CHAPTER I

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In the informal sector in which unorganised activities, particularly in the urban areas of the developing economy, has gained importance in employment and urbanisation. The limited scope for growth of employment potential opportunities of the Informal Sector (IFS) has been recognised in many developing countries. The ILO studies reveal that the share of urban labour force engaged in the Informal Sector ranges between 20 to 70 per cent in many developing countries.

There is considerable evidence to suggest that the organised sector is growing at a slower pace than the unorganised sector. Deshpande and Deshpande\(^1\) calculated that the unorganised sector has grown by 42.2 per cent. Part of the growth may be attributed not only to migration but also to casualisation of the labour.

Women in development, the realisation of their potential in contributing for the same and the improvement in the conditions of those doubly oppressed by poverty and discrimination. As urbanisation proceeds two issues demand investigation: the gender discrimination and the constraints undertaken by women in cities and, relatedly, their role in the urban economy.

Discrimination against women in the urban economy constitutes a pernicious form of inequity\(^2\). Sometimes it leaves them unemployed or underemployed. As Boseruo pointed out more than two decades ago, if women were fully integrated into the urban economy, a smaller proportion would have to be accommodated in urban centres to perform the same
economic tasks. For the infrastructure, a lower investment would be required in key elements such as housing and sanitation systems, which expensive than their rural equivalents. In many countries, the urban work force is predominantly made up of men, while their wives and daughters, remain severely restricted. Thus the two major shifts, i.e., the geographical migration from village to town and the occupational migration from agricultural to non-agricultural activities, has made the status of women as just two different manifestations of the same process of change. According to Boserup market, trade, home industries and domestic and other services have become important fields of employment for women in many countries.

Hence an analysis of self-employed women in the urban informal sector may throw considerable light on problems like: dual role conflict, gender discrimination in access to credit, empowerment and decision-making power and other things.

1.1 THE PROBLEM:

The issues of 'women in development' or 'women and development' have become an important concern for both academicians and development planners and policy makers. The slow realisation that the development process itself had a different impact on women and men from different strata as revealed by selected macro-indicators and micro studies, particularly on women in the lower strata, has resulted in an emphasis on "integrating women in the development process".

Research on women is not new in India, but the studies show a variety of concern-with shifts in emphasis - sometimes, on policy and planning, and more recently on the issues of poverty, inequality and work or work of most women is unaccounted for and is invisible. The invisibility of the
economic role of women has implications for planning and development programmes.

In India, the recent rapid industrialisation has led to the growth of urban centres. Location industries, expansion of Government, administration, educational institutions, etc. are playing a vital role in the urbanisation process. Employment and income earning opportunities in these centres attract the masses in near by rural areas to migrate. Thus the women work force which is engaged in traditional sector (agriculture) in the rural areas and which is now shifting slowly to the urban areas is larger than that of men.

Besides the above factors, the socio-economic and, political factors and emergency of nuclear family from the patriarchal joint family and the increasing cost of living in recent years has forced women to contribute their family income by working outside the family.

Unemployment with respect to gender discrimination, constraints, decision-making, power and employment. However, the process of unlearning many dearly held assumptions about women's role and status has been rather slow. The report of the "Committee on the Status of Women' in India revealed that inadequate understanding of women's problems and needs, often caused by ignorance of the realities of lives of the masses of women and their multiplicity of roles in society, has resulted in ambiguities and exclusion of women in the planning and administration of development, thereby preventing realization of the constitutional goals of equality, justice, dignity and autonomy.

Kalpagam argues that the forms of manifestation of gender bias in poverty has to be sought in terms of decision making, power and control over the decision implementation in areas of work both-household and economic work, earnings and disbursement of earnings and over sexuality and child
rearing®. However, sexuality and child rearing women play different roles in their life cycles but their status in the family remains unchanged or least changed.

However, a large majority of women are employed in various categories of work in the Informal Sector and it is more so in the urban areas. No clear estimate is available regarding actual number of women engaged in the Informal Sector. The total women workers amount to 67 million according to 2001 census. Among them, if 29 million agricultural workers, 21 million cultivators and 2.1 million employed in formal sector are excluded, the remaining 14.9 million could be considered to be women workers in Informal Sectors in India. The 14.9 million workforce is distributed in different economic activities such as wage or self-employment, production, construction, trade, commerce, transport and other service sectors. The women work participation rate increased from 14.22% in 1971 to 19.67% in 1981, and 22.73% in 1991 and 36.74% in 2001.

This implies a marginal growth in the women work-participation rate in urban sectors in general and in the Informal Sector in particular.

1.2. WOMEN IN THE INFORMAL SECTOR

In the Third World, a vast majority of working women are believed to be in the so-called Informal Sectors and the trend seems to suggest that more are entering this sector each year. In this study, women who are involved in Self-employment activity in the Informal Sector are considered.

Employment means that a person should have the ability, willingness and access to any work to gain an income to meet (at least his/her basic needs). Women labour force means the women who are aged 10 years and above and who work for profit or even wage or salary or help without remuneration and any female member of the family in work who earns wage/
profit / for looks if or work. Self-employment means "engaging one's own labour, skill and possible resources for earning one's livelihood through the pursuit of a gainful vocation. Resources may be one's own or may be on credit". It is in negation of being dependent on any person or agency in pursuit of gainful employment. Income earning is an implied aspect of self-employment. Ela Bhatt distinguishes between home-based workers, who are self-employed and those who are engaged in piece rate work.

Considering the above factors, a few studies are undertaken to understand the role and status of women in the Indian Context. But the present study is confined to Self-Employed Women in the Urban Informal Sector in Guntur City.

1.3. SELF-EMPLOYED WOMEN IN THE URBAN INFORMAL SECTOR:

Though the concept of informal sector has remained elusive despite attempts to define it, there is a general consensus on what constitutes this sector. The Informal Sector usually consists of productive activities with loosely formed groups bound by diverse types of informal working contracts. It includes a section of the 'self-employed', wage earners, piece-rate workers as also the household workers. Nirmala Banerjee categorises the women's economic tasks in India into three categories, (a) as an entrepreneur, a self-employed worker or a wage earning employee producing goods and services for the markets, (b) as a participant, in return for a share in the living, in the family's production activities whose products are, partially meant for market; and (c) as a contributor to the family's real income. She argues that there is no uniform official policy as to whether or not all these three categories of tasks are to be taken into account for measuring women's employment. Banerjee further says that work in either of these categories does not give the
women any control over family's disposable income, including the share she has earned, and also denies her the status of a socially productive worker.

Informal Sector generally consists of small-scale self-employed activities, with or without hired workers. To the extent that these activities are carried out with or without any formal approval from the Government, they escape the administrative machinery responsible for enforcing minimum wage legislations, and other similar instruments concerning the conditions of the work. Further, they are often labelled as illegal and subjected to restrictive laws and harassment by police and other local body authorities.

By virtue of the informal nature of their existence, since a large proportion of participants in this sector is poor and illiterate such activities are generally carried out under imperfect market conditions. Generally, they have to face many constraints to enter into the labour as well as product market. Especially, they lack direct access to credit and other resources, to know-how, to skills, training, markets infrastructure and so on. Consequently, even though the sector provides employment opportunities to a large number of individuals, their earnings tend to be sub-optimal, leaving considerable scope for improving the income of participants through appropriate interventions both at the grass-root (micro) as well as the macro-level. In particular, there seems to be considerable room for changing the policy and institutional environment.

Labour market discrimination also seems to have played a big role. It is hypothesised that women are increasingly being marginalised even within the Informal Sector as well. If this is valid, then it has significant policy implications. Specifically, it is important to know why this is happening and how the trend can be reversed through interventions. For instance, it is believed that gender-based discrimination in markets is a major factor explaining the situation. In some developing countries like Ghana, girls either do not have
free access to education at all or only to a limited number of subjects which may not be job-oriented. In some countries like Kenya, women do not have access to credit since they do not possess any land which in turn is conditioned by inheritance laws not favourable to them. Other factors constraining women's choice of occupation within the Informal Sector include their responsibility towards their children and family within household framework which determines the nature and extent of participation in the job market. In fact it has been argued that women are forced to participate in the labour force in order to ensure minimum welfare of the family by earning whatever they can. To this one may add factors governing women's decision to invest in themselves (e.g. health, education, training, skills, purchasing). Are they denied the opportunities for investment or do they voluntarily refrain from making such investments knowing that they may not be able to participate in the labour market on a continual basis and hence unable to capture the returns or investment.

Though a large majority of women in the developing countries are engaged in self-employment, an increasing number of women are also to be found in the 'putting-out system' and 'piece-rate' system, which women work independently often in their residential premises, but doing jobs on a contract basis for a parent firm, for example in garment and bidi manufacturing, the electronics industry and packaging, and tailoring since the conditions of work, including monetary compensation are generally far from satisfactory and resemble that of self-employed women in production, petty trade and services, such workers have often been classified as belonging to the informal sector. However, a closer look at this question raises doubts about their inclusion in the Informal Sector. Though these workers operate independently, in clusters or on an individual basis, in their respective homes or other suitable premises, they are not in fact independent units like small enterprises since they have
no say on the technologies to be used, the sale price, etc. Clearly an effort to improve their condition will call for measures focusing on the relationship between these workers and the parent firm. Improvement in their condition can only be brought about by making their presence more visible and through negotiations among those concerned and enforcing appropriate labour standards. Since the "putout system" is particularly important as a source of employment for women this question becomes relevant in future discussions on women in the informal sector.

Gender-based discriminations affect women's earnings in many ways. To the extent, they are denied access to credit and skills, the impact on their earnings can affect the earning potential through out their career. Recently, women in the informal sector have attempted to overcome such market imperfections through various means.

In recent times, there have been some innovative and successful experiments through external interventions, to overcome the unfair discrimination against women. The frequently cited example is the Self Employed Women's Association (SEWA), and World's Women's Forum (WWF) which were created in Ahmadabad and Madras. By organising the women workers it has been possible to improve access to credit and markets for finished, products and to create a legal framework in favour of such women. More importantly it has been possible to influence policy making through such worker's organisations.

Further, the self-employed women running small firms on their own account, on the contrary are small 'entrepreneurs' in the true sense of the term, making decisions and taking risks on their own. The economic activity held by these women has an impact on the household and in its turn on empowerment of the women. Consequently, the interventions to improve their situation range from improving the functioning the markets to changing the policy, environment and augmenting and their productivity through physical
investment, better technologies and training. This line of reasoning suggests
the need to distinguish between truly independent workers and seemingly
independent workers. They have different policy implications, though their goal.
is same, i.e. to raise the income levels as well as to improve conditions of
working women and eradicate gender discrimination towards credit and other
resources.

Though a good number of studies exist on this subject by ILO\(^{(6)}\) under
its World Employment Programmes it is necessary to test several of the above
hypothesis and throw some Light on the basic dimensions of the problem of
women in informal sector.

An attempt with the above hypothesis on self-employed women
workers engaged in informal sector in a rapidly growing city may throw more
light on their involvement in the urban economy. Hence, the present study is
aimed at analysing self-employed women's participation in Informal sectors of
Guntur City in the State of A\-r\-d\-h\-r\-a Pradesh, India.

1.4. SCOPE OF THE STUDY:

Any attempt on women workers engaged in the Informal Sector in a
rapidly growing city may throw more light on their involvement in the urban
economy. Hence, the present study is aimed at analysing women participation
in the Informal Sector of Guntur city (A.P) India.

The study observes that most of the working women folk in the Urban
Informal Sector are engaged in vegetable vending, fruit vending, fish vending,
trading, manufacture and service sectors. The sex ratio in Guntur city has
dropped from 1041 in 1901 to 935 in 1981 and a slight increase of three
points (938) in 1991 and again going down to (923) in 2001. At this juncture the
study should observe the importance of geographical features of Guntur city.

The study is confined to the city of Guntur which is one of the major,
trading cities located on the East-Coast of India. The city situated almost half
way between Visakapatnam and Chennai is gaining commercial strategic and maritime importance in recent years. Guntur is known for Tobacco, Cotton and Chillies growing and export. The Tobacco exporters like ILTD, Navabharath, Bommidala and Jaya Lakshmi Tobacco has export links with Russia, USA, China, Japan etc.

1.5. WOMEN POPULATION IN ANDHRA PRADESH:

The growth of women population in Andhra Pradesh is presented in Table 1.1

The Table 1.1 shows the variation in male/female population during 1901 to 2001 covering the census reports of a century. It is evident that there were narrow fluctuations in the percentage growth of male population during the first half of the century oscillating around 50 per cent. The percentage growth of female population follows the same trend fluctuating in and around 49 per cent during the same time. But a noticeable trend during the second half of the century is that while the percentage growth of male recorded a continuous upward trend, the female growth rate showed a downward trend. However, the percentage variation of neither male nor female is significantly high.

The male population increased by 1.43 times during first 40 years (1901-1941) and by 2.15 times during (1951-1991). The overall increase is 3.50 times. At the same time the female population increased almost at the same pace, i.e., 1.43 times during the first 40 years (1901-1941) and by 2.13 times for the period 1941 to 1991, while the overall increase during 1901 to 2001 is 3.46 times, we have to consider the growth of women workforce in Andhra Pradesh also.

1.6. WORK FORCE IN ANDHRA PRADESH:

The growth of women workforce in Andhra Pradesh between 1961 to 2001 is presented in Table 1.2.
TABLE 1.1

DISTRIBUTION OF POPULATION BY SEX IN ANDHRA PRADESH

<table>
<thead>
<tr>
<th>Year</th>
<th>Males (in crores)</th>
<th>Percentage Growth</th>
<th>Females (in crores)</th>
<th>Percentage Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>1901</td>
<td>0.06</td>
<td>50.39</td>
<td>0.95</td>
<td>49.61</td>
</tr>
<tr>
<td>1911</td>
<td>1.08</td>
<td>50.21</td>
<td>1.07</td>
<td>49.79</td>
</tr>
<tr>
<td>1921</td>
<td>1.07</td>
<td>50.18</td>
<td>1.07</td>
<td>49.82</td>
</tr>
<tr>
<td>1931</td>
<td>1.22</td>
<td>50.34</td>
<td>1.20</td>
<td>49.66</td>
</tr>
<tr>
<td>1941</td>
<td>1.38</td>
<td>50.50</td>
<td>1.35</td>
<td>49.64</td>
</tr>
<tr>
<td>1951</td>
<td>1.56</td>
<td>50.36</td>
<td>1.54</td>
<td>49.64</td>
</tr>
<tr>
<td>1961</td>
<td>1.62</td>
<td>50.47</td>
<td>1.78</td>
<td>49.53</td>
</tr>
<tr>
<td>1971</td>
<td>2.20</td>
<td>50.59</td>
<td>2.15</td>
<td>49.41</td>
</tr>
<tr>
<td>1981</td>
<td>2.71</td>
<td>50.62</td>
<td>2.64</td>
<td>49.38</td>
</tr>
<tr>
<td>1991</td>
<td>3.36</td>
<td>50.69</td>
<td>3.27</td>
<td>49.31</td>
</tr>
<tr>
<td>2001</td>
<td>3.49</td>
<td>50.98</td>
<td>3.32</td>
<td>49.02</td>
</tr>
</tbody>
</table>

### TABLE - 1.2

**DISTRIBUTION OF WORKERS BY SEX IN ANDHRA PRADESH**

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Workers (in crores)</th>
<th>Percentage growth</th>
<th>Male in crores</th>
<th>Percentage growth</th>
<th>Female in crores</th>
<th>Percentage growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>1961</td>
<td>1.86</td>
<td>-</td>
<td>1.13</td>
<td>-</td>
<td>0.74</td>
<td>-</td>
</tr>
<tr>
<td>1971</td>
<td>1.80</td>
<td>-3.52</td>
<td>1.28</td>
<td>+ 13.39</td>
<td>0.52</td>
<td>-29.47</td>
</tr>
<tr>
<td>*1981</td>
<td>2.45</td>
<td>+ 25.67</td>
<td>1.54</td>
<td>+20.87</td>
<td>0.91</td>
<td>+ 37.60</td>
</tr>
<tr>
<td>*1991</td>
<td>3.00</td>
<td>+32.74</td>
<td>1.86</td>
<td>+20.42</td>
<td>1.13</td>
<td>+59.45</td>
</tr>
<tr>
<td>*2001</td>
<td>3.56</td>
<td>+34.58</td>
<td>1.95</td>
<td>+22.21</td>
<td>1.19</td>
<td>+61.52</td>
</tr>
</tbody>
</table>

* Including marginal workers

**Source:**
1. Census of India 2001, Series-I,

**Note:** 1971 Census is not comparable due to the change in definition of the workers.
The total workforce increased by 1.61 times during 1961-1991 while that of male and female increased by 1.65 times and 1.55 times respectively. At the same time, the decadel percentage growth of total workforce increased from -3.52 per cent in 1961 to 32.74 per cent in 1991. Correspondingly the percentage increase in male workforce is from 13.39 per cent in 1971 to 20.87 per cent in 1981 but declined marginally to 20.42 per cent in 1991 while that of female workers increased from -29.47 per cent to 59.45 per cent during the same period.

1.7. WORKFORCE IN GUNTUR CITY:

The growth of women workforce in Guntur City between 1961-2001 is presented in Table 1.3.

1.8. WOMEN'S WORK PARTICIPATION RATE IN GUNTUR CITY:

Research work on Indian women workforce has been done widely since the mid-seventies. A number of studies have highlighted their status, visibility and importance in the economy (G.O.I. 1975, Mitra, 1978; Jain and Chand 1978; Agarwal 1981). There are many problems related to the definition of work enumeration and courage of workers which have marred the construction of systematic profiles for regional and temporal comparisons.

Comparison of participation rates has been affected by changes in the definition of workers. The 1931 census defined a person to be in the labour force if she/he has been engaged in any economic activity for a greater part of the past season. 1971 census made this definition more rigorous: it included only those persons whose main activity in the reference year was economically meaningful. The 1981 census recognised that people could work for varying lengths of time in a year and accordingly identified two categories: main workers (working 183 days or more) and marginal workers (employed for less than 183 days).
### TABLE 1.3
DISTRIBUTION OF WORK FORCE BY SEX IN GUNTUR CITY

<table>
<thead>
<tr>
<th>Year</th>
<th>Total workers</th>
<th>Decadel variation</th>
<th>% growth</th>
<th>Male</th>
<th>Decadel Variation</th>
<th>% growth</th>
<th>Female</th>
<th>Decadel Variation</th>
<th>% growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>1971</td>
<td>1,82,004</td>
<td>—</td>
<td>—</td>
<td>94,803</td>
<td>—</td>
<td>—</td>
<td>87,201</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>*1981</td>
<td>1,00,282</td>
<td>-81,772</td>
<td>-44.93</td>
<td>90,692</td>
<td>-4,111</td>
<td>-4.34</td>
<td>9,590</td>
<td>-77,611</td>
<td>-89.00</td>
</tr>
<tr>
<td>1991</td>
<td>1,64,183</td>
<td>+63.901</td>
<td>+63.72</td>
<td>1,47,298</td>
<td>-56,606</td>
<td>+62.42</td>
<td>16,885</td>
<td>+7,295</td>
<td>+43.20</td>
</tr>
<tr>
<td>2001</td>
<td>2,05,700</td>
<td>+41,017</td>
<td>+24.98</td>
<td>1,80,103</td>
<td>+32,805</td>
<td>+22.27</td>
<td>25,497</td>
<td>+8,712</td>
<td>+51.60</td>
</tr>
</tbody>
</table>
Thus, the changes in definitions used to identify workers do not permit us to compare female participation rates in census prior to 1981. Based on uniform definition of worker in 1981 and 1991, the female work participation rates of all workers (main and marginal) increased in Urban India from 8.31% to 9.74% while that for males declined marginally from 49.06% to 47.95% between 1981-1991. During this decade male employment increased by 3.5% annually, while that of females increased much faster at 6.1%. Consequently, the sex ratio of the workforce improved from 139 women workers for every 1000 male workers in 1981 to 178 in 1991(9).

The total population of the country has been classified into three broad groups of main workers, marginal workers and non-workers. The workers category includes cultivation, agricultural labourers, workers engaged in household industry and other workers.

The first two categories cover the entire work spectrum in the agricultural operations. The third category of household industry refers to a home based industry either in rural or urban area, engaging a large portion of members of the household including the head. However, women account for only 28.57% of the total main workers in India. Even among the main workers, the proportion of female workers in the country has increased from 20.30% in 1981 to 22.56% in 1991(10). In Andhra Pradesh the women account for 8.15% of the total main workers and in the urban areas it has increased from 10.49% in 1981 to 11.09% in 1991, while it is declined for males from 49.27% to 48.71 % in 1991. But it does not mean that the women's status has not increased. This again shows the nature of women employment in India.

Table 1.4 represents the work participation rate of Guntur City. Due to urbanisation, industrialisation and a partly shift in some jobs in which women are engaged (because some upward mobility has taken place with spread of education).
TABLE 1.4

DISTRIBUTION OF WORK PARTICIPATION RATE BY SEX IN ANDHRA PRADESH & GUNTUR CITY 1981-2001

<table>
<thead>
<tr>
<th></th>
<th>Andhra Pradesh</th>
<th></th>
<th>Guntur City</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>% increase</td>
<td>1991</td>
<td>2001 in No.of Workers</td>
<td>% increase</td>
</tr>
<tr>
<td>Persons</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td></td>
<td>57.68</td>
<td>55.44</td>
<td>19.25</td>
</tr>
<tr>
<td>Female</td>
<td></td>
<td>33.54</td>
<td>34.81</td>
<td>28.41</td>
</tr>
</tbody>
</table>

2. Chief planning Officer, Guntur, Hand Book of Statistics
It is evident from the Table 1.4 that women participation rate of Andhra Pradesh has increased marginally from 33.54% of 1991 to 34.81% in 2001. Similarly, in Guntur district also the women work participation rate (WWPR) has increased from 29.25% in 1991 to 30.01% in 2001. If we compare the percentage of work participation rate among male and female it is declined in the case of males and a marginal increase in the case of females.

As regards work participation by women, there emerges a universal pattern with certain characteristics which are more or less the same in all the developing countries. The participation rates elsewhere is less than 30 per cent of the total women work force. Women are predominantly in the lowest occupations. They are paid comparatively lower than the male workers. In the women work force, married women form a major part. Women employment is discontinuous. Except in skill and education based operations there is no equality in wages and every where the different attitudes of men and women together determine the work characteristics of women's occupations.

The National Committee on the Status of Women revealed that female work participation rate declined from 33.7% in 1911 census to 23.30% in 1951. But in 1961, it was 27.96% which decreased to 12.73% in 1971. The decline is attributed to different definitions used for 'work' and to some extent due to urbanisation. But during 1971-81 and 1991 we see some improvement in their work participation rates and it is relevant to discuss the women work participation by residence also. (See Table 1.5).

In the analysis of women's employment rural-urban distinction is of value since, there is higher rural female participation rate compared with urban female participation rate. Sen\(^{(11)}\) finds female work participation in agriculture depends on the intensity of poverty and relative growth of agriculture. But
Nayyar\cite{12} (1987, pp.2211-12) observed that both economic and socio cultural factors determine female participation rate in rural India. Thus we see that caste, class, gender hierarchies and cultural factors are interwoven which effect the women's participation in the labour force. Though it may be increased in rural areas in recent times, it does not mean that their incomes also went up. It is evident from the Table 1.5 that women work participation rate has increased in Guntur also. But the difference between rural and urban is greater. The WWPR in rural areas has increased from 38.89% in 1991 to 43.72% in 2001 while it is also increased marginal from 7.57% to 8.74% in urban areas.

It is very interesting to know that WWPR of the main workers has increased from 2.140 % in 1991 to 24.00 % in 2001, in rural areas it has increased from 27.76% to 34.31 % and in urban areas it has increased from 7.10% to 8.00%. At the same time due to urbanisation and industrialisation and partly the advancement of education, the rate of marginal workers has declined at aggregate level and in rural area, it has marginally declined from 0.47% in 1991 to 0.74% in 2001. However, it may be inferred that the majority of female workers in Guntur are under categories of self-employed and casual work and no-work.

1.9. OCCUPATIONAL SHIFT IN GUNTUR DISTRICT:

For considering the specific issue of women employment in the Indian Scene, Census Categories are not really useful for proper assessment either of the nature and extent of women's participation in the labour market or of their problems and disabilities. The ICSSR study classified occupations into two broad categories of organised and unorganised sectors. With all the difficulties in estimation, the number of women in the unorganised sector is
<table>
<thead>
<tr>
<th></th>
<th>Total workers</th>
<th>Main workers</th>
<th>Marginal Workers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Persons</strong></td>
<td>13.39</td>
<td>43.21</td>
<td>39.20</td>
</tr>
<tr>
<td><strong>Males</strong></td>
<td>57.45</td>
<td>56.10</td>
<td>56.65</td>
</tr>
<tr>
<td><strong>Females</strong></td>
<td>29.25</td>
<td>30.01</td>
<td>21.40</td>
</tr>
<tr>
<td><strong>II Rural</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Persons</strong></td>
<td>50.54</td>
<td>52.24</td>
<td>44.47</td>
</tr>
<tr>
<td><strong>Males</strong></td>
<td>62.14</td>
<td>60.73</td>
<td>61.11</td>
</tr>
<tr>
<td><strong>Females</strong></td>
<td>38.89</td>
<td>43.72</td>
<td>27.76</td>
</tr>
<tr>
<td><strong>III Urban</strong></td>
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<tr>
<td><strong>Persons</strong></td>
<td>28.00</td>
<td>29.51</td>
<td>27.62</td>
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<tr>
<td><strong>Males</strong></td>
<td>47.39</td>
<td>49.24</td>
<td>47.09</td>
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<tr>
<td><strong>Females</strong></td>
<td>7.57</td>
<td>8.74</td>
<td>7.10</td>
</tr>
</tbody>
</table>

<table>
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<tbody>
<tr>
<td>Cultivators</td>
<td>1.48</td>
<td>0.16</td>
<td>0.13</td>
</tr>
<tr>
<td>Agricultural Labourers</td>
<td>2.25</td>
<td>0.72</td>
<td>0.81</td>
</tr>
<tr>
<td>Household Industry</td>
<td>2.64</td>
<td>16.78</td>
<td>7.91</td>
</tr>
<tr>
<td>Marginal Workers</td>
<td>0.25</td>
<td>0.25</td>
<td>0.81</td>
</tr>
<tr>
<td>Other Workers</td>
<td>93.38</td>
<td>95.24</td>
<td>89.40</td>
</tr>
<tr>
<td>Total Workers</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
</tr>
<tr>
<td>Non-workers</td>
<td>100.00</td>
<td>100.00</td>
<td>100.00</td>
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</table>

Source: Chief Planning Officer, Various Reports of Hand book of Statistics : Guntur District
many times more than that in the organised sector because of the limited skills, unemployment, illiteracy, restricted mobility and gender discrimination. In Guntur City, it is evident from the Table 1.6 that total women workers have increased significantly from 5.71 % in 1991 to 7.04 % in 2001, but the ratio of cultivators and agricultural labourers has declined (Table 1.6 Cols. 6&7) while the more women entered into other workers like livestock, forestry, hunting, fishing, plantations, orchards and allied activities, mining, quarrying, construction, trade and commerce, trade storage, communication and other services.

Thus we can see the occupational shift of women workforce from main workers to other workers, i.e., from 84.54% in 1991 to 94.26% in 2001. It is very interesting to note that the participation of male workforce has declined not only from the main works, but also in the household industry, and other works and there is a marginal decline in the case of marginal workers and non-workers also due to the change in the definition of census and partly due to the impact of education and development of skills and training of the women and also industrialisation. On the whole, it is quite clear that the female workforce has significantly grown in Guntur city whether it is in the form of self employment or casual employment in the informal sector due to systematic analysis of various aspects of self-employed women in the urban IFS. The present study attempts to bring the problems, constraints and gender discrimination of the self-employed women in Guntur city. It attempts to study empirically the self-employed women in the urban IFS as well as the economy.

Further, the earlier studies confined themselves to a study of IFS under macro level. Attempts made to study separately the trends at micro level, i.e., self-employed or wage-employed are few. The studies also related
to early periods. In the present study, an attempt is made to examine the factors which determine income levels of the self-employed women in general and the gender discrimination in access to credit in particular. On the basis of survey, efforts are made to identify the status of self-employed women in the urban IFS for the period 2004-07. The present study is thus an attempt to fill the gap in the literature to some extent.

1.10 OBJECTIVES:

The objectives of the present study are:

i) to review the programmes for women's development;

ii) to study the socio-economic condition of the self-employed women in the urban IFS:

iii) to examine that 'dual role-conflict' of the self-employed women between the economic activity and household and the empowerment of the self-employed women in both activities;

iv) to study the gender discrimination in relation to formal and informal sources of credit and constraints of the self-employed women in both economic activity as well as household;

v) to analyse the determining factors of income of the self-employed women;

vi) to present fifteen profiles of the self-employed women' and

vii) to conclude and suggest appropriate policy measure to improve the situation of the self-employed women.

The study is confined to Guntur city in Andhra Pradesh.
1.11 HYPOTHESIS:

1. Discrimination against women workers in the urban economy.
2. Particularly women workers are not treated par with male workers in the IFS regarding wages though both are doing the same work.
3. The self employed women workers have the dual role of household as well as economic activity.
4. The self employed women in IFS have the problem of low investment.
5. The credit constraints to women in IFS is a major issue in developing the business.
6. There is descrimination in sanction of loans to women in IFS because of the petemal system of economy in our society.
7. Though women in IFS working par with men not treated equally in the family as well as in the society.
8. The self employed and petty business women in IFS facing the seviour problem of harasement by the Police, local authorities like Municipal employees and that particular area Gundaas.

1.12 THE SAMPLE AND DATA:

The selection of data is mainly based on the primary source (field work) in Guntur city. The universe for the data is market in this unorganised city. The present study identifies self-employed enterprises in the I.F.S. of the city. One category of workers from each group are selected on the basis of women participation in their respective grouping like Manufacture, Trade and Services. Owners of the pottery, the flour mills, Owners of type institutes, Proprietors of ready made garments, fish processing, gloves making and book-binding are classified under 'Manufacture group'. Vegetable fruit vendors, florists and fish vendors are grouped under Trade. Public and STD telephone attendants, Owners of tailoring units, owners of beauty parlours and washer women (Laundry) have been selected for the study.
Interviewed a sample of three groups pertaining to the respondent's life in the city. Basically Gunür is dominated by trade and there are nearly 100 slums which has recognition by the Overseas Development Agency (ODA) on the other hand, it is also dominated by industries. Before investigation conducted a pilot survey of 350 self-employed women from various market centres and places of the city and conducted a purposive study of 182 self-employed women in the "URBAN INFORMAL SECTOR" including 15 case studies.

The schedule covers categories on socio-economic factors, specifically the question pertaining to gender discrimination in relation to formal and informal sources of credit, skill and investeraent. The dual role conflict Of the self-employed women workers, the employment and the impact of economic activity on the self-employed Women's household and outside. Besides the investigators recorded their own perceptions of the interviewer. The close interaction of the investigators threw light on the working conditions of the self-employed women workers and their dual role conflict. A study of the personal life studies of some respondents is also extremely useful.

1.13. METHODOLOGY:

In order to examine the above objectives, the following techniques have been employed in the present study. Simple percentage method, and regression techniques are used to analyse the data.

REGRESSION ANALYSIS:

To analyse the factors which determines the average earnings of the self-employed women in these three groups in the informal sector, the present study makes use of the basic elements of the "Human Capital Model".

The basic model in general is specified as:

\[ y = f(S, X, A) \]

where \( y \) = Earnings, \( S \) = Schooling
\( X \) = Length of experience and \( A \) = Ability
The basic form of the model is modified to suit the needs of the study as
\[ Y = f(O, I, A, SB, L, EXP, HEO, TDAs, TEAs, HSEt) \] ....(3)

where, \( Y = \) Earnings of the self-employed women per month in rupees
\( O = \) Occupation \( I = \) Investment in rupees
\( A = \) age in years \( SB = \) Social background
\( L = \) Literacy \( EXP = \) Work experience in years
\( HEO = \) Help in economic activity by others
\( TDAs = \) Time spent on domestic activity by the self employed women.
\( TEAs = \) Time spent on economic activity by the self-employed women.
\( HSEt = \) Help shared by others in economic activity in hours per a day.

Assuming that the variables bear additive influence linear form of the model used in the present study.

1.14. PLAN OF THE STUDY:

The study is organised in nine chapters. In chapter I introduction is presented. A review of literature is presented in Chapter II. The third chapter is devoted to evaluating the programmes for women's development. The fourth observes the socio economic conditions of the self employed woman in the urban IFS, the Fifth analyses the dual role conflict of self employed women and the empowerment of the self employed women both in the economic activity as well as the house hold chores. The Sixth chapter studies the Gender discrimination in access to credit and constrains of the self employed women, while the Seventh chapter analyse the determinates of earning of the Self employed women in the urban IFS. The eighth chapter exposes on "Case Studies" and last Chapter presents a summary of the conclusions and policy implications of the study.
REFERENCES


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