SUMMARY, CONCLUSION AND POLICY IMPLICATIONS

Summary:
Informal sector began to receive worldwide attention in early 1970’s, when the ILO initiated serious efforts, to identify and study the area through its world employment program missions in Africa. Since then, the informal sector has been the subject of several studies and seminars covering various aspects like its size, employment potential, its relationship with the formal sector, technological level, the absence of adequate laws for providing protection to workers in this sector etc. In India, currently a vast majority of work force is employed in the informal sector, which includes a large chunk of female workers also. The lack of development in rural India and growing urbanization has led to the movement of workforce in urban areas, in search of employment and livelihood. The present study, which has been undertaken to find socio-economic conditions of female workers engaged in informal sector, in city Amritsar, has found that due to lack of awareness among workers about laws meant for them and poor implementation of these laws, these workers have to face various hardships. The major findings of the study are:

(I) An analysis of living conditions of different categories of female engaged in informal sector in Amritsar city found that:

1) Majority of female workers were in the age group of 26-45 years, when load of family responsibilities is more. Further, majority of them were married and thus bearing double burden of work at home and at work place.

2) Majority of female domestic workers, waste pickers and casual workers belonged to scheduled castes, whereas regular workers were from general category. Female home workers were both from scheduled caste and general category. Further, majority of female workers were from hindu and sikh religion.

3) Majority of female domestic workers, female regular workers and female home workers belonged to Punjab whereas female waste pickers were migrants, mainly from Bihar and U.P. Further, 38 percent of female casual
workers were from Punjab whereas 28 percent, 15 percent and 11 percent had migrated from U.P., M.P. and Bihar respectively.

4) Majority of female domestic workers, waste pickers and casual workers belonged to rural areas, whereas majority of female regular workers and home workers were from urban areas.

5) Majority of female domestic workers, waste pickers and casual workers were illiterate, whereas majority of female regular workers and home workers were literate. Literate female waste pickers were knowing to write their names only, where as in case of female domestic workers, casual workers and home workers, many of them had passed up to Middle and Matric level. It was only in case of regular workers that females were graduate and some were also having vocational training.

6) Majority of female waste pickers were highly malnourished (consuming up to 1124 calories per day), where as majority of all the other categories were malnourished (consuming between 1124 to 2249 calories per day). Only 43 percent of female regular workers were having average diet (2250 and above calories per day), which constituted just 8.6 percent of total female workers.

7) Out of total 500 female workers, 29.8 percent were having bad conditioned houses, 34.6 percent were having average conditioned houses and 35.6 percent were having good conditioned houses. Further, majority of female waste pickers were living bad conditioned shelters whereas amongst female regular workers, no body was living in bad conditioned shelters.

8) Total 17.2 percent female workers were having bad health, 41.8 percent were having average health, 34.2 percent were having good health and just 6.8 percent (which includes only female regular workers) were having very good health. Further, common health problem being faced by sampled females were B.P., Anemia, fever and body aches etc.

9) Out of 500 families of female workers, 70.8 percent were living in nuclear families, 26.2 percent were living in joint families and 3 percent were living in extended families. Further, total 19.6 percent females were having up to 4 members in the family, 76.0 percent were having 5-8 members in the family and 4.4 percent were having 9 members and above in the family.
10) Study found that out of total female workers, husbands of 32.6 percent females were employed, 2.0 percent were unemployed, 28.0 percent were self-employed and that of 37.4 percent, no information was available because 26 percent were unmarried and 11.4 percent were either widow or divorcee.

11) Out of 500 sampled households of different categories of females, in 48.6 percent cases, husband was the head of the family, in 12.2 percent cases, she herself was head of family, in 21.4 percent cases, father was head of the family, in 4.2 percent cases, mother was head of the family and in 13.6 cases, in laws were head of the family.

12) As regard family atmosphere, study found that 59.2 percent of female workers were happy with their family, 8.4 percent were indifferent due to non cooperative atmosphere at home, 24 were burdened due to more dependents in the family, where as 8.4 percent were not happy at all due to widow/divorcee status.

13) Study found that 43.2 percent of total female workers were tolerating domestic violence (physical and mental abuse), where as 56.8 were not facing it. Major reason for domestic violence was alcohol addiction by the male members of the family.

(II) An analysis of working conditions of different categories of female engaged in informal sector in Amritsar city found that:

14) As regard attitude of employer is concerned, 47 percent of females felt that employer/agent were caring towards them, where as 32 percent felt they were harsh towards them and 21 percent felt that employer/agent were indifferent towards them. Majority of female domestic workers and female regular workers were satisfied with the behaviour of their employers in comparison to other categories of female workers.

15) As regard the working conditions, study found that all the categories of female workers were not facing problem as regard drinking water was concerned. However, toilet facility was found to be a problem for female waste pickers during their working hours, where as for other categories of female workers, there was no problem of toilet facility.

16) As regard the exploitation at work place, 44 percent out of total 500 female workers were tolerating abusive and harsh language from employer/agent
where as, 56 percent of them were of the view that there was no exploitation while working. Mainly female waste pickers, female casual workers and female home workers were facing harassment. Female waste pickers even reported about physical harassment by local police men.

17) Study found that out of 500 female workers, 11.2 percent of the female workers were taking their children along, 4 percent of them were leaving them with their parents and relatives, 17.2 percent were leaving them with their in laws, 67.4 percent were leaving them with neighbors etc. and in just 0.2 percent cases, children of the female workers were taken care by their husbands. 43.2 percent of total female workers informed that their children were studying in schools and after school, they were taken care of either by their in laws or parents or relatives.

(III) An analysis of income, expenditure and savings of different categories of female engaged in informal sector in Amritsar city revealed that:

18) Study found that monthly income of total female workers varied between ₹1500 to ₹8000 per month with mean monthly income of ₹3094. Further, 53.6 percent earned income between ₹1500-3000, 28 percent earned up to ₹3000-4500, 13.4 percent of females earned income up to ₹1500 only and 5 percent earned ₹4500 and above. Thus, majority of female workers were earning less in comparison to minimum wages of ₹5200 per month for unskilled workers, ₹5980 per month for semi-skilled workers and ₹6877 per month for skilled workers as fixed by Punjab Government in 2012.

19) Study found that family income of total female workers varied between ₹3000 to ₹45000 per month, with mean family monthly income of ₹12918. Further, 45.2 percent families of total female workers earned up to ₹9000 and 54.8 percent earned above ₹9000 per month. Average per day per capita income of total female worker’s family indicated that families of 14 percent total female workers were having per day per capita income of up to ₹50, of 53.2 percent between ₹50-100 and of 24.2 percent up to ₹100-150 and 8.6 percent were having per day per capita income of ₹150 and above. Thus, average per day per capita income of majority of family members of total female workers was less in comparison to minimum wage fixed by Govt. of
Punjab in 2012 i.e ₹200 per day for unskilled worker, ₹230 per day for semi skilled worker and ₹264 per day for skilled worker.

20) Variance in monthly income of family members due to monthly income of different categories of female workers engaged in informal sector was analysed by hypothesizing that income of female worker did not significantly effect the monthly income of family members. Linear regression test was performed by taking monthly income of each category of female workers as independent variable and monthly income of family as dependent variable. Results of regression showed that in case of all the categories null hypothesis was rejected (p<0.05), thereby indicating that monthly income of female workers effected the monthly income of family members.

21) Variance in decision-making power of different categories of female workers engaged in informal sector at various level of their monthly income has been analyzed by hypothesizing that monthly income of female workers did not significantly affect the decision making power. To find the variance, simple logistic regression analysis was performed with categorical variable monthly income (Up to ₹1500, ₹1500-3000 and ₹3000 and above) as independent variable and dummy variable decision making power with of the female (Yes=1, No=0) as dependent variable. Results of binary logistics indicated that in case of all the categories of female workers, monthly income had no influence on decision making power (p>0.05), so the null hypothesis was unable to be rejected.

22) Association between SNA percentage and family income of different categories of female workers engaged in informal sector has been analyzed by hypothesizing that there exists no significant association between SNA percentage and family income of female workers. Results of chi square indicated that only in case of female regular worker, there is significant association between SNA percentage and family income of females and thus null hypothesis was rejected (p<0.05). However, in case of rest of all categories, null hypothesis was unable to be rejected (p>0.05), thereby indicated no significant association between SNA percentage and family income of female workers.
23) Association between family income and health status of different categories of female workers engaged in informal sector has been analyzed by hypothesizing that there exists no significant association between family income and health status of female workers. Results of chi square indicated that in case of female waste pickers, female regular workers and total female workers, null hypothesis was rejected (p<0.05), thereby indicating significant association between family income and health status of these female workers. However, in case of female domestic workers, casual workers and home worker, null hypothesis was unable to be rejected (p>0.05), thereby indicating no significant association between family income and health status of these female workers.

24) Association between family income and health facilities like unregistered medical practitioners, Sewa Samities, Government hospitals and private clinics etc., used by different categories of female workers engaged in informal sector has been analyzed by hypothesizing that there is no significant association between family income and health facilities used by female workers. Results of chi square indicated that only in case of female regular workers and total female workers, null hypothesis was rejected (p<0.05), thereby indicating significant association between family income and health facilities used by these females workers. However, in case of female domestic workers, waste pickers, casual workers and home workers, null hypothesis was unable to be rejected (p>0.05), thereby indicating no significant association between family income and health facilities used by these female workers.

25) Association between family income and percentage calorie intake to minimum calorie requirement of different categories of female workers engaged in informal sector has been examined by hypothesizing that these is no significant association between family income and percentage calorie intake to minimum calorie requirement of female workers. Results of chi square indicated that in case of all the categories, null hypothesis was rejected (p<0.05), thereby indicating that there is significant association between family income and percentage calorie intake to minimum calorie requirement of female workers.
26) Association between family income and housing facility of different categories of female workers engaged in informal sector has been examined by hypothesizing that there is no significant association between family income and housing facility of female workers. Results of chi square indicated that in case of female regular workers and total female workers, null hypothesis was rejected (p<0.05) thereby indicating significant association between family income and housing facility of these female workers. However, in case of female domestic workers, waste pickers, casual workers and home workers, null hypothesis was unable to be rejected (p>0.05), thereby indicating that no significant association between family income and housing facility of these female workers.

27) Association between family income and toilet facility at the house of different categories of female workers engaged in informal sector has been analyzed by hypothesizing that there is no significant association between family income and toilet facility at the house of female workers. Results of chi square indicated that in case of female domestic workers, female regular workers, female home worker and total female workers, null hypothesis was rejected (p<0.05) thereby indicating significant association between family income and toilet facility at the house of these female workers. However, in case of female waste pickers and female casual workers, null hypothesis was unable to be rejected (p>0.05), thereby indicating that no significant association between family income and toilet facility at the house of these female workers.

28) Association between family income and drinking water facility at the house of different categories of female workers engaged in informal sector has been examined by hypothesizing that there is no significant association between family income and drinking water facility at the house of female workers. Results of chi square indicated that in case of female regular workers and total female workers, null hypothesis was rejected (p<0.05), thereby indicating significant association between family income and drinking water facility at the house of these females. However, in case of female domestic workers, waste pickers, casual workers and home workers, null hypothesis was unable to be rejected (p>0.05), thereby indicating no significant
29) Association between family income and electricity connection status of different categories of female workers engaged in informal sector has been examined by hypothesizing that there is no significant association between family income and electricity connection at the house of female workers. Results of chi square indicated that in case of regular workers and total female workers, null hypothesis was rejected (p<0.05), thereby indicating significant association between family income and electricity connection at the house of these female workers. However, in case of female domestic workers, waste pickers, casual workers and home workers, null hypothesis was unable to be rejected (p>0.05) thereby indicating no significant association between family income and electricity connection at the house of these female workers.

30) Association between family income and cooking device of different categories of female workers engaged in informal sector has been examined by hypothesizing there is no significant association between family income and cooking device at the house of female workers. Results of chi square indicated that in case of female domestic workers, regular worker, home workers and total female workers, null hypothesis was rejected (p<0.05), thereby indicating significant association between family income and cooking device at the house of these female workers. However, in case of female waste pickers and casual workers, null hypothesis was unable to be rejected (p>0.05), thereby indicating no significant association between family income and cooking device at the house of these female workers.

31) Association between family income and percentage expenditure on food items of different categories of female workers engaged in informal sector has been analyzed by hypothesizing that that there is no significant association between family income and percentage family expenditure on food items of female workers. Results of chi square indicated that in case of all categories of female workers including total female workers, null hypothesis was rejected (p<0.05), thereby indicating significant association
between family income and percentage family expenditure on food items of female workers.

32) Association between family income and percentage expenditure on non-food items of different categories of female workers engaged in informal sector has been analyzed by hypothesizing that that there is no significant association between family income and percentage family expenditure on non-food items of female workers. Results of chi square indicated that in case of all categories of female workers including total female workers, null hypothesis was rejected (p<0.05), thereby indicating significant association between family income and percentage family expenditure on non-food items of female workers.

33) Association between family income and percentage expenditure on intoxicants of different categories of female workers engaged in informal sector has been analyzed by hypothesizing that that there is no significant association between family income and percentage family expenditure on intoxicants of female workers. Results of chi square indicated that in case of all categories of female workers including total female workers, null hypothesis was rejected (p<0.05), thereby indicating significant association between family income and percentage family expenditure on intoxicants of female workers.

34) Variance in monthly saving due to monthly family income of different categories of female workers engaged in informal sector has been analyzed by hypothesizing that monthly family income of family of female workers did not significantly affect the monthly savings of different categories of female workers. Linear regression test was performed by taking monthly family income of female workers as independent variable and monthly savings of each category of female workers as dependent variable. Results of regression showed that in case of all the categories null hypothesis was rejected (p<0.05), thereby indicating that monthly family income of female workers effected the monthly saving of these females.
An analysis of social security aspect of different categories of female engaged in informal sector in Amritsar city found that:

35) Majority of female workers were neither aware of nor availing any benefit of social security provisions being laid down for them by mentioned legislations. However, even if some of female regular workers were aware of these provisions, but due to lack of unionization, they were unable to demand their genuine dues. It showed that various legislations and constitutional provisions meant for these female workers, were not implemented effectively.

Conclusions:

From above analysis, it can be concluded that majority of female workers engaged in informal sector, were living in poor conditions. Majority of them were young, in the age group of 26-45 years. They were working as well as looking after their families. The living conditions of widows and divorcees were even worse. Ignorance due to illiteracy, specifically, in case of waste pickers, casual workers and domestic workers, further increased the sufferings of these poor females. Even, home workers and regular workers, who were even literate, were suffering due to lack of proper education. Majority of the females, who belonged to lower castes, were doing odd jobs, those required lesser skills. The females who migrated from other states were in to waste picking or were doing casual jobs due to lack of proper job opportunities. As a result, they were having meager earnings and were forced to live in slums or poor shelters. Study also found that majority of the female workers engaged in informal sector were malnourished and this factor resulted in various health problems in them. Further, it was found that nuclear family system was more prevalent. Male members, in most of the cases, were heading the families and so were having decision-making power with them, no matter whether they were earning more or less. They, on the other hand, were not supporting these females in domestic chores. Rather, many of the females were facing domestic violence due to alcohol intake by the male members of the family. As a result, more than 50 percent of total respondents were either burdened, indifferent or were not happy in their families. In nutshell, these females were forced to live in miserable conditions.

As regard working conditions, in case of female domestic and regular workers, majority of employers were caring and offering them gifts on occasions, where as, in
case of female waste pickers, casual workers and home workers, attitude of employer/agent was not caring towards them. Leaving apart female waste pickers, all other categories of female workers were satisfied with their drinking water and toilet facility at workplace. Further, many amongst these female workers were tolerating abusive and harsh language from employer/agent. Female waste pickers, especially, were facing not only mental, but physical harassment from local police walas, while working. The children of these female workers were deprived of mother care due to their long working hours. In many cases, to assist their parents at work place, they were dropping their schools even.

As regard income, expenditure and savings of female workers, study found that although more or less, monthly income of female workers was significantly effecting the income of other members of the family. Despite this, none of the categories of females were having decision making power in their hands, thereby indicating male domination in their society. SNA percentage of only female regular workers was found to be significantly effecting the family income. Further, it was found that health status of only female waste pickers and regular workers improved with increase in their family income. But, only in case of female regular workers, health facilities being used were improved, as majority of females in other four categories were relying on unregistered medical sources for their health problems. Further, in majority of cases, although calorie intake of sampled females increased with increase in family income, but still, many of them remained malnourished. Study also found that with the increase in family income, housing of majority of female workers engaged in informal sector did not improved, with female regular workers as an exception. As regard sanitation was concerned, it was found that leaving female waste pickers and casual workers, with the increase in family income, toilet facility of rest of categories improved, whereas source of drinking water improved in case of all the categories. Majority of households were found to be using both legal and illegal modes of electricity. Further, an association between family income and cooking device showed that leaving female waste pickers and casual workers, source of cooking improved with increase in family income, as regard other categories were concerned. An association between family income with respect to food items, non food items and intoxicants respectively, revealed that family expenditure on all the three items, of all five categories of sampled families
increased, with the increase in family income. Finally, it was found that although by meager amount and mainly via informal source, monthly saving of all categories of female workers engaged in informal sector increased with increase in their family income.

As regard social security, the female workers in informal sector were having the least access to social security. Majority of them were even not aware and thus remain deprived of various social security provisions, being laid down for them by different legislations and constitutional provisions.

**Policy Implications:**

The study based on sample survey of 500 female workers, engaged in different occupations in informal sector in Amritsar city, has highlighted poor socio-economic conditions, being faced by them. These women are engaged in number of occupations in the household, manufacturing and service sector in multiple forms and on numerous basis involving self-employment, time basis and piece rate basis. More over, migration from different states have further added to feminization of poverty, by increasing their supply for given occupations. The casual attitude of state administration in dealing with problems of such workers, does not encourage the improvement in existing status of these females in any way. Action is needed to be taken in all the areas, which directly or indirectly lead to poor socio economic status of female workers engaged in informal sector. Many policy implications flow from the analysis, which can help in improving socio economic status of such female workers.

1. State should first of all, register these workers to enable them to get benefits like provident fund, paid leave, sick leave and maternity benefits.
2. Education and vocational upliftment of such females should be top most priority of the state, in order to make aware these females regarding right to organize, non-discrimination in payment of wages, conditions of work, safety at workplace and above all minimum wages meant for them.
3. The government should strictly enforce laws pertaining to working hours and overtime wages.
4. The provisions related to health facilities should be implemented as prescribed by different legislations ,from time to time.
5. Formation of self-help groups (SHGs) should be encouraged to safeguard the interests of female workers both at home and work place.

6. Associations of female workers in informal sector should be encouraged to protect the interest of these workers and to improve their bargaining strength.

7. Awareness must be created about different laws specifically, meant for informal sector workers and various constitutional provisions providing for their social security, through different mediums.

8. Proper Crèche facilities should be provided to the children of these workers, to enable their children to lead secure life.

9. Awareness programmes must be conducted and every necessary step must be taken to ensure balanced diet for such females.

10. Various reformatory steps are required to be taken discourage use of intoxicants and to control crime rate, specifically, around “unregistered jhuggis”.

11. Last but not the least, there is need for active policy interventions, participation of NGO’S and creation of mass awareness among people, for improving the socio economic conditions of female workers engaged in informal sector.