Contrary to the image projected world-wide of women fulfilling primarily domestic and child-rearing roles, the reality of most women lives is that they are obliged by poverty and deprivation to seek an income outside the home, either as the sole breadwinner or to supplement male earnings. In developing countries, when women are not engaged solely in subsistence agriculture, they tend to be involved in the so-called informal sector also known as the ‘hidden’ or ‘shadow’ economy. In the poor countries, the competition for the better paid and more secure jobs in small and underdeveloped formal or modern sector which may account for as little as 10 per cent of the total employment is fierce and women cannot usually compete for these with men.

Of the total female population female workforce share in the formal sector is only 4.2 per cent in India while the rest of the 95.8 per cent are in the informal sector where there are no legislative safeguards even to claim either minimum or equal wages along with their male counterpart, leave aside, other benefits that the women in the formal sector enjoy. According to an estimate by the National Commission on Self-Employed Women 1988, of the total women workers about 94 per cent are in informal sector alone. Whereas, just 6 per cent women are in the formal sector. Thus, there is no exaggeration in saying that the informal sector in India is the women sector.

However, the plight of women in informal sector is very miserable as they work at extremely low wages, with total lack of job security and social security benefits, long hours of work, unsatisfactory working and living conditions and are not protected by any government labour legislations. The women workers carry out all the activities done by small and family enterprises, partly or wholly with family labour which are largely non-unionised. The most common characteristics of this sector are the small size of establishments, often consisting of only one individual with perhaps a couple of hired workers, superior and dominating employer with and scattered nature of establishments. This sector is either not covered by labour legislations at all or establishments are so scattered that implementation of legislations are very inadequate and ineffective. There are hardly any unions in this sector (Singh, D.P., 2005).

The workers of this sector work as piece workers, self employed workers, the paid workers in informal enterprises, the unpaid workers in family business, the causal workers without fixed employer, the subcontract workers linked to the formal enterprises.
The best-educated category of informal workers can be classified as entrepreneurs. They are the owners of the establishment and are the principal workers as well as employers (Papola, T.S., 1981 and Sethuraman, S.V., 1981). The second category of workers can be of establishment workers who are employed by the entrepreneurs. They are employed on regular full time basis and have relatively high skill level. The third category may constitute independent workers who work for wages and are basically self-employed like, vendors, hawkers, laundry women, domestic workers etc. They provide simple but essential services independently. The fourth category constitutes the causal workers. These workers are the most disadvantaged like household workers, constructional labourers, cleaners, gardeners etc. Causal workers are least educated.

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 data was collected with the help of questionnaire (Appendix I). The questions were developed with the help of questionnaire used in similar studies (Wadhera, K., 1976; Karlekar, M., 1982; Singh, A.N., 2001; Singh, D.P., 2005; Singh, A.L., et al, 2005), consulting other relevant literatures and discussions with experts in women studies. Keeping in mind the objectives of the study a draft schedule was than prepared.

For the purpose of selecting the sample, multistage stratified sampling design was adopted. The first stage consisted of the selection of wards from the 60 wards of the Aligarh city. Ten wards were selected for the present study on the basis of their location. In the second stage, women respondents, which formed the ultimate sampling unit, were selected from 10 wards keeping in mind that these women were engaged in informal work. The total sample size consisted of 1,000 informal women workers. Data was collected through personal interviews with the help of questionnaire (Appendix I). Simple percentages were calculated for the easy understanding of the data.
The thesis is divided into three parts and spreads over six chapters. Part one is devoted to study the distribution of informal women workers in Aligarh City. This chapter has been divided into three parts. The first part deals with occupational multiplicity of the informal sector in the city, the second part examine the ward-wise concentration of informal women workers according to different type of work and the third part examines the informal women workers according to their work place.

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 sampled wards of Hamdard Nagar, Begpur, Lekhraj Nagar, Jeevargarh 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 percent 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.

Part two is devoted to an assessment of the informal women workers of Aligarh city. This part comprises of four chapters — personal profile, living conditions, working conditions and economic conditions of the 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 percent) 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, nickel 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 percent were educated and 23 per cent were working.

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.

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
creche 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, washerwomen,
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.

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).

Part three deals with crux of the problem. This part comprises of only one chapter, chapter six which is devoted to assess the of various problems of informal workers—problems at home front, at work-place and health problems.

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.

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.

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 group (>60 per cent reported of poor living and working conditions and >60 per cent reported of poor health conditions) includes rag pickers, construction Labourers, lock labourers, domestic workers

More Vulnerable group (> 40 percent reported of poor living and working conditions and >40 percent reported of poor health status) includes petty retail traders, washer women, women peons, midwives miscellaneous women workers and embroiders

Vulnerable group (>20 per cent reported of poor living and working conditions and >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.