



Women Workers in Unorganised Sector

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Women in the unorganized Sector received special attention during the Tenth Plan which endeavors to extend the important labor legislations to the Informal Sector. The domestic workers do not have any special skill but seek such service for protection in the household and a treatment that can be expected from members of a respectable family. Most of them are extremely poor and illiterate. Knowledge about these poor women workers is essential if government has to adopt sound development strategies and more effective policies for attacking poverty. The paper examines status of Domestic Worker regarding some socio-economic indicators and their progress towards equality and empowerment,. Identify the determinants of poverty and calculate the MPC of these workers. Primary data were collected through a sample survey of Jodhpur city. The total no. of samples is 150. An attempt is also made to identify the determinants of poverty. Such analysis will be useful to understand how far the selected variables influence the poverty. The above analysis indicates that per capita monthly income variable is the major determinants of the per capita monthly expenditure which in turn determine the poverty level. MPC of the domestic worker's family is .901 i.e. Mean Consumption expenditure increased by about 90 paisa for a rupee increase in income., income elasticity coefficient is .972 implying that for a 1 percent increase in income, the consumption increase by about 97 percent. The MPC and income elasticity of domestic women workers from the own income. Is only .137 and .301

Key Word : Unorganised sector, Domestic Worker, Poverty.

Introduction

Women are often described as the better half of man. More than one billion people in the world today, the great majority of who are women, live in unacceptable conditions. Rampant poverty, illiteracy, unemployment, ill health, violence, widespread exclusion and discrimination still remains some of the most serious problems which has been responsible for setting back the goals of development of women all over the globe. The process of empowerment of women depends crucially on their economic empowerment. In the past decade the number of women living in poverty has increased disproportionately to the number of men. While poverty affects households as a whole, because of the gender division of labor and responsibilities for household welfare, women bear a disproportionate burden, attempting to manage household consumption and production under Conditions of increasing scarcity. Unorganized Sector Worker' means a person who works for wages or income; directly Through any agency or contractor; or who works on his own or her own account or is self Employed; in any place of work including his or her home, field or any public place; and who is not availing of benefits under the ESIC Act and the P.F Act, individual insurance and Pension schemes of LIC, private insurance companies, or other benefits as decided by the Authority from time to time. The unorganized sector in India comprises roughly of 92-

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93 per of the population in the working age group. Of the 376 million workers in 2000, only 8 percent were in the organized sector and has access to statutory social security benefits. The remaining workforce had been socially excluded and suffered from persistent deprivation associated with general low standards of living and social insecurity.

Research on the informal sector developed into a salient theme in the literature on the labor-market and labor process in both post - industrial societies and post-colonial states. But in much of this literature there is a striking absence of any discussion of women or the divisions of labour that shape informal sector work. Women in the Informal Sector received special attention during the Tenth Plan which endeavor to extend the important labor legislations to the Informal Sector, especially those legislations where the employers have a mandatory binding for providing basic minimum working conditions along with necessary welfare services for women workers.

The domestic workers do not have any special skill but seek such service for protection in the household and a treatment that can be expected from members of a respectable family. Most of them are extremely poor and illiterate. They work for many hours and are at the beck and call of their employer. Many of them do not get adequate food and clothing and satisfied with left over of the employers. Most of the domestic workers are women and children; they run the risk of sexual harassment and exploitation in some houses. Migration has been a regular phenomenon in recent times involving people within a given geographical area or beyond the boundaries of a state or nation.

A need to accord special recognition of the role of women while accepting their capabilities and to provide them a privileged position has been increasingly felt at the national and international level. Women need to be provided with government schemes, which are especially friendly to uneducated women, and can be availed at the place of their residence. Knowledge about these poor women workers is essential if government has to adopt sound development strategies and more effective policies for attacking poverty.

The paper is divided into five sections. First section is the introductory one, second section deals with review of literature. Objectives, hypotheses Tools to be used in the Collection of Data, research design and methodology of the study are discussed in section third and fourth. Fifth section deals with results and discussion and the section sixth Section concludes the paper and gives suggestions.

Review of Literature

A general scanning of the literature available in India from different published sources indicates that very few studies have been conducted on the women worker in the unorganized sector. Nayak and Nayak (1984) on women domestic workers in South India found that only 20 percent employed women were paid salary while 13 percent did not even know the amount they received as salary. The socio-economic conditions of these workers indicate their helplessness as most of the women had incurred heavy debts. Malik and Giri (1986) in their study compared the wage and the output of female labour vis-à-vis male labour. They found that the wages paid to female laborers for different operations were lower than the males. They opined in the study that female labourers are paid in commensuration with their work efficiency.

There are three major reports on women. Towards Equality (1974), sharmskakti (1988) and National Perspective Plan for Women (1988) which have assembled considerable data on the

work and life styles of labouring women their invisible contribution to the economy states of consciousness and nescient efforts to organize them. These reports have served as a spark to the movement to impute value to women's home-based work and the need to give them an identity and thus pave the way for appropriate legislations and welfare measures.

The 1987 survey of women workers whose report was submitted as sharmskhakti in 1988 by the National Commission on Self-employed women and women in the Informal Sector, based on 1.5 Lakh questionnaires found that 35 percent of respondents earned less than Rs. 3000 in a whole year. The survey brought forth that each woman was doing four kinds of work-for insurance, labouring in the fields for wages, working with family plot, rearing livestock and processing agricultural produce for sale, the work contributed roughly 40 percent to the income of the family.

A.N. Singh (1995) studied the problem of child rag pickers found that a large percentage of child rag picker's mothers are engaged in domestic work and because of their low income, they find it difficult to bear the economic burden of their child. Gracious Thomas (1999) worked on female domestic workers in Stuna community of Indore, Madhya Pradesh and found that illiteracy was rampant amount the respondents. They had no fixed time of work 25 percent of them belonged to rural areas, and when they return to their villages they are looked down upon with suspicion.

Singh (2001) in his research based on field study has focused on the problems of women domestic workers and has dealt with the working environment, conditions of work, factors forcing them to undertake this work, family life, effects of work on the health of these workers. The study also looked into some of the approaches for improving their quality of life and work, job security options and resource development. Singh pointed out that unlike the workers of the organized sector, the women domestic workers did not enjoy better conditions of work and working conditions, neither did they get satisfactory wages. Siddhartha Sarkar (2005) also studied the survey method and approach to the informal economy. The recent phenomenal intensification of the informal economy and the rising interaction and interdependence of the formal and informal sectors have led to a growing interest in studies of the informal economy among researchers and policy makers. Existing literature on the informal economy shows that there is no standardized conceptual framework wrapping the subject.

Objectives of the Study

1. Assessments of the present status of women working as a Domestic Worker regarding some socio-economic indicators and their progress towards equality and empowerment.
2. To examine the level of literacy which is an important dimension of poverty in female workers?
3. To study the pattern of consumption of their own income for personal use.
4. Awareness of women workers regarding their rights and privileges - political, social and economic.

Hypotheses

1. Poverty and subsistence level of living had force women to assume additional responsibilities together with her assigned role in the household.
2. Literacy rate is low among the female worker.
3. Women tend to contribute a higher proportion of their income for family's sustenance holding back less for personal consumption.

4. Groups have awful condition and uncertainty remains in the Job.

Research Design and Methodology

To fulfill the aforesaid aims and to test the hypothesis from primary as well as secondary sources are gathered. We collected primary data through a sample survey of Jodhpur city. Jodhpur is also known as “Sun City”, Second biggest city of the Rajasthan. The total no. of samples is 150. The primary data collection is attempted through opinion survey based on schedule method. The unit of study and the main focal point is an individual. Jodhpur is divided into 3 Vidhan Sabha areas. They are Jodhpur city, Sardarpura and Sursagar. We fill 150 schedules from domestic workers from these three areas of Jodhpur.

Tools Used

For the purpose of getting information schedule are prepared so as to get comprehensive information about the women workers, their literacy level, and socio-economic status, their pattern of consumption, about their rights and privileges, their quality of life. Due Consideration is given to the sequence of questions, question formation and clear understanding of the question by the respondent. The schedule contains structured as well as unstructured question. Keeping in view the objectives of the study the data collected through the schedule is analyzed and interpreted with the help of statistical tabulation method using average percentage, mean, regression and co-relation approach which ever needed.

Results and Discussions

Educational Status

One half of our country's population is of women. But they are not given equal rights as men in our society has got. They do not get proper education which is their birthright but they are not aware of that. They are also not able to go to school due to poor economic conditions. These conditions force them to work for the family rather than going to school. The relationship between education of women and their status is different from that of men. Girls have less access to education because of domestic chores they are expected to perform. There is a co-relation between illiteracy and lack of opportunities for the education. Women's lower participation in education may not result in their low participation in economic activities but it is more than enough manifestation of the low status of women in the Indian economy.

Table : 1
Education Status of the Women Workers

Education Structure	Domestic Servants	
ILLITERATE	95	(63.3)
1-2	20	(13.3)
3-6	28	(18.7)
7-10	7	(4.7)
11-12	0	
GRADUATION	0	

Source: Computed

Note: figures in brackets shows percentage

Table reveals the education status of worker. It concludes that mostly all workers are illiterate and Education levels are very low. No one understands the value of education.

Family Size

Size of family plays a very crucial role in the life of women. Two to four members means a small family, four to eight members means medium family and more than eight members big family. The type of family in which a person grows up a child is influenced by its size and type. In large family it is not possible for the mother to devote adequate time and attention to each and every child. If the family is small, child enjoys more rights and everything which is not possible in large family. They do not have much access to information on small family norm nor the awareness about limiting family size, due to illiteracy and indifference regarding family size. The familial responsibilities of the married women depend upon the no. of children she has. They are also thought to be a birth giving machines. They are not able to take proper care of their children because they also have to go out and work for the living. They do not earn much money because of which their children do not get proper nutrition, education etc.

Table : 2
Family Size of the Women Workers

Family Structure	Women Workers	No. of Children	Women Workers
1 - 3	46 (30.7)	None	12 (8)
4 - 6	86 (57.3)	1-2	40 (26.7)
7 - 9	16 (10.7)	3-4	72 (48)
10 - Above	2 (1.3)	5-6	23 (15.3)
		7-8	3 (2)

Source: Computed

Note: figures in brackets shows percentage

Table presents number of children of women workers. More than 35 percent domestic workers have more than 3 children. That is the main cause of their poor economic conditions. Table also shows family size of women workers. More than 80 percent workers have 4-6 members in family.

Total Earning Members

When in the family the earning members are less and dependent members are more the family cannot grow properly. Because of the low earning they have to face many problems like they cannot buy proper clothing, they cannot have proper nutrition, many a times they have to starve.

Table : 3
Earning Members in the Family of the Women Workers

Earning Members	Domestic Servants
1 Memebers	3 (2)
2 Memebers	88 (58.7)
3 Memebers	50 (33.3)
4 Memebers - Above	9 (6)

Source: Computed

Note: figures in brackets shows percentage

Table presents earning members in the family of workers. Mostly two members are working and rests of all are depended. And their family size are also large that's why they are economically weak because they have more depended members as comparison to in depended members.

Same Household

Domestic workers are not able to do work at the same place for a long time because of the uncertainty of work. Sometimes they leave the work due to the problem low wages or they want increment which is denied by the housekeeper. And sometimes they have to leave the job because they are merely kept for some special reason. So we can say that they are very uncertain about their job.

Table : 4
Engagement of Domestic Workers with the Same Household

Work Status	Domestic Servants	
Less Than Year	58	(38.7)
1 - 3 Years	45	(30)
4 - 6 Years	37	(24.7)
7 - Above	10	(6.7)

Source: Computed

Note: figures in brackets shows percentage

Table gives an overview about the engagement of domestic workers with the same household. Mainly they are working less than a year with the same household. That is the great problem which is face by employer.

Work Load Pattern

The type of work done decides the work load pattern. It is different in different jobs. As if women choose to do the domestic work the work load pattern would be according to the work chosen, she can choose cooking, washing clothes, cleaning houses, cleaning utensils, looking after children. From among these works she can choose to do a single type of work or she can do two to three types of work at a time. This decides her work load pattern.

Table : 5
Work Load Pattern Of Domestic Women Workers

Workload Pattern	Domestic Servants	
Cooking	38	(25.3)
Washing Clothes	57	(38)
Cleaning Houses	112	(74.7)
Cleaning Utensils	83	(55.3)
Looking After Children	18	(12)
Any Other Combination Of Work	7	(4.7)

Source: Computed

Note: figures in brackets shows percentage

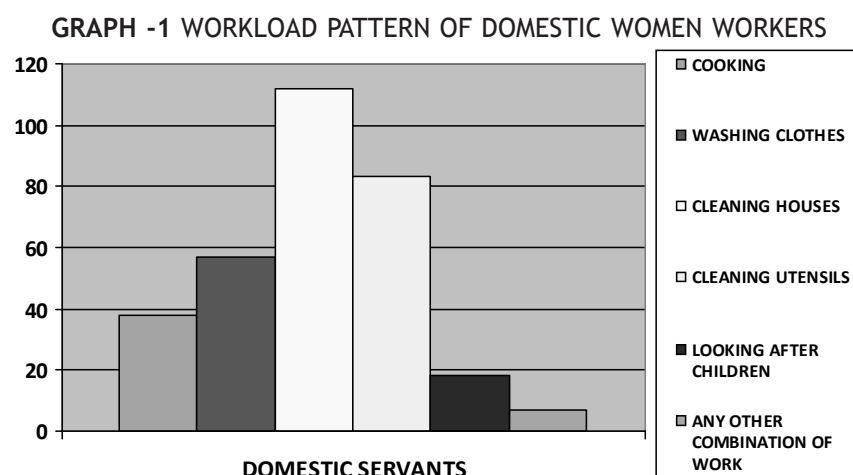


Table shows workload pattern of domestic workers. All type of work done by them. Mainly 74.7 percent women are cleaning houses. The percentage of cooking, washing, cleaning utensils is 25.3, 38 and 55.3 respectively. 4.7 percent domestic workers are doing any other combination of work.

Economic Profile

Monthly income depends upon the work. The total earning members of the family are less than dependent members. So the total income of the family is less so whatever they earn goes in the monthly expenditure. Their whole of the income goes in fulfilling the necessities.

Table : 6
Monthly Own Income of Domestic Women Workers

Own Income Structure	Domestic Servants	
500-1000	43	(28.7)
1000-2000	85	(56.7)
2000-3000	17	(11.3)
3000-ABOVE	5	(3.3)

Source: Computed

Note: figures in brackets shows percentage

Table shows women worker's own monthly income, 56.7 percent domestic worker's incomes are Rs. 1000-2000 but no one earns more than Rs. 3000.

Table : 7
Monthly Family Income of Domestic Women Workers

Family Income Structure	Domestic Servants	
1000-3000	20	(13.3)
3100-6000	88	(58.7)
6100-8000	37	(24.7)
8100-ABOVE	5	(3.3)

Source: Computed

Note: figures in brackets shows percentage

Table presents women worker's family income. Most of the women worker's family incomes are Rs. 3100-6000.

Table : 8
Monthly Family Expenditure of Domestic Women Workers

Family Expenditure Structure	Domestic Servants
1000-3000	19 (12.7)
3100-6000	96 (64)
6100-8000	31 (20.7)
8100-ABOVE	4 (2.6)

Source: Computed

Note: figures in brackets shows percentage

Table gives an overview about the monthly family expenditure of the women workers. We conclude that 64 and 68 percent women workers spend Rs. 3100-6000 in a month but 12 and 7 percent women workers spends less than them, only 4 and 9 percent women workers spend more than Rs. 8000 in a month by domestic worker respectively.

Due to the less earnings and more expenditure they are not able to save anything for their future purpose. And if they want to save, they don't have any knowledge about bank accounts, post office savings, LIC etc. so they rarely save themselves. But whenever in need the money is spent and as a result there are no savings.

Table : 9
Saving Profile of the Construction and Domestic Women Workers

Saving Profile	Domestic Servants
Post Office Savings	3 (2)
Bank	5 (3.3)
LIC	7 (4.7)
Any Other Agency	3 (2)
Self	132 (88)

Source: Computed

Note: figures in brackets shows percentage

Table presents savings of women workers. Only 12 percent domestic workers save her money in saving agencies.

Expenditure Pattern

Most of their earnings are spent upon the food items which are the basic needs of the human. And if anything is left they spend upon the non-food items like clothing, rent etc. They also spend on the name of customs and traditions rather saving that money.

Table : 10
Expenditure on Food Items by Domestic Women Workers

500-2000	63 (42)
2100-3000	45 (30)
3100-4000	38 (25.3)
4100-ABOVE	4 (2.7)

Source: Computed

Note: figures in brackets shows percentage

Table presents expenditure on food items by women workers. More than 40 percent women workers spend Rs. 500-2000 on food items. Only 2.7 percent domestic worker spends Rs. 4100- above on food items.

Labour Legislation :

1. Laws

When the women workers were asked that, are they aware of any existing laws to which the answer was generally no. mostly the women engaged in doing the work at the construction site were unaware of any such laws made for them and how these laws are helpful to them, in which way they can use take the advantage of such existing laws.

2. BPL Card

When they were asked about the BPL card, again the answer was no. they did not know any such thing existing also. Most of the women asked in contradiction that what is this BPL card and how they can avail it. Some of them told us only to help them to get the card for them and some requested vigorously.

3. Unions & NGO

Labour union is another big question in the unorganized sector. In the unorganized sector the women does not have any knowledge of such labour unions or trade unions. Because of which they are exploited and they also get ready to do the work on very low wages. If any accident is caused during the work, no compensation is paid to them because of the unawareness. They do not know any such way out through which they can ask for the compensation. They are also unaware of any Non Governmental Organization working in their area and how can it be useful to makes their social condition better.

4. Fundamental Rights

These people are also not aware of any political rights or we can say fundamental rights. Rights given to them by the government, their basic rights such as right to vote, right to speak, right to equality or any such kind of rights. Some of them do know about the right to vote but they know this because during election the political people come and take them away with them to give the vote to the person they suggest.

Table : 11
Women Workers Aware About Laws

Awareness	About Law	About BPL	Aware About Any Labour Or Trade Unions a NGO	Aware About Right to Vote
Yes	15 (10)	25 (16.7)	19 (12.7)	150 (100)
No	135 (90)	125 (83.3)	131 (87.3)	0

Note: figures in brackets shows percentage

Table presents that only 10 percent workers aware about any law but 90 workers respectively are not. Even they do not know about women security related laws. Table shows that 83 percent do not know about BPL card, an overview about workers awareness related to labour and trade unions. shows that 60 percent women workers do not know about any

labour and trade unions. Awareness about right to vote presents that everyone knows about that fundamental right.

Determinants of Poverty

An attempt is also made to identify the determinants of poverty. Such analysis will be useful to understand how far the selected variables influence the poverty. The factors which affect the level of per capita consumption per month are considered the determinants of poverty. Literacy rate of construction workers and domestic workers (LR), Per Capita Income of household per month, (PCI), Dependency Ratio (DR), Family Size of the family (FS), are identified as the important factors which are assumed to have influenced on poverty among women workers.

In order to analyze the functional relationship and determinants of poverty, regression model is employed in the present study.

$$y = a_0 + a_1 x_{1-4}$$

Where y = per capita monthly expenditure on households x_{1-n} are different independent variables, x_1 = Literacy rate, x_2 = Per capita monthly income, x_3 = Dependency ratio, x_4 = Family size.

Literacy of workers is expected to have a positive relation with per capita expenditure as the literacy helps to improve the income level. The variable literacy takes two values; it takes value zero if the workers are illiterate and one if workers are literate. The other variable per capita income is also expected to have a positive sign. But the variable dependency ratio and family size are expected to have a negative sign since there exist an inverse relationship between these two variables and per capita expenditure.

Table : 12
Results of Estimated Regression Equations indicating the Determinants of Poverty of Domestic Worker

	Y	R ²
Eq 1	946.75 + .161 x_1 (27.33) (1.96)	.031
Eq 2	111.432 + .877* x_2 (4.21) (32.33)	.801
Eq 3	1357.66 - .821* x_3 (29.67) (-12.62)	.532
Eq 4	1943.67 + .601 x_4 (23.22) (-10.01)	.421

Source: Computed

Notes : (1) figure in the parathesis are t-ratios

(2) * Coefficients are significant at 1 percent level

(3) ** Coefficients are significant at 10 percent level

The results are presented in Table 15 which shows that about 80 percent of the variation in the per capita consumption is explained by income level. All the independent variables possessed with theoretically expected signs in all equations. The coefficient of rate of literacy variable is found significant at 10 per cent level while co-efficient of other three variables are found significant at 1 per cent level. The above analysis indicates that per

capita monthly income variable is the major determinants of the per capita monthly expenditure which in turn determine the poverty level.

The Consumption Income Relationship

The consumption function of equation $c = c + c_y Y$ provides a good initial description of the consumption-income relationship. The variable c , the intercept, represents the level of consumption when income is zero. The coefficient c_y is marginal propensity to consume, which is the increase in consumption per unit increase in income.

To find out the MPC for the women workers we have estimated certain equations.

- ☞ Eq 1 estimates the MPC of the whole family of women workers from total income of the family.
- ☞ Eq 2 estimates the Income Elasticity of family.
- ☞ Eq 3 estimates the MPC of women workers from their own income.
- ☞ Eq 4 estimates the Income Elasticity of women workers.

Table : 13
Consumption Income Relationship of Family of Domestic Worker

			R^2
Eq 1	Consumption	$= 98.67 + .901Y$ (2.88) (40.01)	.921
Eq 2	Log of Consumption	$= .321 + .972 \text{ Log } Y$ (1.811) (26.32)	.871

Source: Computed

Note: * significant at 1 percent level

Table : 14
Consumption Income Relationship of Women Domestic Workers

			R^2
Eq 3	Consumption	$= 64.32 + .137Y$ (1.21) (1.89)	.023
Eq 4	Log of Consumption	$= 1.932 + .301$ (1.43) (2.432)	.061

Source: Computed

Note: * significant at 5 percent level

Results show that MPC of the domestic worker's family is .901 i.e. Mean Consumption expenditure increased by about 90 paise for a rupee increase in income. The r^2 value of about .92 means that income explains about 92 percent of the variation in mean consumption expenditure. Eq 2 shows that income elasticity coefficient is .972 implying that for a 1 percent increase in income, the consumption increase by about 97 percent. Eq 3 and 4 shows the MPC and income elasticity of domestic women workers from their own income. MPC is only .137 and Income Elasticity is .301

Conclusion and Suggestions

The unorganized sector provides employment to a very high proportion of working women in India. The informal economy is diverse and varied in terms of technology, size and market access. The National Commission for Enterprises in the Unorganized Sector drafted the Unorganized Sector Workers' Social Security Bill, 2005 and has given definition for the unorganized sector workers.

The governments at the central and state levels have found it challenging to formulate social security schemes for unorganized workers for the following reasons: A large proportion of these workers is poor, illiterate vulnerable and isolated. A vast majority of them do not have fixed employer and employee relationship.

After analyzing the data from the schedules the results are shown, Education levels are very low. No one understands the value of education. More than 50 percent workers have 4-6 members in family. Mainly 74.7 percent women are cleaning houses. The percentage of cooking, washing, cleaning utensils is 25.3, 38 and 55.3 respectively. 4.7 percent domestic workers are doing any other combination of work 56.7 percent domestic worker's incomes are in the range of Rs. 1000-2000.

An attempt is also made to identify the determinants of poverty. Such analysis will be useful to understand how far the selected variables influence the poverty. Social security benefits are virtually non-existent because of various constraints, such as lack of stable nexus between employer and employees, instability of employment, poor and uncertain earnings of workers, unreliable duration of work etc. The Unorganized Worker's Social Security Act 2008 should be welcomed. The only recommendation that it has accepted in to from the commissions is that of registration of workers and issuance of identity cards in the form of a smart card bearing a unique social security number. The act enables the central and state governments to formulate certain schemes for the welfare of the unorganized sector. On the crucial issue of national minimum wage the act has maintained a deafening silence. It was expected that the act would come up with a cheap, quick and accessible forum for workers' grievance but there is only a half-hearted attempt in this direction. There are no specific provisions in the act regarding women workers especially about equal remuneration, decent work conditions, and protection from sexual harassment at the workplace. In fact the language of the act is not one of giving rights to the unorganized sector workers at par with the workers in the organized sector, but rather to confine their status as beneficiaries of government schemes.

The relationship between the domestic worker and her employer is basically a woman to woman relationship. Both need each other. The worker is the only one who shares the housewives' domestic drudgery. The wages paid to the worker by the housewife helps her run her household or contribute towards it. The quality of life of the domestic workers is not at all satisfactory. The food and clothes allocated by the employers are not sufficient. Quite often, the workers do not enjoy proper leave and leisure time. Policies and programmes regarding family planning and welfare, being propagated by the governmental and non-governmental organizations, are not known to most of the domestic and construction workers. They do not have access to proper civic amenities.

The involvement of voluntary organizations, associations, federations, trade unions, non-governmental organizations, women's organizations, as well as institutions dealing with

education, training and research should be ensured in the formulation, implementation, monitoring and review of all policies and programmes affecting women. Thus women workers should be aware of the various laws/ policies enacted in their favor in order to fight any bias and exploitation.

Government should initiate educational programmes for women and girl children; it can be able to reduce children in labour and early marriages. For short out all the problems of women, the government programmes and other educational schemes must be implemented effectively. Women must be facilitated to gain higher education, especially technical education, to obtain economic benefits from modern occupations. By providing skilled and professional education, they can make their jobs fully secured and remunerative.

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