

WOMEN IN URBAN INFORMAL SECTOR: A STUDY OF RAJAHMUNDRY IN ANDHRA PRADESH

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CHAPTER-IX

Summary and Conclusions of the Study

‘Basic needs’ has been one of the focal objectives of development in developing countries. Development, therefore, is perceived as a multi dimensional process involving reorganization and reorientation of the entire economic and social systems. The participation of women in labor market is a process of integrating women into development. Women increasingly seek work for a better level of living or seek basic needs of life by adding to family income or becoming sole earners in the family as per the circumstances. The process of urbanization further accentuated the dichotomy in terms of formal and informal sectors as source of employment. Urban ‘pull’ and rural ‘push’ factors increased urban labor force and informal sector emerged as a source of livelihood. Since the earnings of male labor are inadequate to meet even basic needs, women are forced to engage themselves in economic activities like domestic maid servants, vending vegetables, fruits, fish etc, casual labor, sales women etc to earn to supplement husband’s income. These activities are part of informal sector.

It is also relevant to examine the characteristics of women in urban informal sector vis-à-vis women in formal sector so as to assess the status quo of women in both the sectors.

Against this background, the present study is aimed at analyzing various aspects of women in informal sector in Rajahmundry in comparison with women in formal sector in the same city with the following objectives.

9.1 The Objectives of the Study:

1. to examine the socio-economic profile of working women in formal and informal sectors.
2. to analyse the determinants of work participation rates of women in the informal sector.
3. to examine the role of women in life-work balance in formal and informal sectors
4. to analyse the determinants of income, expenditure and savings of sample households.
5. to analyse the level of living of women in formal and informal sectors.



9.2 Methodology:

Women working in various economic activities were the sample respondents for the study. The study was conducted in Rajahmundry Corporation area. To achieve the above objectives, data were collected from a sample of 410 working women respondents both in formal and informal sectors of Rajahmundry city. In the first stage important occupations in the formal and informal sectors in Rajahmundry are listed out, and employees in Postal, Railways, Banks, ONGC, LIC, Government Colleges, Schools, Private Colleges for the formal sector and in informal sector petty traders, vendors, self-employed, casual labour, domestic labour and salaried workers (shops) were considered as they constitute important occupations for women in Rajahmundry city. Stratified random sampling method was adopted for sample selection and data collection. In formal sector, the sample was grouped into four categories i.e., central government, central government undertakings, state government and private sector. In informal sector, the area is divided into residential area and market areas and data on vendors were collected from markets and rythu bazaars. A schedule was designed to collect detailed information from these women working in both sectors. The present study has been carried out in a systematic way.

9.3 Socio-Economic Profile of the working women:

Of the 205 working women surveyed in formal sector, 90.24 percent of the working women belong to Hindu community, a small proportion (0.49 percent) working women were Muslims and the remaining sample respondents belonged to Christian community, whereas in informal sector 88.78 percent of the surveyed women were Hindus, 7.80 percent were Christians and 3.41 percent were Muslims. In informal sector a majority of the respondents in all categories are from backward castes followed by OC women and SC.s with a major proportion in petty trader category (63.33 percent). Whereas in formal sector a majority of respondents in all categories are from OC.s and a small proportion of the respondents are from ST.s. Among all the four categories in organised sector as many as 190 are married and among these respondents, 165 stay together while 23 are widowed. In unorganised sector 201 respondents are married and among them 165 stay together 30 are widowed and 6 are living separately. Regarding type of family in formal sector 89 percent of the respondents are living in nuclear family setup and 6 percent of the respondents are living in joint families and in informal sector 84 percent of the



respondents are living in nuclear families and 12 percent of the respondents are living in joint families. Among formal sector 26 percent of the women respondents have below 5 years of service, 9 percent of the respondents have more than 25 years and incase of informal sector 30 percent of the women respondents have 6-10 years of service while 5 percent of the respondents registered above 25 year of service, particularly in case of casual labourer category (28 percent).

Regarding languages known, 54 percent of the women respondents from state government can speak both Telugu and English, 56 percent of the respondents from central government undertaking can speak Telugu and other languages. Further 97 percent of the respondents from self-employed category can speak only Telugu. Regarding education in formal sector, 57 percent of the respondents have received graduation / post graduation and this is followed by the respondents with professional education (22 percent) and technical education (9 percent) whereas in informal sector 41 percent of the respondents are illiterate and is followed by the respondents with secondary / higher education (31 percent) and primary education (27 percent). In case of formal sector, earners ratio is higher than the dependency ratio in all categories whereas in informal sector, coverage holds goods.

Regarding status of housing in formal sector 63 percent of the women respondents are residing in type II house followed by 29 percent residing in type III houses and 3 percent staying in type I houses. Among the selected categories, a majority of respondents from state government are staying in type II houses followed by 14 percent in type III, 4 percent in type IV and 2 percent staying in type I houses. In the central government category 73 percent of the respondents are staying in type II independent houses followed by 10 percent in type III and 18 percent in type IV accommodation. Regarding housing status in informal sector a majority of the respondents from petty trader category are staying in type I pucca houses, followed by 33 percent in type III houses and 3 percent residing in type III kutchha houses. About 88 percent of the respondents are staying in type II semi pucca houses and the remaining are in type III houses. The information regarding housing status by ownership in formal sector shows that about 60 percent of the respondents own houses, 35 percent of the respondents are staying in rented accommodation and 6 percent of the respondents are residing in quarters. In informal sector, a majority of



respondents from the petty trader category have own houses (80 percent) followed by vendor category (62 percent), casual labour (56 percent), self-employed (43 percent) and salaried workers (27 percent). Regarding kitchen status in formal sector, 99 percent of the sample households use LPG as a main source of fuel for cooking whereas in informal sector only 40 percent use LPG for cooking followed by 22 percent (LPG & firewood), 18 percent (firewood) and 17 percent using LPG and kerosene for cooking. A majority of the respondents from self-employed category (77 percent), salaried workers (77 percent) and petty traders (50 percent) are using LPG for cooking. In formal sector about 81 percent of the respondents have access to protected water supply from public taps inside the house, 17 percent depend on mineral water and 2 percent depend on public taps outside the house. Whereas in informal sector 68 percent of the respondents from various categories depend on protected water from outside public taps, 23 percent have access to water supply from public tap inside the house and 7 percent depend on unprotected water.

Regarding status of electricity almost all respondents in formal sector are provided with electricity but in informal sector 95 percent of the respondents in various categories have electricity in their houses and the remaining respondents (5 percent) use kerosene in their houses. Regarding sanitary conditions, all respondents in organised sector are provided with toilets inside the house while in unorganised sector about 82 percent of the respondents have lavatory facilities in their houses and the remaining respondents (18 percent) have to depend on public lavatories.

In formal sector about 56 percent of the respondents migrated to Rajahmundry due to marriage, 34 percent of them for promotions, transfers and 8 percent of them for children education. On the other hand, in informal sector 65 percent of the respondents migrated because of other factors like lack of work to get better employment, to clear debts, while 22 percent of them migrated due to marriage. The average monthly income of the migrant respondents in formal sector was Rs.16284/- and that of the non-migrants was Rs.18002/-. Whereas in informal sector the average monthly income of migrant respondents was Rs.2629/- and that of non-migrants was Rs.2896/-. It shows that there are no significant differences between the migrants and non-migrants in regard to their average monthly income.



9.4 Income, Expenditure and Savings Pattern:

The study shows that in petty trader's category 60 percent of them are investing more than Rs.2000/- per week for their business, 37 percent of them are investing between Rs.1501/- to Rs.2000/- and 3 percent of them invest between Rs.501/- to Rs.1000/-. In case of vendors 28 percent of them are investing above Rs.2000/- per week, 24 percent of them have invested in the range of Rs.501/- to Rs.1000/- and 26 percent of them have invested less than Rs.500/- per week. In case of self-employed 71 percent of them have invested in the range of Rs.501/- to Rs.1000/-, while 14 percent each have invested in the ranges of Rs.1001/- to Rs.1500/- and Rs.1501/- to Rs.2000/- per week. The study results show that 34 percent of them are depending on daily finance dealers, 32 percent of them depend on commercial banks, and 14 percent of them look to money lenders. The range of interest rate paid by the borrowed respondents vary from 12 percent to 48 percent per annum. Out of the 111 borrower respondents, 51 percent borrowed the amounts at an interest rate of 36 percent, 17 percent borrowed at an interest rate of 12 percent, 14 percent borrowed at an interest rate of 14 percent and around 4 percent borrowed at an interest rate of 48 percent. A higher proportion of petty traders, vegetable vendors and fish vendors borrowed the amount at an interest rate of 36 percent.

Out of 123 respondents, 33 percent of them earned earning above Rs.2000/- per week followed by 22 percent of women earning between Rs.1000/- to Rs.1500/- per week, while another 17 percent earned between Rs.501/- to Rs.1000 per week; 15 percent of them earned below Rs.500/- per week and 14 percent of them are able to earn between Rs.1501/- to Rs.2000/- per week. Across the different categories, a significant proportion of self employed (80 percent) and petty traders (40 percent) are able to earn above Rs.2000/- per week, while 40 percent of vegetable vendors are able to earn Rs.1001/- to Rs.1500/- per week and 54 percent of fish vendors are able to earn Rs.501/- to Rs.1000/- per week.

In respect of casual labour income ranged from Rs.1501/- to Rs.3000/- per month. The results show that 60 percent of them earn between Rs.2501/- to Rs.3000/- per month, 32 percent of them earn between Rs.2001/- to Rs.2500/- per month, 8 percent of them earn between Rs.1001/- to Rs.2000/- per month. 68 percent of the salaried workers earned between Rs.1000 to Rs.1500/- per month, while 14 percent each have earned between Rs.1501/- to Rs.2000/- and Rs.2001/- to Rs.2500/- per



month respectively. As the average incomes of the domestic labor are considered, it is found that 37 percent of the respondents earn between Rs.501/- to Rs.2000/- per month and they work for 7 to 8 hours per day in more than two houses. 49 percent of them earn between Rs.1001/- to Rs.1500/- per month.

Among the sample respondents in central government, 40 percent have income in the range Rs.10001-15000/-, 6 percent in the range of above Rs.25001/- per month, 36 percent of them in the range Rs.20001-25000/- and 27 percent of them in the range of above Rs.25001/- per month. Among the sample respondents in state government, 38 percent of the respondents have income in the range of Rs.15001-20000/- whereas 4 percent of the respondents are earning in the range of Rs.5001 - 10,000/- per month. In private sector category 52 percent of the respondents have income in the range of Rs. 5001-10000/-, whereas only 2 percent of the respondents have income more than Rs.25001/- per month.

Regarding income range of other family members in formal sector majority of them, constituting 25 percent each of them were earning monthly income less than Rs.10000/- and in between Rs.10001/- to Rs.20000/- while a few respondents (4 percent) were having monthly income in the range of Rs.40001/- to Rs.50000/-. Moreover, 10 percent of them have no other earnings from other members of the family. In informal sector, 30 percent have income between Rs.2001/- to Rs.3000/- while 17 percent of them earned Rs.1001/- to Rs.2000/- and 12 percent have no other earnings from other members of their family.

The savings pattern of the surveyed women employees in the organized sector show that out of 205 sample respondents, 199, constituting 97 percent of the respondents have the habit of saving from their earnings while the rest of them spend away all their income. With regard to unorganised sector, out of the total 205 sample households, 52 percent of the respondents have the ability to save from their earnings. On the other hand 48 percent have no ability to save from their earnings due to low incomes, lack of support from husband and sole earner in the family.

Regarding Investment of savings of the surveyed employees, out of 205 respondents of the organised sector, 36 percent invested their savings in commercial banks, post offices and LIC, about 28 percent of them invested their savings only in LIC, 18 percent deposited only in post offices, 12 percent deposited their savings only in commercial banks and 2 percent of them invest their savings in chit fund



companies. With regard to informal sector, across the selected categories, a significant proportion of traders (40 percent) and vendors (31 percent) have saved their earnings with chit funds, 34 percent of self-employed category has saved in Postal / LIC / Banks and the remaining categories have deposited in private chit funds.

More than one-half of the respondents of organised sector have taken loans from banks for purchasing various items like house, land, car etc. while 30 percent of them secured money from their own organization and 3 percent of them have taken loans from private money lenders. The sources of borrowing of the sample respondents of unorganised sector are also collected. It is observed that 46 percent prefer to borrow from money lenders to meet their credit requirements. About 37 percent of the respondents took loans from private finance companies on daily basis mainly to meet business expenses and consumption expenditure followed by banks (11percent) and relatives / friends (5 percent).

The women respondents in the organised sector have taken loans for building or renovation of the houses, education of children etc. and it is found that more than a quarter of them have taken loans in between Rs.100000/- and Rs.500000/- for house construction, marriages and education, for purchasing land. A few respondents have taken loans above Rs.1000000/- mainly for purchasing vehicle and for house construction. On the other hand, in case of unorganised sector, purpose of borrowing is of different forms like consumption expenditure, business investment, medical expenses and children education etc. Across the selected categories majority of the respondents from petty trader category (36 percent), self-employed (18 percent) and vendors (12 percent) obtained loans in order to meet business expenses. About 47 percent of the respondents from casual labour category, vendors (39 percent) and domestic labour (36 percent) have borrowed for consumption expenditure. Majority of respondents from self-employed category borrowed for medical expenses and children education. In salaried workers category majority of respondents borrowed for medical expenses and house construction.

The extent of annual family debt pattern of the women respondents in unorganised sector fluctuated between below Rs.10000/- and above Rs.100000/-. It is found that out of 167 respondents, a high proportion (29 percent) have debt in the range of Rs.10001/- to Rs.20000/-, 28 percent of the respondents have debt in the range of Rs.20001/- to Rs.40000/-, while a few respondents (1.20 percent) have loan



of more than Rs.100000/-. Across different occupational categories, a higher proportion of the respondents have debt in the range of Rs.10000/- to Rs.60000/-

The annual expenditure on education of the children is also collected. In the organised sector, about 35 percent of the respondents are incurring expenditure of less than Rs.20000/- on education and that is followed by the expenditure ranges of Rs.20001-Rs.40000/- (22 percent), Rs.80001-100000/- (16 percent), Rs.40001-60000/- (12 percent) and above Rs.100000/- (11 percent). On the other hand in the unorganised sector, little over 75 percent of the respondents are spending an amount of less than Rs.10000/- on education of their children. This clearly indicates the relative disadvantageous position of unorganised sector women in providing qualitative education to their children.

Out of 144 respondents in organised sector, 42 percent meet expenditure on children education from their own earnings, 30 percent could meet by way of self earnings plus income from members of the household; 14 percent reported to be meeting from any one of the members of the household while 8 percent of the respondents took education loans from banks, financial institutions etc. More than a quarter of respondents from unorganised sector met such expenditure from their own income and from member of household for education of their children, 24 percent of them met from their own income and scholarship provided by the Government and 5 percent of them took loans from banks for the education of their children.

9.5. Factors Affecting Work Participation Rate and Earnings:

The pattern of investment, borrowings, savings, and income and consumption levels of the selected sample households were analysed. Similarly, the work participation rates of the selected respondents engaged in different activities were examined. The results indicate that a one rupee increase in per capita monthly income will increase women's work participation rates by 3.60 percent. The coefficient associated with the square of monthly per capita income is negative and is found to be significant at 10 percent probability level implying that in the long run, increase in income may result in a decline in the work participation rates of women. Similarly a one percent increase in the proportion of female labour may lead to a decline in female work participation rate by 0.50 percent. However, this co-efficient is not significant even at 10 percent probability level. On the other hand, an increase in the



number of children below five years by one number will lead to a decline in the women work participation rates by about 5.90 percent. In addition, the co-efficient associated with the social background dummies revealed that the female work participation rate is higher in backward castes, followed by schedule castes and it is the lowest among others. Hence, it may be concluded that at the over all level, earnings of the households and certain socio- demographic characteristics may exert a positive sign of significance and influence the work participation rates of females engaged in the informal sector activities. The co-efficient associated with education is found to be significant indicating that an increase in the schooling by one year will increase the earnings by about 5.50 percent. Similarly, the co-efficient associated with experience is also found to be significant explaining that one year increase in experience will improve the earnings by about two percent. The co-efficient associated with skills (D_1) variable is also found to be significant indicating that the earnings of the skilled persons are higher by about nine percent than unskilled persons. The co-efficient associated with migration (D_2) has registered a negative sign and it is not significant even at 10 percent probability level. It may be considered that the earnings of the non -migrants are marginally higher than those of migrants, which is in conformity with the earlier findings. The coefficients associated with social background (D_3 and D_4) indicate that the earnings of the backward caste respondents are significantly higher compared to others. The results also indicated that an increase in schooling by one year will increase earnings by about three percent in case of vendors, five percent each in the case of petty traders and salaried workers and by about six percent in case of self-employed categories. The results show that an increase of experience by one year will enhance earnings by about 1.82 percent in case of vendors, 2.75 percent in case of petty traders, 1.38 percent in case of self-employed, 4.20 percent in case of casual labourers, 1.68 percent in case of domestic labourers and 3.90 percent in case of salaried workers . This may be considered as a general indication that the incomes of non- migrants are higher than those of migrants. The results also indicate that the earnings of backward caste respondents are significantly higher compared to others.

9.6. Role of Women in Life-Work Balance:

The study revealed that 71 percent of women in the organised sector are encouraged by husbands regarding their work and 9 percent receive positive attitude



from their spouses whereas 20 percent are not receiving in any support or encouragement from anybody else because they are the sole bread earners for their family. As much as 61 percent of respondents are encouraged by their husbands regarding their work. It shows that a significant proportion of the respondents informed that husband's attitude towards wife's work is encouraging and satisfactory. However a small proportion of the respondents are not encouraged by their husbands and remaining respondents are not seeking any encouragement because they are the bread earners for their family without any support from others.

Regarding decision making in organised sector, 52 percent of the respondents reported that decisions are jointly taken regarding family matters while 24 percent take decisions independently. Not surprisingly, in case of low percent of families (18 percent) husband is the decision maker. Most of the respondents across all categories in unorganised sector, take independent decisions regarding their family matters without leaving it to the other members of the household except petty trader's category. It shows that 65 percent of them are independent and they take own decisions regarding their family matters and 34 percent of them are still dependent on husband, father or children to take decisions regarding their family matters.

As much as 94 percent of the respondents in organised sector are satisfied with their present occupation, to supplement their income to their family to lead quality life with comforts and luxuries whereas only 6 percent of the respondents are not satisfied with their job especially in private sector because of lack of opportunity to get better employment, lack of skill or qualification etc. In unorganised sector 83 percent of the respondents are satisfied with their occupation and 17 percent of them are dissatisfied by their work.

Decision making regarding spending family income in organised sector 45 percent of the sample respondents said that they together decide, 31 percent of the women reported to be taken independent decision regarding spending investment of family income and 17 percent of the respondents informed that they depend on husband's decisions. In unorganised sector 34 percent of the respondents take independent decisions regarding spending of family income while 32 percent of the respondents depend on husband's decisions. Further, another 29 percent of them take joint decisions regarding spending of family income.

In organised sector, as much as 64 percent of the respondents themselves look after their children while 14 percent of the respondents leave their children to the care



of mother or mother-in-law. Further, 2 percent of the respondents take care of their children with the help of maid servants or relations while the rest are unmarried and women with no children. In unorganised sector a small proportion of the respondents leave their children to the care of elder children, mother or mother-in-law or a close relative or friend living within the neighborhood when they go to work. A significant proportion of the respondents (61percent) in different categories of women have to take care of their children themselves.

Out of 205 selected respondents as many as 105 in organised sector i.e.51 percent depend on their own decisions. 12 percent depend on husband alone for taking decision while 12 percent reply on decisions taken by both husband and wife together in regard to education of the children. Thus the level of education of the respondent plays a major role in making them active in decision making regarding education of their children. In unorganised sector as many as in 102 cases education of children is not considered. Regarding decision on children marriage, 126 respondents (61percent) are consulted by their husbands while 13 percent of the respondents take independent decisions and 5 percent of the respondents leave the decisions to their children. Most of the marriages for the children from the unorganised sector (73 per cent) are generally based upon the decision of their parents and few decide their partner or spouse with their personal decisions.

In case of involvement of spouse in household chores in organised sector, 41 percent are not involved in any domestic chores. 14 percent of the respondents help in purchasing vegetables and other things, 12 percent of the respondents are involved in children education, purchasing vegetables and other things while only 10 percent of the respondents help in all domestic activities. A mere 2 percent of the respondents help in cooking. In unorganised sector, 64 percent of the sample respondents reported to be not getting co-operation from spouse (husband) in sharing the domestic work like cooking, children education, purchasing things etc while 8 percent of them agreed that partial support is available from husband in terms of purchasing vegetables and other household things.

Regarding ownership rights in organised sector, out of 205 selected respondents (74 per cent) as many as 151 respondents possess self ownership rights. While 12 percent of the respondents registered assets on children, 8 percent on husband and 5 percent of the respondents jointly possess ownership rights. In



unorganised sector, 42 percent of the respondents have assets registered in the name of husband, 17 percent on wife and 4 percent of the wife and husband jointly.

The average spending pattern of women earnings on family expenses is also computed. In organised sector, 43 percent contributed 26-50 percent of their income to meet their family expenses. About a quarter of them contributed 51-75 percent of their income to spend on family expenditure. The contribution of sample respondents from unorganised sector to their total family income was also found to be substantial. About 56 percent of the sample respondents contributed more than 76 percent of their income for family's upkeep, 32 percent contributed 51-75 percent, 3 percent contributed less than 25 percent and only a negligible proportion (one percent) did not contribute their income to meet family expenses.

In case of spending pattern of women earnings on self expenses, 84 percent of the respondents in organised sector used to spend below 20 percent of their incomes to meet their self expenses, 13 percent of them are spending in between 21-40 percent, while 2 percent of them used their incomes to spend money on themselves in big way or buy expensive clothes, ornaments or luxury articles without consulting their husbands (61-80 percent). About 95 percent of the respondents from unorganised sector spent below 20 percent of their income on self-expenses and a low percent (one percent) spent 40 to 60 percent of their income on self-expenses.

The average spending pattern of women earnings on assets shows that 41 percent of them contributed below 25 percent of their income for purchasing assets, 41 percent of respondents contributed 26-50 percent and 6 percent of them contributed 51-75 percent on purchasing assets. Among the sample respondents from unorganised sector, 81 percent of women did not apportion their income to build up assets whereas a small proportion (4 percent) contributed 26-50 percent of their income to build up assets.

The working days of the sample respondents in state government (76 percent) is around 180-250 days and the rest of them in organised sector work more than 250 days. Generally, the level of income in the unorganised sector is based on number of days they work in respective activities. About 98 percent of the women respondents worked more than 250 days.

18 percent of the respondents in organised sector reported work pressure at office due to lack of support from higher authorities, non-co-operation from sub-



ordinates, insufficient staff, during the closure of the financial year etc, while 6 percent of the respondents felt work pressure in household activities like cooking, looking after children and cleaning etc and another 6 percent of the respondents reported overburden due to children education which requires more attention. Work pressure is a major problem in unorganised sector also. 29 percent of the respondents reported stress and strain to increased exploitation at work place while 17 percent of them reported to be stressed due to negative attitude of their spouse.

In case of the affect of work on health of the women respondents, 19 percent of the respondents are affected by work load, 7 percent of the respondents are affected due to work environment, and 4 percent of them are travelling long distance to reach their work place and 2 percent of them are affected by irregular timings. The health of the sample respondents (20 percent) in unorganised sector is badly affected due to over work while 9 percent of them are affected due to irregular timings, and 6 percent of them are stressed due to long distance to reach workplace.

In case of chronic health problems of the women respondents in organised sector, 6 percent of the respondents have reported Hypertension (B/P), Diabetes (4 percent), and Diabetes & B/P (3 percent) due to food habits, tension and stress. About 5 percent of the respondents have Arthritis problem (Osteo Arthritis, joint pains etc.) that cross 50 years due to calcium deficiency, 4 percent of the respondents have Gynic problems (pre menstrual pain, Harmon imbalance etc.) due to stress, work load and age factor and the rest of them have Asthma and other problems like Thyroid, Spondylitis. About 71 percent of the respondents reported no chronic health problems.

In unorganised sector the reported diseases are B/P (6 per cent), Asthma (5 percent), Kidney problem (3 percent) Heart problem (3 percent), Diabetes and Arthritis (1 percent). These problems are mainly due to contaminated water, mal nutrition, etc. one percent of the respondents have reported Gynic problem due to unsanitary conditions. Anemia (0.49) is another problem for working women. Construction workers suffer with chronic health problems like Psyatica pain, respiratory diseases and body pains.

Regarding expenditure on health 43 percent of the respondents in Central Government Undertaking category usually spend more amounts towards health. About 24 percent of the respondents in State Government category spent towards



treatment for their family members, followed by 18 percent (Central Government), 16 percent (Private Sector). Certain organisations reimburse partial or full portion of medical expenses. Majority of the respondents (40 percent) usually spend less than Rs.1000/- per annum for medical expenses for seasonal diseases. In unorganised sector more than quarter of the respondents (31 percent) usually spend below Rs.1000/- towards medical expenses for seasonal diseases, 3 percent of the respondents spend in between Rs.15001/- to Rs.20000/- for chronicle diseases. 18 percent of respondents spend more than Rs.20,000/- per annum for hospitalization.

Policy Implications:

In the light of the preceding analysis, the following measures are suggested for improving the levels of living of women in the urban informal sector and to achieve higher efficiency levels of female labour force.

1. Persons involved in the informal sector should be given due recognition. Right type of policies should be developed to ensure that the contributions of informal sector become more preannounced and people working in it are extended logistical support to achieve the desired goals.
2. It is the responsibility of the government to create environmental conditions suited for growth and development of the informal sector.
3. Women working in the informal sector have the initiative. They have the enthusiasm, energy and risk-bearing capacity. The only thing they are lacking in them is skills. They are mostly illiterate. They need training in technology, and need financial support and sound managerial techniques to demonstrate their vibrant success. Social progress will be accelerated, and their standard of living will improve overtime.
4. Credit availability from local banks' branches, marketing linkages, and development of common facility centers may ensure the development of informal sector. Special provisions of credit with concessional interest rates without collateral should be provided to these women.
5. In view of privatisation of health care (corporate sector), there is a strong need for health insurance for families of these working poor.



6. Government should provide subsidy in transportation costs and abolish several taxes, so that these women can earn more income to ensure higher levels of living.
7. Women in urban informal sector are showing low interest in joining welfare organisations because of lack of time and awareness. It is the responsibility of the welfare organisations to insist these women to participate in them by informing and explaining these women about the benefits, credit facilities with low rates of interest and empower them.
8. If financial, infrastructural and marketing facilities are given at the right time and place, these self-employed women may become highly enterprising.
9. To improve the economic status of these women and to bring them into the mainstream of national development, a combination of multiple policy strategies are to be adopted, such as boosting of productivity and raising of income levels in women's jobs and mobilisation of women into participatory organisations.
10. These women should be helped to get into non-traditional activities also through provision of credit facilities and develop their entrepreneurial skills.

