

WOMEN IN INFORMAL SECTOR-A CASE STUDY

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Abstract

Informal sector plays a vital role in terms of providing employment opportunity to a large segment of the working force in the country, especially women. Although this sector offers low remuneration, women are compelled to enter this sector due to poverty and lack of opening in the formal sector due to their illiteracy and lack of skill. The present study throws light on the various dimensions of socio-economic problems of women labourers in urban informal sector so that appropriate policy paradigms can be formulated to ameliorate the condition of women labourers. The study was based on primary data collected with the help of a well-structured and pre-tested interview schedule administered to 100 women workers engaged in various activities in the informal sector in urban areas. Findings reveal that women in informal sector were overburdened with work and exploited. Unless efforts are directed towards empowering these women their socio-economic condition cannot be improved.

Introduction

Examining the link between economic growths on the one hand, and employment creation and income distribution on the other, one finds that since the 1950's much of the focus has been on the link running from growth to other parameters. The countries depended solely on the growth process to attain the objectives of employment-creation and social justice in terms of desirable income distribution. But this was not supported by the experience of third world countries where these problems have adversely affected growth through a number of variables like political instability and fiscal indiscipline. In Third world countries, attempts to deal with these problems are hampered significantly by the limited availability of formal sector employment and an increasing labour force with a disproportionate number of relatively unskilled labourers. In short, the employment-creation continues to be a policy priority in the third world countries, including India. Thus there was a shift in emphasis from "macro-to-micro" approach to "micro-to-macro" approach. This policy prescription has made many developing countries to succeed in making their public programmes to achieve the desired results .

India is one such country, which has learnt from its own experience. Prior to the seventies, the official policy had relied on national five year plans to achieve various social and economic objectives including poverty-alleviation, employment-creation and income-distribution. But various plans more or less failed to achieve the desired results basically because of the failure of the "trickle-down effect". It was in the late seventies that the focus has changed and the official policy has tilted towards micro planning to include number of area specific and people specific programmes like Employment Guarantee Scheme (EGS), Antyodaya programmes, Small Farmers Development Agency (SFDA), Food for Work Programme (FWP) and Operation Flood to combat poverty and unemployment. Although, these programmes met with limited success in the initial stages due to factors like apathy of local labourers, irregularity of attendance, lack of

enthusiasm, yet their impact on employment-creation and poverty-alleviation was evident, and the government was encouraged to launch a number of other programmes like National Rural Employment Programme (NREP), Integrated Rural Development Programme (IRDP), Rural Landless Employment Guarantee Programme (RLEGP) Jawahar Rozgar Yojana (JRY), Employment Assurance Scheme (EAS), Nehru Rozgar Yojana (NRY), Swarna Jayathi Shahari Rozgar Yojana (SJSRY), Prime Minister's Rozgar Yojana (PMRY) etc, to promote employment-creation and poverty-alleviation, to reach the poorest of the poor through asset building, income-generation and wage-employment. But these concerted efforts did help India to reduce the incidence of poverty, although there was not much improvement in terms of employment. It was in this context that there was a shift in focus to informal sector, which needed smaller investment in terms of support and created a good amount of employment for the disadvantaged people.

The term "informal sector" has come into wide usage during the last two decades, although its precise meaning has remained a subject of controversy. It is an umbrella concept, used to describe a variety of activities, producing goods and services through which individual gains employment and income (Husmanns, 1996). The theoretical base of the concept of "informal sector" grew out of labour market studies that emphasized the dualistic tendencies in the urban economies of the developing countries in the 1950's and 1960's (Lewis, 1954, Fei and Ranis, 1964). However, it was Hart (1973) who first used the term to suggest such a dichotomy in his dual model for urban workers in Ghana where in he distinguished between wage employment and self-employment. The concept gained further attention after its wide usage in a number of studies undertaken by the ILO in 1970's and has since then dominated the debate regarding urban employment policies in the developing countries, where a large part of the urban labour force is engaged in low productivity, low income activities outside the organized sector.

Todaro (1989) analyzing the features of informal sector observes; "The informal is characterized by a large number of small-scale production and service activities that are individual or family owned and use labour-intensive and simple technology. The workers have little education and are generally unskilled and lack capital resources. As a result workers productivity and income tend to be lower, . . . , do not enjoy the measures of protection offered by the formal sector in terms of job security, decent working condition and old age pension. Most workers entering this sector are recent migrants from rural areas unable to find employment in the formal sector. Their motivation is usually to obtain sufficient income for survival purpose rather than necessarily for profit, relying on their own indigenous resources to create work".

Informal sector in India is broadly characterized as consisting of units engaged in the production of goods and services with the primary objectives of generating employment and income to the persons concerned. These units typically operate at low level of organization, with little or no division between labour and capital as factor of production and on a small scale. For statistical purpose, the informal sector is regarded as a group of production units, which from a part of the household sector as household enterprises or equivalently, union corporate enterprises owned by household. The informal sector would, thus, encompass the categories of self employed and wage workers in both manufacturing and service activities that are characterized by the following features viz ease of entry, reliance on indigenous sources, family ownership of enterprise, small scale of operation, labour intensive and adopted technology, skill outside the formal school system and unregulated and competitive market.

Since the informal sector includes both self-employment and casual labour, the statistic reveals that a majority of female labour force is in this sector. According to the 2001 Census about 90 percent of women workers in India are in the unorganized sector. Several factors have

contributed to the concentration of women in the informal sector. The failure of the formal sector in absorbing the increasing supply of labour, few opportunities for employment in the formal sector, lack of skill and education, burden of household responsibilities and child care, culture restrictions and protective legislation preventing women from doing certain types of jobs, have all contributed towards swelling the ranks of women in informal sector .

In the unorganized sector none of protective labour laws, such as maternity benefit Act (1961), Employees state Insurance Act (1948), Equal Remuneration Act (1976) etc, are applicable. As a result women are mercilessly exploited. The minimum wages act is flouted; there is no social security or worker's education programme. These groups of workers are deprived of land and waters resources, fuel, fodder, toilets, space, and easy access to raw materials, market credit, licensing, crèche, better tools, and health and safety provisions. The have to work for longer hours and many times are sexually harassed by their employees and agents. There is low productivity in this sector and there are very few labours or trade union organization to facilitate mobilization of women workers and knit them into conscious work force, also due to varied nature of occupation in this sector (Misra, 2000).

Ignorance, tradition bound attitudes, illiteracy, lack of skill, seasonal nature of employment, heavy physical work of different types, long hours of work with limited payments, discrimination in wage structures of men and women, lack of job security, minimum wages, lack of comprehensive legislation to cover the workers in the unorganized sector, competition in employment and the resultant deprivation of minimum wage, lack of minimum facilities at workplace, ill-treatment, bondage and alienation etc are some of the characteristics of employment of women in this sector (Kaptan,1989).Although these jobs offers no attraction and require a great deal of physical ordeal, a large number of women are compelled to enter this sector due to poverty. Currently, the ongoing economic reforms have challenged the existence of these poor households, whose living condition have worsened because of inflationary pressures in the economy and the introduction of technological up gradation, which have resulted in structural unemployment and replacement of labourers especially informal women labourers.

The plights of the women labourers have attracted the attention of many researchers (Manimekalai and Sundari, 1991; Arunachalam, 1997; Sudan, 2001; Tripathy, 2003). Most studies, however, have been carried out in metropolitan cities and very few studies have been carried on the pattern and problems of informal sector in smaller cities and towns. The present study is an attempt to throw light on the various dimensions of socio-economic problem of women labourers in urban informal sector so that appropriate policy paradigms can be formulated to ameliorate the conditions of women labourers.

Objectives of the study

The specific objectives of the study are:

1. To study the socio-economic profile of women workers in the informal sector;
2. To examine the factors which motivated the women to take up employment;
3. To analyse the contribution of the women to total family income;
4. To identify the determinants of the earnings of the women; and
5. To suggest policy measures for ameliorating the condition of informal women labourers.

Hypothesis

In the course of the study, the following hypotheses were examined:

- Economic factors were prime movers in motivating women to take up employment.
- Earnings of the women workers are independent of age, experience and income.

Methodology

In a country like India, where a majority (90 percent as per 2001 census) of the population draws its livelihood from the informal sector, a study of the sector's important indicators is of great significance. The present study was an exploratory study conducted to analyze the socio-economic characteristics and employment status of women in the informal sector as these women were worst suffers due to their double burden of manual labour and homemakers. The locale of the study was confined to Coimbatore city limits on the grounds of easy accessibility to data and time constraint.

The total sample consisted of 100 women workers who were working in various activities such as mat weaving, vending and domestic servants from Coimbatore city. The sample were selected by adopting purposive sampling technique, since not all members were willing to supply the require information. Hence, the investigator approached only those members who were willing to cooperate and supply the required information.

The study was based on primary data. The required information was collected by administering an interview schedule to the selected respondents. The interview schedule was first pre-tested to check for clarity and specificity and the necessary modification were made on the basis of the experience gained during pre-testing. The data collected relate to the period November-December 2008. Data collected was tabulated and analysed by using simple percentages, chi-square test, Garret Ranking Technique, Kruskal-wallis test and multiple regression analysis.

Empirical Findings

Socio-economic profile of the respondents

In a traditional and structural society like ours, the socio-economic factors like religion, caste, age, marital status, education etc. do play a significant role in determining the status of an individual in the society and also have a direct bearing on the activities pursued by the individual. Table 1 presents details on the socio-economic characteristics of the respondents. For concise presentation of the information collected, the respondents were classified on the basis of their occupation into three groups, viz

- Home-based which includes mat weaving, basket making, making of pickles, jams, etc;
- Vending which includes selling of fruits, vegetables, food items etc; and
- Services which include domestic servants, casual workers etc.

Table:1. Socio-Economic Profile Of The Respondents

(In percentage)

S.No	Occupation Particulars	Home- based	Vending	Service	Total
1	Distribution of respondents	50.0	20.0	30.0	100.0
2	Religion				
	(i) Hindu	50.0	20.0	30.0	100.0
	(ii) Muslim	0.0	0.0	0.0	0.0
	(iii) Others	0.0	0.0	0.0	0.0
3	Community				
	(i) Backward caste	2.0	65.0	96.67	43.0
	(ii) Most backward caste	98.0	30.0	3.33	56.0
	(iii) Scheduled caste/tribes	0.0	0.0	0.00	0.0
	(iv) Others	0.0	5.0	0.00	1.0
4	Type of family				
	(i) Nuclear family	98.0	95.0	100.0	98.0
	(ii) Joint family	2.0	5.0	0.0	2.0
5	Size of the family				
	(i) Less than 2	68.0	60.0	86.67	72.0
	(ii) 2-4	32.0	40.0	13.33	28.0
	(iii) More than 4	0.0	0.0	0.0	0.0
6	Average size of the family (in numbers)	2.38	2.45	2.13	2.32
7	Educational status				
	(i) Illiterate	26.0	10.0	20.0	21.0
	(ii) Primary	54.0	60.0	16.67	44.0
	(iii) Middle	0.0	0.0	0.0	0.0
	(iv) Secondary	20.0	30.0	60.0	34.0
	(v) Higher secondary	0.0	0.0	3.33	1.0
	(vi) Collegiate	0.0	0.0	0.0	0.0
8	Age of the respondent				
	(i) Less than 20 years	0.0	0.0	0.0	0.0
	(ii) 20-30 years	4.0	0.0	0.0	2.0
	(iii) 30-40 years	14.0	15.0	16.67	15.0
	(iv) 40-50 years	34.0	50.0	33.33	37.0
	(v) 50 and above	48.0	35.0	50.00	46.0
9	Marital status				
	(i) Unmarried	0.0	10.0	10.0	5.0

	(ii) Married	86.0	85.0	73.33	82.0
	(iii) Widow	14.0	5.0	13.33	12.0
	(iv) Separated /divorce	0.0	0.0	3.33	1.0
10	Average percapita income (in Rs)	724.50	1393.75	1289.44	1038.32
11	Average percapita expenditure (in Rs)	667.38	1335.42	1244.17	997.69
12	Material possession				
	(i) Radio and TV	96.0	95.0	100.0	97.0
	(ii) Bicycle and moped	28.0	56.0	30.0	33.0
	(iii) VCR and VCD	4.0	10.0	3.33	5.0
	(iv) Gold and silver	2.0	30.0	10.0	10.0
	(v) Mobile phone	0.0	20.0	6.67	6.0
	(vi) Grinder and mixie	64.0	75.0	70.0	68.0
13	Average percapita saving per family (in Rs)	74.00	67.50	61.67	56.18
14	Average percapita borrowing per family (in Rs)	304.00	1500	1066.67	772.00

Source: Based on field survey

Out of 100 women respondents surveyed, a majority (50 percent) of them were involved in home-based activities and of the remaining 50 percent, 20 percent of them were vendors and 30 percent were in service activities. Irrespective of the nature of their

Occupation, all the respondents belonged to Hindu community. Caste-wise, there was predominance of backward caste in all occupations and a negligible proportion (5 percent) of the women in service activities belonged to other community. None of the selected respondents belonged to scheduled castes/tribes Nuclear family was the dominant feature in all activity groups. Modernization and disintegration of joint family system had paved the way for the emergence of nuclear family in urban areas.

The size of the family also influences significantly the nature of women's work participation. The family size of the respondents shows that there were less than 2 members in the majority of the families (72 percent), while for the remaining families (28 percent), the family size ranged between 2 to 4 members. Occupation-wise, the proportion of household with 2-4 members was minimum (13 percent) for families of women engaged in service activities, followed by home-based (32 percent) and vending (40percent) activities. This was also reflected in the average size of families, which was least for women in service activities (2.13), followed by home-based (2.38) and vending (2.45) activities.

Among 100 respondents surveyed, 21 percent were illiterates, 44 percent had primary schooling, 34 percent secondary education and 1 percent higher secondary education. Occupation-wise, the incidence of illiteracy was high among women in home-based activities (26 percent) and least among vendors (10 percent). Among the literates also, the level of literacy was found to be not more than secondary level.

The age analysis of the respondent indicate that majority (46 percent) of them are in the age group of 50 years and above, followed by 37 percent in the age group of 40-50 years and remaining 17 percent between 20-40 years. Occupation- wise analysis shows that while nearly 50 percent of the women in home-based and service activities are in the age group of 50 years and above, in vending there was larger concentration of women (50 percent) in the age group of 40 to

50 years. Thus, majority of the respondents were in age group (40 years and above) when the family responsibilities are maximum.

The marital status of the study respondents reveal that more than four-fifths of the respondents (82 percent) were married and 5 percent were unmarried. There were also widows (12 percent) and separated/divorced women (1 percent). Occupation-wise also more or less similar trend prevailed. Thus, majority of the respondents (73 to 86 percent) across the groups were married.

The economic status of the family depends upon the per capita income, which in turn determines the purchasing power and standard of living of the people. In the case of selected women respondents, the average per capita income ranged from a low level of Rs 724.50 per month for women in home-based activities to a maximum of Rs 1393.75 per month for household of women vendors. The low income can be attributed to inadequate employment opportunities in the informal sector and the low-remunerative occupations of these households. The poor standard of livings of these respondents were also reflected in their low per capita monthly expenditure which varied from Rs 667.38 per month (home based activities) to Rs 1335.42 per month (vending activities)

Material possession is a factor, which determines the economic position and societal value of one's family. The asset portfolio of the respondents revealed that about 97 percent of them possessed radios and television sets and about 68 percent mixie and grinders. Other important assets owned by them were bicycle and mopeds (33 percent), gold and silver (10 percent), mobile phone (6 percent) and VCR and VCD (5 percent). More or less similar trend was also seen occupation-wise also.

The average saving per month was quite low (Rs 56.18). Occupation-wise the households of women in home-based activities showed a higher amount of savings (Rs 74 per month), followed by households of women in vending (Rs 67.50 per month) and service activities (Rs 61.67 per month). Low income of the households and their hand to mouth existence may not have given them much scope for savings. Majority (53.85 percent) of them had deposited their savings in the bank and 46.15 percent had deposited their savings in hundies. The major reason cited by the respondents for saving was 'to meet unforeseen expenses' (46.15 percent), followed by 'for buying input' (23.08 percent), 'marriage expenses' (15.39 percent) and educational expenses (15.39 percent).

Among 100 women workers contacted for this study, 37 percent had borrowed money to meet their family needs and other expenses. The average amount borrowed was maximum for households of women in vending activities (Rs 1500), followed by households of women in service (Rs 1066.67) and home-based (Rs 304) activities. Moneylenders were the main source of borrowing for 60 percent of the respondents, while the remaining 40 percent had borrowed from friends and relatives. Majority (81.10 percent) have stated the major reason for borrowing to be business related, followed by education (5.40 percent), marriage expenses (5.40 percent), unforeseen expenses (5.40 percent) and rent payment (2.70 percent). Low amount of money borrowed by these households indicate that it was lack of assured employment opportunities coupled with low remunerative activities which had forced these families to resort to borrowings.

Age of entry at work

The women respondents were asked to indicate the age at which they started working. The findings are presented in table 2.

TABLE 2
Age at First Employment Of Women Workers

S.No	Occupation Age (inyears)	Home base		Vending		Service		Total	
		Number	%	Number	%	Number	%	Number	%
1	0-10	20	40.0	0.0	0.0	0.0	0.0	20	20.0
2	10-20	30	60.0	1	5.0	1	3.33	32	32.0
3	20-30	0.0	0.0	3	15.0	6	20.0	9	9.0
4	30-40	0.0	0.0	10	50.0	12	40.0	22	22.0
5	40-50	0.0	0.0	5	25.0	8	26.67	13	13.0
6	50-60	0.0	0.0	1	5	3	10.0	4	4.0
7	Total	50	100	20	100.0	30	100.	100	100

Source: Based on field survey.

About 1/5th of the women workers had entered the job market at very young age of below 10years and a little more than one-third of them were employed when they were between 10 to 20 years. Together, 52 percent of them were employed when they were less than 20 years of age. The next important age of entry for women workers were in the age group of 30-40 years (22 percent) and 4 percent had entered the job market after their 50th year. Occupation wise, all the women engaged in home-based activities had started working at less than 20 years of age. There was greater entry of women in vending (50 percent) and service (40 percent) activities when they were in the age group of 30 to 40 years. Thus, there was prevalence of child labour in home-based activities while in vending and service activities this proportion was much less (5 percent and 3.33 percent respectively). The entry of women into job at an early stage of life may be attributed to their need for money for survival, and since the activity was home-based, members were trained at very young age also.

Number of days of work

The informal sector is also characterized by under employment, as these workers do not have work all through the month. Hence, often, they are available for additional work. Table 3 gives details on the number of days women are employed in a month.

TABLE 3
Number of Days Of Employment

(Number stating)

S.No	Occupation	Home based	Vending	Services	Total
	Days of employment				
1	Less than 15 days	0.0 (0.0)	1 (5.0)	4 (13.33)	5 (5.0)
2	15-25 days	0.0 (0.0)	0.0 (0.0)	3 (10.0)	3 (3.0)
3	25-28 days	17 (34.0)	7 (35.0)	11 (36.67)	35 (35.0)
4	30 days	33 (66.0)	12 (60.0)	12 (40.0)	57 (57.0)

Sources: Based on field survey

Figures within parentheses indicate percentages to total.

From the table it is evident that nearly two-thirds of the women had reported employment all the 30 days in a month, while the remaining 40 percent had reported maximum days of employment of 28 days and a minimum of less than 15 days. Occupation-wise, the incidence of underemployment was more among women in service activities, with 13 percent of them reporting less than 15 days of employment and this percentage was 5 and 0 percent for women in vending and home-based activities respectively. In short, underemployment was the common feature among the women employed in the informal sector.

Hours of work

The working hours in the informal sector are not fixed and tend to vary depending on the nature of the job. Table 4 gives the details on the working hours of the respondents.

TABLE 4.
Hours of Work per Week

(Number stated)

S.No	Occupation	Home based	Vending	Services	Total
	Hours of work				
1	Less than 4 hours	0.0 (0.0)	2 (10.0)	3 (10.0)	5 (5.0)
2	4 to 6 hours	17 (34.0)	7 (35.0)	20(66.67)	44(44.0)
3	6 to 8 hours	27 (54.0)	11 (55.0)	7 (23.33)	45(45.0)
4	More than 8 hours	6 (12.0)	0.0 (0.0)	0.0 (0.0)	6 (6.0)

Source: Based on field survey

Figures within parentheses indicate percentage to column total

From the table it is evident that a majority (45 percent) of the women respondents were working for 6 to 8 hours a day and 44 percent for 4 to 6 hours a day. Only a small proportion (6 percent) worked for more than 8 hours a day. At the disaggregated level, there were significant variations in the average working hours in different occupations. While a greater percentage of women in home-based (54 percent) and vending activities (55 percent) worked for 6 to 8 hours a day, in service activity, the majority (67 percent) work for 4 to 6 hours a day. This was also reflected in the average working hours, which was maximum in home-based activity (7.22 hours per day) followed by vending (6.7 hours per day) and service activities (4.77 per day). The significant differences in the working hours can be attributed to the nature of their work.

Determinants of hours of work

An attempt was made to analyze the level of association between the hours of work and selected socio-economic factors such as marital status, type of family, size of family, number of dependents, literacy level of husband, family income, children below 5 years of age, number of female children between 10 to 14 years and material possession by applying chi-square test. The estimated results are shown in table 5

TABLE 5

Association between Hours Of Work And Selected Socio-Economic Factors

S.No	Variables	Chi-square value	Inferences
1	Marital status	20.713	Independent
2	Type of family	6.817	Independent
3	Family size	11.014**	Dependent
4	Number of dependents	11.540	Independent
5	Education level of spouse	56.467	Independent
6	Family income	97.445	Independent
7	Children below 5 years of age	9.915	Independent
8	Female children between 10 to 14 years	2.521	Independent
9	Material possession	51.391	Independent

Source: Estimation based on field survey

**Significant at 10 percent level.

From the table it can be seen that excepting for the family size, all the other factors emerged to have insignificant association with hours of work. Family size was the only factor, which enjoyed significant association with hours of work. Thus, in large size families women were forced to work for longer hours to supplement the family income.

Reasons for taking up the job

Women's participation in labour force not only depends upon the prevailing employment opportunities but also depends upon the material and ideological constraints women faced in the society. The reason for taking up job was assessed by asking the respondents to assign ranks to the reasons cited in table 6 and the ranks were then converted into percent position by using the formula:

$$\text{Percent position} = \frac{100(R - 0.5)}{N}$$

Where R is the rank assigned and N represents the number of reasons for which ranks are assigned. From the percent position, scores for each reason were computed through Garrett's scale of 100 points. The estimated scores are presented in table 6.

TABLE 6
Reasons for Taking Up Job

S.No	Occupation Reason	Home based		Vending		Services		Total	
		Score	Rank	Score	Rank	Score	Rank	Score	Rank
1	Poverty	70.52	2	63.4	2	72.87	1	70.77	2
2	Sole breadwinner	62.1	3	58.3	3	60.2	3	60.76	3
3	To supplement family income	72.02	1	74.05	1	72.27	2	72.53	1
4	To be independent	49.06	4	43.55	4	38.63	5	44.83	4
5	Boredom at home	44.14	5	39.3	6	41.87	4	42.49	5
6	Forced by family members	34.78	6	40.8	5	33.2	7	35.51	6
7	To use leisure time	32.14	7	32.85	7	37.47	6	33.88	7

For women in home-based and vending activities, the main factor, which motivated them to take up the job was 'to supplement family income' for which they assigned 1st rank and 2nd rank was assigned to 'poverty'. However, women in service activities have assigned the first rank 'to poverty' and 2nd rank to 'supplement family income'. All the women have unanimously assigned 3rd rank to 'being sole breadwinner'. While the women in home-based and vending activities have assigned 4th rank to 'to be independent', the women in service activities have given 5th rank to this factor. Similarly, there was consensus among the home based and vending activities in giving last rank to 'to use leisure time', while the women in service activities have given the 6th rank to the said factor. While the women in vending activities have given 5th rank to 'forced by family members', women in home based and service activities have assigned 6th and 7th rank respectively.

To find out whether the women respondents differed in their opinions on motivating factors, Kruskal-Wallis 'H' test was applied. The calculated value of H was 0.0733 which was less than table value ($\chi^2_{0.05}=5.991$) at the given degrees of freedom implying that women did not differ in reason for taking up employment. Thus, for women at large, economic reasons tends to dominate over non-economic reasons for taking up jobs.

Earnings of women workers

Generally, the earnings of the informal sector workers are significantly lower than those of formal sector workers there were wage differences which can be attributed to the unskilled nature of their work, lack of capital and their low bargaining power. Table 7 shows the monthly earnings of the respondent

TABLE 7
Monthly Earnings of The Respondents

Earnings (in Rs)	(Number Stated)		
	Home-based	Vending	Service
Less than 1000	50.0 (100.0)	8 (40.0)	19 (63.33)
1000-2000	0.0 (0.0)	11 (55.0)	9 (30.0)
2000-3000	0.0 (0.0)	1 (5.0)	2 (6.67)
Total	50	20	30

Source: Based on Field Survey

Figures within parentheses indicate percentages to column total.

The monthly earnings of all the women in home-based activities were less than Rs.1000 per month. In vending activities, the monthly earnings of the majority (55 percent) of them was in the range of Rs.1000 to Rs.2000, 40 percent earned less than Rs.1000 per month and 5 percent between Rs.2000 to Rs.3000. In service activities, 63 percent of the women earned less Rs.1000, 30 percent between Rs.1000 to 2000 and about 7 percent between Rs.2000 to Rs.3000. The low earnings of the women can be attributed to low investment and unskilled nature of their work.

Contribution to family income

The contribution made by the women to total family income is shown in table 8.

TABLE 8
Contribution to Family Income

Occupation Percentage of contribution	Home-based	Vending	Service
0-20	20.0	-	10.0
20-40	58.0	55.0	33.33
40-60	20.0	35.0	36.67
60-80	0.0	5.0	3.33
80-100	2.0	5.0	16.67

Source: Based on Field Survey.

The perusal of the above table reveals that there were significant differences in the contribution made by the women in different activities to total family income. In home-based activities, a majority (98 percent) of the women contributed less than 60 percent to total family income and 2 percent of the women contributed in the range of 80 to 100 percent. This percentage in the case of women in vending activities was 90 and 5 and for women in service activities it was 91 and 7 percent respectively. The low contribution made by the women to total family income can be attributed to the depressive and low remunerative nature of their occupation.

Determinants of income

The determinants of the earnings of the working women in the informal sector were analyzed by using multiple regression analysis. The results are presented in table 9.

TABLE 9
Regression Results of The Earning Function

S.NO	Variable	Regression co-efficient	t ratio
1	Constant	145.897	0.312
2	Age	13.038	2.438*
3	Education	-3.071	-0.213
4	Family income	0.235	4.263*
5	Working hours	39.665	1.324
6	Type of family	-415.617	-1.321
7	Experience	15.041	3.798*
8	Dependents	138.646	1.520
	R ²	0.469	
	R ²	0.429	
	F ratio	11.608*	

Source: Estimation based on field survey

*Statistically significant at 5 percent level.

Age of the women, family income and experience was observed to have positive and significant impact on the earnings of the women in the informal sector. Maturity, experience and growing family income helped the women in enhancing their earning abilities. However, education had a negative but insignificant impact on the earning of the respondents. Belonging to nuclear family reduced the earning of women, but insignificantly. Non-availability of other family members to take care of family needs may have restricted the activities of the women in the informal sector.

The impact of working hours was positive but insignificant on the earnings of the women. Similarly the dependents in the family had a positive but insignificant effect on earning of the respondents. Thus, maturity, experience and better financial standing of the family had helped the women in augmenting their earning abilities.

Conclusion

From the forgoing discussions it can be concluded that most of women workers were illiterates and work in informal sector for paltry remuneration with no social security or welfare benefits. Economic necessity was the main cause for these women to participate in market activities. Women in informal sector were overburdened with work and exploited. Unless efforts are directed towards empowering these women their socio-economic condition cannot be improved. Hence, following policy measures are suggested for ameliorating their socio-economic conditions.

- (i) To recognize the urban informal sector as an integral part of the development plan and development strategy.
- (ii) To recognize and support the informal sector in a manner that does not conflict with formal sector. Provision of dumping yards for waste-picker, working yards for the home-based producers are few illustration of this supportive strategy
- (iii) Equal pay for all kinds of unskilled work and schemes for skill up gradation for women should be undertaken, through strong endorsement of laws
- (iv) Existing laws should be amended to protect the women in informal sector from victimization.
- (v) Provision of housing toilet, crèches, drinking water and other minimum facilities must be ensured at work place and efforts must be directed towards ensuring adequate social security safety-nets in the from of supply of credit, medical did and other benefits.
- (vi) Unless women laborers are educated, organized and awakened to their rights, they cannot be emancipated from socio-economic bondage. Hence, efforts must be directed towards improving literacy status of these workers and making them legal literate.
- (vii) Above all, efforts must direct towards organizing these workers for uplifting their living standards and raise a crusade against exploitation and for the fulfillment of their legitimate demand.

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