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AN ECONOMIC ANALYSIS OF WOMEN IN INFORMAL SECTOR WITH SPECIAL REFERENCE TO NAGAPATTINAM DISTRICT, TAMIL NADU



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Abstract: A Woman is identified as a mother, a wife daughter-in-law or a daughter but never as an independent person. To be born as a woman means to inhabit, from early infancy to the last day of life, a psychological world that differs from the world of the man. Much of the exasperation and discrimination in woman's life stems from this fact. The overall picture is one of greater disadvantage for women workers in general and those belonging to unorganized sector in particular. As a matter of fact, the problem of female worker is the index of the status of Indian labour in both organized and unorganized sector. Unorganized or informal sector constitutes a pivotal part of the Indian economy. More than 90 per cent of workforce and about 50 per cent of the national product are accounted for by the informal economy. A high proportion of socially and economically underprivileged sections of society are concentrated in the informal economic activities. Informal employment is generally a larger source of employment for women than for men in the developing world. The informal economy in India employs about 86 per cent of the country's work force and 91 per cent if its women workers. Many of these women workers are primary earners for their families. Their earnings are necessary for sheer survival. Low income women workers, especially in the informal sector form one of the most vulnerable groups in the Indian economy. The reasons for their vulnerability are irregular work, low economic status, little or no bargaining power, lack of control over earnings, need to balance paid work with care for children and homework, little or no access to institutional credit, training and information, and lack of assets. Unequal gender relations play a very important role in defining their insecurities. Given their vulnerable status at home and at work, income generation alone may not improve the socio-economic status of women attached to the informal sector. So women employees in India are faced with lot of challenges than their counterparts in India. Considering the multiple role of women in informal sector the present study is an attempt to explore the significant role and participation of there women in home and farm and non-form occupations, the contribution of female population in the socio-economic development. Particularly in the rural areas, has been vital; in real life they find it to hope both their working front and domestic front.

Keywords: Economic Analysis , psychological , society , economy.

INTRODUCTION:

Women play supreme role in the socio-economic development of a country. In fact, the pace of economic development of a country can be accelerated by enhancing the status, position and living conditions of women in a country. Almost 400 million people (more than 857, of the working population in India) work in unorganized sector and of these about 120 million are women. According to census 2011, women constitute 48.46 per cent of the total population in India and about 25.67 per cent of female population is designated as workers. So, women's employment in the informal sector is likely to rise due to various reasons. With the adoption of the structural adjustment programmed women tent to loose ground in the informal sector of the economy. The growth of ancillarisation and industrial employment through sub-contracting appears to be gaining importance stagnating and falling incomes of households

due to poor performance of the economy also leads to increased entry of women into the labour market. Women's labour and enterprise, which are create the wealth of the nation, and whose hard work contributes to the national growth. Women need security, decent life, a share in the prosperity of the nation.

In Asian countries like India has vital role in non-agricultural women labour force that is in informal sector. According to United Nations (2000), India contributed 91 per cent in non-agricultural labour force in informal sector, during the year 1991 – 1997. In case of women sharing non-agriculture labour force was only 20 per cent during the same year. In many countries in Latine America and Asia although the majority of workers are self-employed or contributing family members at least 20 per cent of women in informal sector are casual wage workers.

Women's employment in the informal sector is

based on various types of activities like (a) farm-based activities and allied activities (b) home based production using non-traditional and acquired skills, (c) retail trading and services like flower and vegetables selling and garment making, catering, petty shop, retail business in paddy, etc., So women are over-represented in the informal sector worldwide. This basis fact has several dimensions, and the informal sector is the primary source as employment of women in most developing countries. So women employees in India are faced with lot of challenges than their counterparts in India. Considering the multiple role of women in informal sector the present study is an attempt to explore the significant role and participation of there women in home and farm and non-form occupations, the contribution of female population in the socio-economic development. Particularly in the rural areas, has been vital; in real life they find it to hope both their working front and domestic front.

Generally women workers are usually at the lowest and of pay especially in the case of agriculture and service sector. They are usually termed as unskilled. Even though their work low paid, it requires a certain level of skills. Furthermore, many of the skill that women learn are some way connected to care and reproduction which are often not regarded as skills. Women's skills, which currently are not marketed by have a good market potential like embroidery or knowledge of herbs. Finally, the "care" skills of the women can no longer beside lined. The major problems they face are poverty, lack of access to education and inadequate healthcare facilities. Living in abject poverty, most workers in the unorganized sector barely manage a subsistence existence. Anyway female suffer from two sets of discrimination, firstly pre-market discrimination that is lack of access to factors, such as education, training ,experience and so on which develop capital and secondly, to cost market discrimination namely differential wages for similar work ,based on the above observation.

Whereas, the women employees are dominated by the male in their, society, women are always at a disadvantage in every field. In economic field, their presence is virtually absent at the higher level, where the real power lies. Indian women employees are getting less pay for the same work than men. Various factors lead women to bad health. Anemia is the most common disease among women. It causes by a combination of poor nutrition. Social security is still needed for most workers in the informal sector especially for women workers existing schemes are mainly restricted to the organized sector; nearly 10 per cent of the Indian workforce in which employer-employee relationships can be clearly established for millions on the unorganized sectors, social security continues to be a missing link. And yet, it is these unorganized workers who are the poorest as workers, and are more exposed to shacks and multiple risks that there ate their very survival. In this context, the present study is undertaken to high light the different aspects and an economic analysis of women in informal sector with reference to Nagapattinam district, Tamil Nadu. This study covers three sector, i.e. agriculture, business and service sector.

SIGNIFICANCE OF THE STUDY

Unorganized sector has a crucial role in our economy in terms of employment and its contribution to the National Domestic Product, savings and capital formation. It has been experienced that formal sector could not provide adequate opportunities to accommodate the workforce in the country and informal sector has been providing employment for their subsistence and survival. Keeping in view the existing economic scenario, the unorganized sector will expand further in the years to come. Thus, it needs to be strengthened and activated so that it could act as a vehicle of employment provider and social development.

In analyzing the contribution of the informal sector, emphasis is placed on the pervasive importance of the link between formal and informal activities that are not confined to particular occupations or even economic activities. Rather, informal activities are the way of doing things, characterized by: Ease of entry; Reliance on indigenous resources; Family ownership of enterprises; The small scale of operation; Labour-intensive and adapted technology; Skills acquired outside the formal school system; Unregulated and competitive markets. In addition to the above characteristics, the following are sometimes included; units work outside the formal administrative networks that cover the formal sector; a relatively low level of capital requirement.

Concepts

Conceptualizing the Informal Sector

According to the report of the National Commission on self-employed workers and workers in the informal sector,

- a. Women doing manual work life agriculture, construction labour and other sectors.
- b. Home-based producers (including artisans and piece rate workers).
- c. Women engaged in processing work in traditional and non-traditional areas.
- d. Providers of services like washer women, scavengers and domestic help.
- e. Petty vendors and hawkers who do not hire labour except for taking the assistance of family members.
- f. And all other poor labouring women, in the unprotected sector not covered in the processing sections.

Report of the commission on rural; labour defines informal sector as: A person who is living and working in rural area and engaged in agricultural and / non-agricultural activities requiring manual labour, getting wage of remuneration on partially or wholly, in cash or kind or both during the year.

Informal sector

Informal sector is reliance in indigenous resources.

Informal sector is easy of entry.

It is a small scale operation and an increase employment It is an unregulated and competitive market where the entry is easy.

Household Income

The various source of income for households taken into consideration are: Women's respondents income, from agriculture in different occupations and non-farm employment income from and non – farm activities.

Household Employment

The household annual employment is computed as the sum of employment of all the working individuals of a household from all the source of employment during the period of reference year.

Non-farm Employment

Rural non-farm employment nothing but a person employed other than farm sector. Non-farm employment (World Bank 1978) has stated that most of the rural non-farm employment is small-scale business, construction, services, commercial activities, transport, processing and manufacturing activities.

Self Employment

A person having petty shop, tea stall, grocery shop, tailoring shop and other professional activities like food processing, preparing Idly, Murkukku, selling of fruits and vegetables etc.

Wage – Employment

A person employed in agricultural sector of different works and employed in business and service sectors also

Agricultural Sector – Work

Agriculture and allied activities, comprising of cultivators agricultural labourers rearing of livestock, forestry, fishing, hunting and quarrying. In this primary sector work includes agriculture and allied activities like paddy sugarcane and other works.

Business sector – work

It includes those works as Textile and readymade garments, petty shop, STD booth, and different street vendors such as flower selling, vegetable selling, fruits selling, fish selling and so on.

Service sector – work

It includes the non-farm activities of tailors, construction workers, housemaid, work in STD, Teachers in private institution, and staff nurse and so on.

OBJECTIVES

- 1.To study the occupation and the employment status of women in informal sector in the study area.
- 2.To asses socio and demographic characteristics of women workers in informal sector.
- 3.To analyse and compare the level of income of self employed women and wage employed women in the study area.

METHODOLOGY

The present study is undertaken in Nagapattinam

district on the basis of primary data sources. The primary data are collected using a pretested questionnaire by the direct personnel interview method. Major demographical factors such as age, living arrangement, type and size of family, religion, educational qualification, employment status, income, expenditure savings and investment and other social issues are to be interviewed. 270 sample size are chosen at random from three blocks i.e., Nagapattinam, Mayiladuthurai and Kuttalam of Nagapattinam district. The disproportionate stratified random sampling are adopted for the selection of 270 women respondents comprising 90 selected from primary sector, 90 selected from secondary sector and 90 respondents are selected from service sector in the study area.

RESULTS AND DISCUSSION

Table –1
Distribution of Sample Workers According to their Age

Category	Below 25 years	26 – 50 years	Above 50 years	Total
Agriculture	11 (12.2)	66 (73.3)	13 (14.5)	90 (100)
Business	20 (22.2)	64 (71.1)	6 (6.7)	90 (100)
Service	20 (22.2)	63 (70.0)	7 (7.8)	90 (100)
Overall	51 (18.9)	193 (71.5)	26 (9.6)	270 (100)

Source : Computed

Note : Figures in parentheses denotes percentage to row total

Table – 1, it is observed from that table among categories the majority of the sample respondents are in the age group of below 25 years (22.2%) belong to business and service sectors respectively, and 26 – 50 years age group of the sample respondents belongs to agriculture sector (73.3%), So it is clear that in the total number of 270 sample workers majority of the 193 (71.5%) female workers are in the age group of 25 – 50 followed by below 25 years and last by in the age group of above 50 years in the study area.

Table – 2
Distribution of Sample Workers According to their Education

Category	Illiterate	Primary	Secondary	Higher Secondary	Degree	Total
Agriculture	41 (45.6)	29 (32.2)	12 (13.3)	6 (6.7)	2 (2.2)	90 (100)
Business	19 (21.1)	19 (21.1)	14 (15.6)	17 (18.9)	21 (23.3)	90 (100)
Service	16 (17.8)	15 (16.7)	7 (7.8)	17 (18.9)	35 (38.9)	90 (100)
Overall	76 (28.1)	63 (23.4)	33 (12.2)	40 (14.8)	58 (21.5)	270 (100)

Source : Computed

Note : Figures in parentheses denotes percentage to row total

It is observed from the Table – 2 that out of 270 respondents majority of the respondents 76 (28.1%) are illiterate, 63(23.4%) female workers are had primary level, 33 (12.2%) are had secondary level, 40(14.8%) are had higher secondary level and rest of 58(21.5%) are qualified degree level of education in the study area. It is found that out of 90 respondent's 38.9 female workers had higher degree completed their studies than other level of education; on the other hand 45.6 percentages of female workers are not studied in any one level of education.

It is seen from Table –3 the total annual household income in agriculture sector of self employed female workers is Rs.126100, wage employed income is Rs.65900, and the average annual household income is Rs.96000. In business sector the total annual household self employees income is Rs.138760, wage employee's income is Rs.98040 and the average annual household income it is Rs.118400. In service sector the total annual household self employee's and wage employee's income is Rs.184800 and Rs.126200 respectively, and the average annual household income is Rs.155500 in the study area.

Table – 3
Sector-wise Average Annual Household Income of Female Worker (in Rs.)

Category	Main Occupation	Subsidiary Occupation	Income of Other Sources	Income of Others	Total
Agriculture	45525 (47.4)	3935 (4.1)	3900 (4.1)	42640 (44.4)	96000 (100)
Wage	28950	2770	3200	30980	65900
Self	62100	5100	4600	54300	126100
Business	63670 (53.8)	3010 (2.5)	7695 (6.5)	44025 (37.2)	118400 (100)
Wage	56980	2450	5860	32750	98040
Self	70360	3570	9530	55300	138760
Service	74125 (47.7)	12675 (8.2)	10450 (6.7)	58250 (37.5)	155500 (100)
Wage	62650	6650	8900	48000	126200
Self	85600	18700	12000	68500	184800
Overall	61107 (49.5)	6540 (5.3)	7348 (6.0)	48305 (39.2)	123300 (100)
Wage	49527	3957	5987	37243	96713
Self	72687	9123	8710	59367	149887

Source : Computed

Note : Figures in parentheses denotes percentage to row total

So it is also observed from the table that the average annual household income in Agriculture sector is Rs.96000, in business sector is Rs.118400, and the average annual household income in service sector is Rs.155500. So it is found that self employee's sample workers average annual earnings are higher than wage employee's sample workers in all sectors of agriculture, business and service. It is also found that average annual earnings of sample female workers is greater percentage share of contribution to household family income for agriculture (47.4 > 44.4), business (53.8 > 37.2) and service sector (47.7 > 37.5) in the study area.

CONCLUSION

There are many informal sector units in Nagappattinam district. Whereas this study concentrates only on women informal sector interms of wage employed and self employed labour. This study also found that the proportion of informal sector female workers in agriculture sector declined over the years but in business and service sector the proportion of informal sector workers increased between 1999-2000 and 2011-2012. While, there is a positive and significant correlation between informal self employment and the incidence of poverty in the study area of Nagapattinam distict.

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