Conclusions
To awaken the people it is the women who have to be awakened, once she is on move, the family moves, the village moves, the nation moves.”

-Pandit Jawaharlal Nehru

The present descriptive-cum-diagnostic study mainly attempts to focus on the socio-economic life of the informal women workers in the Aligarh city. It highlights the type of work they do, their living, working and economic conditions, the problems faced by them at home, at place of work and their health problems, it highlights the intra-city differentials in the living, working and health conditions of informal women workers and the vulnerability of informal women workers. The information used in discussions have been mainly obtained from field surveys with the help of questionnaire interviews.

The final conclusion of this study is that ‘the world cannot afford to do without women’s full contribution at every level of social, economic and political activity’. The empowerment of women is an end in itself, because it is a question of basic human right. It is also a means to an end: the transformation of social structures so that they serve the needs of people rather than ignoring, suppressing and distorting them. Development would return to a biological or common sense definition: the unfolding of the potential of the individuals and communities. Work would be organized in a way that enhance rather than diminish the quality of life of those who labour.

The main conclusions, which arise from the forgoing analysis, that

- The informal sector in India is the women’s sector.
- Women constitute the largest chunk of the informal workforce and they work as piece workers, self employed workers, paid workers in informal enterprises, unpaid workers in family business, casual workers without fixed employers, the sub contract workers linked to informal enterprises and also sub contract workers linked to formal enterprises.
- The plight of the informal women workers is very miserable as they live and work in precarious conditions. They work at extremely low wages, long hours with total
lack of job and social security benefits and are not protected by any government labour legislations.

- There is no striking change in the status of informal women workers in the family and in the respect that they command in the society. Although they work and contribute to the family income they do not receive any preferential treatment in their family nor is the society respectful towards them.

- From the way they live it is evident that by going out to work women have only undertaken a new assignment and have not really liberated themselves from the traditional situations. There in only a little change in the way a working woman now lives as compared to the way they generally used to live when they were not working.

- The employment of poor women is indispensable for the survival of individual families as well as for the maintenance of the wider socio-economic system. Women contributes substantially to the family income and are in addition largely responsible for the material and non-material needs of their children, husbands and other kinfolk; all major household jobs such as cooking, cleaning and childcare are the primary responsibilities of women irrespective of whether they work two or eight hours in a day or whether their husbands are employed or unemployed.

- Increasing sections of informal women workers lack access to organizational and political representation. At one level there is denial or lack of recognition that most of the workers are infact workers. At another level, by and large, organizations that have historically defended the interests of workers as workers, i.e. trade unions, are also within the perspective of the transparency of the employer-employee relationship. This makes it doubly difficult for women workers working in the informal employment to demand a voice within the framework of the existing organizational structures. Briefly put, this means that in the present context, the vast majority of women workers work in informal sector, which makes their work and their lives insecure and vulnerable. Their work is characterized by; employment insecurity, income insecurity, legal insecurity and political insecurity.
In the present work an attempt has been made to examine the 'socio-economic conditions of informal women workers in Aligarh city'. The study area is a medium sized city of North India located (27°53’ North latitude and 78°4’ East longitudes) in the western part of the state of Uttar Pradesh in the fertile Gangetic plain. The city covers an area of 68.69 square kilometers. Its total population is 0.7 millions of which 53 per cent are males and 47 per cent are females (Census of India, 2001). The city has been selected as the study area because it is an industrial-cum-commercial-cum-service city lying in the shadow of national capital New Delhi. Since independence, Aligarh has grown from a small town to an important centre for industry and learning.

The author has made extensive use of primary data that was mainly obtained from city/household surveys with the help of questionnaire (Appendix I) interviews. The total sample size consisted of 1,000 informal women workers selected from the 10 wards of Aligarh city (five wards from the old part and five wards from the new part of the city, Table 1). Field work was done during the years 2004 and 2005. For getting accurate information the sampled wards and sampled informal women workers’ households were frequently visited.

In the foregoing chapters we have tried to analyse our data to test the hypothesis that we had set before us while undertaking this work. The following general conclusions may be drawn from the study-

1. **Distribution of informal women workers in Aligarh city:**
   - On the basis of the field survey, informal women workers were grouped into five categories; the first category comprises of entrepreneurs, like owners of beauty parlours, coaching centers, petty shops and small lock units etc. The second category comprises of workers employed by informal entrepreneurs like lock labourers, beauticians, sales girls, care takers or peons at school. The third category constitutes piece rate workers, like lock workers, embroiders, women tailors etc. The fourth category constitutes the independent workers. While they may work for wages, they are basically self-employed, like washer women, potters, paper bag makers, tutors etc. The fifth category of workers constitutes the casual workers like household workers gardeners, cleaners, construction labourers, weavers, rag pickers etc.
Field surveys revealed that of the total sampled informal women workers (1,000), most of them were working as lock labourers (29 per cent), followed by domestic workers (16 per cent) and embroiders (16 per cent). Rest were working as petty retail traders (9 per cent), as tailors (6 per cent), as miscellaneous workers (6 per cent- as potters, paper bag makers, bulb holder makers, basket makers, quilt makers, street vendors, mat workers, sales girls etc.), as midwives (3.4 per cent), as washer women (3 per cent), as carpet makers (2.3 per cent), as beauticians (2.2 per cent), as lock labourers (2.2 per cent), as rag pickers (2.1 per cent), as tutors (2 per cent) and as peons (1.8 per cent).

Intra-city variations in the concentration of different types of work performed by the informal women workers was observed. In the old part of the city (in the sampled wards of Shahjamal, Nagla Pala, Banyapara, Khaidora and Tantanpara) there was high concentration of women lock labourers nearly (62 per cent) followed by women rag pickers (15 per cent), Women domestic workers (7 per cent), midwives (7 per cent), women petty retail traders (6.3 per cent) and women construction labourers (3 per cent). A predominance of women lock labourers was observed in the old part of the city because lock is manufactured in small household units. Almost every house has a lock manufacturing unit. A big kabari market is located here and the waste material is transported from here to other neighbouring districts. This is why there is predominance of rag pickers. In the new part of the city (in the sample wards of Hamdard Nagar, Begpur, Lekhraj Nagar, Jeevangarh and Bhamola), a predominance of women embroiders (30 per cent) followed by women lock labourers (19 per cent), women peons (10 per cent), women domestic workers (9 per cent), women petty retail traders (9 per cent), midwives (7 per cent), women construction labourers (7 per cent), women tutors (6 per cent) and women tailors (4 per cent) was observed.

Regarding the place of work of the informal women workers it was observed that in the old part of the city nearly 53 per cent informal women workers work in their home, 20 per cent worked outside their homes in the same ward in which they lived, 18 per cent migrated to other wards for work and 9 per cent migrated from nearby villages to the old part of the city for work. In the new part of the city only 38 per cent worked in
their home, 27 per cent worked outside their home in the same ward in which they lived, 23 per cent migrated to the other wards for work and 12 per cent migrated from nearby villages to the new part of the city for work. Thus, there was more migration (inside and outside) of the women workers in the new part (35 per cent) than in the old part (25 per cent) of the city.

2. Profile of the sampled informal women workers:
   - The profile of the total sampled informal women workers (1,000) shows that most of them were Muslims (67 per cent) and rest were Hindus (32 per cent), Christians and Sikhs (1 per cent). Caste-wise distribution showed that most of them belonged to the backward caste (54 per cent) and schedule caste (13 per cent). This shows that mostly women belonging to the backward and schedule castes (67 per cent) work in the informal sectors. Age-wise distribution showed that women of different age group work in the informal sector. Age-wise distribution showed that most of the sampled women workers were between 21 to 40 years (64 per cent), rest were of more than 40 years (15 per cent) and few were less than 20 years. Nearly 65 per cent were married.
   - The literacy level was very low, only 17 per cent were educated up to primary (27 per cent), middle (24 per cent) and high school (12 per cent) level.
   - The family profile showed that most of them were coming from nuclear (85 per cent), big families, comprising of 4 to 8 members (63 per cent), or 8 to 12 members (10 per cent) or more than 12 members. Most of the husband/fathers were uneducated (60 per cent). They were and employed as lock labourers, dhabawalas, construction labourers, rickshaw pullers, shop owners, tailors, washer men, cobblers, street vendors, carpenters, painters, teachers, drivers, nickle polishers, mechanics, salesmen, businessmen, clerks, managers etc. (68 per cent).
   - Of the total sample, 38 per cent reported of having 4 to 6 children, 28 per cent 2 to 4 children and 27 per cent 1 to 2 children. Among the children 18 per cent were educated and 23 per cent were working.
3. Living conditions of the informal women workers

- Informal women workers lived in precarious conditions. About 64 per cent lived in their own katcha houses or jhuggies, 74 per cent lived in one room houses without proper ventilation, 88 per cent did not have any proper cooking place, 60 per cent reported of fetching water from public places, 64 per cent reported of defecating either at public places or in the open, 50 per cent reported of no drainage facilities around their homes, and 90 per cent reported of disposing their household waste either on roads or around the house or in the drains and 43 per cent did not have any electricity facility. All this indicated their poor economic conditions which does not permit them to have a proper living place with all facilities.

4. Working conditions of informal women workers:

- For many informal women workers (embroiders, tailors, midwives, washer women, tutors, some lock labourers and miscellaneous workers) their own home was their work-place. For many informal women workers (lock labourers, carpet makers, and construction workers) the work-place was either the household manufacturing units or owners tin shed or construction sites. For many informal women workers (petty retail traders, tailors, peons and beauticians) the work-place was a small shop or a small school. For many informal women workers (domestic workers, midwives, washer women) the work-place was employer’s house. For rag pickers, work-place was roads or garbage collection points or waste bins etc from where they pick and sort waste.

- The work-place conditions were also deplorable. They worked in small dingy rooms, without light, ventilation and basic facilities like water, toilet, resting place or crèche etc. These working places are cramped, congested, ill ventilated and noisy which leads to many illnesses.

- They work for long hours either for 9 to 12 or for 5 to 8 hours per day. More than half of the sampled women lock labourers, women petty retail traders, women carpet makers reported of working for 9 to 12 hours per day. More than half of the sampled domestic workers, women embroiders, women tailors, midwives, washer women, beauticians, women construction labourers, women rag pickers, women peons and
women miscellaneous workers reported of working for 5 to 8 hours per day. Nearly three fourth of women tutors and half women rag pickers reported of working for 4 hours per day.

- Most of the informal women workers were compelled to work because of poverty (53 per cent), illness of husband/father (28.3 per cent), death of husband/father (21.2 per cent), to supplement family income (8 per cent), bad habits of husband/father (7.5 per cent), divorced or deserted (3.4 per cent), old age of husband/father (1.9 per cent) and large family size.

5. Economic conditions of informal women workers:

- The number of the earning hands in the family varied from one to five. Nearly three fourth of them reported of having two to three earning members while the rest reported of having four (14 per cent), one (12 per cent) and five (4 per cent) earning members in the family.

- The family income of more than half of the sampled informal women workers was less than Rs. 1,000 per month, 35 per cent reported it to be between Rs.1,000 to 2,000 per month and only 10 per cent reported it to be between Rs.2,000 to 3,000 per month (1$= Rs.44.766 1£= Rs.88.0). The family income of more than half of the lock labourers, domestic workers, embroiders, petty retail traders, washer women, tailors and rag pickers were less than Rs. 1,000 per month. The family income of more than half of midwives, construction labourers, carpet makers, peons and miscellaneous workers ranged between Rs. 1,000 to 2,000 per month. While the family income of the beauticians and tutors ranged between Rs. 2,500 to more than Rs. 3,000 per month.

- The average family income for the total sampled workers worked out to be Rs. 1,902 per month. The average family income of the beauticians (Rs. 3,886 per month) was highest followed by women tutors (Rs. 3,175 per month), women tailors (Rs. 2,457 per month), women carpet makers (Rs. 2,347 per month), women embroiders (Rs. 2,299 per month), women miscellaneous workers (Rs. 1,884 per month), midwives (Rs. 1,809 per month), women lock labourers (Rs. 1,796 per month), washer women (Rs. 1,750 per month), women petty retail traders (Rs. 1,642 per month), women peons (Rs. 1,472 per
month), women construction labourers (Rs. 1,386 per month), women rag pickers (Rs. 1,357 per month) and women domestic workers (Rs. 1,302 per month).

- The informal women workers were paid in cash on monthly basis, piece rate, per patient, per kilogram, and on net profit basis etc.
- The informal women workers were getting very low wages- up to Rs. 500 per month (nearly 45 per cent), between Rs. 501 to 1,000 per month (42 per cent) and between Rs. 1,001 to 1,500 per month (10 per cent).
- The average monthly income of the total sampled women workers worked out to be Rs. 611 per month. The average monthly income of the beauticians (Rs. 1,136 per month) was the highest followed by midwives (Rs. 1,029 per month), women construction labourers (Rs. 773 per month), women tailors (Rs. 741 per month), washer women (Rs. 734 per month), women petty retail traders (Rs. 710 per month), women carpet makers (Rs. 619 per month), women miscellaneous workers (Rs. 607 per month), women tutors (Rs. 600 per month), women lock labourers (Rs. 582 per month), women domestic workers (Rs. 570 per month), women embroiders (Rs. 390 per month), and women rag pickers (Rs. 369 per month).
- Informal women workers' contribution to the family income ranged between 15 to 36 per cent. The contribution of the total sampled women workers worked out to be 24 per cent. The individual contribution showed that midwives contributed 36 per cent, women construction labourers contributed 35.99 per cent, women domestic workers contributed 30.48 per cent, women petty retail traders contributed 30.19 per cent washer women contributed 29.56 per cent, women peons contributed 27.39 per cent, women lock labourers contributed 24.48 per cent, women miscellaneous workers contributed 24.37 per cent, women tailors contributed 23.18 per cent, beauticians contributed 22.62 per cent, women rag pickers contributed 21.38 per cent, women carpet makers contributed 20.88 per cent, women tutors contributed 15.89 per cent and women embroiders contributed 14.51 per cent.
- Expenditure pattern showed that women workers were mostly spending on food articles (61 per cent), clothing (10 per cent), health care (6 per cent), house building/rent
(5 per cent), miscellaneous items (5 per cent), fuel (4 per cent), education (3 per cent), travel (3 per cent) and on entertainment and recreation (2 per cent).

- Nearly half of the women workers were in the debt. Mostly they took money either from relatives (61.83 per cent) or from money lenders (22.57 per cent) or from employers or neighbours (12.11 per cent). Only 3 per cent reported of borrowing money from banks. Regarding the amount of money taken nearly 38 per cent reported of taking Rs. 5,000 to 15,000; 25 per cent took Rs. 15,001 to 30,000 and 20 per cent took less than Rs. 5,000. Regarding the purposes for which debt was taken they reported that it was mostly for marriages (38 per cent), for illnesses (25 per cent), and for daily needs (20 per cent).

6. Problems of informal women workers:

- The problems of informal women workers are in fact multifarious and multidimensional in nature. The problems discussed were those occurring at the home front, at work-place and health problems.

- The problems faced by the informal women workers at home front were many. Some of the important ones was regarding their dual responsibility both at home and at work-place, ill treatment given by their husband and other family members, sharing of earnings, cultural constraints, negligible involvement in decision-making process and domestic violence.

- Several problems were faced by informal women workers at work-place like; attitude of employers, long hours of work, low wages and no provision of leaves, lack of provision of basic services, welfare programmes, social security and sexual harassment.

- Informal women workers reported of suffering from both common illnesses and women specific illnesses. Since most of them belonged to the low socio-economic strata they were extremely vulnerable to the ailments and diseases like cough/cold, respiratory diseases, skin diseases, piles, fever, tuberculosis, typhoid, headache, jaundice, malaria, weakness etc. More than half of the women rag pickers, women construction labourers, women domestic workers, women lock labourers, women miscellaneous workers, women carpet makers, women peons, washer women reported of suffering from these illnesses.
Informal women workers reported of suffering from women specific illnesses like anemia, backache, PID, UTI, septic, prolapse and DUB. More than half of the women domestic workers, women lock labourers, women construction labourers, washer women, women carpet makers, women miscellaneous workers, women embroiders and women petty retail traders reported of suffering from women specific illnesses.

Linkages between informal women worker's living and working conditions and health was observed. Home and working environment carries the biggest risk for informal women worker’s health because they spend long hours indoor completing their household work and long hours indoor at their work-place. Both the living and working conditions are deplorable and at both places women are exposed to all the risk factors.

7. Intra-city differentials:

An intra-city differential in living conditions, working conditions, wages and health conditions of informal women workers was observed.

- Conditions of informal women workers working in the old part of the city
  - Family income ranged between Rs. 1,000 to 3,000 per month.
  - 40 to 65 per cent women workers reported of poor living conditions.
  - Working condition was poor characterized by unhygienic conditions, over flowing drains, garbage heaps, lack of ventilation, congestion etc.
  - 40 to >65 per cent women workers reported of suffering from common and women specific illnesses.

- Conditions of informal women workers working in the new part of the city
  - Family income ranged between Rs. 2,000 to > 5,000 per month.
  - 28 to >50 per cent women workers reported of poor living conditions.
  - Working conditions were comparatively better than in the old part.
  - 20 to >60 per cent women workers reported of suffering from common and women specific illnesses.
  - Informal women workers of the new part of the city were living and working in better environment as well as earning more than the women workers of the old part of the city. Due to better living, working conditions,
the health conditions of these workers, was also better than the women workers in the old part of the city.

8. **Vulnerability of informal women workers:**

All the informal women workers are vulnerable. Their vulnerability has been assessed on the basis of their living conditions, working conditions and health conditions.

- **Most Vulnerable**
  > 60 per cent reported of poor living and working conditions.
  > 60 per cent reported of poor health Conditions.
  **Includes:** rag pickers, construction Labourers, lock labourers, domestic workers

- **More Vulnerable**
  > 40 per cent reported of poor living and working conditions.
  > 40 per cent reported of poor health status.
  **Includes:** petty retail traders, washer women, women peons, midwives miscellaneous women workers and embroiders

- **Vulnerable**
  > 20 per cent reported of poor living and working conditions.
  > 20 per cent reported of poor health status.
  **Includes:** women tailors, women tutors and beauticians

It is a crucial paradox that even though there are as many women as there are men in the country, only small fragment have penetrated the formal (organized) workforce. Unsurprisingly, it is the male who invariably snags plum corporate positions. An even crueler paradox, worse than the number based disparity, is that women’s work output
exceeds that of men and yet women's remuneration for work done is rock bottom. In cities you have an army of women workers performing low-paid jobs. Also, women return home from their work-place only to plunge into another possibly more tedious job. They continue to slog but this time at home, cooking, cleaning, mending, tending, child rearing etc. You have a staggering case of ruthless gender oppression that could easily put other human rights violations in shade. Malnutrition, illiteracy, maternal mortality, over work, mistreatment, discrimination and suppression are some of the horrible burdens women have to bear and yet soldier on.

Affirmative action is the only solution, right from homes to work-places. Deifying female energy as 'Shakti' (power) might assuage male guilts, it cannot help right the wrongs heaped on an oppressed gender that is resourceful and productive in more ways than one. Government policy and labour laws should be more vigorously directed towards ameliorating the living and working conditions of these vulnerable sections of the society. In view of these considerations, the following suggestions have been made.

➢ The findings related to the educational status of women [table 2.1(4)] shows that only 17 per cent women workers are educated. Due to this lack of education they are not able to participate actively in decision-making process. These women do not know their legal rights. They are not able to control their earnings and spend it rationally. There is direct correlation between education and employment and naturally this is the basis for employment. Therefore, equal access to education for women and girls should be ensured. Special measures should be taken to eliminate discrimination, eradicate illiteracy, create a gender sensitive educational system and improve the quality of education to facilitate life long learning as well as development of occupational/vocational/technical skills for women.

➢ The findings regarding the place of work (table 1.5) revealed that around 45 per cent of the total women workers were home workers. It is because many women need to earn money in the ways that neither challenges the male breadwinner's ethos nor leaves undone their responsibilities. The lack of childcare, in particular, ties many women to the home. Bosses do not object to women working either, so long as they accept low wages and poor conditions of work. Most of the labour laws effectively exclude home
workers by applying narrow definitions of work and work-place or conditions that rule them out.

➢ It has been said that a law that no one knows about, does not really exist. Legal literacy is about bridging the gap between the statue book and the people it concerns: without the involvement of the people there is not only no implementation, but no law. The need to help women understand and exercise their rights should be recognized and the government should run legal literacy programmes.

➢ The findings regarding their income [table 5.2(2)] revealed that women workers on an average were earning Rs.611 per month. In times of financial crisis they borrow at an exorbitant rate of interest from neighbours, relatives and moneylenders but hardly approach the bank [Table 5.4(4)]. This leads to heavy indebtedness [5.4(3)]. Now micro-credit mechanism and micro finance institutions of adequate financial, human and market resources to implement the policies should be managed by concerned departments, financial credit institutions and banks and other connected institutions.

➢ The entry of women into the labour market has not yet had the effect of relieving them of a share of house work and child care (Table 6.2). Women simply work longer hours in order to fit all their work in. This phenomenon is called the ‘double shift’ or ‘double burden’ for obvious reasons. Still women workers do not get due respect and status in the society. Instead they have to face domestic violence (Table 6.5) and rude attitudes of family members and no help from husbands (Table 6.3). A suitable educational programme to give dignity to the work they do needs to be carried out with family members of the workers. Proper awareness should be created among the women labourer’s husbands. Also counseling programmes are needed to change the behaviour of the husband and make them realize the importance of better environment in their family.

➢ Poor co-ordination between schools and vocational training as well as between training and employment needs, is a wide spread problem. Women’s employment as discussed in chapter one, is concentrated in a narrow range of occupations and at the lower levels of pay and responsibility, positive action measures are therefore needed, not only within the education system but in the employment sector, with policy makers, parents and community leaders. Women must be actively involved throughout this process, not simply viewed as a target.
The findings regarding the childcare (Table 6.9) revealed that women workers leave their children at home, with neighbours or take them at work-place. Therefore, the provision of support service for women workers, like child care facilities, including crêches at work-places and educational institutions should be expanded and improved to create an enabling environment and to ensure their full co-operation in social, political and economic life.

The findings regarding health problems (table 6.10 and 6.12) revealed that informal women workers were suffering from common illnesses. The question of health and safety should be considered in a broad context, as possible areas should be identified where protective measures need to be increased. It is also important that these activities and environments that have a determinant affect on the health and safety of women in particular should be identified and addressed (Chapter 4). A number of the jobs where women predominate, expose them to particular health risks, as in lock industry, carpet making, washing clothes, embroidery, construction work, midwifery and rag picking. A number of health problems are associated with repetitive work, like in lock making, domestic work, embroidery, carpet making, construction work; tuitions etc. women workers should have an easy accessibility to medical care. Employers should be pressurized to appoint health officers who should be chosen by the workers themselves. In respect to certain hazards, NGOs and women's associations have been particularly active in bringing problems to public view and putting pressure on the relevant authorities.

Voluntary organizations and trade unions can work towards making improvements in their health status, educational attainments and general welfare. Following areas particularly can be intervened by these groups

- To organize awareness programmes regarding their legal rights, health, nutrition and sanitation.
- To make arrangement for doctors to organize health camps or free medical check ups.
- To make provisions of free schools, tutors for the children of these workers.
- To provide follow up services during the off-season period.
The common minimum programme of the present government (2006) made a commitment to introduce ‘social security for the informal workers’. This is a stupendous task because about 92 per cent of our workforce works in the informal sector. Most of them are poor, working in conditions of severe adversities and uncertainty of income, employment and livelihood facilities. If a beginning can be made to ameliorate their conditions, it will make a major impact on our social welfare. Social security is meant to provide protection to workers most vulnerable to contingencies such as illness, accident, untimely death, old age and employment.

In spite of the fact that poverty forces many women to work, and in spite of the poor conditions under which they work, the impact of millions of the women coming into the labour force— as farmers, traders, factory workers, labourers has been overwhelming positive. Women have shown that they can do and it is becoming more and more difficult to confine them to the house, or to certain occupations, as their rightful place. Women are sustaining the households all over the world and cannot be ignored or marginalized. The immense economic contribution of woman is being recognized, as well as, their social role. Giving equal value to reproductive as to the productive role, offers possibilities of a more holistic and human-centered approach of the structuring and development of societies, while it is impossible to see the final outcomes and the struggle is far from over, we must believe that an awareness has been created and a momentum built up that can not be reversed.