CHAPTER - VII

Socio-Economic Situation and Working Condition of Unorganised Women Workers

7.1 Socio-Economic Scenario of Unorganised Women Workers:

7.1.1 The Age Distribution of Workers:

The age composition of the sampled women workers suggests that the majority of unorganized women workers are young as 67.44 per cent of them are found to be less than 46 years of age. Further break up shows that the largest numbers of unorganized women workers is found in the age group 15-25 years. Out of 261 informal women workers, 82 workers (31.3 per cent) are found in this age group. In this younger and active age females are often found as unmarried. It has been found that out of 82 unorganised female workers in this age group 63 (76.83 per cent) are unmarried and only 19 (23.17 per cent) are married. Unmarried women can devote more time on economic activities as they have less family responsibility than the married ones. It is estimated that 21.84 per cent informal female workers are within the age group 26-35 years and 13.0 per cent in the age class 36-45 years. In the age group 46-55 years and 56-65 years we find 21.84 per cent and 10.3 per cent women workers respectively. Only 0.8 per cent workers are observed in the class 66 year and above.

On the other hand, largest number of unorganized male workers (21.12 per cent) is found in the age group 26-35 years followed by the age group 36-
45 years (17.65 per cent) and then 56-65 years (15.24 per cent). In the age group 66 year and above, there are 4.55 per cent of male unorganized workers (Appendix Table: 7.1 and 7.2). Similar pattern of age distribution of women workers has been found by Singh (2001) and Saxena (2002) in their studies.

7.1.2 Marital Status:

The data on marital status of the workers reveal that 57.47 per cent of the total women unorganized workers are married, 41 per cent are unmarried. Widows and separated constitute 1.15 per cent and 0.38 per cent respectively of total unorganized women workers of the sample population. No divorcee is seen in the workforce (Appendix Table: 7.3).

7.1.3 Level of Education:

Level of educational attainment determines the quality of the workers. Education and training are seen as important means to enhance and improve the employability, capability, productivity and hence income and earnings of the workers (ILO 2002, quoted in Satpathy 2004). Higher educational attainment levels of the workers are one of the important pre-requisites to move from unorganized to organized job market. The illiterate people have no other choice, but to work in the informal economy (ILO, 2002).

Chadha (2004), classified informal workers into three categories of 'quality hierarchy' namely, i) illiterate or low quality workers (illiterate and below primary level of schooling), ii) semi-educated or medium quality workers (those who have completed primary and middle level of schooling) and iii) educated or
high quality workers (those who have completed secondary and above level of education).

An analysis of the level of education of the unorganized workers of the sample area shows that the workers are very poorly educated, so possess less qualities and capabilities. It is found that 34.96 per cent of unorganized workers have only primary level of education. Whereas 35.25 per cent of informal women workers possess only primary education, 34.76 per cent of such male workers have primary education only. Female workers are comparatively more illiterate (20.69 per cent) than male workers (15.78 per cent). It is also found that 3.06 informal women workers are literate without formal schooling and 8.43 per cent have only below primary level of education. Less proportion of male are found in these two categories also- 1.60 per cent informal male workers are literate without formal schooling and 7.49 per cent have below primary level of education.
Fig: 7.1 Level of Education of Unorganised Workers of the Sample Households.

Using Chadha’s (2004) classification, there are more ‘low quality’ workers among the female (32.17 per cent) than that of male(24.87 per cent). It is found that 8.05 per cent unorganized female workers possess secondary level of
education and as against 20.05 per cent of such male. So, in case of ‘medium quality workers’ less informal women workers (43.3 per cent) are found compared to male (54.81 per cent). It is found that 16.48 per cent informal women workers have higher secondary level of education, 3.45 per cent are graduate, 4.60 per cent are post-graduate. No technically educated informal female worker is observed in the area.

In case of male informal workers, 11.77 per cent have attained ‘higher secondary’ level of education. Again, 6.95 per cent graduate, 1.07 per cent post graduate and only 0.53 per cent technically educated informal male workers have found in the survey. Surprisingly more high quality women workers are found compared to male among both organized and unorganized workers. It is found that whereas 24.53 per cent unorganized women workers are highly qualified, 20.32 per cent male unorganized workers are highly qualified. Again, whereas 100 per cent organized female workers are high quality workers, 85.30 per cent organised male workers are highly qualified (Appendix Table: 7.4)

7.1.4 Reasons of Joining Unorganised Work:

Majority of the women workers in the sample area perform in the informal economy to help the main earner (42.91 per cent). As against, there are 29.41 per cent male workers work as informal worker to help the main earner of the family. 5.75 per cent female unorganized workers join informal activities because they are the main earners of the family. Male workers are basically the main earners of the family as 39.04 per cent of male informal workers are main earners of their families. It is found that 8.05 per cent female and 10.43 per cent male work in
informal activities because of non-availability of jobs in other places. Only 1.15 per cent female and 1.07 per cent male unorganized workers consider it more profitable to work in these activities. Again, 2.68 per cent female and 2.94 per cent male workers mentioned ‘other’ reason of joining such informal works. However, 39.46 per cent female and 17.11 per cent male workers have not stated any reasons of joining informal jobs (Appendix Table: 7.5)

7.1.5 Income Distribution of Workers:

Women are always lower paid than men. So earnings of women are lower than men. In our sample area the average income of female unorganized workers is much lower than that of male. It is estimated that the average monthly income of unorganized women workers (from PS+SS activities) is Rs. 5393.00 and that of men is Rs.10013.00. That is unorganized women workers earn slightly higher than half of unorganized male workers income. The economic condition of these unorganized women workers can be understood with their low earning level. It is not only the fact that average earnings of such female workers is low and much lower compared to their male counterpart but also it is observed that about 84 per cent such workers earn less than their average income monthly. Largest number of unorganized women workers (56.70 per cent) is found to earn less than Rs. 2001 monthly. The proportion of male unorganised workers in this income range is found as 10.70 per cent. In the income group Rs. 2001 and Rs. 5000 the proportion of unorganized women and men workers are found as 27.59 per cent and 33.96 per cent respectively. In the income group Rs.5001 and Rs.10000, only 8.05 per cent women workers are found whereas in this range the proportion of male workers is
29.14 per cent. It is visible from the data that in higher income range lesser and lesser female workers are seen compared to male. So, earning differential between male and female unorganized workers is prominent in our sample area.

The earning difference between organized and unorganized workers is quite distinct in the sample households. While an organized male worker earns about double of unorganized male worker monthly, an organized female worker earns about four times higher than an unorganized female worker monthly. It is estimated that the average monthly income of organized male worker is Rs. 16029.90 and of female is Rs. 20357.60 (Appendix Table: 7.6). Significantly, the average monthly earning of organized female worker has been found higher than average monthly income of organized male workers. Such glaring difference in average earnings per worker in the organized and unorganised sector has also been found by Madhuri Nath (2005) in her work “Rural Women Workforce in India”.

7.1.6 Female-Male Earning Differential in Different Activity Status:

Unorganised women workers are generally paid lower wages than male (Gangrade and Gathia 1983, Malik and Giri 1983, Sharma 1989, Tom 1989, Singharoy and Agrawal 1989). In the present study also earning differential between male and female workers are exhibited.

The average daily earning of the male self-employed workers in the sample area is Rs. 284.55. On the other hand, the average daily earning of such female workers in the sample area is only Rs. 95.71. That is female-male earnings ratio of self-employed unorganised workers is 0.34 which shows glaring discrimination of female against male.
Contrary to the findings of most of the individual researchers as well as NSS, the female regular wage/salaried employees in the sample area earns more than that of male. This is for both organized and unorganised workers. Whereas an organized male regular employee earns Rs. 581.21, an organized female worker earns Rs. 880.95 daily. The male-female wage ratio is 0.66 which indicates that males are discriminated against females in this particular activity status. Again whereas an unorganised male regular employee earns Rs. 184.62 daily, an unorganised female regular employee earns Rs. 361.74 daily. So, the male-female wage ratio is 0.51. Likewise, the average daily wage of the male casual labour is found lower than that of female. In the sample area, a male casual labour earns Rs. 164.50 daily and a female casual labour earns Rs. 185.61 daily; the male-female wage ratio being 0.89.

Although the average daily wages of the female regular wage/salaried employees and of casual labourers are higher than that of male, the average daily earnings of the female workers taking all the activities together is much lower than that of male workers. It is found that whereas an unorganised male worker earns Rs. 333.80 daily, an unorganised female worker earns only Rs. 179.77 daily. The female-male wage ratio is 0.54 which indicates discrimination of women against men. (Appendix Table: 7.7)

7.2 Working Condition of Unorganised Women Workers:

7.2.1 Method of Payment:

‘Daily payment’ is the most common mode of payment for both unorganized male and women workers in the sample area. It is found that 18.01 per
cent female and 17.65 per cent male unorganized workers receive daily payment for their work. Regular monthly salary is given to 12.26 per cent female and 9.09 per cent male unorganized workers. Piece rate payment is the mode of payment for 5.75 per cent female and 1.60 per cent male unorganized workers. No worker is seen to avail over time payment (Appendix Table: 7.8).

7.2.2 Location of Workplace:

Data regarding workplace of the unorganized workers reveals that 9.58 per cent women and 30.75 per cent male workers have no fixed workplace. The proportions of unorganized workers work in rural and urban areas are 58.90 per cent and 19.06 per cent respectively. Male-female division in this respect shows that comparatively more female workers (67.43 per cent) have workplace in rural areas than that of males (52.94 per cent).

One of the distinct features of the unorganized women workers who have workplace in rural areas is that a higher proportion of them are working in their own dwelling (45.59 per cent). The proportion of male unorganized workers who work in their own dwelling is far below (11.23 per cent) than women. Larger proportion of women working in their own dwelling means that they are mainly home based workers. It is also found that out of total informal sample workers who have workplace in rural areas, 12.64 per cent work in own enterprise / office / unit / shop but outside own dwelling, 1.92 per cent in employer’s dwelling, 6.13 per cent in employer’s enterprise / office / unit / shop but outside employer’s dwelling, and 1.15 per cent in ‘other’ place. Again unorganized women workers who have workplace in urban areas, 3.45 per cent work in own dwelling, 4.21 per cent in own
enterprise/office/unit/shop but outside own dwelling, 1.92 per cent in employer's dwelling, 6.51 per cent in employer's enterprise/office/unit/shop but outside employer's dwelling and 3.07 per cent in 'other places'. 3.83 per cent women workers do not give any information regarding their place of work. It should be noted that whereas from the male informal workers 3.74 per cent work in 'street with fixed location', and 0.53 per cent in 'construction site', no female workers are found to work in these two places. Again comparatively more male workers are found in the categories of own enterprise/office/unit/shop but outside own dwelling and employer's enterprise/office/unit/shop but outside employer's dwelling in both rural and urban areas (Appendix Table: 7.9).

7.2.3 Job Contract:

Data regarding 'job contract' of the workers reveals that there is no information regarding job contract for 65.90 per cent female and 63.67 per cent male unorganized workers. The proportion of workers having no written job contract with their employer is 31.42 per cent for female and 34.76 per cent for male unorganized workers. It is found that 2.68 per cent female and 1.87 per cent male unorganized workers have written job contract with their employer for one year (Appendix Table: 7.10).

7.2.4 Social Security Benefit:

Absence of social security benefit is one important feature of unorganised workers. The different social security benefits covered in the present study are Provident Fund (PF) scheme, Gratuity and health care and maternity benefits. General Provident Fund (GPF), Contributory Provident Fund (CPF), Public
Provident Fund (PPF), Employees Provident Fund (EPF) etc. are included in Provident Fund (PF).

Data regarding availability of social security benefits shows that all the workers in subsidiary status do not have any social security benefit. In the principal status, it is seen that 88.33 per cent workers are not eligible for any social security benefit. Again whereas 84.45 per cent female workers are not eligible for any social security benefit, 89.30 per cent male workers are not eligible for any social security benefit (Appendix Table: 7.11).

7.2.5 Advances from Employer:

In our survey, the unorganized women workers are asked whether they take advances from the employer or not. As a reply to this question, two out of six casual workers said that take advances between Rs.2000 and Rs.5000 to provide medical treatment to their family members. Again, they think the advance as a burden of them.

Five out of twelve paid domestic workers in our sample households takes advances from their employer. Three of them take advances between Rs.1000 and Rs.2000 and two takes less than Rs.1000. Again whereas two takes advances for their children education, one takes for treatment of children’s illness and two for households’ consumption expenditure. All of them also think their ‘advances’ as a debt on them (Appendix Table: 7.12).

7.2.6 Drinking Water and toilet facilities at workplace:

Availability of good drinking water and separate toilet facilities for women workers are indicator of decent conditions of work. All the non-agricultural
female wage workers in our sample households respond that they have drinking
water facilities at their work place.

All the regular wage/salaried employees replied that they have toilet
facilities in their workplace and 16 out of 23 such employees have extra toilet
facilities for them. Female casual labours (without paid domestic labour) of our
sample households have no toilet facilities in their work places. Although paid
domestic workers have toilet facilities in their employers' households, they have to
share the 'common toilet' made for all outsiders (Appendix Table: 7.13).

7.3 Family Life and Working Relationship:

Unorganised women workers in our sample households perform
multiple activities in a day. They have dual role—they have to perform their
households' duties as well as their informal economic activities. They have to take
care of their children, cook food, wash clothes, clean utensils, look after cattle if any
etc. Sharing of housework by their husband, son, daughter or others in the family is
the only way of lessening the burden of these women workers.

The survey of 150 married informal women workers reveals that
48.67 per cent women workers performed all the household chores by themselves. It
is found that 10 per cent women workers are helped by their husband, 20 per cent of
them get assistance from their daughter, 6.67 per cent are helped by their sons and
only 1.33 per cent women workers takes help of paid domestic workers. Other
family members like mother in law, sister in law or brother in law etc. helps 13.33
per cent women workers (Appendix Table: 7.14 ).
7.3.1 Leisure Time Activities of Unorganised Women Workers:

The data on leisure time activities of unorganized women workers reveal that 21.46 per cent of such workers do not get any leisure time at all. Whereas 26.82 per cent get leisure regularly, 51.72 per cent get leisure time rarely in a day.

Those who find leisure time, 58.54 per cent spend their free time by watching television, 25.36 per cent by gossiping with neighbour. It is found that 7.32 per cent informal women workers go to Namghar / Mandir / Temple in their free time. Only 3.9 per workers spend their leisure time with their children work and 4.88 per cent hear radio in their free time (Appendix Table: 7.15).

7.3.2 Habit of Husbands of Married Unorganised Women Workers:

In our survey, married women workers are asked about the habit of their husbands. The idea is to make an estimate of extra burden of women workers as husband’s bad habits like drinking wine, smoking, gambling or lottery increases dissatisfaction of the women workers which alternatively decreases their productivity.

It is found in our survey that 46.67 per cent husbands are regular drinkers and 20 per cent drink occasionally (sometimes). It is found that 86.67 per cent husbands smoke (tobacco, bidi, cigar etc.) regularly and 6.67 per cent occasionally.

A considerable proportion of husbands are associated with gambling and lottery also. It is found that 12 per cent husbands are regular gambler and 13.33 per cent indulged with gambling sometimes. Likewise, 6.67 per cent husbands are associated with lottery occasionally (Appendix Table: 7.16).
7.3.3 Participation in Decision Making Process in the Family:

Participation in the decision making process of the family is an indicator of the power and control over the affairs of that family. Generally, in a male dominated society, like ours, the control rests on the male members of the family and the female remain subordinate to them.

In our survey, we have found four widow and one separated female workers. They replied that they take all the decisions of their family themselves. However the situation becomes different when we asked the married female workers regarding the decision making power of their families. It is revealed by the respondents that 10 per cent of the married unorganized workers have sole power to take family decisions. However, in most families cooperation between husband and wife is seen regarding households' decisions as 46.66 per cent informal women workers replied that in their families decisions are taken by both husbands and wives jointly. Still, husbands have dominant role in family decision making power as 36.67 per cent workers replied that in their families all decisions are taken by their husbands. In 6.67 per cent women workers families decisions are taken by other relatives like father-in-laws, mother-in-laws, brother-in-laws, sons etc. This finding confirms the view that even if the wife is working, the decision making power lies with the husband only.

Unmarried female workers have less decision making power in the sample households. It is found that for 75.47 per cent unmarried women workers, the major decisions in their families are taken either by their father or brother. Only 9.43 per cent such workers have decision making power in their families. For 7.55
per cent family decisions are taken by their mothers and for another 7.55 per cent other members of the family take the decisions (Appendix Table: 7.17).

Another important factor which determines women’s status is whether they have power to spend household’s income. It is believed that household’s income is generally spent by the male members of the families. Although married female workers contribute heavily to the family income, their income also found to spend by their husbands (Assam Human Development Report 2003). To verify this fact we asked we asked 150 married female unorganized workers regarding spending of family income.

In our survey, 20 per cent such women workers replied that they can spend family income individually, 33.33 per cent workers said that their husbands mainly spend family income. Both husband and wife together spends family income according to 40 per cent of workers and 6.67 per cent women workers replied that other family members spend their family income (Appendix Table: 7.18).

7.3.4 Working Relations:

To know about the nature of relations at workplace with other people, we interrogated all the 261 informal women workers in our sample households. It is found that all the 23 regular wage workers have formal relation with their employers and all of them have good relation with the fellow workers. Of the 12 paid domestic workers, 7 workers have good and 5 have formal relation with their employers. Again out of 20 agricultural labourers 8 replied that they have good relation with their employers and 12 have formal relation with their employers. Whereas 14 agricultural labourers have good and 6 have formal relation with their co-workers.
One important question asked to the women workers in our survey is whether they believed that women at workplaces are looked down upon or physically harassed. It is established from the survey that sampled women workers are quite progressive as 55.17 per cent of them disagree with the fact that they are looked down upon by others. On the other hand 19.92 per cent are agreed with this fact. However, a major portion (24.91 per cent) has no response to this important issue.

No worker in our survey is found who is physically harassed at their workplace.

7.4 Home Based Women Workers in Sample Households:

Unorganised women workers are mainly home based workers. These are those self-employed women workers whose location of workplace is either own dwelling unit or structure detached to own dwelling unit or open area adjacent to own dwelling unit. It is found from the sample data that 64.55 per cent of all self-employed women workers are home based workers. On the other hand 16.34 per cent male self-employed work as home based workers. In the national and state level also comparatively more females are worked as home based workers than male. At all India level the proportion of home based female workers was 72.9 per cent and of male 26.8 per cent. In Assam, however, the proportion of home based workers was lower than national level—it was 29.50 per cent for female and 10.9 per cent for male. The proportion of home based female workers out of all non-agricultural self-employed women workers is 79.02 per cent of the sample households. The proportion of this category at all India level is 73 per cent and at
our state level is 27.1 per cent. In case of self-employed in agriculture (AGEGC), the proportion of home based women workers is 19.57 per cent which is lower than national (72.6 per cent) and state level (47.2 per cent) data (Appendix Table: 7.19).

The rural-urban division of home based workers in our sample households shows that whereas 15.90 per cent of self-employed women workers in agriculture are home based workers in rural areas 100 per cent of such workers in urban areas are home based. For the male in rural areas the proportion of home based workers in agriculture is 11.43 per cent and no such worker is found in urban areas. Among the rural non-agriculture self-employed the proportion of home based workers is 88.30 per cent for female and 21.67 per cent for male. As against this among the urban non-agriculture self-employed the proportion of male and female home based workers are 12 per cent and 30.44 per cent respectively. Again among the all self-employed women workers, 68.90 per cent in rural areas and 36 per cent in urban areas are home based workers. On the other hand the proportion of male home based workers among the all self-employed are 16.89 per cent in rural areas and 11.54 per cent in urban areas (Appendix Table: 7.20).

The various home based activities performed by the women workers in the sample area are sewing, tailoring, spinning and weaving etc. It is estimated that out of the 122 home based women workers found in the survey 3.28 per cent are engaged in sewing and tailoring for others, 52.46 per cent in spinning for others, 23.77 per cent in weaving for others, 7.38 per cent in agriculture and 13.11 per cent are engaged in other activities (Appendix Table: 7.21).
It is established from the data that home based activities have great employability for the unorganized women workers. The percentage of home based workers in the total number of unorganized women workers in the sample households is 46.74 per cent. So, it is important to study about the economic contribution of these workers to their families. Out of the 220 sample households, it is found that 164 households have home based women workers. It is estimated that average monthly income of the households having home based women workers is Rs. 23232. The coefficient of skewness is positive (0.64) indicating concentration of households below the average income.

The average monthly income of these 164 households becomes Rs.20854 when income of the home based workers is deducted. That is average monthly income of the households decreased by Rs.2378 when the incomes of the home based workers are deducted. The coefficient of skewness of the distribution of households less female home based workers income is 0.48. This means that most of the households have monthly income below the mean income (Appendix Table: 7.22).

Comparison of households’ income with female home based workers and without these workers shows that in the monthly income range Rs. (0-5000) the proportion of households having home based female workers is1.83 per cent and households without home based female workers income is 6.71 per cent. In the income range Rs. (5001-10000), whereas 16.46 per cent of households with home based female workers are found, 27.44 per cent of households without home based female workers income are found. In the income range Rs. (10001-15000) the
proportion of these two types of households are 27.44 per cent and 21.95 per cent respectively. Similarly, in the range Rs. (15001-20000), their proportions are 15.85 per cent and 10.37 per cent respectively. It is clear from the data that in the lower income range up to Rs.10000 more households are found of the households without home based female workers than with home based female workers. In the monthly income range more than Rs.10000, the proportion of households having home based female workers is higher than those of without these workers. It signifies the fact that presence of home based female workers in the family improves the economic status of these households (Appendix Table: 6.1 and 7.22).

7.5 Socio-Economic Situation of the Unorganized Women workers Households:

The socio-economic situation of the unorganised women workers households has been analysed in relation to the all sample households and other than women workers households.

7.5.1 Demographic Characters of Sample Households:

The total population of the 220 sample households is 1093 with 547 male and 546 female. The sex ratio of the sample population is 998. The number of persons between (0-14) years of age is 213 with 110 male and 103 female. That is, 19.48 per cent of the sample population belongs to this age group. In the upper age group 66 years and above there are only 52 persons (4.76 per cent) with 30 male and 20 female. So, 75.76 per cent of the sample population is found in the economically active age of (15-65) years. Predominance of young age persons is another feature of the sample population as 39.25 per cent is found in the age group (15-35) years. However, out of 220 households 164 households have unorganised women workers.
The total population of these women workers households is 819 with 414 male and 405 female (Appendix Table: 7.23).

7.5.2 Household Size:

Altogether 220 households are studied in the survey out of which 164 households have unorganized women workers and there are only 56 households without informal women workers. The average household size of all the households is 4.97 and the average household size of the households having unorganized workers is 4.99. The maximum size of the households is 18 and the minimum size is 2 for both all households and women workers households. The standard deviations of household size are 1.73 for all families and 1.77 for women workers families.

The average size of male and female members for all the households is 2.46 and 2.50 respectively. For the women worker’s households, the average size of male and female are found as 2.47 and 2.52 respectively. The maximum number of male member is 10 and the minimum is 0 for both the two types of households. Again the maximum number of female is 8 and the minimum is 1 in both all households and women workers households. (Appendix Table: 7.24)

7.5.3 Asset Ownership:

i. Residential Land Ownership:

Out of the 220 sample households 7 (3.18 per cent) households have not any residential land. The average residential land holding is 0.181 hectares (1.35 bigha). It is found that 30.45 per cent families have less than 0.067 hectares (0.5 bigha) of own residential land. 24.09 per cent have own residential land between 0.134 hectares (1 bigha) and 0.201 hectares (1.5 bigha). 94.09 per cent households
have less than 0.469 hectares (3.5 bigha) of own residential land. Only 1.36 per cent has residential land between 0.535 and 0.602 hectares (4.0 and 4.5 bigha). Again the proportion of households having own residential land more than 0.803 hectares (6 bigha) is also only 1.36 per cent.

The average residential land holdings of women workers households is 0.171 hectares (1.28 bigha) which is slightly less than all types of households and the average land holdings of the households other than women workers households is only 0.062 hectares (0.46 bigha). (Appendix Table: 7.25)

ii. Agricultural Land Holdings:

Traditionally, agriculture is the main source of livelihood of Indian villagers. So, access to land for agricultural purpose is of special importance. The distribution of sample households on the basis of agricultural land holdings shows that the average agricultural land holdings of the sample households is 0.613 hectares (4.58 bigha). For women workers households the average agricultural land holding is 0.556 hectares (4.15 bigha) and for other than women workers households the size is 0.784 hectares (5.86 bigha). So in terms of possession of agricultural land the status of women workers households is lower than ‘other than women workers households’ and ‘all types of households’.

The proportion of households having no agricultural land has been found as 45.00 per cent for all households, 45.73 per cent for women worker’s households and 42.86 per cent for other than women workers households. Whereas 28.66 per cent women workers families have agricultural land of less than 0.67 hectares (5 bigha), the respective share is 21.43 per cent for ‘other than women workers households’.
workers households and 26.82 per cent for all sample households. Again 12.20 per cent women workers families have agricultural land between 0.67 to 1.34 hectres (5 to 10 bigha), 10.71 per cent of other than women workers families and 11.82 per of all households have agricultural land in this range. For women workers households 48.18 per cent households have less than 2.01 hectres (15 bigha) of land (excluding no land households) and only 6.10 per cent have 2.01 to 6.02 hectres (15 to 45 bigha) of land. In case of other than women workers households 44.64 per cent have less than 2.01 hectres (15 bigha) (excluding no land households) of land and 12.50 per cent have 2.01 to 6.02 hectres (15 to 45 bigha) of agricultural land. (Appendix Table: 7.26)

iii. Households having other Assets:

One can easily have an idea about the economic condition of the households by looking their asset holding position. From the analysis of the different asset holding of the sample households it is observed that majority of households fall in the low and middle income range. Clock and cycle are the most common assets of the households. It is found that 83.32 per cent women workers households, 85.71 per cent other than women workers households and 83.18 per cent all the sample households possess clock/watch in their houses. Again, 93.29 per cent women workers households, 91.07 per cent other than women workers households and 92.73 per cent all households have possessed cycle and it is the most common means of transportation for them. More than half of the households (all the three types of households) have sofa, fan, radio, television and tube well in their households. It is seen that 41.4 per cent of all households, 38.18 per cent of
women workers households and 50.00 per cent of other than women worker's households possessed sewing machine.

The families have lower possession of luxury items. It is found that only 34.09 per cent of all types of families, 31.10 per cent of women workers families and 42.86 per cent of other than women workers families have possessed VCP/VCR. Refrigerator, which is yet considered as luxury item in the sample villages is possessed by only 25 per cent of all types of households, only 23.78 per cent by women workers households and 28.57 per cent by other than women workers households. Motor cycle/scooter is possessed by only 23.64 all types of households. 23.17 per cent women workers households and 25.00 per cent other than women workers household. Only 7.27 per cent of all households, 6.71 per cent of women workers households and 8.93 per cent of other than women workers households have possessed car. Regarding water pump it found that where as 24.55 per cent of all households have possessed this asset, 23.78 per cent women workers households and 26.79 per cent other than women workers households possessed it. Tractor, one of the modern means of cultivation, is possessed by only 4.09 per cent households, 4.88 women workers households and only 1.79 per cent of other than women workers households. (Appendix Table: 7.27).

So, the observed data support that except in case of tube well, tractor and cycle, in all other asset holdings the women workers households have lower status than all types of households and other than women workers households.
7.5.4 Dwelling Units: Types of Houses

Type of houses is a good measure of the level of living of the people of an area. A standard house also enhances the quality of the workers. To study about the housing facilities of sample women workers households, houses are classified according to the wall, roof and floor. It is found from the data that 62.99 per cent households have kuchcha floor houses, 30.25 per cent have pucca houses and only 6.76 per cent have both kuchcha and pucca houses. The most common type of houses in the sample villages is the RCC walling with CI sheet roofing houses. 36.65 per cent households have such houses. It is found that out of these households with RCC walling and CI sheet roofing, 14.23 per cent have kuchcha houses, 20.28 per cent have pucca houses and 2.14 per cent have both pucca and kuchcha houses. But possession of RCC houses does not imply that the households have high economic status as majority of these RCC houses are IAY houses.

It is seen that 34.88 per households have bamboo walling houses, 23.13 per cent have half brick walling houses, 2.49 per cent have plunk walling houses and 39.50 per cent have RCC walling houses. CI sheet is the most commonly used for roofing by the sample households. It is found that 87.90 per cent households have CI sheet roofing houses. The proportion of households having thatch roofing houses is 6.77 per cent. Tiles are rarely used for roofing (2.49 per cent) by the households. Only 2.85 per cent households have RCC house with concrete roof and pucca floor (Appendix Table: 7.28). Same pattern of housing facilities are observed for other than women workers and all types of households.
7.5.5 Water Facility:

a. Sources of Water:

Ground water is the main source of water for all the households in the study area. It is the main source of water for 67.27 per cent of all the households, 68.90 per cent for women workers households and 62.50 per cent of other than women workers households for all the purpose, namely, bathing, drinking and washing.

A considerable portion of households use well water also. It is found that 25.91 per cent of all households use well water for all the three purposes. Well water is the source of water for 23.78 per cent of women workers households. Of this 0.61 per cent use well water for bathing and washing, 14.02 per cent for bathing, washing and drinking and 9.15 per cent for drinking only. It is found from the data that 67.27 per cent of all the sample households use ground water for bathing, drinking and washing. It is observed that 25.91 per cent use well water, 5.9 per cent use piped water and only 0.91 per cent use both ground and well water for all the three purposes. In case of other than women workers households 32.14 per cent use well water out of which 3.57 per cent households use well water for bathing and washing only and 28.57 per cent for bathing, washing and drinking. No household is found in this category who uses well water for ‘drinking’ only.

Piped water facility is not sufficient for the households. Only 5.91 per cent of all the households have piped water facility. This facility is availed by 6.10 per cent of women workers households and 5.36 per cent of other than women workers households. It is also found that a meager 0.91 per cent of all households
women workers households and other than women workers households. While advanced method of water purification is used by 41.07 per cent of the other than women workers households, only 26.06 per cent women workers households use advanced method for water purification. Traditional method is used by 14.02 per cent women workers households and 5.36 per cent other than women workers households. While boiling is used by 3.57 other than women workers households, only 0.61 per cent women workers households boils water for purification. As majority of women workers households fall in the low income range, the modern advanced method is not affordable to them (Appendix Table: 7.30).

7.5.6 Toilet Facility:

The position of women workers households and other than women workers households is about the same in terms of availability of toilet facility. Out of the 220 sample households 40.91 per cent have own flush toilet facility. Likewise, 41.82 per cent of other than women workers households and 40.61 per cent of women workers households have own flush toilet. Shared flush toilet is used by 5.45 per cent other than women workers households and 4.24 per cent women workers households. Out of all sample households 4.55 per cent use shared flush toilet. A number of sample households (29.55 per cent) use own pit-toilet. Proportion of households using own pit-toilet is higher for women workers households (30.30 per cent) than other than women workers households (27.27 per cent). Shared pit-toilet is used by only 1.21 per cent of women workers households. 7.27 per cent of sample households use ‘bush’ as toilet and 16.36 per cent go to the field for defecation. It is also found that while 6.06 per cent of women workers households
households use ‘bush’, 10.91 per cent of other than women workers households use ‘bush’ as toilet. Again 16.97 per cent of women workers households and 14.55 per cent of other than women workers households use field as toilet (Appendix Table: 7.31)

7.5.7 Fuel and Lighting:

Sample data reveal that wood is used by majority of households (41.36 per cent) as fuel for cooking. It is found that 41.80 per cent of women workers households and 40 per cent of other than women workers households use ‘wood’ for cooking. In case of using LPG as fuel for cooking, the position of other than women workers households is better than women workers households. It is found that 29.09 per cent of other than women workers households and 21.82 per cent of women workers households use LPG as fuel for cooking. A large number of households (24.09 per cent) also use both wood and LPG for cooking. While 23.64 per cent of women workers households use both ‘Wood and LPG’, 25.45 per cent of other than women workers households use both ‘Wood and LPG’. Wood and bio gas is used by 3.64 per cent of other than women workers households. No women workers household is found in this category.

Electricity is the source of lighting for most of the sample households. However, the proportion is higher for other than women workers households (47.26 per cent) than women workers households (44.26 per cent). The proportion of households using kerosene as source of lighting is about the same (37 per cent) for both women workers households and other than women workers households. Both electricity and kerosene is used by 16.98 per cent of women workers households and
16.37 per cent of other than women workers households. A few women workers households (1.21 per cent) use both solar energy and kerosene for lighting (Appendix Table: 7.32).

7.5.8 Indebtedness of the sample households:

While studying about the indebted of the sample households we find that 32.27 per cent of all the sample households are in debt during the survey. While 33.33 per cent of women workers households are in debt, 29.09 per cent of other than women workers households are in debt during the survey. In the sample area loans are mainly contracted in cash (Appendix Table: 7.33).

7.6 Expenditure Pattern of the Sample Households:

The economic condition of a household can be better understood from their level of expenditure on different consumption item. To compare households income and expenditure level, expenditure on different items are categorized under three major heads, viz. expenditure on food, expenditure on essentials, and expenditure on 'others'. Expenditure on ‘food’ includes outlay on food including rice, wheat, pulses, milk, mutton, fish, eggs, edible oils, sugar, salt etc. ‘Essentials’ include expenditure on clothing, footwear, fuel and power, cosmetics etc., and ‘others’ consist of expenditure on education, medical, transport, entertainment, ceremonies, taxation etc.

It is found from the theory that as the household’s income increases the amount spent on ‘food item’ declines and expenditure on other essential and luxuries increases. The expenditure pattern of the sample households is studied under this perspective. To have a clear idea about the expenditure pattern of
unorganized women workers households the expenditure pattern of other than women workers households and all the households are studied together.

7.6.1 Expenditure on Food:

It is found from the data that major share of households income is spent on food item in the sample villages. The average monthly expenditure on food items of the women worker's households is Rs.7956.63. About 57 per cent women worker's households spend less than this mean expenditure amount on food monthly. About 31 per cent households are found to spend monthly in the range Rs. 8001 to Rs.12000 and 12.20 per cent households spend within the range Rs.12001 to Rs. 20000. Again the average monthly expenditure on food items for all the sample households and other than women workers households are Rs. 8263.09 and Rs. 9160.57 respectively. So women workers households spend lesser amount on food items than other types of households. (Appendix Table: 7.34).

7.6.2 Expenditure on Essential:

The average monthly expenditure of women workers households on essential items is Rs. 2023.58 and majority (about 62 per cent) spend less than this average amount on essential. The average monthly expenditure of all the sample households and other than women workers households are Rs. 2044.11 and Rs. 2104.26 respectively which are slightly higher than women worker’s households. (Appendix Table: 7.35). The expenditure pattern of households on different essential items shows clothing is most important essential item for the households.
7.6.3 Expenditure on Clothing:

Data on expenditure on clothing exhibit that yearly mean expenditure of women workers households on clothing is Rs. 6708.00 and of other than women worker households is Rs. 7590.00. The yearly average expenditure of all the sample households on clothing is Rs. 6910.00. That is, women workers households spend slightly lesser amount than other than women workers households and all types of households. More than 55 per cent of the women workers households spend less than their mean expenditure on clothing. In case of other than women workers households more than 29 per cent spends less than their average expenditure on clothing and in case of all households more than 48 per cent spends less than their average expenditure on clothing.

It is found that 55.15 per cent of women workers households spend Rs. 5000 or less in clothing in the survey year. In this expenditure range 29.09 per cent of other than women workers households and 48.64 per cent of all sample households have been seen to lie. In the expenditure class Rs. 5001 and Rs. 10000 we find 21.82 per cent of women workers households, 43.64 per cent other than woman workers households and 27.27 per cent of all the sample households. The proportion of households falling in the expenditure range Rs. 10001 and Rs. 15000 is 16.36 per cent for women workers households, 21.82 per cent for other than women workers households and 17.73 per cent for all the sample households. Only 3.64 per cent women worker's households are seen to spent Rs. 15001 or more but not more than Rs. 20000 yearly on clothing. In this expenditure range we find 5.45 per cent of other than women workers households and 4.09 per cent of all the sample households.
Only 1.82 per cent of women workers households are seen to spend Rs.20001 or more but not more than Rs.30000 yearly on clothing. No household is found to spend more than Rs. 50000 on clothing. All these data show the lower status of households having women workers on spending on clothing (Appendix Table: 7.36).

7.6.4 Expenditure on Others Items:

Expenditure on items other than food and essential are termed as expenditure on other items. It is calculated from the collected data that the average monthly expenditure of women worker’s households on other items is Rs.4369.17. The average monthly expenditure of all the sample households and other than women workers households on this item are Rs.4322.02 and Rs.4183.89 respectively. That is women worker’s households spend slightly more on ‘other items’ than all sample households and other than women worker’s households. The detailed expenditure pattern on different other items are analysed in the following paragraphs (Appendix Table: 7.37). Household expenditure on two important other items, namely Education and health are examined here.

7.6.5 Expenditure on Education:

Education increases the productivity of the workers. Higher level of education raises the possibility of getting high quality jobs in the labour market. The level of education of the workers is greatly influenced by the amount of expenditure made on education by the households. Regarding this fact, the sample data show a depressing picture as 28.64 per cent of the sample households have incurred no cost on education in the year preceding the date of survey. Most of the household spends
a little amount on education as 30 percent of the households spends Rs. 2000 or less in the year preceding the date of survey, 9.09 per cent spends between Rs. 2001-Rs. 5000, 10.91 per cent spends between Rs. 5001-Rs.10000. A few households are found to spend more than Rs.10000 in the year preceding the date of survey.

The situation of women workers households is worse since 33.33 per cent of women workers households spend nothing on education in the reference year (2009-10). Out of all the women workers households 29.09 per cent spend only Rs. 2000 or less in education in the reference year. The proportion of households found in different expenditure ranges are 10.91 in Rs.2001-5000, 7.88 per cent in Rs. 5001-10000, 4.85 per cent in Rs.10001-Rs.15000, 2.42 per cent in Rs.15001-Rs.20000 and only 3.03 per cent in Rs. 20001-30000. Only 3.64 per cent women workers households are found in comparatively high expenditure range Rs. 30001-Rs. 40000 and only 0.61 per cent households are found to spend between Rs. 40001 and RS. 50000. Again the proportion of households found to spend Rs. 50001 and above in education is only 4.24 per cent

However, the position of other than women workers households is slightly better than others in this regard as comparatively lesser households (14.54 per cent) are seen who spends nothing on education. It is found that 32.73 per cent of other than women workers households spends Rs. 2000 or less, 3.64 per cent spends in the range Rs. 2,001-5,000, 20 per cent such households spends in the range Rs. 50001-10000. In the two ranges Rs.15,001 - 20,000 and Rs. 20,001-30,000 the proportion of households found is 7.27 per cent in each. In the expenditure range Rs. 30,001- 40,000, we find 9.09 per cent households. Again,
3.64 per cent households are found to spend Rs. 50001 and above in education in the year preceding the date of survey.

It is estimated that annual mean spending of women workers households on education is only Rs.7958.00. Again the annual average expenditure on education of other than women workers households and all sample households are Rs.10893.00 and Rs.8751.00 respectively. However the distributions of annual expenditure on education for all the three types of households are positively skewed indicating that more households spend less than the average expenditure on education (Appendix Table: 7.38).

7.6.6 Medical Cost of the Households:

Income of the households, awareness and attitude of the people towards their health and the general health condition of the people, among other, determine the level of medical cost of a households. The proportions of households with no medical expenditure in the survey year are 8.65 per cent for all sample households, 10.30 per cent for women workers households and 3.64 per cent for ‘other than women workers households’. Surveyed households are mainly seen to incur medical cost yearly in the range Rs.1001-2000. The proportion of households found in this rage is 43.65 per cent for women workers households, 58.17 per cent for other than women workers households and 47.28 per cent for all sample households. The yearly average expenditure on medical treatment is Rs.16799.00 for women workers households, Rs.10570.00 for other than women workers households and Rs.11337.00 for all sample households. The high positive values of
coefficients of skewness for the households show that only a few households spend more than the mean expenditure on medical treatment (Appendix Table: 7.39).

7.7 Total Household Expenditure:

From the analysis of the expenditure pattern of the surveyed households it is clear that ‘food’ is their main item of expenditure followed by ‘other items’ and ‘essentials’. However, the average monthly expenditure on all items is Rs.14349.39 for women workers households, Rs.15448.72 for other than women workers households and Rs.14629.22 for all sample households. Major proportions of households spend lesser than average expenditure for all the three types of households. It is observed that majority (25.00 per cent) of women workers households spends monthly in the range Rs. 8001-12000. In case of other than women workers household majority (33.93 per cent) are found in the range Rs. 12001-16000. For all households, equal proportions of households (23.64 per cent) are found in the expenditure range Rs. 8001-12000 and Rs.12001-16000. So, status of women workers households is lower than other two types of households regarding expenditure on all items. (Appendix Table: 7.40).

7.7.1 Household Income:

The economic condition of the women workers can’t be evaluated independently of the households’ income and expenditure. It is with this background we have isolated the two important indicators, that is, income and expenditure which will be a long way to gauge the income and expenditure levels of the households.
Out of 220 sample households, 164 households have unorganised women workers. It is found that the highest proportion of households (having unorganised women workers) (27.44 per cent) derive monthly income between Rs. 10,001 and Rs. 15,000. It is also observed that 16.46 per cent of the households conglomerated around the income-group Rs. 5,001-10,000. The proportion of households deriving monthly income between Rs. 15,001 - 20,000 is 15.85 per cent. The percentage of households falling in the monthly income range Rs. 20,001 - 25,000 is 8.54 per cent. Only a few proportions of households are seen having monthly income more than Rs. 25,001.

It is estimated that the average (mean) monthly income of the households having unorganized female workers is Rs. 23,232. More than half of the sample households have monthly income less than this average income as it is found that 61.58 per cent households earn less than Rs. 20,001 monthly. So, we have found a positively skewed distribution (coefficient of skewness is 0.64) i.e., most of the households earn monthly income less than mean households income.

7.7.2 Households Income-Expenditure Differential:

1. Income-Expenditure Differential for all Sample Households:

The monthly per capita expenditure incurred by the members of the households is evaluated in relation to the total/per capita income.

It is found that average monthly income of the households is greater than average monthly expenditure. Similarly, the per capita income of the members of the family is greater than the per capita expenditure.
Table: 7.1 Monthly Household and Per Capita Incomes of All the Sample Households

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Characteristics</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Average monthly household income in Rs.</td>
<td>24912.73</td>
</tr>
<tr>
<td>2</td>
<td>Average households size in No.</td>
<td>4.97</td>
</tr>
<tr>
<td>3</td>
<td>Per capita monthly income in Rs.</td>
<td>5012.62</td>
</tr>
</tbody>
</table>

Table: 7.2 Monthly Household and Per Capita Expenditures of All the Sample Households

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Characteristics</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Average monthly household expenditure in Rs.</td>
<td>14629.22</td>
</tr>
<tr>
<td>2</td>
<td>Average households size in No.</td>
<td>4.97</td>
</tr>
<tr>
<td>3</td>
<td>Per capita monthly expenditure in Rs.</td>
<td>2943.50</td>
</tr>
</tbody>
</table>

The average monthly per capita expenditure (MPCE) as per mixed Reference Period (MRP) for 2011-12 in Assam is Rs. 1,056.98 in rural area and Rs. 2,090.18 in urban areas. For all India level the figures are Rs. 1,287.17 in rural areas and Rs. 2,477.02 in urban areas. So MPCE is higher in our sample households than Assam and India (http://planningcommission.nic.in).

2. Income-Expenditure Differential in Women Workers’ Households:

For households having women worker also both average household and per capita monthly incomes are greater than average household and per capita monthly expenditure.
Table: 7.3 Monthly Household and Per Capita Incomes of Women Workers’ Households

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Characteristics</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Average monthly household income in Rs.</td>
<td>23232.00</td>
</tr>
<tr>
<td>2</td>
<td>Average households size in No.</td>
<td>4.99</td>
</tr>
<tr>
<td>3</td>
<td>Per capita monthly income in Rs.</td>
<td>4655.71</td>
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</tbody>
</table>

Table: 7.4 Monthly Household and Per Capita Expenditures of Women Workers’ Households

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Characteristics</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Average monthly household expenditure in Rs.</td>
<td>14349.39</td>
</tr>
<tr>
<td>2</td>
<td>Average households size in No.</td>
<td>4.99</td>
</tr>
<tr>
<td>3</td>
<td>Per capita monthly expenditure in Rs.</td>
<td>2875.63</td>
</tr>
</tbody>
</table>

3. Income-expenditure Differential of Other than Women Workers Households:

Average household and per capita monthly income of other than women worker’s households are also greater than their average household and per capita monthly expenditure.

Table: 7.5 Monthly Household and Per Capita Incomes of Other than Women Workers’ Households

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Characteristics</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Average monthly household income in Rs.</td>
<td>21191.96</td>
</tr>
<tr>
<td>2</td>
<td>Average households size in No.</td>
<td>4.99</td>
</tr>
<tr>
<td>3</td>
<td>Per capita monthly income in Rs.</td>
<td>4246.89</td>
</tr>
</tbody>
</table>
Table: 7.6 Monthly Household and Per Capita Expenditures of Other than Women Workers’ Households

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Characteristics</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Average monthly household expenditure in Rs.</td>
<td>15448.72</td>
</tr>
<tr>
<td>2</td>
<td>Average households size in No.</td>
<td>4.99</td>
</tr>
<tr>
<td>3</td>
<td>Per capita monthly expenditure in Rs.</td>
<td>3095.94</td>
</tr>
</tbody>
</table>

A comparison of income-expenditure differential of these three types of households shows that total and per capita monthly income of “other than women worker’s” households is smaller than other two types of households. This reflects the contribution of women workers to household’s income. But oppositely both total and per capita monthly expenditure of these households are greater than the other two types of households. It is found that per capita monthly expenditure of ‘other than women worker’s’ households is Rs. 3095.94, of women worker’s household is Rs. 2875.63 and of all the sample households is Rs. 2,943.50. The reason found in the survey for this comparatively low expenditure level of women worker’s households is that majority of such households avail the benefit of public distribution system.

From the theoretical and empirical review as well as from our field study it is established that unorganized sector is characterized by all types of odds. Unorganised works are surrounded by insecurity and discrimination. For better understanding of the condition of unorganised women workers five case studies have been undertaken.
7.8 Case Studies:

Case-1: Karuna: a paid domestic worker:

Karuna is a 45 years paid domestic worker. She is separated from her husband (not legally) and lives in a small rented house in Mirza town with her youngest son. Her eldest son lives with her separated husband and the second one lives with her mother. She has been living separately from her husband for about five years. Now, she is the sole earner of her family. Her youngest son is of 12 years old and a student of class-v. Her second son is also studying in class-viii in her mother’s house. She has to bear the entire cost of these two children. Her eldest son is the responsibility of her separated husband.

She has a little educational qualification. She is educated by only vii standard. No formal and skilled job is available for her. After her separation, she first took shelter in a destitute house for helpless female. But, it became difficult to live her there with her children. So, she took a one-roomed small rented house for Rs. 400 per month. She is a good weaver and spinner. With these informally acquired skills she began to live in the small rented house (it is plunk walling CI sheet roofing kuchcha house) with her youngest son. She earned Rs.200 to Rs.300 weekly selling hand spin ‘eri suta’ at saptahik bazaar (weekly market). She got about Rs.800 monthly from weaving. But it became difficult to maintain her family needs with this income. So, finding no other option she started to work as a paid domestic worker. Now, she works from 8 am to 4 pm as a domestic help in employer households and gets Rs.1500 per month. Besides, she performs weaving...
and spinning as subsidiary works. Now, she is somehow surviving but not living a decent life.

Case-2: Jamini Bai: A retail fish vendor:

Jamini Bai is a 60 years old door to door fish vendor of Dighalkuchi village. Her age does not allow her this occupation. But economic necessities compelled her to do this job. She is a widow and has a six-member family with her married son, his wife and their three children. She belongs to SC community and retail fish trading is a traditional occupation for the women of this community. She has been performing this job for a long time. She belongs to a poor family. Her family has own residential land (0.067 hectres) but no agricultural land for cultivation. When asked she replied that her occupation is not a choice but compulsion. At the time when her husband was alive (he was a daily wage labour), she joined this job to help her husband (main earner) as his income was not sufficient to run their six members family (three daughters and one son).

She was in her 50s when her husband died of malaria. No one was there to help her. She earned only Rs. 50 to Rs.100 daily from fish vending which was not sufficient to meet the needs of her family. So, besides fish vending she started to work as an agricultural labour. She spinned ‘eri suta’ specially at night to sale in the market. Luckily, the family had a BPL card and could avail the benefit of PDS. So, somehow she has managed her family with her small income.

Now, all her children got married. Her son works as a manager in a brick kiln industry of their locality. But his income is not enough to maintain their family with three little kids. His wife cannot go outside to work because of their
tender aged children although she spins and weaves at home for sale. So, the ‘little earning’ of Jamini bai is a necessity for the family till now.

Jamini bai is illiterate. But, hopefully her children are literate. All her daughters are educated up to middle school level. But her son and daughter in law are educated up to higher secondary level. Now they are educating their children. However, all the aged members of her family are informal workers.

Case-3: Barnali: an informal worker in formal sector:

Barnali is a young and educated 27 year old girl from Mirza town working as a part time teacher in a provincialised college. That is, she is an informal worker in formal sector. Four years ago she has completed master degree with required marks for a college teacher. She is looking for any regular job to her educational standard. But till now she is not able to get any suitable job as her standard and she has been engaging herself in the present job in her own locality. She agrees that she is ready to join other more profitable job if she gets it in future.

She belongs to an educated family. Her father is a retired school teacher and runs his family with his pension income. Her elder sister is also a graduate teacher in a privately managed convent school. Her only brother is doing engineering in Bengaluru. Her father’s pension earning is not sufficient to meet the expenditure of their five members’ family. Her sister gets Rs.7000 per month and she gets Rs. 8000 monthly. Their income is a great relief for their family.
Case-4: Pramila—an unpaid family worker:

Pramila—a 49 years old housewife is an example of a typical Indian woman. She is surrounded by works from morning to night—still her service is not recognized by anyone. She hails from village Maliata.

She has a seven member’s family with her husband, two daughters and one son. Her husband has a ‘pan shop’. Two employees of his shop also stay with them in their house. All her three children are students and she is the sole person in the family to do all the household chores. She gets up six in the morning and since then can hardly take rest for a moment till midnight (till she goes to bed). Besides doing all the household chores she works as an unpaid family worker as she has to do several activities for their ‘pan shop’. After completing her morning time household chores, she always washes and cuts ‘pans’ for the shop for about two hours. Then, she prepares launch for all the family members (including the two employees) and serves them food. In the evening when she can take some rest she cuts ‘supari’ for the shop. The income from their shop is quite good. But she gets nothing individually for her service. Her service is of course not economic necessity. Her husband’s income is quite enough to maintain high standard of living. Yet, she perform such informal activities which she often describe as her ‘compulsion’ and not choice.

Case-5: Basanti—a self-employed:

Basanti is a 35 years old lady of village Dolegaon. She lives in joint family with her husband, mother in law, three children—two boys and one girl and with her husband’s unmarried brother. Her husband and brother in law, both are
cultivators. They have 0.402 hectres (three bigha) of own agricultural land. And they lease in another 2.008 hectres (15 bigha) for cultivation on ‘adhi’ system. That is, half of the land produce have to be given to the land owners. They mainly produce rice in their fields. After giving the share of the landlord and satisfying the household demand for food they can sale some amount in the market. But the income earned by selling the corn is not enough to meet their other needs. So, their family is poverty ridden. To help her family economically Basanti used to weaves in day times and spin ‘eri suta’ whenever possible and specially at night. She weaves for others at piece rate basis and sales her ‘eri suta’ in weekly market. She earns about Rs. 2000 per month from weaving and spinning which is a great economic help to her family. Her earning is mainly spends on their children items. Besides these she performs all her household chore and also works in their field as unpaid family worker in the cultivating period.

From the above case studies we can come to the conclusion that women in the sample households are not living easy going lives. Hardship surrounds them. All of them perform their domestic duties. Child bearing and rearing and the aged dependents are the responsibilities of the females of the households. Besides, they are related with different types of informal activities which are not their choice. Economic, social and other hardship compelled them to engage themselves in such informal activities.
7.9 References:


