

Informal Sector and Women as Domestic Help with Special Reference to Cooch Behar

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Contents

	Page No.
List of Tables	IV-VII
List of Figures	VIII
List of Maps	VIII
List of Abbreviations	IX - X
Glossary	X
Acknowledgements	XI - XII
Chapter-I: Introduction	1-16
1.1: The problem	
1.2: Objective of the Study	
1.3: Research Question	
1.4: Research Hypotheses	
1.5: Research Methodology, Sample Design and Data Sources	
1.6: Research Gap and Expected Contribution	
1.7: Organization of Chapters	
Chapter-II: Review of Literature	17-58
2.1: Introduction	
2.2: Literature reviewed on the women workers in India	
2.3: Literature reviewed on the women of different parts of the World besides India	

Chapter - III: Informal Sector Workers with

Reference to Domestic Help

59-93

3.1: Introduction

3.2: Defining Informal Sector

3.3: Different forms of Informal sector

3.4.1: Informal sector in Developing Countries

3.4.2: Informal sector in Developed Countries

3.5: Women in Informal Sector

3.6: Social Security Measures for the Informal Sector Workers

Chapter – IV: Profile of the Study Area

94-133

4.1: Introduction

4.2: District Profile

4.3: Our Study Area

4.4: Detailed Description of the Sample Wards

Chapter – V: Testing Hypotheses on The Basis of Data Collected

134-184

5.1: Introduction

5.2: Survey Result at a Glance

5.3: Hypotheses Testing

Chapter - VI: Comparing Socio Economic Status of Domestic Workers with Other Female Workers engaged in Other Activities	185-203
6.1: Introduction	
6.2: Major comparisons	
6.3: Conclusion	
Chapter - VII: Some Interesting Case Studies	204-215
7.1: Introduction	
7.2: Case Study	
7.3: Conclusion	
Chapter – VIII: Summary, Conclusion and Recommendation	216-241
8.1: Short Summary	
8.2: Overall Conclusion	
8.3: Recommendation	
Bibliography	242-253
Index	254- 255

LIST OF TABLES

Sl. No.	Table No.	Title	Page No.
1	1.1	Total Number of estimated population , Labour force, employment, Unemployment , informal employment and formal employment in India	6
2	1.2	Estimated Number of workers in Informal sector (In Million), 2006	8
3	3.1	Contribution of informal sector to GDP in some special developing countries	71
4	3.2	Informal Employment in non-agricultural employment, by sex 1994/2000 Population of the District(1961-2011)	72
5	3.3	Part-time employment as a proportion of total employment in developed country	75
6	3.4	Share of non-agricultural workforce, Female and Male, in Informal Sector and women's share of informal sector	78
7	3.5	Estimates of employment in Informal sector (in Millions), 2000	79
8	3.6	Estimated Number of workers in Informal sector (In Million), 2006	79
9	3.7	Expenditure on Social security Benefits in SAARC countries	84
10	3.8	Performance Report up to the year 2005-2006	91
11	4.1	Area of all the subdivisions and Cooch Behar District	99
12	4.2	Populations of Different subdivisions in Cooch Behar District	99
13	4.3	Distribution of population by sex in the district of Cooch Behar	100
14	4.4	Scheduled Caste and Scheduled tribe population by sex in Cooch Behar District	100
15	4.5	Number of literate person in Cooch Behar district	100
16	4.6	Percentage of literacy in the district of Cooch Behar by Sex	101
17	4.7	Population by religion in the district of Cooch Behar, 1991 and 2001	101
18	4.8	Growth of population by sex on different census years in the district of Cooch Behar	102
19	4.9	Year-wise descriptions of small-scale Industries 104	
20	4.10	Present status of Micro and Small Scale enterprises in Cooch Behar district	105
21	4.11	Population, area and density of different wards in Cooch Behar Municipality	108
22	4.12	Distribution of population by sex in the municipality of Cooch Behar	109

23	4.13	Number of Male and female in different wards of Cooch Behar Municipality (2001 Census)	110
24	4.14	Literacy Rate in Cooch Behar Municipality as per 2001 census	110
25	4.15	Literacy Rate in Cooch Behar Municipality as per 1991 census	111
26	4.16	Sex Ratio in Cooch Behar Municipality	111
27	4.17	Scheduled caste and scheduled tribe population by sex in the Municipality of Cooch Behar (2001)	111
28	4.18	Income range with percentage of population in Cooch Behar Municipality	117
29	4.19	Percentage distribution of population over different categories of workers and non-workers in the municipality of Cooch Behar, 2001.	118
30	4.20	Employment Status in industry and service sector	119
31	4.21	Informal /Unorganized Service sector in Cooch Behar Municipality	120
32	4.22	The educational facilities in Cooch Behar Municipality	120
33	4.23	Immunization made in Cooch Behar Municipal area in 2004-05	121
34	4.24	Location of sub-centers	121
35	4.25	Population by main religion in the Municipality area of Cooch Behar	123
36	4.26	Scheduled Caste and Scheduled Tribe population by sex in the Cooch Behar Municipality, 2001	123
37	4.27	Demographic growth and population projection of Cooch Behar Municipality	124
38	4.28	Demographic growth of Cooch Behar Municipality in relation to adjacent Municipalities	124
39	4.29	Distribution of Population by sex in the ward No 15	125
40	4.30	Distribution of Scheduled caste and scheduled tribe population by sex in ward 15	126
41	4.31	Distribution of total worker by sex in the ward No 15	126
42	4.32	Monthly income of household in ward 15	126
43	4.33	The Population of the Slums In the Ward No 15	127
44	4.34	Distribution of population by sex in ward number 4	127
45	4.35	Distribution of scheduled caste and scheduled tribe by sex in ward 4128	
46	4.36	Distribution of total worker by sex in ward 4	128
47	4.37	Monthly income of household in ward number 4	128
48	4.38	The Slum Population in Ward 4	129
49	4.39	Distribution of Population by sex in ward number 10	129
50	4.40	Distribution of Scheduled caste and Scheduled Tribe population by Sex in ward number 10	129
51	4.41	Distribution of Total Worker by Sex in ward 10	130
52	4.42	Distribution of people according to their income range in ward 10	130
53	4.43	Slum Population In the ward No 10	130

54	4.44	Distribution of Population by sex in ward number 19	131
55	4.45	Distribution of Scheduled caste and Scheduled Tribe by sex in ward 19	131
56	4.46	Distribution of Scheduled caste and Scheduled Tribe by sex in ward 19	131
57	4.47	Distribution of people in terms of income range in ward number 19	132
58	4.48	Population of the slums in Ward number 19	132
59	5.1	Age wise distribution of the women domestic workers	136
60	5.2	Income wise distribution of domestic workers' families	136
61	5.3	Mean Consolidated income of Domestic workers' families	137
62	5.4	Women domestic workers with their income range	137
63	5.5	Religion wise distribution	138
64	5.6	Caste wise distribution	138
65	5.7:	Educational status of the families of women domestic workers	139
66	5.8	Ward-wise educational status	140
67	5.9	Gender wise educational status	140
68	5.10	Ward wise Educational status (Male –Female)	141
69	5.11	Educational grade of domestic workers in Cooch Behar	141
70	5.12	Literacy rate of the domestic helps in different wards	143
71	5.13	Educational status of domestic workers and their families	144
72	5.14	Income wise and gender wise literacy rate in ward A	144
73	5.15	Literacy in different income groups	145
74	5.16	Educational status of the domestic workers and their families in the ward 'B'	145
75	5.17	Income wise and gender wise literacy rate in ward B	146
76	5.18:	Literacy in different income groups in ward B	146
77	5.19:	Literacy rate among different income groups in ward C	147
78	5.20	Gender wise literacy rate in ward C	147
79	5.21	Level of literacy level in different groups in ward C	148
80	5.22	Literacy rate among different income groups in ward D	148
81	5.23	Income wise and gender wise literacy rate in ward D	149
82	5.24	Literacy level in different income groups	149
83	5.25	Sanitation facilities	150
84	5.26	Ward wise sanitation facilities	151
85	5.27	Electricity facility	151
86	5.28	Ward wise Electric facility	152
87	5.29	Housing provision	153
88	5.30	Ward wise housing provision	153
89	5.31	Family size in respect of children	154
90	5.32	Weekly hours of work (average)	155
91	5.33	Number of earning husbands	156
92	5.34	Types of occupations of the Husbands	157
93	5.35	Savings potentiality	158
94	5.36	Ward-wise saving potentiality	159
95	5.37	Family indebtedness	160
96	5.38	Ward wise distribution of indebted persons	161

97	5.39	Members of self help groups	162
98	5.40	Members of Self help group	163
99	5.41	Marital status of women domestic help	163
100	5.42	BPL card holding	165
101	5.43	Fatal diseases of the women domestic workers	165
102	5.44	Correlation matrix of selected variables	167
103	5.45	Logistic Regression predicting the likelihood of having daily wages by the selected background of characteristics.	168
104	5.46	Family Income of Domestic helps (from up to Rs 1000 – Above 3000)	172
105	5.47	Income of domestic helps (up to 1000-Above 3000)	173
106	5.48	Sexually harassed domestic help	174
107	5.49	Childrens' education	175
108	5.50	Total literacy of the families	176
109	5.51	Educational level of the children of domestic helps	177
110	5.52	Savings account of the domestic help	178
111	5.53	Domestic helps tortured within the family	179
112	5.54	Earning and non earning members	180
113	5.55	Comparing Incomes of Domestic helps and other family members	181
114	5.56	Job availability of other family members	182
115	5.57	Workers suffering from diseases	183
116	6.1	Age Composition of women workers in Cooch Behar Municipality	188
117	6.2	SC, ST and general category workers	190
118	6.3	Monthly family income of women domestic workers and women construction workers	190
119	6.4	Structure of workers' own income	192
120	6.5	Educational level	193
121	6.6	Educational level of both the workers' families	193
122	6.7	Housing provision of both types of the women workers	194
123	6.8	Latrine Facilities Available	195
124	6.9	Electric connection facilities among the women workers' families	196
125	6.10	Savings potentialities	196
126	6.11	Family Indebtedness of women workers in Cooch Behar	197
127	6.12	Member of Self help group	198
128	6.13	Working hour (weekly)	199
129	6.14	Number of BPL card holders	200
130	6.15	Marital status of women domestic workers and construction workers	200
131	6.16	Number of families suffering from fatal diseases	201

LIST OF FIGURES

Sl. No.	Figure No.	Title	Page.
1	4.1	Population and Density of all the wards in Cooch Behar Municipality own Sources	109
2	4.2	Slum and Non slum population in Cooch Behar Municipality	114
3	4.3	Income wise distribution of population	118
4	4.4	Percentage of worker and non worker in Cooch Behar Municipality	119
5	5.1	Grouped Bar Diagram Showing Income wise educational status	139
6	5.2	Grouped Bar Diagram showing Educational Status of female domestic workers Families	142
7	5.3	Pictorial representation of the literacy status of women domestic helps in different wards	143
8	5.4	Pie chart showing marital status	164
9	5.5	Families with fatal diseases	166
10	5.6	Children's Education	176
11	6.1	Age Composition of Women workers in Cooch Behar Municipality	189
12	6.2	Monthly Family income of women Domestic workers and women construction Workers	191
13	6.3	Structure of workers' own income	192

LIST OF MAPS

Sl. No.	Map No.	Title	Page.
1	4.1	India	97
2	4.2	West Bengal	97
3	4.3	Cooch Behar	107
4	4.4	Slum Map of Cooch Behar Municipality	115
5	4.5	Ward-wise slum population	116
6	4.6	Different wards in Cooch Behar Municipality	125

LIST OF ABBREVIATIONS:

- ASI: Annual Survey of Industries
BPL: Below Poverty Line
CASP: Community Aid & Sponsorship Programme
DDP: Draft Development Plan
DPEP: District Primary Education Project
DWCRA: Development of Women and Children in Rural Areas
EGS: Employment Guarantee Scheme
GDP: Gross Domestic Product
ICDS: Integrated Child Development Scheme
ICLS: International Conference of Labour Statistics
ICFTU: International Confederation of free India Union
I.L.O: International Labour Organization
IRDP: Integrated Rural Development Programme
LDC: Less Developed Country
MNC: Multi National Corporation
NCEUS: National Commission for Enterprises in the Unorganized Sector
NDWM: National Domestic Workers Movement
NGO: Non Government Organization
NMBS: National Maternity Benefit Scheme
NOAPS: National Old Age Pension Scheme
NREGA: National Rural Employment Employment Guarantee Act
NSAP: National Social Assistance Programme
NSSO: National Sample Survey Organization
OECD: Organization for Economic Cooperation and Development
PDS: Public Distribution System
PMGSY: Pradhan Mantri Gram Sadak Yojana
RTI: Right To Information
SAARC: South Asian Association for Regional Cooperation
SEWA: Self Employed Womens' Association
SHG: Self Help Group

SGRY: Sampooma Gram Swarozgar Yojana

SGSY: Sawarna Jayanti Gram Swarozgar Yojana

SMCA: Siliguri Municipality Corporation Area

SNA: System of National Accounts

TPDS: Targated Public Distribution System

UDPFI: Urban Development Plans Formulation and Implementation

UNDP: United Nations Development Programme

US: Unorganized Sector

GLOSSARY

- Panchayati raj: Rural local body's administrative power.
- Purdha: Yashmak
- Sadar: It is the largest wholesale market of household and other items in the district.
- Thika: part time
- Puja: Worship
- Choukider: Guards

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Chapter I

Introduction

- **The Problem**
- **Objective of the Study**
- **Research Question**
- **Research Hypotheses**
- **Research Methodology, Sample Design and Data Sources**
- **Research Gap and Expected Contribution**
- **Organization of Chapters**

1.1: The problem

Service opportunities in almost all the developing countries are very limited and these are probably not improving in a substantial manner. The infrastructural facilities are insufficient, inputs and market conditions for services are also not so conducive. Under such a situation most of the developing countries are facing a serious problem in the process of urbanization which is also a big need for the development procedure. This type of problem has become a great challenge before those countries to cope with. In this context, Informal sector has a significant role to play. Informal sector is a segment of the economy and labour market which absorbs a considerable number of job finders or unemployed workers and it deals with outside of government rules and regulations. In those countries where population is growing rapidly and urbanization is taking place, a tendency is found to draw up most of the workers in the urban areas. The informality is an important coping process during the time of collapsing the formal system. When there is no feasible formal jobs, people have no option but informal jobs. Thus though informal sector was completely ignored before, now-a-days it has become a topic of study of researchers. The distinguishing feature of the enterprises in informal sector is that they are operated in a diverse business environment than the firms in the formal sector. The existence of informal sector was recognized in the early 1970s. But the image of informal sector is not so easy as to define distinctly. Various research studies were conducted from time to time by the government or individuals, organizations or many institutions which have reported different concepts of informal sector. It is not very simple to describe the informal sector with a single definition or with a few words because of its diversity or varied nature. So, we are citing here some definitions offered by different authorities and scholars.

The first person who introduced the word 'informal sector' was Keith Hart (1971). He described the informal sector as that part of the whole urban labour strength which falls outside the organized labour market. The study established a number of income and employment generating activities in the 'unenumerated' sector or urban settlements.

Then the concept of informal sector was introduced into international usage in 1972 by the ILO in the Kenya Mission Reports. There informality was defined as a "way of doing things characterized by (a) ease of entry (b) reliance of indigenous resources (c)

family ownership (d) small scale operations (e) labour intensive and adaptive technology (f) skills acquired outside of the formal sector (g) unregulated and competitive markets.

Mazumder (1975), in a World Bank paper described 'informal sector' as an easy entry, residual sector providing mainly services and crowded with secondary workers with low productivity and wages.

Tokman (1976) has defined the informal sector as a self- contained sector with well- defined and significant links with the remaining part of the economy.

Sethuraman (1976), has defined the informal sector as containing of small scale units engaged in the production and distribution of goods and services with the primary objective of generating employment and income to their contributor even though the constraints on capital , both physical and human.

Papola (1981) has defined informal sector as a suitable way of identifying a segment of economy having certain characteristics which leads to disadvantageous conditions for the growth of enterprises and activities operating in this segment.

Squire (1981). defined informal sector as a sector in which wages are determined on the basis of demand and supply forces

Natrrass (1987) defined informal sector at the interface of formal sector, reserve army and marginal pole.

According to Gibson and Kelly (1994), initially multiple production forces prevail in informal sector but competition among informal sector units ensures survival of only the most profitable methods. They have defined informal sector as a sector that uses technology of inferior quality.

According to ILO (1991), informal sector refers to activities typically at a low level of organization and technology, with the primary objective of creating employment and income.

In one hand, the informal sector jobs are low paid and there is no security of job and in contrary it creates jobs and reduces unemployment. It refers to an extensive range of economic works such as street vendors, small scale manufacturing ,small automobile

and machine repairing shops, bicycle menders, shoe making or handicraft carried out by a single arranger which do not come under the umbrella of regulations of the state or the country. It includes rickshaw peddlers, domestic workers, fishermen, fish mongers, navvy, porters, boatmen, plumbers, quacks, ragmen, scavengers, barbers, florists, green grocers, hinds, hodmen, tea shop and tea sweetmeat shop workers, share croppers, slaughterers, private tutors, masons, hawkers, carpenters, small artisans etc.

There are two types of informal sector activities as follows:

(a) Coping strategies (Survival activities): casual jobs, temporary jobs, subsistence agriculture, unpaid jobs etc.

(b) Unofficial earning strategies (illegality):

(i) Unofficial business activities: Tax evasion, evasion of tax regulation and other government regulations, no registration of the company.

(ii) Underground activities: crime, corruption-actions which are not registered by statistical offices.

The ILO/ICFTU international symposium on the informal sector in 1999 proposed that informal sector workforce can be categorized into three classes.

(i) Owner-employers of micro enterprises, employing few paid workers, with or without apprentices.

(ii) Own-account workers, working alone or with the help of voluntary workers, generally family members and apprentices and

(iii) Dependent workers, paid or unpaid together with wage workers in micro enterprises, unpaid family workers, contract labour, paid domestic workers.

The basic characteristics of informal sector are as follows:

(a) Ease of entry: Who wants to enter into the city life leaving their village in the hope of higher income than their poor agricultural income, they enter into the city mainly through the informal sector. So this sector has mobility of its labour.

- (b) Independence and flexibility: Independence, flexibility and freedom are some crucial characters of informal sector. Some workers of developed countries like to be engaged in informal sector because of freedom of work where they can use their creativity.
- (c) Small Scale operation: The small scale indicates small size of employment, less capital strength and rate of return on capital employed is small compared to formal sector firms.
- (d) Family ownership of enterprise: In this sector the family labour is widely used. As it is small sized sector, it can be operated without a structural division of labour and most of the managerial or directorial functions are to be performed by the owner himself.
- (e) Labour Intensive and adaptive Technology: Firms of this sector are labour intensive and adopt low productivity techniques of production
- (f) Lack of recognition from the government: The activities in informal sector generally do not get any government support. Bank finance, imported raw materials, foreign skill, protection from foreign competition etc. are not found in the informal sector firms.
- (g) Unprotected labour market: The 'informal' sector labour market is not regulated and it is competitive owing to total freedom to entry and goes out from this sector.
- (h) Tax Evasion: In 'informal' sector there is no record of economic operations and so the income is not reported for taxation.
- (i) Legal or Illegal: The informal sector activities may be legal or may be illegal

The importance of informal sector is countless and the expansion of this sector is quite remarkable in terms of employment generation, addition to percapita income and reducing poverty. Table 1.1 clearly shows employment generation through informal sector during 1983, 1988, 1994, 1999 and 2004.

Table-1.1: Total number of estimated population, labour force, employment, unemployment, informal employment and formal employment in India (in millions)

	1983	1988	1994	1999- 2000	2004-05
Estimated Population	718.21	790.00	895.05	1004.10	1092.83
Labour Force	308.64	334.49	391.94	406.05	-
Employed	302.75	324.29	374.45	396.76	457.46
Un employed	5.89	9.2	7.49	9.74	-
Formally Employed	24.01	25.71	27.37	35.02	34.85
Informally Employed	278.74	298.58	347.08	361.74	422.61

Source: Various rounds of employment-unemployment survey of NSSO, Expert Committee of population projection, DGE & T and National Commission for Enterprises in the Unorganized Sector (NCEUS, 2008).

It is clear from this table that informal employment is rising fast along with the estimated population and labour force and the formal employment decreases in recent days.

Women in informal sector

Now a days in most of the countries women are entering into most of the professions which could not be thought of in the long past and which jobs were mostly occupied by men folk in the early periods. There are some reasons behind it. They work mostly for economic independence, for economic wants. Some enough qualified women work only for feelings of achievement, for evaluating their talent and to contribute some service to the society. But most of the Indian working women are engaged in productive work for their economic obligations. Human development report, 2000 transpired that women carry out more hours of work than men in almost all the countries. They obtain 53 percent of total burden of work in developing countries and 51 percent of that in developed countries are performed by women. According to ILO

women carry out approximately 60 percent of total working hours but they are paid 10 percent of the world's income and possess less than 1 percent of total property. It is Informal sector which absorbs most of the women work force. In the different parts of this sector like agriculture, construction, home based works women play a dominant role. As they are engaged in home based work and in the job which are difficult to count, their contribution to this sector is not estimated properly. The actual size of women involved in informal Sector is under- recorded. Actually, they are a crucial part of the informal sector and the proportion of women workers exceeds that of men in most of the countries. More than 60 percent women workforce is engaged informally (outside agriculture) in developing countries though in Asia percentage of women and men is more or less same in informal sector (ILO 2002). In India and in Indonesia, nine out of every ten women working outside agriculture are in informal sector. In ten Latin American and four East Asian countries, over 50 percent of female non- agricultural workers are working in the informal sector. Out of twenty one developing countries, in nine countries women's share of the total workforce of non-agricultural work exceeds the men's share. But in Honduras, Syria and in four North African countries, the proportion of men in informal sector is higher than that of women i.e. in many countries most of the economically active women are employed in informal sector. In many developed countries, though women labour force is smaller than men, women constitute a major portion of part time workers. In case of part time work, women's share was 98 percent in Sweden, 80 percent in United Kingdom and 68 percent in both Japan and United States in the year 1998 (ILO, 2002). In India, 118 million women workers are engaged in the unorganized sector. This is about 97 percent of the total workers in India (Report of the Export Group on Informal Sector, 2006).

Number of informal sector workers (sex wise, rural – urban wise) has been shown in table 1.2 below:

Table-1.2: Estimated number of workers in informal sector (In Million), 2006

Sector	Male	Female	Total
Rural	196.74	104.02	300.76
Urban	77.05	18.96	96.01
Total	273.79	122.98	396.77

Source: Redefining of unorganized sector in India, Report of the Expert Group on Informal sector, May 2006.

According to 1991 census, out of the total women workforce of 87.77 million only 4.2 percent women were engaged in formal sector and the rest i.e.95.8 percent were in the informal sector. Therefore, the unorganized sector in India is the Women's sector (Satyasundaram, 1996). As most of the women are less qualified and less skilled they could not access into formal sector which is regulated and random entry is impossible here. So unregulated, unorganized, unprotected informal sector where entry is more or less easy is the last resort for those women to earn their living. But a large segment of the women workers (i.e. home based workers and street vendors) fall in the invisible group. They serve up significantly to the world business but they are not getting their due credit. As their work is difficult to account, the number of women and their economic role to this sector are underestimated till this time. Domestic helps are such type of workers who are invisible to the general people in most of the places.

Women as domestic help

The word 'domestic help' is being descended from time immemorial and till date it has no reliable or any official records to support as to how and when this system i.e. selling of labour came into being. The labour that they individually put into managing our housekeeping when is considered to be a compliment to the housekeeper's or menial's skill and also when most of us individually feel that their help is regarded as indispensable yet their contribution to our family still goes unrecognized and unheeded of the concerned Labour Department.

Domestic workers constitute a significant portion of Informal sector and majority of the domestic workers are women. Domestic workers are those who work in the other

houses for pay, performing many of the domestic services such as sweeping, swabbing, cooking, washing, dressing up vegetables, caring for children or the elderly, sick and disabled, pest ling spices, doing up rooms, shopping mopping etc. Most of the domestic works, especially by women, is informal in nature i.e. it is performed outside the area of labour rules and social protections.

They receive much lower wages than the working women in other jobs and the wages are lower for the women domestic workers than the men domestic workers. Women domestic workers work long hours for scanty wages and usually have no maternity leave, pension provision and health care facilities. Though they are essential, they are exploited and undervalued. In middle class families or in well off families almost all the women are educated now. They generally create a sense of obligations to earn money for meeting up their economic expenditure. Whether qualified or not so, everybody is running after earning money to ease their financial crisis. But their so called primary duty at home does not leave them. So to manage their duties properly inside and outside their houses they feel the need of domestic helps who can provide them an easier life style. So in India or in other countries keeping one or more domestic helps have become a requisite for the nuclear working families. Besides the working women, other house wives are also dependent on domestic helps. They cannot tackle their household jobs properly alone and they are engaged in some different types of works such as looking after their childrens' education, their own education, hobby etc. So the demands for domestic workers are growing rapidly. But their wages are not increasing so much belying the demand law as the domestic workers are available.

Generally domestic workers are of three kinds-part time domestic workers, full time domestic workers and live-in domestic workers. Part time domestic helps normally perform their works in one or more employers for a specified number of hours per day and carry out some specific tasks. They divide their work time according to their housemasters. When they are recruited in their jobs, they fix their time and chores with the respective housemasters (generally with house mistresses.). Every day after finishing their own domestic jobs they set out for one of the households. They have to adjust themselves with that housemaster's family environment during this time schedule. When they go to other houses, again they become harmonic with those other families. From seven a.m. to nine a.m is the pick hour for the household jobs because most of

the families want domestic helps at this time to come as during this period everyone wants washed utensils , swiped and swabbed rooms.

Full time domestic helps are those who work for a single employer for a specified number of hours (generally full day) and come back home every day after finishing her work at master's house. In the case of full time domestic helps ,house mistress expects much work to be done by them. The workers are provided one or two time food and also more wages compared to a part time domestic help.

Live-in workers are those who work full time for a particular employer and also stay at the premises of the employer and does not return back to her home every day after finishing her work. They receive room and board as part of their salaries. They start their work from morning with the housemistress. From preparing tea, pest ling spices, dressing vegetables, doing up bed, cooking and what not they have to do. They are expected to attend their master or mistress at every time. Besides these three types of domestic workers, another type of domestic worker is there named casual domestic workers. When any occasion takes place in any household, this type of domestic help is hired for performing some domestic jobs in lieu of wages. As for example when marriage ceremony ,blessed food taking ceremony ,last offices rites, house warming ceremony , birth day party and such types of occasions take place in any household, they need some extra hands to do extra work related to that occasion. So in these cases casual domestic helps are engaged in contract basis. They may be engaged there for one day, two days or for fifteen days or may be for one month depending upon the requirement of the household.

Women domestic workers face many problems in their work place some of which are listed below.

1. They are not satisfied with their present wages.
2. The workers have to do extra work while gusts come .The extra money for that additiona work is not sufficient. Even in many cases the employer does not pay anything.
3. The employers do not grant any kind of leave in their favour when in need.

4. Often they fall victim to the sexual desire of the male employers.
5. The real wage in the form of food, cloth etc. is not sufficient for them.
6. In most of the cases the volume of work rises day by day in the employer's house. The employer does not offer any extra wages for this increasing work load.
7. Some employers have a tendency to deduct wage for absence of work.
8. A few domestic workers enjoy the benefit of annual increment.

Besides these, the women domestic workers face different troubles in their own house. Though in the past much had been said in a series of meetings and also when much had been written in almost all the news papers things stand till date as it was before and nothing fruitful could be achieved for their overall wellbeing or betterment.

According to the 61st round of the NSSO survey, 2004-2005, there are 4.75 million Domestic workers in India. Probably it does not reflect the true picture, as there is no organized study to count such workforce in this country. "Around five million people in India keep more than two or three domestic workers as help", says Harish Rowat, Ministry of state for Labour and Employment. According to ILO estimate, 2010, domestic workers represent four to ten percent of the total workforce in developing countries and 1 to 2.5 percent of the total workforce in developed countries (ILO, 2010). In Latin America there are an estimated 7.6 million domestic workers who represent 5.5 percent of the urban work force (Tokman, 2010).

1.2: Objective of the study

This Study is conducted with a view to investigating the lives of only the women labour class who are vital in our society and working in the informal sector with special reference to domestic helps in Cooch Behar district. In India the number of working women are increasing rapidly. Among these women, most are engaged in the informal sector where the workers often are of low paid work force. Most of the women are performing the informal sector jobs in India as employment scopes for them in the formal sector have become limited. Though there is a vast demand for the informal sector workers, their wages are not so high at all and they have to face many problems in their work places as well as in their own houses. Among all the informal sector

works, domestic work remains an invisible one. It occurs behind the private doors where the hands of the law cannot reach. Actually it is considered neither a formal nor an informal sector occupation. Though Domestic helps are the most important workforce in our daily family life, they are very much neglected by the society. Any recognition yet has not been given to them. Thus, in this study an attempt has been made to bring into light (i) the socio- economic profile of women workers in informal sector,(ii) the living conditions of the women workers ,(iii)the education of them and their thought about their childrens' education. (iv)their rate of wages and exploitation towards them,(v) the common and unheard problems of working women at their work place and at home. and (vi) the relation between the domestic workers and their masters or mistresses.

All these critical issues relating to domestic helps have been analysed in respect of women domestic helps.

In a nutshell, the purpose of this analysis is to examine the situation of women domestic workers in Cooch Behar district and to examine how these women manage their time and combine their professional work with domestic responsibilities as wife, mother, daughter and as an economic provider.

1.3: Research questions

In this research investigation we would like to deal with the following research questions.

1. Are the domestic helps ill-paid compared to other informal sector workers?
2. Have they any security in their place of work?
3. How is the relation between the domestic helps and their masters?
4. Are they sexually harassed in their place of work?
5. Are their dignity of labour always received due respect?
6. What kind of treatment that they get in their own families from the side of their own husband i.e. from their respective housemasters and how should we define it?

1.4 Research Hypotheses

Based on the questions just mentioned we have framed and tested the following set of hypotheses specifically relevant for our purpose.

1. The women as domestic helps are exploited in terms of wage they receive.
2. Often they fall victim to the sexual desire of the male members in the masters' family.
3. They want to educate their children but environment is not conducive to educate them.
4. Very few workers are concerned about the potentiality of savings.
5. The women domestic helps are tortured by their male members both mentally and physically in their own house
6. In most of the cases the family members of domestic helps are dependent upon them.
7. As a result of poor income, lack of nutrition and physical pressure, female workers are developing a large number of diseases.

1.5: Research methodology, sample design and data sources

Research Methodology is a process to solve the research problem systematically.

The present study of informal sector and women as domestic help is an empirical study i.e. the conclusion drawn are based upon the prevailing system as gathered from the real life observation .From the view point of objectives this research can be said as descriptive research as it aims to describe a situation, problem and it provides some information etc. It is based on survey research technique. Many informations like own income , consolidated family income, education, childrens' education ,the problem at the work place and at their own house etc. of 200 domestic workers have been gathered from extensive survey.

We have conducted our survey within the Cooch Behar Municipal area of the district of Cooch Behar. Under Cooch Behar Municipality there are 20 wards out of which we have selected four wards for our detailed study. Pilot survey was conducted to select the municipal wards of Cooch Behar municipality. Selected four wards are taken from almost four sides of Cooch Behar town from which we can

get a total overview of the whole municipality. From each ward, we have interviewed 50 samples of domestic workers families which were randomly chosen and collected all the informations. So, as a whole, the number of our study is 200. Interviews were conducted at the dusk and sometimes in the afternoon as in the morning or in the evening they remain away from their house for their professional work. The necessary information has been gathered from extensive field investigation and collection of primary data. We set some open ended and closed ended questions for the face to face interview and then from the responses against the questions we get all the informations related to our study. We also have taken the help of case study of some workers to know about the daily life which exist in reality. The data collected through various secondary sources have also been utilized to develop our research understanding

Simple statistical techniques such as average, percentage, standard deviation, regression are used to analyse the data collected.

1.6: Research gap and expected contribution

Very few researches have been conducted about the women domestic helps and about their common and unheard problems in West Bengal out of which a little has been worked out in Cooch Behar district. Sidhartha Sarker's study gives an exposition of women engaged in informal sector activities in Dinhata subdivision of Cooch Behar.

In the township area gradually the demand for domestic workers are going high. Yet the wage rates of them are very poor as their works are valued hardly. The cause is that their work in the home is actually unpaid which is done by the wives or mothers. And these household works have been continuing undervalued. As a result, their wages are so poor.

They are sexually abused and in some cases haunted and also they are oppressed in their own house in different ways. As some of the house masters consider them of easy virtue, they dare to harass them sexually. Yet the domestic helps have no voice against their ill motivation.

The problems cited above somehow or other were not taken into serious consideration by the previous writers.

Literacy rate of domestic workers is very low. But their thinking about their childrens' education is very much positive and so most of the children of them are literate. Women domestic helps always try to meet up the expenditure of childrens' education at any cost. This type of thinking of women domestic workers was also overlooked.

Though they are one of the main earners of the family, they are oppressed in their own house by their respective husbands and in-laws. This is a contradictory phenomenon of normal life. They work hard in their own house as well as in their masters' houses. After returning home from their place of work they become totally exhausted but any sympathy does not wait for them in their own houses. They receive immense pressure of work along with the psychological pressure which is created from the stress to finish their routine jobs in quick sequences. Almost 50 percent of the domestic workers are not BPL card holders though this should have been. Therefore they always remain under the spell of psychological pressure besides their extreme poverty. These types of problems are discussed in this work.

Almost all the problems, the financial and mental status of women domestic helps in Cooch Behar district of West Bengal are highlighted in the present study. It will reflect the status of women domestic workers in West Bengal as a whole. Thus, the study, we think, will immensely benefit the community in question. By knowing the situation of women workers in informal sector the Government and the Fs can forward to take some effective and fruitful steps for the overall development of the trodden and neglected society.

1.7: Organization of chapters

To represent the problem of women domestic workers in an orderly way the whole details of the study are divided into eight chapters. In all the chapters we have tried to discuss different aspects in a rather critical way. Chapter II represents the core of some literature about the position of women in Informal sector which were written by some renowned authors of different parts of the world. Chapter III is devoted to show up the informal sector workers with reference to women domestic helps. It gives a detailed description of informal sector, its several definitions, social security measures for the informal sector workers etc. Chapter IV provides a brief profile of the study area. Our study area is Cooch Behar municipality of the district Cooch Behar. So in this

chapter, the history of Cooch Behar, its economy, its population, geographical importance, description of Cooch Behar Municipality, description of related wards are detailed. In Chapter V, we have tested the hypotheses stated in the introductory chapter along with the survey results and the information which we get from our survey. In Chapter VI, we have compared women domestic helps with the women construction workers in respect of their socio-economic status in Cooch Behar district. Chapter VII represents some detailed description and daily life of some women domestic workers as case studies. Chapter VIII gives a short summary of the whole study, the conclusions and recommendations. In brief, the following is the organization of the whole study.

Chapter I: The Introduction

Chapter II: Review of Literature

Chapter III: Informal sector workers with reference to domestic help

Chapter IV: Profile of the study area

Chapter V: Testing hypotheses on the Basis of data collected

Chapter VI: Comparing socio-economic status of domestic helps with other female workers engaged in other activities.

Chapter VII: Some interesting case studies

Chapter VIII: Short summary, conclusions and recommendations.

Chapter II

Review of Literature

- Introduction
- Literature Reviewed on the Women Workers in India
- Literature Reviewed on the Women in Different Parts of the World besides India



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2.1: Introduction

This study describes about the socio economic conditions of women domestic helps. Their works fall in the informal sector. So here we want to present the core of some literatures about the position of women which are written by some renowned authors, researchers of different parts of the world. The present chapter presents the view of many scholars and writers about the diverse problems, the socio economic status and economic conditions of women workers in different types of informal jobs. Some review of studies regarding the socio economic conditions of domestic workers are also gathered here though the research studies on this subject are not plenty in number. Main findings of these studies have been focused here.

We have divided all the literatures studied in two groups.

- i) Women workers in India
- ii) Women in the different countries in Asia besides India

2.2: Literature reviewed on the women workers in India

Here we represent the core of those literatures which tell about the women workers on the basis of the studies in different parts of India. Here women workers consist of mainly informal sector workers as agricultural workers in rural areas, domestic workers, bidi rollers, mine workers, brick field workers etc.

In his paper Amit kundu (2008), discussed about the working and living conditions of the female domestic workers of Kolkata through micro-level study. He had surveyed 400 domestic workers who are divided in two strata: part-time and full-time domestic workers. The paper has shown that the daily migrant young married women with many children and whose other family members' income is unstable and low prefers part-time domestic work to cope with their family expenditure. But when husbands contribute more in their family, the respective wives choose full-time work as domestic help. Higher number of adult dependent, high spending on education and Medical, low contribution of other members of the family influence a part-time domestic worker to work more than one house simultaneously. If we observe from demand side, it can be seen that the employers of middle sized family prefer part-time domestic worker for economic reason and for security reason while the families where both husband and

wife are working and only aged person or children are living alone in their absence, they like to employ full-time domestic workers. So there is little demand of full-time domestic workers which forces a domestic worker to take part-time job. It was showed through Engel's ratio that the living standard of full-time domestic workers are little better than part-time domestic workers. Most of the part-time domestic workers are lying below the Governmental adjusted poverty line where a good percentage of full-time domestic workers are lying above the poverty line. The sample survey has shown that 23 percent part-time domestic workers have own houses, 41 percent reside in rented house and 36 percent live in shanties. In case of full-time domestic workers these are 47 percent, 42 percent and 11 percent respectively. Dr. Kundu observed that, housing condition of full-time domestic workers is a little better compared to part-time domestic workers. Only 30 percent houses of part-time domestic workers and 67 percent houses of full-time domestic workers have decent sanitation facilities. Most of the full-time domestic workers have to work more than eight hours a day. Both types of domestic workers get less than the Government recommended minimum wages. They are disadvantaged from overtime pay, timely payment of salaries and public holiday. They are discharged without giving a notice period and informing any valid ground of sacking. There is one positive side that, all domestic workers are enjoying three paid holidays per month in Kolkata. They are deprived from getting the benefit of state assisted scheme of Provident Fund for unorganized workers by West Bengal Government. Dr. Kundu's suggestion is that the domestic workers should be included in the domain of unorganized workers. For them it is necessary to fix daily wage. They should be encouraged to form Union which can look after their interest. Provision of housing and Medical facilities is essential for the improvement of their living and working conditions. They should be taken into consideration under the state assisted scheme of Provident Fund of unorganized workers. These practices can uplift the economic and working conditions of female domestic workers of Kolkata.

A. N. Singh (2001) discussed about the life of women domestic workers in his book "Women Domestic Workers - Socio economic life ". This study was based on field survey and his attempt was to reveal the problems of women domestic workers. He mainly focused on the working environment, working conditions, factors which obliged them to undertake domestic work, family life, and impacts of work on their physical

state and on their family members as a whole of domestic workers. In the first chapter the author explained the women's condition in the modern world where in most of the places they are facing various types of crimes committed against them as rape, female infanticide, wife battering, dowry death, child abuse, sati, financial exploitation of female workers but the women population face difficulties to protest against the malpractices. Though the incident of women exploitation and degradation is not almost the same in all the families, it is very much true that every woman has to suffer in some way or other. He depicted country-wise and year-wise picture of women exploitation including rape, dowry death etc. He derived many supporting instances from the study and surveys by some renowned and thoughtful authors like Bhat, B.R (1989), Klein V (1997), Chatterjee P.K. (1973), Mahajan D.P (1973), Colin Clark (1960). In chapter 2, A N. Singh has discussed some rich literature on women issues such as by Prabhakar, R. (1955), De Souza, V. S. (1959), Grover, S. (1962), Sharma, K. (1964), Singhal, M. (1968), Longania, S. (1969), Singh, K P. (1972) and so on. They have written about the sorrowful plight and problems of working women in different spheres of work. In chapter 4 the author focused on the general social profile of women domestic workers and their employers. He surveyed on 150 women domestic workers and 50 of their employers. With some data table he indicated that women between 21-40 years are more interested in domestic work because of economic necessity after marriage. The participation rate of backward class women in domestic work is 40.67 percent and it is higher than upper and lower caste. He pointed out that more than two third women domestic workers are married. He indicated that 40 percent of women domestic workers are literate by name, 29.33 percent women domestic workers have primary education, 15.33 percent are up to middle and only 15.33 percent are totally illiterate. This result focused that literate domestic workers are available as they have to be involved in some work with responsibility. Thereafter the writer discussed the occupational status of employers, their monthly income, the reasons for employing domestic workers etc. He discussed thoroughly about seven cases of women domestic workers which revealed the holistic view of working and living conditions of domestic workers. The following chapter revealed the family background and economic compulsion of domestic workers for which they are compelled to work as a domestic help. While speaking about employment before marriage he said that 65.19 percent respondents were doing any job before marriage and 34.81 percent did not do any job

i.e. after marriage they were bound to undertake the job of domestic workers because of their family's bad economic condition. In this way this book highlighted the working conditions of the domestic workers, after effect of work, money income, reasons for changing the employer etc. While speaking about family profile, the writer said that a major portion of women domestic workers came from nuclear families and the remainings were from joint families. About 30 percent domestic workers started their work at their early teens i.e. they joined job from their parent's house. A major portion of domestic workers started working after the age of 26 and above. More than 88 percent of them did not possess own house and they stayed at rented house and the monthly rent become a financial pressure on them. In almost all the cases it is a one room house. In 65 percent of the houses there is no electricity, 50 percent of the domestic workers have more than 3 children. About half of the domestic workers' husbands take liquor and they gamble at card and a good number of them are smokers. The family income of the majority of domestic workers is up to Rs 500 per month. A major part of domestic workers think that due to loss of their husband's job they are compelled to join work as domestic helps. Most of the working women recruit domestic workers in their houses to cope with the domestic chore. A good number of domestic workers are not satisfied with the behaviour of the housemasters or housemistresses. So they want to leave their present job but they cannot find any substitute with their present qualification and skill. Employers also are not satisfied about the quality of services by domestic workers i.e. their punctuality, regularity, hygiene sense etc. Most of the domestic workers want to form their organization because they feel that as they have no union or organization they cannot reach any bargain with their employers about good work condition or good wages. At the end of the book the writer suggested some useful approaches for maintaining total quality management in employee and employers both. In order to enhance the quality of the workers performance, their education is a must. Need based education and training will raise workers' effectiveness and service quality and the employer will be satisfied with them. Workers association or union should be registered under the trade union Act. The wage rate of the workers should be fixed in a considerable rate and they should have job security like that in organized sector. The socio-economic development projects should be introduced in backward and urban poor areas. In jobs, the priority should be given to the widows and their dependent children allowing them to join the

mainstream job and not getting exploited .Drug counseling centers should be launched in the areas where they live so that the alcoholic or drug addict husbands of the women domestic workers may get rid of such addiction and they may lead a respectable, blissful family and social life.

In her article “Dignity of Domestic workers” (2009), Sister Amala Valarmathi discussed about the vulnerable conditions of women domestic workers and the struggle of different organizations for their existence and well-being. The labour of domestic workers is not appraised properly. They are highly exploited as they do not fall in Labour Act. For their protection the labour law has not been framed. Domestic workers are to be blamed for stealing if anything is missing in the house. This article also said about the migrant domestic workers. Generally they become full time domestic workers and become victim of physical and sexual abusing. Migration occurs due to debt bondage, sudden death in the family and rural unemployment. This study also discussed about “trafficking agencies” or pimp who employ girls or hand over them to local agents on commission .In Tamilnadu, some villages have almost hundred of agencies who sell domestic workers. Besides, thousands of Indian women travel to Middle East, South East Asian countries or Europe and North America in search of jobs. Those who are compelled to leave the respective mother land to lead a better life, they suffer more than they were suffering in their mother land. Somehow or other the traffickers avoid the law of land. Sister Josephine Amala mentioned about the bad working conditions of foreign migrant domestic workers. She concluded in her article that they need proper counseling and moral advice from chieftain, they need awareness of rights about the risks they may face through agents and brokers and she dealt with this kind of words that it is a challenge to create awareness in Tamilnadu as well as throughout India and Asia.

R.Uma Maheshwari (2003), in her article discussed about the relationship between the service providers and their domestic helps which depends upon one another. She opined that it is a vicious circle that a family need domestic help at home and the unemployed poor women need job .Because they can't do without providing their earnings from casual or irregular jobs in the unorganized sector like domestic help. The writer expressed that the relationship between domestic maid and housemistress depends upon the understanding between them. According to her in Mumbai domestic

helps have their union and is uniformed to some extent and they are not exploited more. They are very professional because in most of the cases they are dealing with working women. They take leave with notification .But in Hyderabad though domestic helps are not so professional; they carry some movements demanding recognition for them. They also demand social security, medical facilities etc. Despite reliable relationship between domestic helps and their employer Writer's query is that when a domestic help involved in theft or murder and when domestic help is ill treated by the employer then who will solve or take care of those grave situations.

Vinita Singh (2007), in her study 'Women Domestic Workers within Households' shows creative sensitivity in the uses of the Marxist and functionalist conceptual categories drawn from a variety of feminist literature. This book analyses several relevant problems such as socio economic status of domestic women workers, their relationship with their employers and the struggles in the course of their work. This book is based on the women domestic help in Ranchi City. Out of the total samples 36 percent domestic workers are Christians, 26.5 percent are Hindus, and others are Muslims and Sarna religion. As regards the educational status, 38 percent are illiterate and most of the workers are school dropouts.36.5 percent of the workers are landless .As regards migration tendencies among workers 40.5 percent workers migrated to Ranchi from neighbouring places .It is observed that most of the part time workers receive Rs 100-300 as wages. They work in more than one households to supplement their income .The full time workers work for longer durations and get better wages compared to the part time workers .It is observed that 88.5 percent workers have not heard minimum wages act and its clauses .Only 1 percent have heard of this act that is passed by the government .In the context of duration of work there is a distinction between part time and full time work. The part time workers work between 2-8 hours a day while a full time worker works between 8-16 hours a day. The part time worker has more freedom but they do double work i.e. within her own household as well as her employer's house and the full time worker does not perform "double shift "work. When one compares the wages with the efforts calculated in the number of working hours put in by the workers, we can see that the part time worker stands to benefit. If employers can fulfill the realistic wage expectation, the relationship between the employer and the worker can be much more harmonious. As regards holidays it is

observed that 24.5 percent of all the workers get a day's holiday and a major portion of workers do not get a holiday at all. Quite the workers remain absent from work though their leave is not sanctioned. It is observed that 20.5 percent of the workers are satisfied with their jobs and 51 percent are not. It is clear from the observation that the age group of 16-20 years is the most dissatisfied group. Generally the attitude of the employers is quite sympathetic with the workers. As regards wage deduction, a majority of the part time workers say that their wages are not deducted while 24 percent said their wages are deducted when they fall ill. In case of full time workers, wage is not deducted during illness. For the welfare of domestic workers, there are social organizations in Ranchi town but most of the workers do not have any knowledge about these. The incident of harassment of domestic workers by their employers is common. But 48 percent of the workers do not complain to anyone. They say that complaining will not solve their problems but increase it. Only 4 percent said they would approach the police if harassed. Both the housemistress and the domestic help are governed by the changing situation of globalization. Because of globalization and the appearance of new markets in the Indian context, the character of domestic work is changing. Domestic workers become the most required person for sharing the housewives' burden of domestic jobs in the household. In Ranchi town, the tribal girls are dominating this market because they have efficiency, reliability, peaceful nature and their physical traits. The relationship between the domestic workers and their family members is changing. The domestic workers try to soothe of her family members because without their consent, it is not possible for her to work for wages outside her home. Very often the non-working members look after the younger children of the domestic workers. Domestic workers find jobs in domestic service with the help of neighbours and acquaintances. Vinita Singh finds that the domestic workers' quality of life is not satisfactory. The workers do not enjoy proper leave and leisure hour. They do not know about the method of birth control. Despite these, the relationship of domestic worker with their employers and other is changing.

Pravin Sinha (2008) in his work discussed the status of domestic workers in India. According to him the domestic jobs are those services which are given by persons to decrease the workload of the female members of the family. In cities the domestic workers emerged to cope with the domestic work of working families. When the

demand for domestic workers exceeds the supply, extra labour come from nearby places. He discussed about the size of domestic workers in India and the percentage of male and female domestic workers in this country. He said about the legal status of them, about various types of domestic maid and the nature of employment. The employment relation is informal in nature and who recommends her stands as guarantor. The employment relationship could be ended either of the parties even without giving any notice. So always there exist an uncertainty in the minds of both employer and worker.

In urban areas in some places the domestic work used to be the domain of the male workers since they could work inside and outside the house. So the level of wages of male worker were increasing .Consequently, there is a preference of female workers who are not only more submissive but work at a lower wages. Since the income is additional and work is more decent than working at construction site so the respective husbands and fathers did not object to lower payment. The terms and conditions of employment are decided on the basis of supply and demand. There is no written agreement between the two parties. The domestic workers are faced with rude employer and in case of theft or any damage at first domestic workers are accused. They become sandwiched between the bitter relationship of family members .They use her as a channel of communication or a media to express anger against the other family members. It makes the job of domestic helps difficult. Parvin Sinha expressed that the workers take up the work as domestic help because of safe work environment. the work is not as strenuous as the loading and unloading or construction work, they do not posses any extra skill and there is a flexibility of working hours. The domestic workers get respect from their family members as they are economically active. They are not confined between the four walls and they have widened their horizon. In the household where both the members are working provide them respectable and favourable environment. But in most of the cases their work is not recognized properly. Their wages are far below the minimum wages. Pravin Sinha suggested that the domestic helps will have to bring themselves under any organization to face the challenges .There are some organizations which are doing remarkable work in their respective locality. The National Domestic Workers Movement (NDWM) is an important initiative in this direction .He discussed about their goals i.e issues of

minimum wages , issue of identity card of each domestic worker , extension of minimum level of social security etc. Finally skill development through training has positive influence on the status of domestic workers. He studied the case of the Bangalore Gruha Kamikara Sangh (BGKS) which is a union of domestic workers in Bangalore city. Probably it is the first trade union of domestic workers. It has 2000 members who have identity card and have opportunities to express their grievances. The BGKS has also developed relationship with construction workers, fish workers, and migrant workers organizations. From this writings we are able to know that at the policy making level BGKS has secure representation in the state commission for women as on the State Minimum Wage Board. Sidhartha Sarker and Anil Bhumali (2005) in their study tried to explain the role of women labour force in informal sector especially in bidi rolling and domestic work in Coochbehar .The study made an effort to evaluate the socio economic status of female paid domestic workers along with the bidi workers. The women working in the Informal sector in the Cooch Behar district is showing an increasing trend. Since the informal activities in the district help in the employment generation process, it is necessary to organise such women workers to enjoy their proper rights. At the work places the female domestic workers face a lot of problems such as low wages,a minimum pay or no pay for extra work ,sexual harassment etc. Until the concept of unionism is developed among the domestic workers, these problems cannot be overcome. This study revealed that the educational status of the female domestic workers in this district was not satisfactory .But many women workers in Cooch Behar were conscious about their children's education. Majority of the workers had no savings potentiality (86.5%) though they wanted to save. Some of the women domestic servants had grievances against the employers. 51 percent of maids reported that their master trusted on them moderately. 6 percent employers had no trust worthiness at all .This study shows that 81 percent of the workers served as thika (part-time) domestic workers, while six percent work as full time workers.

In the case of bidi rollers the main reason of the workers behind taking the job as bidi rollers is the economic compulsion .Some children also join the work to make up their educational expenses. But the educational status of the bidi rollers is not good except some school going labours. Very few workers save money .In Cooch Behar district the

wage rate of bidi workers differs from one brand owner to another. Direct factory workers get a better wage than the contract workers. They get other benefits like Provident fund and ex-gratia with the regular cash wages. Children of bidi workers get scholarship for study and their welfare fund is utilized for the benefit of labour. The contract workers get very low wages and they are exploited. The study reveals that most of the workers' husbands were agricultural labour. Another occupations of the husbands are rickshaw pulling, petty trading, wholesale trading and few of them serve as government employees also. The study revealed that the demand for the young adults as domestic help is increasing. Some workers emigrated from Bangladesh. It is found that domestic maids did not want their children to become maid and they always wanted to educate their children. This study further transpired that women domestic workers were tortured by their respective husband for more earning and irregular attention to children and other family jobs. In this study an attempt has been made to reveal the comparative status of female bidi workers and domestic workers in Cooch Behar district. From the earning side female bidi workers were better off than domestic workers. The mean weekly working hours for bidi workers were more than the domestic workers. It is showed that the earnings of the labours in Informal sector is not affected by the age, caste and educational level. The trade union almost does not exist in domestic workers but among the bidi workers existence of trade union prevails. The comparative study state that in case of domestic workers, wage is determined through the negotiation between employer and worker and in the case of bidi workers, wage is fixed through the bargaining between trade union and brand owner. The negative side of bidi workers is that the female bidi rollers were affected by the tobacco flakes. So they had been suffering from health diseases like tuberculosis, asthma and eyesight problem, head ache, shoulder pain, leg pain etc. But the positive side is that the mean hourly wages rate for bidi workers was almost twice than the mean hourly wage rate for the domestic workers. It is observed that female domestic workers and bidi workers in Cooch Behar district are doing their work because of economic compulsion. Though they are wage earners they can never earn enough to become economically independent. At the end of the book the authors suggested some recommendations for female domestic workers and bidi workers. For example, in the case of domestic workers – building up proper understanding between workers and employers for remaining absent from work, setting up formal domestic workers unions, providing

extra wages for extra workload, annual increment, minimum leave facilities etc. are recommended. In case of female bidi workers imparting proper health education among workers, providing minimum wages as fixed by the government, making aware of different welfare schemes, imparting vocational education for child bidi labours encouraging savings potentialities etc. were suggested.

Gandham Siva Rama Krishna, Kotta Ramesh and Kolla Siva Rama Krishna (2005), discussed about the plight of marginalised women workers mainly who are engaged in agriculture. Women agricultural workers have to face many odds and difficulties due to bad working conditions such as long working hours, low wages, gender discrimination etc. The writers threw light on their migration problems, their status in the society and at home, on different welfare programs launched by the government and non-government organizations (NGOs) to improve the standard of living of women workers. Authors carried out their survey on two districts of Andhra Pradesh. This study revealed that 54 percent of agricultural women workers are not literate. Most of the women workers (84 percent) are Hindu. Christians and Muslims are 14 percent and 2 percent respectively. Majority of them were of backward community (60 percent) at the time of the study. The living conditions were miserable and un-hygienic. There were no proper sanitation facilities. The writers also discussed the working hours, working conditions, their wages, their grievances and wants, recreation in their family life etc. This study also showed that the agricultural women workers had no knowledge of the existence of unions. However if any of them knows, she does not feel the necessity to join the unions because they want to maintain a good relationship with the farmers. By these types of discussions, the writers proved that the hypotheses made by them at the beginning were more or less correct.

Hillool Kumar Chakrabarti in his paper (2007) enunciated the socio economic and socio cultural status of rural women who are engaged in agricultural sector. His study based on field survey in Doors region of West Bengal. The main purpose of his study was to examine the existing differences in the status and well-being of agrarian women within two communities i.e. scheduled caste and other community. He also tried to explain how various indicators of well-being of rural agrarian women are related to certain selected economic, cultural and social factors. Their hardship is explored in terms of their property ownership and their engagement in controlling family budget and their

facility of health and nutrition. He showed that the status of scheduled caste women is more awful than those of other community. This study showed that deprivation is high among the people of poor socio-economic status.

V.Rukmini Rao and Sahba Husain (1997) in their article discussed the nature of workforce, sexual division of labour, working condition in the industry and struggle of women workers for their rights. This paper also illustrated the attitude of women to unionisation and some struggles in which women took part. In the garment export industry in Delhi most of the companies contribute very few facilities for workers. Most of the times women workers cannot be organised due to some factors such as fear of losing their jobs, lack of spare time due to burden of house work, family's prevention, lack of communication between workers (male and female workers) etc. In spite of these problems a major portion of women felt the necessity of a union. With the elaborate discussion of two struggles of women workers the writers tried to clear that a small patient full action can also be beneficial for workers.

Achala Srivastava (2005) has a review over the poverty among Indian women. A major portion of poor people in the world are women. There are many factors behind this. In most of the countries women have no right over the property of their paternal or marital house. Women are deprived in every field such as education, employment, health etc. Though they have same quality as men have, they are getting less value. Even they do not participate in decision making process. In section one the writer has pointed some studies which are based on women's poverty. There is a view that for men and women poverty has two different perceptions. Women poverty can be described in two ways. First, the percentage of poor women is larger than poor men and second, women are suffering from a greater degree of poverty. Most of the times the poor women cannot get entry to critical resources like credit, land and inheritance. Their work is not organised and rewarded. They are not getting priority in case of their nutritional need also. They are engaged in unpaid or poorly paid work. In this respect, the writer in her work discussed the view of Jackson Ceciloe and Richard Palmen (1999), Sharma and Judge S (2003), Agarwal (1997), Patel Meena (1998). She discussed the causes of poverty and the causes of the lack of economic growth, inadequate social and economic infrastructure, absence of education, insufficient health facilities and rise in unemployment. Poverty is directly related to these measures. The

uncertain and unsafe condition of women is also directly related to their low literacy levels. In India the illiteracy and poverty is very high. Though female literacy rate has increased in an impressive manner 46 percent of female folk is still far away from education in India. The expansion of education to poorer people is not as good as it is expected. The poor households who are unable to bear the expense to educate all their children, prefer to make educate their boy children compared to girl children. Hence this may create a gender difference in education associated with poverty. With the help of data she has shown that a major portion of female folk are not literate compared to their male counterparts. There is a gap of human capital investment among men and women which is high in low income territories where the investment in education is least in case of women than men. But to reduce poverty it is needed to invest much in girls' education because an educated mother can produce healthy children in all aspects even she can form a brief and standard family. The correlation between poverty and employment and it is revealed in the UNDP poverty report 1998. The women have fewer opportunities for job. Even where they are working more, they are paid little. So poverty of women is straightly linked with their lack of entry in education and possessing right over properties. She has shown that female involvement in paid service is very low compared to male. In unorganised sectors employment of women is greater than men but in organized sector the women's percentage is very low. The activities they mostly perform are not under the purview of minimum wage rule and social security benefits. So women are poor compared to men in this respect. Poverty is also related to poor health. It affects negatively on the health of people. In India, because of poor health and lack of medical facilities and hygiene sense, the life expectancy of female is lower than that of male. This situation is more alarming in rural areas. Most of the pregnant women in our country is suffering from anemia owing to poverty and the households' limited spending capacity. In these way womens' bad health affects the economic and cultural factors which has an effect on nation's development. Malnutrition is prominent in rural women and in their children. Healthcare is mostly taken in case of boys compared to girls. So reproduction is affected due to poor health of women and children. The role of education to reduce poverty is very essential. With data table the writer has shown the correlation between poverty and literacy. Creation of employment is also a crying need in our country. Women who are illiterate fall into low status occupation, low income, unemployment

and poverty and it is a vicious cycle. They fall victim of jobbery. More problems are faced by rural women where agriculture is only source of bread winning. In most of the areas where sexual division of labour exists women are restricted to find various agricultural and other jobs. The Indian government has been trying to reduce poverty of women by taking various schemes. The names of such schemes are Development of Women and Children in Rural areas (DWCRA), Saurashtrik Jyanti Gram Swarozgar Yojana (SGSY), SHGs (Self Help Group) scheme etc. Among these SHGs programme aims to increase the women's income, make them self confident and self sufficient. But these attempts to reduce poverty in this country is not successful in case of women. In the end of the paper the writer has provided some proposals to eradicate poverty. It is needed to improve women's economic standard, to improve all-round upliftment and for these it is necessary to provide them better scope for their education, better nutrition, to provide maternity and paternity leave, monetary grant for child care in case of employment. It is needed for women to get regular employment scopes rather than temporary. Women's land right should be modified in practice. It is mandatory to redistribute the resources in favour of the women. More investment is required in education and health to reduce illiteracy and poverty. Finally, the writer emphasized on the roll of NGOs which can help in executing different measures like IRDP and so and so.

Vimala Ramachandran (2003) in her paper discussed about the gender equality in education (India) progress during the last decade. In the decade of 1990s a progressive improvement is seen at literacy levels throughout our country. The process was initiated with different types of projects, schemes, programmes in different states in India. In 1994 the district primary education project (DPEP) was introduced. Finally from 2002 Sarva Shiksha Abhiyan Programme has been going on by the government. If we have a close and careful look at the enrolment of children in the primary stage from the year 1950s to the present, we find that enrolment is increasing as days roll by. The number of primary schools also has gone up rapidly. But the median number of years of schooling is very low and very small percentage of boys and girls finish their middle school education. In different states the data reveals regional disparities. There is high rate of drop outs at all levels. For the poor sections and for disadvantaged groups the situation is alarming and this situation is graver for the girls. The

government has taken care to turn all single teacher schools to 2 or 3 teachers schools and to increase the proportion of women teachers at the primary stage .DPEP data reveals that 72 percent of two teacher schools do not have any female teachers .But in the case of alternative schools the percentage of female teacher is high. In this paper the recurring recommendations to promote girls' education (1950-2003) is described clearly. Several state governments have introduced different education schemes on the basis of household survey of children and they introduced contract teachers to improve teacher -student ratios. It is seen that the proportion of girls is higher in government schools than the privately run schools because they are provided the claim to various types of incentives in government schools. Some factors like declination of infrastructures, quality of teaching etc. affect poor children and girls more and the remaining children are moving to private schools or when they are in govt. Schools they can get some advantages like engage private tutor as they afford money to engage tutor. The public policy instruments have made a difference when the policy is implemented with sincerity. The reasons for dropping out between the boys and girls and between rural and urban children have a great difference. In the case of girls they are generally used for domestic jobs, they are facing lack of interest in family members and themselves also. In the case of rural girls, there is lack of proper schooling and early marriage is a main reason too. It is found that if girls go to school regularly, they perform better than boys. But there are many factors which make children drop their classes. The bad economic situation of the family is mainly responsible for this. Besides this girls have to look after domestic jobs before and after school i.e. in poor families girls have heavy burden of work in addition to their attending school. In this paper we have the data of children's' work burden before and after school and the data of factors that facilitates or hampers successful primary school completion. NGOs have an important role on children's education and they provide new models of classroom tutorship, teacher training etc. So from these programmes and processes during the ninetieth decade we get a mixed image of improvement of infrastructure which leads to higher enrolment rates alongside the dropouts and substandard quality of teaching method. There are relative inability of planners and rigidities of various schemes which caused great bottlenecks in the system and perennial problems in education. The financial grant in education is not spending appropriately. According to writers it is necessary to decrease the macro-economic priorities and to decentralize the control of

elementary education right from the level of panchayetes and municipalities. In case of India we find that we gained better where education has become the main object of our social life.

Anjali Mehra and Rama Bhardwaj (2005) in their work dealt with the growing social curse of dowry in our country and its causes and effects. At first they defined dowry clearly. Now a days the members and other relatives of groom's family demand dowry generally before the marriage though in the past dowry was treated as a gift to the bride in the marriage ceremony. Dowry in literal sense are defined as money, car, motor cycle, gold even in some cases a piece of land or flat or suit besides to bear the whole expenditure of marriage ceremony. This system has become a tradition and almost a religious rite. With the improved level of education the situation become graver as the time roll by. For the groom the price tag differs according to their family status, education, service, and income etc. That is in matrimonial market the bride groom is put under auction. So now days it has become one of the social evils as domestic violence and dowry death occurs where family of the bride are unable or unwilling to fulfill the dowry demands. But most of the cases of burning or death being shown as accidents by the husbands and their family members. Empirical data shows that almost every year 2000 suicide deaths are reveled because of the failure of giving dowry and every day on average 16 women are killed for the same cause. Beside these there are more data on the same cases registered by the government of India. But these numbers are not real one because very small percentage of families of affected women are conscious and do not protest rather they try to conceal them. So in most of the cases the harassment is not noticed and reported. According to the writers the causes which help to continue the so-called tradition are low status of women, illiteracy, the feeling of grooms family which wants to make up all the capital which have been invested in their son, the want of suitable match by offering dowry as an incentive, considering dowry as a support to help the newly married couple etc. Initially it was a blessing but it has spread in almost all the families and has become a socially forced custom. The effect of dowry system may include physical torture of women, women abuse, suicides, divorce, murder, female infanticide, abortion, adverse sex ratio etc. In section III of this paper the role of law in curbing the evil is revealed. In 1961 .Dowry Prohibition Act was passed by government of India .Under the Act ,they are

punishable with imprisonment and fine both who gives or takes dowry .This law was modified in 1985 .Special laws were also made under the Dowry Prohibition Act . If there is a death by burns or like this of a women within 7 years of their wedding then the in laws and husband should be interrogated for suspicion of death due to dowry .But as it does not happen in presence of the third persons ,the dowry and dowry deaths are still continuing in spite of these laws. As we encourage dowry directly or indirectly, in India this custom continues and flourishes .So until we wake up to the situation and consider men and women equal the laws alone cannot stop the system. It will go unabated.

C.P.Rai (2002), in his book has shown a number of major issues and combines much empirical material with theoretical explanations and discussed the employment position of women in society .The study focused on diverse aspects of the subject and discussed complexity of problems faced by women .It explained an overall views on problems which are related to women contribution. At first it has been shown that there was no change in the working women's status in family but there had been a change in their financial position .The financial reasons were the major factors to draw women into the working force .But a large number of non-working women were satisfied with family income. children and husband than that of working women. In chapter 12 he showed that unemployment rate are higher for women than for men and the women's share has increased mostly in low paid, insecure and unstable employment sector. Average daily earnings of female workers are going to be less than that of male workers. Women constitute a cheap labour reserve. Generally women perform the unskilled tasks and there is a tendency to push out women from skilled to unskilled tasks. The sample survey shows that 62 percent working women are satisfied with their occupations and 29 percent gets enough encouragement from husbands. The positive side of the encouragement is that they praise independence to allow them to develop their creative talents. But the negative aspect is that women have to play two roles. Most of the men become annoyed with when their wives' job interferes with their house work. In chapter 18, the writer discussed about state protection for mothers .In chapter 25, C.P Rai discussed about women workers in unorganized sector. The employers stay in an advantageous position than an employee. Each employer keeps his demand elastic by substituting his own labour for that of the workers. On the other

hand the worker has nothing but his labour power and is at a disadvantageous position to keep back his supply. In the unorganized sector the employer does not want to build up a steady contract with any particular group workers. Even if the workers are working for several years, he is unwilling to make a lasting contract with the worker. He gives the impression that there are close substitutes available to him for the workers. The bargaining power is not equal because the workers are fully exposed to competition from new workers and they have small choice about keeping their labour. If the family is very poor, the women try to engage in more amount of work. About 40 percent of sample women were the main earners in the family and were the formal and informal head of their house. Though they worked for long hours outside, very few can afford paid help or buy any gadgets to reduce their own house work. Often children helped their mother in doing house work or they are compelled to work outside their house to earn. They are doing a continuous struggle for survival. But they have no hope any better prospects to their children and they are not getting any relief through relaxation or change. The major problems for working wives are the dual responsibilities that are house work and the office work. The working women feel or made to feel that they are not looking after their children properly. The working women face a severe problem when their income is more than their husband's income. There are other problems too. They have no time to look after their health, to rest etc. Single working women have faced problem to get married. Writer also discussed the problem of urban working women at work place and the attitude of the working women towards marriage and family and towards education. He discussed about the conflicts between family and job. Problems may arise in case of child care, other household works or spousal relations. These cannot be avoided but they can be minimized. In chapter 35 he discussed about women labourers of Informal sector such as women labour in tea plantation, in salt industry, in beedi industry, handloom industry, animal husbandry, craft, agriculture, in construction sector etc. in different states of India. More than 90 percent of working women are wage labourers in Informal sector in India. They are in the grip of poverty, backwardness, landlessness, and underemployment. They are subject to exploitation like economic, sexual, political, psychological etc. In the next chapter an attempt was made to explain the consumption pattern of some household whose income below Rs 5000 and whose income above Rs 5000. In chapter 37 he wrote about different government policies on women labourers. In the next two chapters C.P Rai discussed

about women in agriculture. He found the problems, lifestyles and working conditions on the basis of primary data in Bihar, Trivandrum like states. Through a case study on women sweeper he showed that they occupy inferior position socially as well as occupationally. Women street vendors, women constructions workers garment making women, women in tailoring job are deprived in many respects. C.P Rai discussed about the role played by husbands, children and other family members to the employment of their respective housewives or daughters .About half of the respondent reported that their husbands care for their children willy-nilly. Some carried out certain works regularly. When women take on paid jobs, some sharing of domestic tasks with the family members often develops. The data showed that there is a significant increase of women's employment in the primary and tertiary sectors between 1981-1991. This increases of women's employment is greater in unorganized sector than organized sector. In the agricultural sector the demand for labour has reached a saturation point. Women and men remaining in this sector would need to improve their skill to increase productivity. Now the process for introducing better working conditions in Informal sector needs to be accelerated. Increases in minimum wage services like child care etc. need special attention. So it can be concluded that innovative measures for women workers for reaching the support services has to be devised by the community.

P.K. Meena in his book 'Women and Society' (2008), discussed the various aspects of women society. While telling about the social structure of women, he said that if a woman is educated and she is engaged in a good job, she can boldly refuse to marry a person who demands dowry. They can be well fitted into any job which men folk can do .According to him the family is an effective means of education. He also talked about the position of women in India after independence. The different problems of women education and the suggestions of different education commission were elaborated in the chapter 'Education for women in Society'. He emphasized the need to train girls in some services. To explain the role of ideal Hindu women he put forth many instances. The wife is compelled to live her life under the control of her husband, the mother is under control of her children and her devotees are the children. He enumerated the policies for women welfare, condition of widows, child marriage and sati practice, offering girls to the Deity, practice of selling girls. He also reported that the work is done by women at home goes unpaid and its very unfortunate. In spite of

social and political progress, life of women is harder than a man. So it is necessary to provide equality of status. He stands beside the women rights, participation of women in politics etc. in his book.

Prof. Joyati Ghosh (2009) has dealt with in her work that most of the women folk spend their times mostly on housekeeping ,reproduction process ,bringing up children which are uncountable .These are not worth praising .These do not come under the preview of labour Act . So their contribution is invisible and unpaid. This means that the data on women labour force participation are not accurate. Their unpaid activities are regarded as the responsibility of the women .When the working women go out to attend their respective jobs, in their absence the house work fall on the young girls and aged women within the family or on the women workers themselves. So if the family share their domestic job then it is possible for them to work outside .According to a survey, most of the women spend their time in this way because they have no other choice and a working woman performs a double burden of work. On the other hand a good proportion of girls are compelled to bind themselves in unpaid work despite the rise of admission of girls in school. Thus the writer's suggestion is that unpaid labour should be treated such as it can motivate the public policies for pension and insurance schemes for workers and the changes should be promoted which can minimize the time spent in unpaid labour.

A.B. Saran and A.N.Sandhwar (1990) analysed the problems faced by the unorganized women workers such as their working and living condition, wage structure, employment procedure depending on the study of women workers of Bihar and West Bengal in brick klin, quarry and mine sector. This book tried to make understand economic and social welfare planning could not improve the condition of women workers .Most of them are illiterate. Indebtedness is a common phenomenon. They have to join their festival at the cost of their wage deduction also. That is they have no holidays. Though the employees claimed free medical treatment from the employers, actually no medical assistance is provided freely. Sex discrimination with respect to wage rate is not seen in any of these sectors but analysis says that women workers are paid 30-50 percent less than what employers claim. The living condition is very poor .They are given a thatched hut of a small size where ventilation, drainage, lighting and potable water are totally absent. The air is polluted with dust and heat. Disease is a

common event there. The women workers are sexually abused and treated as fun matter. The writers recommended some suggestions in this book. The workers should get the awareness about different labour legislations through the adult education programme. Amendments are required in maternity benefit Act. The Labour department should put forward a remarkable wing to stop physical-mental and sexual exploitation of the women workers in unorganized sector and these aims should be enacted effectively.

U.Lalitha Devi in her book (1982), 'Status & Employment of Women in India' attempted to keep apart the gift of employment to womens' status. This book discussed the priority of employment over other factors to widen the social status of women. The study was conducted in Trivandrum with 300 women employees and 100 unemployed women of more or less same income, education and age. He proved his hypothesis that employment has provided considerably to increase womens' status in the family. This study showed that the respondents received adequate assistance or help from male members in office. They are not neglected and did not have the problem of over work. They get due recognition. Further most of them had a high degree of job satisfaction in white collar jobs. This study showed that actually only the employed women are able to develop their resource base and status base.

Amlan Majumder in his study (2007) discussed the time spent and the inconvenience experience of rural women in India for collecting drinking water. In villages the women enjoy a secondary status in contrast to men. Here an attention has drawn on suffering of rural women in fetching drinking water. His study pointed out that this suffering varies according to the individual, social and institutional level characteristics and also geographical characteristics. He concluded that poor young women with less education, poor cultural values and who lives in the northern region spend longer time for bringing drinking water, and they suffer more and have lower status in their society.

Anil Bhumali (2007) in his article "Decent Work and Women's Empowerment in Agriculture" discussed the critical issues of empowerment of rural women who are engaged in agricultural sector. Agricultural sector produces the world's food where many people look for their daily bread. Despite this, there are many deficits in this sector. This paper also dealt with the issue of decent work and he argued that it is

required to minimize the wage differentials between men and women in agriculture and to look out the importance of women.

Samar K. Biswas and Somenath Bhattacharjee (2007) discussed in their article about the vulnerable condition of rural women who are engaged in stone crushing activities. There is no decent living for their families. The female workers have to accept psychological stress due to quarrel and other familial problems. Malnutrition is prevailing there. Even the pregnant women face lacking of proper nutrition. All the women involved in stone crushing are compelled to accept these activities though their wage is poor and dangerous working condition affects their health. So the rights of physical health, human rights of education etc. are violated in this sector. Finally the writers concluded that Government should protect their rights to lead a socially accepted life.

Sujata Gothoskar (1997) in her book 'Struggles of Women at Work' discussed the issues which are related to struggles of working women in their working place. She gathered some articles on women workers and their struggles: such as "Women's struggles in the informal sector" by Renana Jhabvala, "Women workers and organizers in the Jute Industry in Bengal", 1920-1950 by Saswati Ghosh, "Factory life: Women workers in the Bombay cotton textile Industry", 1919-1939 by Radha Kumar etc. In most of the articles it is believed that generally women are not participating in trade unions. Those who attempted to organize: their attempts have been brutally flattened. In this book many other articles discussed that women workers have won their demands through organizations in unions. Despite this it is seen that women are not so active trade unionists like men. A very small part of women workers came into leadership place. In this book the struggle of women teachers in Tamilnadu and in the Delhi University are described by V. Vasanti Devi and Shaswati Mazumder.

The study "Unknown Women – Aged, Widowed, Tribals & Urbans" by Ranjana Ray, Soumitra Basu and Paromita Dasgupta (2003) reveals the unknown conditions of elderly women living in rural and urban areas. It said the situation of the Santal women in Belkuli village of Burdwan district, West Bengal and the condition of the elderly widows residing in the CMC ward 87, Calcutta. It seeks to realize some social, economic and socio-psychological features in connection with the elderly females in

Kolkata. It is stated that illiteracy is more in slum areas and the condition is slightly better in non slum areas. Most of the elderly widows live with their sons, daughter-in-laws and grand children. Elderly widows often have some assets and they take loans for daughter's marriage or for treatment or to maintain family. They mainly suffer from arthritis and anemia and they also suffer from hypertension, digestive disorder, heart problem etc. They prefer homeopathic treatment to relief from the disease. With the beginning of old age they show dissatisfaction about caring offered to them when they become ill. The elderly females fail to maintain contact with their relatives but mutual dependence on neighbours become more among the aged widows. This study reveals that sons, sons' wives and grand children have also some positive feelings towards their aged family members. When they become weak, gradually they start practicing ritual rites more. Through this study we can believe the adverse position of the aged widows. Suitable suggestions are offered in this study for reducing their misery. Some of these are-the ailing elderly widows should not be pressurized to carry out odd jobs, mobile Medicare is necessary for free medication at their door step and university or research institutions should be influenced to engage in more study on the conditions of the elderly widow.

Renana Jhabvala (1997) in her paper made an effort to discuss the experiment to organise women in informal sector. Self Employment Women's Association (SEWA) is a trade union of self employed women. It organises women both in rural and urban areas. She reported some struggles which were carried by the union. It was not so easy to organise those poor women and SEWA faced many problems to arrange them. The main problem was the fear of losing their job. Other problems are difficulties to prove themselves as workers, unawareness about the laws which can protect them, divisions among the workers (religion, caste etc.) .Despite these SEWA has organised women workers with much leadership. Renana Jhabvala illustrated SEWA's organizing method by two elaborated examples (vendors and beedi workers).From these examples we get an insight into how each of the plans of direct action, government and legal policy is used.

Uma Shankar Jha, Arati Mehta and Latika Menon (1998) described the difficulties and discord of women in India for equal status in socio economic and political life. They discussed that for the household job, child bearing, caring of the family the women

does not get wages or recognition. There is no reward for the indoor household job. But the working condition of outdoor job is more or less dependent on the level of education. This state is discussed in this book in detail. First volume of this book said about the unjust treatment of gender and economic issues.

Renana Jhabvala and R.K.A. Subrahmanya in the book (2000), "The Unorganized Sector Work Security And Social Protection" enunciated various alternatives for delivering social security to the workers of unorganized sector. Despite the huge size and importance of this sector, a few schemes provide social security to this work force. The authors did not make a debate of social and individual needs but pointed about the responsibility of society towards the unorganized sector. The contributors choose a practical strategy rather than a theoretical term to the affair. They gave solutions which are based on experience and needs on decentralization of social security. The writers studied different social security schemes promoted by the government such as expansion of provident fund schemes, specialized welfare funds and social assistance schemes. This book stated the major needs of the workers such as disaster insurance, child care, health care and provisions for old age. They also dealt with the involvement of some nongovernmental organizations, cooperatives those are engaged in these services.

In the paper "Globalisation and women in India" (2005), it is discussed that though globalization expands the area of women workforce, it has a negative effect as they are being exploited in many ways. Here the sorbid and plight of the women in India is described. Though the constitution of India admits the equal status of men and women, they have no power and they are not treated properly in and out of the home. Here the women folk are not getting due respect. They have to do almost all the household jobs including cooking. But they eat the remnants or leftover food after male member's eating which cannot satiate their hunger. Most of the women are not getting medical care when they are pregnant. So in India maternal and infant mortality rates are high. A small part of women attend school though our constitution assures of free schooling up to 14 years. Most of the families do not want to educate their girl children because parents do not get anything in return and the female child has some responsibilities of doing house work. Who are working in agriculture or domestic sector, they do not need formal education. As they are not educated, they have to work in informal sector.

There they work without maternity leave or other types of leave. Though most of the women are not in a high profile work, at least they are into some work after globalization. For Indian women globalizations have negative effects also. The work which are obtainable to women is uncertain, unstable, damaging and with minimum wages. They are suffering in two places- in their work place with very scanty wages and in their home where they cannot expect payment. There is an example of women exploitation in Noida Export Processing Zone, where women are preferred in work because they are docile and submissive, they seldom protest against bad working condition. Their overtime is unavoidable but they are paid lower than the menfolk. Women has to be abort unsafely by unqualified doctors to avoid sacking. So globalization has given jobs to rural people but in India they are always being deceived and in this case the rule is remaining defunct.

Nirupam Gope and K.K. Bagchi (2008) have made a research on informal sector economy where they reflected many features of socio economic effects on the society and o the migrant worker's life who are working in the informal sector economy. This study is based on the primary data which have been accumulated from rickshaw pullers and construction workers in some areas under the Siliguri municipal corporation. In chapter 2 they revealed the characteristics and growth of urban informal sector in India and West Bengal. They transpired a data table of the share of organized and unorganized work force in India (1990-00) and focused on the characteristic of workers in informal sector. It has been seen that employment growth rate of unorganized sector is higher than the organized sector. Thereafter they analyzed unorganized sector state wise on the basis of major sixteen states of India. In most of the states 90 percent or more work force are doing work in unorganized sector. Only in Assam and Himachal Pradesh the employment of unorganized sector is less than 90 percent. In case of West Bengal the share of unorganized sector workers to total work force is gradually raising and share of organized sector work force to total work force is reducing day after day. In the next chapter they focused on the nature, magnitude and causes of growth of urban informal sector in Siliguri Municipality Corporation Area (SMCA). According to the opinion of most of the informal sector workers in SMCA, they are working here only to earn their daily bread for the family. But in some cases it is found that informal workers earn much higher than civil servants or doctors or engineers. For example in

Siliguri at Hong Kong market where almost 550 shops are there and which are informal in nature, people are earning much higher than the formal sector workers. So SMCA attracts people for higher income opportunities. The entry in the informal sector is relatively easy than formal sector. Rickshaw peddlers and construction workers do not need any capital to invest and they can engage themselves in the work without any prior work permit. This industry is also a small scale industry. For these reasons the informal sector grows fast in the SMCA. Many immigrants and migrants have no education or skills which are necessary to enter into formal sector. Therefore they are obliged to accept informal jobs. If in some cases they want to become registered, the process become very lengthy and costly and they face bureaucratic problems also. In chapter 4 the authors dealt with the income, employment and living conditions of rickshaw pullers and construction workers in SMCA. With many data tables they analyzed the educational level, duration of work, monthly total family income and skill level, monthly individual average income of male and female, relation between work type and wages, monthly individual savings and skill status, monthly individual consumption etc. of rickshaw puller and construction workers in SMCA. From the table it is shown that rickshaw pullers' monthly average individual income is higher than that of construction workers and monthly individual income falls with the increase in age. Rickshaw pullers' average consumption expenditure is greater than that of construction workers. Out of 205 rickshaw pullers 55.12 percent took rickshaw pedaling as a profession through their friends or relatives. Very little proportion of rickshaw pullers possesses a rickshaw of their own. The remaining rickshaw pullers take rickshaws on hire basis from the rickshaw proprietors. Temporary migrant rickshaw pullers are obliged to pay higher rent than that of native rickshaw pullers. They work more or less 11 hours per day and to them it is very hard work. Average monthly earning of them is Rs 3291.70. Savings fall with the rise in the age of them. Now out of 205 construction workers, 56 percent have some education. Most of the skilled construction workers are middle aged. The survey revealed that 65 percent of construction workers give share of their earning to the middle man to get work daily. Most of the skilled workers receive wages on weekly basis and majority of unskilled workers get wages on daily basis. After discussing all the aspects of rickshaw pullers and construction workers the authors focused on the comparison between them thoroughly. The average age of construction workers is lower compared to rickshaw pullers. Construction workers are less educated

than rickshaw pullers. Most of the construction workers and rickshaw pullers do not earn anything from agriculture. Most of them have moved from villages because their income in villages was not adequate. While speaking about economic condition the authors said that the rickshaw pullers' monthly income is higher than that of construction workers' and the consumption of rickshaw pullers' is also higher comparatively. In case of saving potentiality, rickshaw pullers save more. More construction workers live with their family members compared to rickshaw pullers and more of the rickshaw pullers visit their respective home regularly than the construction workers. In this survey most of the rickshaw pullers and construction workers are migrants from rural areas of any nearby districts or states of SMCA. After earning money they remit money to their native place for the sustenance of their family members. The field survey indicated that major portion of the respondent do not possess any voter ID card, ration card and they are not involved in any social security scheme of the government. They are not conscious of any welfare schemes which are run by the state government. A big portion of rickshaw pullers do not have pedaling licenses. From this study the writers conclude that the percentage of female workers who are in the informal sectors is higher in West Bengal than in other state of India. In SMCA the nature and other activities of informal sector workers are almost the same as that in the other parts of India. Most of the rickshaw pullers opined that this kind of job is not respectable and the nature of their job are tiring and exhausting too. Their earnings become less with the launching of city auto rickshaw. In case of construction workers, the male and female earning is in highest level at their middle ages. Their earning is dependent on their skill. If any accident takes place, in case of construction workers the employer spends for the treatment but in case of rickshaw pullers the cost will be beard by them. As the both types of workers are migrated to SMCA, the economy of SMCA is benefited immensely. The writers present some suggestions in this respect. The workers should be conscious about the social security schemes by the initiative taken by government and non government organizations. In case of construction workers especially for the women workers proper training is necessary to improve their skills. They should be registered. Otherwise the authority will not be able to know whether they are getting their wages properly or not, working condition is safe or not. In case of any accident workers must be provided with necessary relief in the form of. The rikshaw pullers should get credit facilities so that they may be able to buy

their own rickshaws. The workers are suffering from health problems and it affects their earnings. So to increase their income health care facilities should be made available to them. The SMCA is morally responsible to supply potable water, electricity and maintain civic responsibilities in slum areas where rikshaw pullers and construction workers are living at large. To strengthen their bargaining power and for satisfying their demands these two types of workers should organize themselves unitedly. The Government and NGOs should help both types of workers as they can receive different kinds of social security measures and they will be benefited. According to authors if their suggestions are adopted by the government the socio-economic and living conditions of these two types of groups will be improved and uplifted.

Kogi Naidoo and Fay Patel (2009) in the book "Working Women Stories of Strife, Struggle and Survival" dealt with some real stories about the women who get pain in their daily life and who are suffering to a great extent in their work place coming from diverse cultures but who were voiceless. This book made an important writing to connect success, struggles and conflict of women in different work field. This book is a collection papers with distinct formats. The editors brought together the diverse perspectives of women from different social and cultural backgrounds. All the chapters narrate different significance of success and the related struggles. In this book there are some accumulation of stories of women who attained their success and which reflect the struggles, clash and sacrifice that they faced in order to succeed. In this book these women reported some common themes such as exploitation at work, loss of health, a sense of isolation and challenges associated with keeping their confidence in difficult situations which are emerged from their experiences.

Samirendra Nath Dhar (2005) in his article threw light on how the micro finance programmes spread its helping hand to reduce poverty and make sure socio economic right of women. The group system of micro-finance delivery has obtained acceptability and it succeeded in many countries. In Bangladesh the success of Grameen Bank encouraged many organizations in other countries to supply credit to the poor women. This study explored how the micro credit movement has spread over in their area, what is the impact of this programme on women and what is the problems perceived by women who are benefited. The objectives of the study was to find out the growth rate of self help groups under SGSY (Swarnajayanti Gram Swarojgar yojana) in North

Bengal, the economic and social activities carried on by the women in Self Help Groups (SHG), the impact of SGSY on the socio economic rights and status of women and assess the problems faced by women in SHG about carrying out of their micro-entrepreneurial activities. The conclusions of this study said that the attempt made for reducing poverty through self employment based microfinance programme has been able to provide socio economic rights and strength to the beneficiaries though the operation has some deficiencies.

2.3: Literature reviewed on the women in the different parts of the world besides India

In this section we deal with some of the writings which tell about the women and women workers in mainly some developing countries other than India.

Rounaq Jahan (1980) in his paper explicitly explained about the women of Bangladesh. In Bangladesh women is enjoying a subordinate socio economic status than men. From their childhood the girls have been continuously hearing that they in some way or other have been the burden of their respective parents. And if one wants to become an ideal woman she has to sacrifice herself to other family members and not to grudge about it. They are habituated to see that every relishing or costly thing if brought home the major portion of it goes to satiate the men folks' desires. It is a practice in their community that in case of education every time boys of dull or bright get chance even over the brilliant girls. From the tender age of a girl, she is taught how to accept her lot that one day she will become a wife and there after a mother. With a table the writer has shown that in Bangladesh there are 108 males against 100 females. 30 percent of male and only 13 percent of female are literate. Those girls who are entered in school, they do not continue after sixth or seventh grade. They drop out in 6th or 7th class because their family members consider that she has completed a basic grade and more education is unnecessary and undesirable for a girl. At least their society thinks it this way. The second reason for dropping out is yashmak custom. In rural areas when they reach at their puberty, compulsion is made to go behind the yashmak (Purdha). The percentage of female teacher is few there. As most of the girls do not reach up to secondary level, their parents try to put them into marriage during their tender age when they are biologically immature. After marriage a bride faces a stricter purdah and her position is subordinate than the other women of

her husband's house. Until giving birth to a male child her position is not secure there. In an average a rural woman becomes pregnant 11 or 12 times in her life. Always the decision of bearing child is fully dependent upon the husband. The urban women get opportunity to be more educated and become engaged in a salaried job. They get chances to control over their bearing child. Despite these in work place they have to work equally with male worker and they can do this only when they get help from other women i.e. maid servant, mother, and mother-in-law who perform their left over house work. Most of the Bangladeshi women are hard working. Even for an earning woman she has to depend upon her husband what she should do or she should not do. In Bangladesh major portion of women are Muslims and they have to be obedient to the Islamic Laws. According to Islamic law a man can divorce his wife by uttering his wish to divorce in front of some witnesses. Right regarding inheritance says that after the death of husband his wife becomes heir to one eighth of his possessions and if they are childless she gets one fourth. After the death of father, daughters are willed one half of the son's shares. Women have the right regarding marriage, divorce and inheritance. But practically they are not getting the advantage of these rights. In practice society permits men rather than women to carry out polygamy. If we take a look at the political status of women we can see that they have the right to vote. But they are seldom seen to take active part in political activities. Yashmak custom is mainly responsible for this. According to Islamic rule the idea of community is very crucial. But in Bangladesh women are not allowed to get together on any occasion. In metropolitan and urban centers of the country some women's organizations are there. Urban middle class women perform the activities of these organizations. These organizations cannot solve the problems of rural and urban poor women. They always push for special welfare oriented programmes which were not able to provide the general women a good income and other facilities. Recently though the government of Bangladesh has launched some public policies to raise the women contribution in development, these policies or programmes have influenced the living of very few women. So an unequal and inferior status for women is still prevailing there. To change the legal system for providing women equal rights any serious movement has not been taken up by the society.

Damayanthi Hearth (1980) in her paper dealt with the role and status of rural women in Sri Lanka. In the past the women were respected as "Mother". Because they thought that it is a noble function to give birth and to bring up a child. There were two types of marriage systems. These are "deega " marriage where after marriage the bride was taken to the groom's house and "binna " marriage where after marriage the bride and groom stayed at her parental house. Here women got the advantage to drive away her husband if the relations become so desirable. Polyandry and polygamy practice were enjoyed equally. When foreign rulers ruled Srilanka, then under foreign rule, the thinking about women changed greatly. The chief action of women became child birth and child bearing. Then the society was dominated by men folk. As the times were passing by the educated women began to a loud outcry for the women's liberty. Now- a -days women are seen as the decision maker in almost all the families. Though the opinion of a man be respected but in all household activities, in the education of children even in economic activities women's decisions are followed. The writer described about a voluntary organization named Sarvodaya Shramadana Movement which works for the betterment of the rural women in Sri Lanka. The Object of the movement is to develop the awareness of all the mothers in all villages. This organization has formed Mother's Group in each of the villages where it works in every Mother Group a preschool, a community kitchen, a crèche is formed. A working mother can engage herself in her work putting her children in crèche. The mothers look after the general health of the villagers. They work in order to run the preschool smoothly. They hold meetings routine wise to evaluate their work process and counsel amongst them to find out if there is any loophole to be rectified. They inspire other women who are not their members to involve themselves or to take part in their activities, and for these different programmes are organized.

In his paper Dr.Nalla Tan (1980) made a study on the position of women in Singapore. At first he offered to look at the educational condition of women there. In Singapore the fundamental right of all children is the right of basic education. There male and female have equal opportunities of receiving education. After the Second World War a great development of education was seen there. By producing some data the author has shown a considerable improvement of women education there. As the times roll by, with the increase in the number of educated women the scope to entry in any type

of education has widened also. In 1979, in secondary schools the entry of female children became larger than that of male children which has happened for the first time in women education. This fact gives light to the changed thinking of parents about their female children. It is seen that the enrolment of female in technological, vocational and commercial related institutions has increased significantly. In this way women are progressing educationally and engaging themselves in national development widely. With the increase in number of educated people want for employment also increases. With fast industrialization female employment has increased in labour intensive industries. After independence in 1973 the women employment has reached its peak. But inspite of the activities which improves women status, equality has not come out successfully yet. Though a large number of women obtain higher level of education, they are engaged mostly in the lower level of occupation rather than higher level of economic activities. In 1974 when 40 percent of female workers were employed in production wings, in transport as labourers, only 7.5 percent were engaged in administration and managerial posts. Nevertheless the status of working women in Singapore is more advanced than her neighboring countries. Some welfare facilities are provided for working women. Crèches and kindergarten have started to assist the working women. As with increase in job and educational facilities the women become independent economically, the divorce rate has also gone up. The writer described some laws which could save the women in employment and help to improve their social position. The most important legislation in connection with working women is the Employment Ordinance of 1955, in which amendment took place for several times. Besides this act, there are Factories' Act, Workers' Compensation and the Central Provident Fund Act, The Employment Act etc. To continue their work in general it becomes very hardship for the expectant mothers. For this the working women like to limit their family members. For this the Family Planning Association comes into being in 1949. Women use different types of population control measures. The legislations which have been revised recently are beneficial to women in terms of the status of them. Though in Singapore women are progressing in many spheres, they lag behind the other countries for their direct political involvements. They have no representative in parliament and they do not participate in governing the country's administration. But they are involving in trade union movements. In Singapore the women are playing a dual role because they are necessary for national development

and they have their responsibilities towards their respective homes. But at home they are not getting due recognition as they are measured to be economically unproductive at home.

In his paper Jamilah Ariffin (1980) discussed about the position of women workers in the manufacturing industries in Malaysia. He stated that most of the manufacturing industries are labour intensive there and these are export planned industries also. In these industries a major part of workers are women. Now- a- days the MNCs have decreased the price of consumer goods like electronic, shoes, garments and clothing, toys and these companies plants are situated in the less developed countries. They can decrease the price of the goods because they get cheap and docile female labourers available in LDCs. An investigation revealed that the industries prefer women workers because they are hard working, tolerant, tenacious, swift and also skillfully dexterous which are the basic needs of the industries (mainly electronic industries). In 1970 in Malavasia there were 41 electronic firms which employed 3200 workers. 91 percent of this workers were women. With time the number of firms and number of workers were increased remarkably. The reason for this is a good cooperation towards these industries by the Malavasian government. Many legislative acts have relaxed to protect the interest in foreign industries. They create some incentives to attract foreign investors. It was allowed that the firms send their agents into the countryside and influence the rural girls to migrate and work in factories. With the table the writer clearly demonstrated the situation of labour participation rate of Malay female rural urban migrants in manufacturing sectors. A very good portion of the manufacturing sector's labour force is Malaya women workers and their number is increasing compared to that of Chinese women workforce. The writer discussed 4 major aspects of employment. In case of recruitment the recruiting agents go to countryside and in order to attract the rural girls they lionize about their good pay, nice work surroundings, rapid promotions, good medical assistances, sporting activities, beauty grooming classes etc. This negotiation is more inspiring to the village girls than that of the city girls. But as the times are rolling by the working girls are becoming aware of the real fact that the yield is no more so lucrative as was thought at initially but very low for them. Though it is true that the electronic company's wages are higher than other industrial companies, they have some disadvantages also. They have to work during

night shifts; have to do over time work during the peak periods against their willing. So they have shorter rest periods than other industries and get exhausted. To become a regular basis worker in an electronic firm the workers have to pass some aptitude tests. Then the workers are said to complete a certain quota of production within a given time. If they fail to reach their target as set by the factories there lays a possibility of being discharged from the job whereas it is not seen in the case non electronic workers. A survey done by the writer in 1971 reveals that most of the workers were suffering from dissatisfaction, a feeling of being discharged as their job is insecure. In Penang above 200 electronic workers lost their jobs due to lame excuse of downward market condition in the year 1978. The dismissed workers face difficulty to get another electronics job in the same scale or higher scale. So the workers mainly the women workers have an uncertain future before them. The workers were given assurance of getting chances to be promoted which never materializes in the future. In non-electronic factories also the working condition is not good. So to attract the workers the industries have to publicize a socio-cultural environment in the factory. Therefore this can easily be assumed that this socio-cultural system more or less influences the factory girls.

The position of Chinese women is described vividly by Juanita H.S. Mei (1980) in her work. She threw light on the recorded history of Chinese women about 5 thousand years. The state of Chinese women was very good in the society as good as 3000 years ago. But during the eleventh century B.C with the increase in power of male folk, the women became submissive to their family and society gradually. The writer took some important quotes from some books which were written about Chinese women which reveal some restrictions and barriers of the women. But there were lots of references of some meritorious women in Chinese history which the author explicitly mentioned. It reveals that the restrictions could not bind or limit them and their talent or supremacy was not inferior to men. During the 19th century through commercial and missionary works the western culture arrived and the eastern and western traditions started mingling together gradually. Most of the people of China became aware of their limitations, illiteracy and unproductivity. So they sincerely wanted the abolition of foot binding customs and started some schools for girls. In 1898 the Chinese girls went to school for the first time. Sun Yat-Sen, who was the founder of the

Republic of China, had a belief in equality of the sexes. In 1911 the foot binding was stopped and education of the girls was started publicly and in 1929 the civil and criminal law revealed the equality of men and women on principle. So the Chinese women attained their basic rights at last. According to the statistics in 1978 almost all the male and female children used to get the basic education shown in some tables with data where the writer showed that more and more women were getting higher education and they were employed in more important positions. Though the civil law revealed the equality of men and women, some articles opposed it. Those articles indicated that after marriage the surname of husband is to be used by women and husband will take the main decisions about their family affairs. But these articles of inequality have begun to revise. The Chinese women got the right to participate in politics. They can then vote also they can be elected. At every level there are quotas for women to assure their participation in every field. Since 20th century the Chinese women had progressed in many spheres of their life. She now can set apart herself from the strict traditional rules of the society. In 1974 from the data of a survey report it is seen that most people still prefer male children to female children. From a survey report in 1977 conducted by Ministry of Interior, it was indicated that most of the working women were of below 25. The average age of marriage was 22.4 years i.e. after getting married or during the first child birth they leave their respective jobs. So to get them back to their jobs, the society and the government should pay attention. The lives of rural women are difficult and rights are not equal still there. The rural women come to the city to find job and settle there. So the development of rural society is becoming slow. It is a strong belief of the writer that for the achievement of target or purpose, the factors that matters most is the ability not the sex. According to her Chinese women should be proud of their state and ability in their society.

Emelina Ragaza Garcia (1980) provided a comprehensive analysis about the position of women in the Philippines. At first he threw light on the history of women there. Those days women were educated and respected. Bridegroom was charged for taking dowry when he wedded. The wife keeps her maiden name after her marriage and it was treated as equality with her spouse. If women wished they could have children without getting married and they get divorced if they so desired. When Magellan came, the women were educated under the control of priests or nuns and they were being trained

for motherhood. They were dependent on male and they were submissive to their men folk. After marriage their status became the same as infants, psycho or maniac. As the time was passing by, the women were more being educated and they started participating in community affairs. After 1950, they were enjoying freedom; they had the right to will their property. While speaking about the domestic relations the writer stated that the husband is the head and main bread winner of the family. The wife was regarded as housekeeper who attends her husband and children and if required they could engage themselves in some part time jobs like poultry rising, doing laundering etc. Social scientist tried to prove that it was a matriarchal society. But wives face some restrictions under the civil code. For example, wife is not allowed to accept gifts if the giver is not her close relatives. If her husband had any objection, she could not take any profession. A widow is not allowed to marry between 300 days and in case of Muslim widows the time limit is 4 months and 10 days in the event of the death of her first husband. If she wants to marry between this time then she had to proof with a medical certificate that she was pregnant or not. If the husband and the wife want divorce or separation then also there is a disparity. To get an official order it is easier for a man than a woman to get the legal separation. In case of property the husband has the full right to administer over the joint property. Again the father is the determiner or legal controller of the property which is relevant to the minor child. Now a days married women are entering into the job immensely. Statistics make us aware of a third of all married women are doing any job. Out of all women workforce the percentage of married women is higher and most of them are from rural areas. They are facing difficulties to cope with the home responsibilities and their job. Some of them feel sorry about not being able to care their children properly. They take assistants to nurse their child from the mother or mother in law or maid or they put their child in crèches, nurseries or in any day school etc. Yet they have to attend some of the domestic jobs and they have no leisure time. So those women should be provided more community services by the government and the other members should share the domestic jobs with the wife. In Philippines most of the female workers fall under salary category i.e. their wages are paid on weekly basis or monthly basis and the remaining workers are self employed. Presently out of 5376 million women labour force the major portion are engaged in non agriculture jobs. Women are working more and more in sales, sports, service, clerical jobs, and technical related occupations. But there are some jobs which

are dominated by men such as transport, mining, administrative, executive fishing etc. Women work with lower scales. Though more women enter into a certain job, then there is a tendency to fall of the wages. Yet they are entering into many new fields and male members are lagging behind. In Philippines, labour law is composed of different countries labour and welfare laws. This legislation was very much protective. In most of the industries like manufacturing, domestic and personal services the wages of the women is almost half compared to the men folk. But in transportation, storage and communications, women's wages are higher than that of men. In almost all the cases men do the executive and managerial jobs. At the posts where exercising of power is there women are generally not welcomed. From a survey it is known that 64 percent of teachers are female and 36 percent are males. But at the higher level posts the male dominates. Though in some countries equality in employment opportunities between men and women prevails, in practice always it is not implemented. There were many constraints to implement these laws. Traditional, cultural and religious belief is that in employment field female holds the roll of assistants. During the time of economic recession firstly women were forced to relinquish and when the economical condition were found good women were recalled after the male. As most of the national planners and policy makers are men, all of the policies are against women But Philippines has a Bureau of women and minors in the ministry of labour to protect their interests. So Philippines are lucky in regard to this matter. Statistics say that industrialization has changed the life style of women due to their shifting in profession from farm to industry. In the past women's voting involvement was limited. But in eleventh national election women's participation in voting process is seen higher in comparison to men. Though men who are in the leading positions dominating women even also having more qualities. But sometimes exceptions are seen when women belonging from elite classes posses the top positions. Many programmes are taken to increase awareness among women about their rights and to inspire them. The ministry of education, the Civic Assembly of Women of the Philippines, Mother Organizations of some national womens' groups is doing a great job in the above aspects with satisfactory results.

Jin Sook Park (1980), in his paper presented the situation of women in the Republic of Korea. In 1975 the women population in Korea was nearly 50 percent of total population. In 1961 when Family planning measures were adopted in the national

policy, a tendency to bear a few children was seen there. Women life expectancy was increased more than men. Women's employment pattern changed, the number of employed women increased because women labours were easily available and demand for women labour was increased owing to the fast growth of the economy. In this way the state of Korean women shifted from a conservative condition. For many countries women were in a worse and in dominated condition to that of men. In Korea the domination of the society on women was seen in the upper class during the reign of Choson Dynasty. Different legal measures were launched which discriminated women and dictated women mercilessly. Remarriage was not allowed for women and men could drive away their wives on any of the seven grounds (i.e bearing no son, committing infidelity, garrulousness, for stealing etc.) But if she repented after committing any such types of so called evils, then she may not be divorced. Divorce for a woman was worse than death at that time. In the past women had no distinct identity, she was regarded as just an addition of the male and always she was dependent on her father or husband or son. The marriage was totally arranged by her parents without her permission. After marriage she was confined to the four walls. This situation was going on for some centuries. In 1948 when Korea established as Republic, the constitution of the country accepted the equality in the matters of sexes. After this it was noticed that the size of family was decreasing. Nuclear type family was seen then. Gradually love marriages have become almost common. In case of arranged marriage men or women had their final opinion about their marriage. After marriage they could have a separate family. In this way now a days female folks got full freedom than in the past. In case of bearing children male child are still preferred as was in the past. Recently want for job in married women has increased but the opportunity of job is limited. So this has become a social problem. Through education the improvement in the condition of Korean women had taken place in opening of the missionary schools. Some newspapers also publicized all about the women education. In spite of these attempts the percentage of illiterate women in Korea was 90.05 percent compared to the total female population in 1930. Though the idea of equality was in the constitution, actually it was not seen in practice. With the International Women's Movements, the Korean women have united. The united women's committee was started in the year 1975 to modify the discrimination in the civil code. This group prepared a draft modification to amend the family law. As a result of this movement

the family law was modified partly. The constitution permitted the women workers to get equal right to find out job and they had the right to be protected. Though there are some legal provisions for women workers, practically most of them are not obeyed by the workers or employers. Now-a-days the educational level is high in this country. Though the female enrolment is seen increasing gradually, the proportion of female students is lower than that of male. The fast economic development, better literacy rate, less children, improvement of health creates better effects on the economic activities of women. While speaking about female labour force the writer said that the size of the female labour has increased greatly since 1950s. This rise is higher than that of male labour force in most of the industrialized countries. As the male were migrated to urban area rural women had to participate in agricultural production. The writer has illustrated the distribution rate of women employees in different occupations which has shown that in managerial and administrative work women are lagging behind than that of the male. The job options for married women are limited and mostly leave their job after their marriage. Women are suffering from instability of employment than men. Generally a women's wage is lower than that of a male with the same quality and same occupation. Only managerial and professional women had higher earnings than the average male earnings. So the women trend to leave their job owing to bad working conditions and for pay inconsistency. Women do not take active part in politics there. In policy making process the women are not participating at all. In the civil service examination women are not interested because there exists an acute competition with men. Otherwise women are active there in forming social association. There are 54 major women's organizations to influence women's participations in many social and national affairs. There are also Housewives' Club Association, National Federation of Business and Professional Women's Club of Korea, Pan Pacific South East Asia Women's association, Korean nurses association, Women's Research Association and so on. These organizations demand their equality with men and they are campaigning for equal scopes in every sphere of life.

In his study Geoffrey I. Nwaka (2005), dealt with the urban informal sector in Nigeria. This article threw light on how the informal sector has developed in Nigeria during the last 50 years. He described the area of government policies and programs which have facilitated or restrained the informal sector activities. He enunciated how informal

sector entrepreneur can be improved and progressively unified into the urban development mainstream. This article also has presented some historical things which are related and the transformation systems of informal sector actions in a cross section of Nigerian towns and cities. He stated some words to make understand that there was biasness against the sector in the colonial and early independence periods. He emphasized on the problems which were concurrent from the "oil boom" period of the 1970 when a rapid expansion was going on, to the economic crisis and adaption of 1980s and 1990s. This process weakened the employment capacity of the state and so started encouraging a high level of informalization of economic activities. Gradually the distinction between formal and informal sector activities has become indistinct. The writer suggested that it is needed to eliminate unnecessary restrictions by presenting a more enlightened, more cooperating and more equitable form of state involvement and to provide an appropriate and flexible regulatory structure which is efficient and environmentally sustainable and which is suited with local situations.

Nazreen Bacchus and Dr. Amy Foerster (2005), discussed in their paper the effects of globalization on women in developing nations. They considered many researcher's study and the data about the impact of globalization on the system of women in developing countries. Generally female labourers are engaged in assembly production because the opportunities are not sufficient for female in other industries (except informal sector). Besides their low wages women are compelled to work at the risk of their health and life. For this reason they face problems with their health condition. A research in Java states that women like to work in factories than on farms because it can enable them to become free from the familial restrictions. In factory work they get contact with males and females from other villages and they enjoy it. The writers also discussed the facts from other sources about working women in export factories. Sexual harassment was a common feature there. Besides this, factory workers maintain a different lifestyle which sometimes may not be accepted by the society or by the family members. They are facing competitions over the work of their respective husbands if they are out of the assembly line. In most of the cases they have to return to normal social life and they get married (who were unmarried) to survive and to maintain a balance in their families. The writers also mentioned some movies where the bad condition of workers is described. Though in export factories women are paid

higher wages than in farms, the wages are not adequate to make them independent from the financial help of the male members of their family. The women who are only doing their own domestic jobs cannot enjoy an advantageous position over working women as they do not have any economic role in their family and they do not have any hold in their respective families. Here the implementation of a welfare system is necessary. In developing nations, the informal sector is playing a significant role for the survival of women. As for globalization some environmental movement is happening, the women are generally not getting a fair chance to ensure a sustainable income as they have to spend more time on fagot, fodder collecting and fetching potable water and other domestic job. So as a result of globalization a few women become the breadwinners in many households and they are maintaining more responsibilities for the existence of the family. In spite of this in the formal sector they are facing limited advancement and they are lagging behind in managerial or upper level positions. The establishments of various NGOs have improved the lives of women in developing nations. But some economic policies related to globalization generate negative effect on women in developing world. So according to writers the economists and who make and implement the policies need to think about the impact of these policies on women's lives and the unfairness between men and women. So the net effect of globalization is proved to be negative for women and their work continues to be granted as inferior to men folk. So some changes are required without which women will be suffering in their subordinate positions.

Chapter III

Informal Sector Workers with Reference to Domestic Helps

- Introduction
- Defining Informal Sector
- Different forms of Informal Sector
- Informal Sector in Developing Countries
- Informal Sector in Developed Countries
- Women in Informal Sector
- Social Security Measures for the Informal Sector Workers
- History of Social Security
- Recent Improvements
- Welfare Schemes for Construction Workers
- Pension and Medical Benefits etc.for Transport Workers
- Conclusion

3.1: Introduction

Informal enterprises remain outside the purview of organized labours. Informal economy is considered as 'unorganized sector', 'unregistered economy', 'non institutional', 'parallel economy', 'third economy', 'black economy', 'the unremunerated', 'shadow economy' etc. But whatever name it is called by, in almost all the developing countries where employment opportunities are limited in the formal sectors, there informal sector plays a very important role. It creates immense employment, provides a large production and generates quite a decent income. In those countries where growth of population is exceedingly high and urbanization are taking place rapidly, informal sector draw in a major portion of labour force. It is a major source of bread winning for a major portion of the poor (un-skilled, socially marginalized and downtrodden people and mainly women). In those countries where proper social safety nets are absent, informal sector is a notable way of sustenance for the common people. It also generates a considerable production in developing countries. But in almost all the cases the jobs are of low paid and there is no security of the job. It is a part of the economy which is not formal. There is no official record of informal ventures. There is no hard and fast rule for the firms or the individuals to pay any kind of taxes. Informal sector is observed as the entry point to the city life for those migrants who leave their native villages with a hope of availing themselves of an income higher than their agriculture income (Chaudhuri, 1989). A little portion of them are found to be engaged in formal sector. Generally informal sector workers are those who work with small income, as self employed, in household sectors or unorganized companies, sometimes on a part time basis in agricultural wings, construction and services. In wider sense the Informal sector refers to an extensive range of economic works such as street vendors, small scale manufacturing, small automotive and machine repairing shops, bicycle menders, shoes making and handicraft carried out by a single arranger which do not come under the umbrella of regulation of the state. It includes rickshaw pedallers, domestic helps, fishermen, fish mongers, navvy, porters, boatmen, plumbers, quacks, ragmen, scavengers, barbers, florists, green grocers, hinds, hodmen, share croppers, slaughterers, private tutors, masons, hawkers, carpenters, small artisans etc. In rural places a sizable percentage of men and women earn their livelihood working on farms, rearing livestock, making handicrafts or

collecting minor forest products .These works belong to informal sector. The informal sector workers who work in the open air i.e. cobblers, barbers, garbage collectors. different types of street vendors, head loaders, rickshaw pullers, and bullock or horse cart drivers are most visible. The less noticeable are those who do their jobs in small workshops or factories, in shops of repairing bicycles and motor cycles, in furniture making workshop, in leather tanning factories, dyeing and printing cloth, polishing diamonds, sort and sell cloth, collecting all sorts of throw away bottles etc. As a whole, economic operations are being conducted in two ways: formally and informally. Operations occur outside the periphery of legal framework is regarded as informal. Though the jobs of this sector are not of criminal in nature, but are being conducted without obeying the formalities established by the officials or the legal framework and so they are considered as to be informal. Sometimes the term 'informal' used as illegal activities as the workers who earn wages or make profit but do not pay income taxes to the appropriate authority. In some cases it is a cruel state of affairs where people are compelled to work without any payment or with a scanty wages or in an unhealthy and disastrous environment. Also there are informal operations when a registered activity does not report a transaction or when it uses a legal instrument with a distinct cause, such as when a check is post dated. But in most of the cases businesses are partially informal and partially formal. These are taking place with some of the rules but not with others. Informal sector may bring some positive or negative effects. In the one hand, the government faces a problem with informal sector. The government cannot collect taxes out of informal businesses or from the informal businessmen and they are unable to finance the provision of good public services. In some vicious circle the government might push business to informality due to the lack of rule or law (Omar E. Gacia-Bolivar, 2006). On the other hand, informal sector can be a solution to unemployment problem. When formal sectors cannot absorb the whole labour and it is not just possible, the informal sector is a perfect solution. For this reason, some governments accept informality or create a favorable framework for promoting the informal economy. We can get goods and services comparatively at low prices owing to the existence of informal sector because the urban informal sector helps to decrease the price of goods. The employer of this sector makes the workers to work at a low wages. Otherwise informal sector helps to alleviate poverty by providing jobs to unskilled or semiskilled labours that are not able to get job in formal sector. In this

sector, the operator operates with a negligible capital and use a low level of technique. The employment is unstable and income is low and not regular. The urban informal sector becomes larger to cope with the increased demand of small wage earners for tolerably priced consumer goods and services .But the government provides support to the formal sector mostly and little trying is made to promote informal sector and assistance between formal and informal sector. National Commission for Enterprises in the Unorganized Sector (NCEUS) has estimated (2005) that there were 423 million informal workers in India. Among this 395 belong to the informal sector .The rest 28 million are informal workers in the formal sector. It has been seen that within the formal sector the proportion of informal or unorganized workers are on the increase.

Domestic helps in informal sector

Domestic worker is a large part of informal sector. In this sector significant proportion of workers is engaged and this is a vital occupation to them. It can be seen that most of the domestic workers are women. They are engaged for household tasks like sweeping, swabbing, cooking, washing, dressing up vegetables, caring for children, shopping, mopping etc. Now a days a professional help or house maid is necessary to the families who cannot manage their household activities along with their professional work or other work timings. In middle class families or in well off families almost all the women are educated now. They generally create a sense of obligation to earn something to cope with their economic expenditure. Whether qualified or not so, all are running after earning money to ease their financial crisis. But their so-called primary duty at home does not leave them. So to manage their duties properly they feel the need of domestic help who can provide an easier life style. So in India or in other countries keeping one or more domestic helps have become a requisite for the nuclear working families which are growing acutely. In India the estimated number of domestic workers is 90 million and this number is not exact and probably underestimated as there is no scientific study to count such type of workers in the country. "Around five million people in India keep more than two – three domestic workers as help" says Harish Rawat, Minister of State for labour and employment ["The Domestic worker Informal Sector: An Intersection of Caste, Religion and Language"(2010):By Sindhu Menon. A selection from Gurgaon Workers news, October 2010]

The 15th International Conference of Labour Statisticians (ICLS), 1993 did not include the domestic workers in the informal sectors due to the problem in distinguishing self-employed domestic workers from the workers who are engaged or employed in household to offer non market services. So the own account production of any family which is not meant for market is not an informal sector activity. But if the workers are paid any wage for their services then the works fall in the Informal sector. [AFRISTAT: "International developments in measuring the informal sector and informal Employment". Technical Notes Number 01: conceptual Framework, February 2010.]

In some families, household keeps two or three domestic helps. One is for cooking, one is for baby caring and other is for other domestic chores. Besides the working women, other housewives are also dependent on domestic helps. They cannot tackle their household job properly alone and they are engaged in some different type of works such as looking after their childrens' education, their own education, different types of art or craft works etc. So the demand for domestic workers is growing rapidly. But their wages are not increasing belying the demand law. This is because the domestic workers are very much available and their work is undervalued. Their wage is scanty. Their contribution in our family is unrecognized. Though they raise the earning capacity of the members of the family by serving the family, they are not respected. But indirectly domestic helps are performing economic activities of a country which is expected to be recognized.

3.2: Defining informal sector

In the past the word 'Unorganized Sector' was used instead of 'Informal Sector' by the Indian National Commission on Labour (1966-69). But presently it has been termed as 'informal sector'. Before we enter into the matter that which is unorganized sector and who are the unorganized sector workers, we want to tell about organized sector in short. The sector in which industries have modern equipments, workers get the benefit of social security, they remain under the roof of administration, industries or workers offer continuous production are called organized sector. On the other hand, unorganized workers are self employed, mainly they are engaged in cottage industrial units or small units. Most of the times the unorganized sector workers are poor as they receive only subsistence wages for their survival. Most of them are below or just above

the poverty line. They do not get the benefit of social security and they do not have any union support.

The First Indian National Commission on Labour (1966-69) explained 'unorganized sector workforce' as "those workers who are not able to assemble together to unite themselves in their common interest because some constraints are there as casual nature of employment, ignorance and illiteracy, small and scattered size of establishments."

In the set of National Accounts, the term un-organized sector is referred to represent the remaining enterprises, which are not comprised of the 'organized sector'.

The National Sample Survey Office (NSSO), which has been running surveys on un-organized sectors (1999-2000), adopted the following criteria for the recognition of un-organized sector:

In the case of manufacturing industries, the enterprises not covered under the Annual Survey of Industries (ASI) are considered as the un-organized sector.

In case of neither service industries, all enterprises which are not running by Government were considered as un-organized sector

In the set of National Accounts, the word unorganized sector is regarded as the residual enterprises, which are not included in the organized sector.

The Directorate General of Employment and Training (DGET) thinks all establishments engaging ten workers or more is organized sectors though according to Employment exchange (Compulsory Notification of Vacancies) Act, 1959, it is compulsory to submit employment returns only for those units ordinarily engaging twenty five or more workers.

It is not very easy to describe the informal sector with a single definition and with a few words because of its diversity and varied nature. So we are citing here some definitions of different authorities and different scholars. The first person who introduced the word informal sector was Keith Hart. When he was giving a presentation on "Informal Income Opportunities and Urban Employment in Ghana" at Institute of Development Studies (IDS) in the year 1971, he put forward the word 'informal sector'. Hart told the

difference between formal and informal income opportunities on the basis of whether the activity entailed wage of self employment (Hart, 1973). So the expression of Hart about Informal sector was limited because it refers to small self –employed sole workers. Even so the introduction of this image helped to include activities which were previously set aside in different models of development and in national economic accounts (Swaminathan, 1991).

International Labour Organization (ILO) introduced the picture of 'informal sector' into international usage in 1972 in the Kenya Mission Report. According to that report the Informal sector is defined as a sector where (i) entrance is easy, (ii) dependence on native resources, (iii) family possessions, (iv) small scale operations, (v) labour intensive technology, (vi) skills obtained outside the formal sector, (vii) competitive and unregulated markets. This picture of IS is limited because it described the informal sector as only self employment sector. From that time ILO and other authors introduced many definitions of informal sector.

In a World Bank Paper (1975) Mazumdar focused 'Informal Sector' as a sector where the characteristic of easy entry, residual sector providing mainly services, secondary workers with low productivity and low wages are prevailed. He describes informal sector as the 'unproductive sector'. He notices that the protection of informal sector is denied by the action of trade unions.

Sethuraman (1976) defined 'informal sector' as a sector which is comprising of small scale units involved in the production and distribution of goods and services with the main purpose of generating employment and income to their participants despite the constraints on capital (Physical and human).

Tokman (1976) described the 'informal sector' as a self controlled sector with self defined and notable links with the rest of the economy.

Bromley and Gerry (1979) considered 'informal sector' as containing casual workers, sub contractors and other self employed persons.

T.S.Papola (1981) defined 'informal sector' as a suitable way of designating a part of economy which has certain characteristics, which leads to adverse conditions for expansion of enterprises and activities operating in this part of the economy.

According to his opinion the difference between formal and informal sector employment is on the basis of registration of the manufacturing enterprises under the Factories Act. According to this Act, registration is essential if the number of workers reaches to ten with the use of power and twenty workers without the use of power.

Squire (1981) said that 'Informal Sector' is a sector where wages are determined by demand and supply forces.

Natrrass (1987) has defined 'informal sector' as the interface of formal sector, reserve army and marginal pole. According to him, informal sector employment accounts for a significant share of employment (urban and rural) in developing countries.

According to SNA (1993), the 'informal sector' includes those units which are involved in the production of goods and services with the main purpose of creating employment and income for the persons involved. These units are operated at a low level of organization. In those units there is no division or little division between labour and capital as factors of production and units operate in a small scale. In case of labour relations there is no contractual settlement with formal guarantees and the relations are mainly based on casual employment, personal and social relations based on trust. Informal sector is also a household sector.

Gibson and Kelly (1994) defines 'informal sector' as a sector which uses technology which is not superior. They opine that initially multiple production process are there in informal sector but due to competition among informal sector units, only most profitable processes survive.

According to international definitions, 'informal sector' enterprises are operated and possessed by the individual or household management which is not as separate legal entities independent of their owners i.e. the liabilities and responsibilities of the enterprises fall totally on the owners. Here the employment size has to be below a specified number of man-power to be determined as per the national and industrial circumstances. In the perspective of India the proper employment size is nine workers. Another characteristic in the international definition is the non-registration under specific forms of national legislation and it is used for identifying informal enterprises as per international guidelines.

The Planning Commission of India used the next definition to distinguish the formal and informal sector. "The informal sector consists of all unincorporated private enterprises owned by individuals or by households management engaged in the sale and production of goods and services operated on a proprietary or joint venture basis and with less than ten total workers."

The National Commission for Enterprises in the Unorganized Sector (NCEUS), considers some facts as many workers working in the formal sector without any social security protection and some employees in the informal sector enjoys formal employment relationship and define informal sector employment as: "Informal workers consist of those who working in the informal sector or households, excluding regular workers with social security benefits provided by the employers and the workers in the formal sector without any employment and social security benefits provided by the employers." In 1993, the International Conference of Labour Statisticians (ICLS) took an international statistical definition of informal sector as: The informal sector is regarded as a group of household enterprises or unincorporated enterprises owned by households which includes. Enterprises owned by informal employers who engage one or more employees on a continuing basis. Own account enterprises owned by persons who may engage contributing family workers and employees on an irregular basis.

The International Expert Group on Informal Sector Statistics (Delhi Group) and Women in Informal Employment Globalizing and Organizing (WIEGO) with the Bureau of Statistics of the International Labour Office (ILO) have worked together since the 1997 and promoted a definition of Informal employment as: Employment which is not protected or regulated - both within and outside informal enterprises. In 2003, the International conference of labour statisticians adopted a definition of informal sector as: Informal employment includes employment in the informal sector (as told in 1993 by the ICLS); and informal employment outside the informal sector.

In a detailed report titled "Report on Definitional and Statistical Issues Relating to the Informal Economy" which was submitted in 2008, the Commission has recommended that the 'Informal Sector' be defined as "The unorganized sector consists of all unincorporated private enterprises owned by individuals or households engaged in the

sale and production of goods and services operated on a proprietary or partnership basis and with less than ten total workers”.

3.3: Different forms of informal sector

There are two types of informal sector activities (i) Coping strategies: casual jobs, short term jobs, unpaid jobs, subsistence agriculture, manifold job holding. (ii) Unofficial earning strategies (illegality in business):(ii) a) Unofficial activities: tax evasion, avoidance of labour acts or other regulations, no official registration of the company.(ii) b) Underground operations: crime, corrupted activities which are not counted by statistical offices.

Siddhartha Sarker and Anil Bhumali in their work (2005) classify the workers in the informal sector as follows:

(i) Home based workers: Workers who act on the basis of their traditional skill and labour are known as home based workers. Most of them work in the four walls of their homes and so they are not visible. Earthen pots makers, bamboo basket makers fall under this type of workers.

(ii) Self employed or own account workers: This type of workers are those who have no stable place to carry out their works. This type of workers includes street vendors, hawkers, rickshaw pullers, sex workers, rag pickers etc.

(iii) Piece Wage Workers: The workers who are usually employed by entrepreneurs and they are employed on a piece rate basis are known as piece wage workers. They conduct their work independently, but employers have power over them by supplying raw materials and advancing them with a minimum cash. This type of workers is found in bidi making, carpet weaving, garment making, garment embroidering, lace industry etc.

(iv) Time wage Workers: Time wage workers sell their labour in exchange of a low price rate. Most of them are partially permanent. They are in a most disadvantageous position. Their income depends on their physical labour. Gardeners, sweepers, construction workers, brickyard workers, agricultural labours, domestic helps etc. are the most vivid examples of this type of workers.

According to the opinion of Omer E. Garcia-Bolivar (2006), different types of informality have been seen within the economy. There are informal businesses, informal employment, Informal contracts, informal property and informal lending among others. In these cases ownership, business dealings, financing and labour are organized outside the formal legal system. These activities are running undocumented, unregistered, and unreported for the purpose of accounting.

In the same way there are different levels of informality. For example, Omer E. Garcia-Bolivar(2006) has pointed out that if any person has a food manufacturing unit which is not registered, which exploits the labour of the owner's family members, which depends on the owner's skill, which is financed by the owner himself and sometimes by informal money lenders then this is not a formal economical work.

But there are some other informal businesses which are subcontracted by the formal sector and which need to document certain dealings. they are regarded partly as formal. In some cases registered business may engage the labour from the informal economy to avoid high hiring costs and this formal business is called partly informal.

According to him: there are several types of informal business depending on some circumstances like industry, the geographic region, the size etc. There are informal businesses in agriculture, in manufacturing, in domestic services, in construction and commerce.

Jeemol Unni and Uma Rani (2000) have identified two broad components of informal economy. These are non wage employment and wage employment. Each of the employment of Informal economy is consisting of following segments.

(I) Non-wage employment:

Own account workers,

Owners of informal ventures with at least one employed labour,

Unremunerative family workers in informal business.

(II) Wage employment:

(i) Employers or labours in the enterprises of informal employers;

(ii) Home workers or out workers: those workers who are working at home or on place of his choosing other than the employers who makes goods and services on a contract for a particular employer;

(iii) Wage workers are those who are not dependent and not associated with only one employer and serving to individuals, households, enterprises i.e. domestic helps, watchman, sweeper who are serving for households.

Informal employment in formal sector enterprises: workers who do not get benefits according to labour regulations.

3.4.1: Informal sector in developing countries

In all the developing countries the contribution of informal sector is substantial. One of the most important characters of developing countries is a consistently high underemployment rate which is in general more complicated than unemployment (National Anti Poverty Commission (2002). In these countries the relative size of informal sector is considerably bigger than in developed countries [Richard Arnatt (2008)]. Mainly in developing countries informal labour is going up globally. According to the estimation by Jacques Charmes in 2000, Informal labour made up 57 percent of non agricultural employment, 40 percent of urban employment and 83 percent of the new jobs in Latin America. On the other hand, in Africa it made up of 78 percent of non agricultural employment, 61 percent of urban employment and 93 percent of new jobs. [Jacques Charmes.] A trend of shifting labour force from formal to informal sector has started mainly after the Asian Economic crisis which began in 1997. And in most of the countries women's contribution is higher than men's. From the estimation of the contribution of informal sector to GDP it is cropped up that Informal sector plays a very important role in the developing countries.

Table-3.1: Contribution of informal sector to GDP in some special developing countries

Country	Year	Informal Sector GDP as percentage of non agricultural GDP
<u>Africa</u>		
<u>Northern Africa</u>		27
<u>Algeria</u>	1997	26
<u>Morocco</u>	1986	31
<u>Tunisia</u>	1995	23
<u>Sub-Saharan Africa</u>		41
<u>Benin</u>	1993	43
<u>Burkina Faso</u>	1992	36
<u>Burundi</u>	1996	44
<u>Cameroon</u>	1995-96	42
<u>Chad</u>	1993	45
<u>Cote d'Ivoire</u>	1995	30
<u>Ghana</u>	1988	58
<u>Guinea Bissau</u>	1995	30
<u>Kenya</u>	1999	25
<u>Mali</u>	1989	42
<u>Mozambique</u>	1994	39
<u>Niger</u>	1995	54
<u>Senegal</u>	1991	41
<u>Tanzania</u>	1991	43
<u>Togo</u>	1995	55
<u>Zambia</u>	1998	24
<u>Latin America</u>		29
<u>Colombia</u>	1992	25
<u>Mexico</u>	1998	13
<u>Peru</u>	1979	49
<u>Asia</u>		31
<u>India</u>	1990-91	45
<u>Indonesia</u>	1998	31
<u>Philippines</u>	1995	32
<u>Republic of Korea</u>	1995	17

Source: Data prepared by Jacques, Charmes (2000)

According to the estimate (which was done for 25 countries and have not carried out an informal sector or mixed survey) informal employment in all regions of the developing world represents approximately 50 percent or more of total non-agricultural employment. It is 48 percent in North Africa and 51 percent in Latin America, 65

percent in Asia and nearly 72 percent in Sub-Saharan Africa. Here the agricultural informal activities were not included and for this the size of informal economy is reduced as agriculture is an important source of employment (especially for women) When we add the agricultural employment with the informal employment then the importance of informal sector employment rises.

Table- 3.2: Informal employment in non-agricultural employment, by sex 1994/2000

Region/Country	Informal employment as % of non agricultural employment	Women's informal employment as percentage of non agricultural employment	Men's informal employment as percentage of men's non agricultural employment
North Africa	48	43	49
Algeria	43	41	43
Morocco	45	47	44
Tunisia	50	39	53
Egypt	55	46	57
Sub-Saharan Africa	72	84	63
Benin	93	97	87
Chad	74	95	60
Guinea	72	87	66
Kenya	72	83	59
South Africa	51	58	44
Latin America	51	58	48
Bolivia	63	74	55
Brazil	60	67	55
Chile	36	44	31
Colombia	38	44	34
Costa Rica	44	48	42
El Salvador	57	69	46
Guatemala	56	69	47
Honduras	58	65	74
Mexico	55	55	54
Rep Dominican	48	50	47
Venezuela	47	47	47
Asia	65	65	65
India	83	86	83
Indonesia	78	77	78
Philippines	72	73	71
Thailand	51	54	49
Syria	42	35	43

Source: Data prepared by Jacques Charmes.(2000)

In the developing countries informal sector is a very large source of employment for the women. Except Honduras, Indonesia and Syria and three North African Countries half or more of the women non agricultural workers are engaged in Informal sector. In some Sub-Saharan African countries most of the women labour force is in informal sector .In Benin it is 97 percent, in Chad it is 95 percent, in Guinea it is 87 percent and in Kenya it is 83 percent. In India informal economy includes 86 percent of women in the non agricultural labor force. In non agricultural informal employment, self employment is larger than wage employment in all places of developing countries. In Sub-Saharan Africa, self employment is 70 percent in informal employment. In North Africa it is 62 percent. in Latin America it is 60 percent and in Asia it is 59% percent

According to the estimates, where residual method can be used, informal employment shows more or less 50 percent of non agricultural employment. In Tunisia the rate is 50 percent, in South Africa it is 51 percent, in Mexico it is 55 percent, in Kenya it is 72 percent and in India it is 83 percent.

In these developing countries women's share of informal employment outside informal enterprises is very large. Women include 79 percent of these workers in Kenya and in South Africa it is 61 percent. In informal enterprises they comprise also 40 percent of workers in these two countries. In Mexico and in India women's share is almost same in each of the two components.

Hence it's clear that in all the developing countries informal sector is playing a vital role by making substantial contribution towards the total production. That is economy of most of the developing countries owe the informal sector for their substantial contribution towards the production of that country.

3.4.2: Informal sector in developed countries

In developed countries the conception of informal sector depends on the employment arrangements which have linkage between the worker and the formal structures and sometimes it depends on whether the employment-based social security and fundamental labour rights are there or not. To get a proper account of informal economy employment in developed countries, some extra information is necessary.

These informations are - the data of non standard work on all categories, the data on access to worker benefits and social protection to all types of non-standard work. Some of the part time and temporary workers get social protection coverage and enjoy workers' benefits. Some self employed workers are able to pay money to social insurance schemes (which are privatised also). These type of non-standard workers are not considered as informal workers. In developed countries non-standard employment arrangement is very important and it is growing very fast.

In 1988, non-standard arrangements with part time employment, temporary employment and self employment in agricultural industries constituted one quarter of total employment in 15 countries of European Union (E.U). In 1998, it was increased to approximately 30 percent of total employment. The percentage workforce in non-standard arrangements in United States is about 25 percent of the total workforce. These workers are engaged under the arrangements like part-time, temporary help agency, direct hire temporary, independent contract and contract from workers. The percentage of workers in non-standard arrangements in unorganised sector was not increased during 1995 and 2001. The complete and comparable data of non-standard employment in developed country is not available for some problems. Even if the comprehensive data were made available then there would have been another problem to answer this question that which categories of non-standard employments should have been included in informal employment. The answer depends on whether the workers receive labour benefits and social protection coverage or not. So the accounts vary from country to country as their consideration is different. Some data on some specific categories of informal employment i.e. part-time work, temporary work and self employment are available and is presented here.

The part time work (the time spent for work is 30 hours per week in a main job) is growing in all the developed countries gradually. The part-time workers are engaged in service and sales, clerical and low skilled labour. Women are engaged in most of the part time works in OECD countries (Organization for Economic Co-operation and Development). The percentage of women in part-time employment extends from 60 percent in Turkey to 97 percent in Sweden. [Source: Women and Men in the Informal Economy, A statistical Picture, Employment Sector, International Labour office Geneva].

In Australia, the part-time employment is as high as 26 percent of total employment. In Switzerland and in Japan it is 24 percent and in United Kingdom it is 23 percent of total employment.

Table-3.3: Part-time employment as a proportion of total employment in developed countries

Country	Part-time Employment as a proportion of total employment	
	1990	1998
Australia(2),(3)	22.6	25.9
Austria	NA	11.5
Belgium	14.2	16.3
Canada	17.0	18.7
Czech Republic	NA	3.3
Denmark	19.2	17.0
Finland	7.6	9.7
France	12.2	14.8
Germany	13.4	16.6
Greece	6.7	9.2
Hungary	NA	3.4
Iceland(4)	NA	23.2
Ireland	9.8	NA
Italy	8.8	11.8
Japan(2),(5)	19.1	23.6
Korea (2)	4.5	6.8
Luxembourg	7.6	12.8
Netherlands	28.2	30.0
New Zealand	19.6	22.8
Norway	21.3	21.0
Poland (2)	NA	11.8
Portugal	6.8	9.9
Spain	4.6	7.7
Sweden	14.5	13.5
Switzerland (4)	22.1	24.2
Turkey	9.2	6.2
United Kingdom	20.1	23.0
United States (6)	13.8	13.4
Total OECD (7)	13.4	14.3

Source: Data are published in OECD Employment outlook (Paris: OECD, 1999) table E

- (1) Part time employment says about that persons who work less than 30 hours /week in main job.
- (2) Data are based on actual hours worked
- (3) Part-time employment based on hours worked at all employments
- (4) 1990 refers to 1991

(5) *Less than 35 hours /week*

(6) *Estimates are for wage and salary workers only*

(7) *For above countries only.*

The temporary work is the second major category of non-standard work in developed countries. It includes all short term employment. They work with fixed term contracts, seasonal works, training contracts etc. The temporary employment increased during 1988 and 1998 from 8 percent to 11 percent of total employment in the European Union as a whole. The major part of temporary workers is women in many countries of European Union. For United states ,temporary workers were almost 4.1 percent of all workers in the year 1999.In 1997 the temporary employment was nearly 12 percent in Japan and the major part of the workers are female (approximately 66 percent).

The third major classification of non standard work in developed countries is self employment For all OECD countries self employment of non agricultural employment increased from about 10 percent in 1979 to 12 percent in 1997.In Greece, Korea and Turkey the share of self employment is nearly 25 percent (one quarter) of non-agricultural employment. In France, Denmark, Austria, Japan, Germany, New Zealand, and Norway and in United States the share of self employment is less than 10 percent of non-agricultural labour force.

3.5: Women in informal sector

Women are engaged in almost all the occupations which could not be thought of in the long past and which were mostly occupied by men folk in early days. Human development report for the year 2000, on time spent by men and women on market and non market activities, transpired that women carry out more hours than men in almost all the countries. They take 53 percent of total burden of work in developing countries and 51 percent of that in developed countries. The ILO says that women constitute 50 percent of the total adult population, 30 percent of the total labour force .They carry out approximately 60 percent of total working hours but are paid only 10 percent of the world's income and posses less than 1 percent of world's property. (<http://www.legalserviceindia.com/articles/editorial.htm>).

It is the informal sector which absorbs most of the women work force. Women play a dominant role in the informal sector such as agriculture, construction, home based work etc. Generally in developing world, the informal sector employment is the largest source of employment for women than for men. More than 60 percent women workforce are engaged informally (outside agriculture) in developing countries though in Asia percentage of women and men is more or less same in informal sector (ILO 2002). Out of almost all the developing countries, North Africa is the exception where 43 percent of women labour are engaged in informal sector. In Sub-Saharan Africa, 63 percent of male workers are in non-agricultural informal employment against 84 percent of women non-agricultural labours in that type of employment. In Latin America 58 percent of women are engaged in informal sector compared to 48 percent of men. Therefore in developing countries most of the economically active women are employed in informal sector. From data we come to know that in some Sub-African countries almost all the female non-agriculture labours is in the informal sector. In India and in Indonesia, nine out of every ten women working outside agriculture are in informal sector. In ten Latin American and four East Asian countries, half or more female non-agricultural workers are working in the informal sector. Out of twenty one developing countries, in nine countries women's share of the total workforce of non-agricultural work exceeds the men's share. But in Honduras, Syria and in four North African countries, the proportion of men in informal sector is higher than that of women.

Table-3.4: Share of non-agricultural workforce, Female and Male, in Informal Sector and women's share of informal sector

	Percentage of non agricultural labour force that is in the informal sector,1991/1997		Women's share of the informal sector in the non agricultural labour force,1991/1997
	Women	Men	
<u>Africa</u>			
Benin	97	83	62
Chad	97	59	53
Guinea	84	61	37
Kenya	83	59	60
Mali	96	91	59
South Africa	30	14	61
Tunisia	39	52	18
<u>Latin America</u>			
Bolivia	74	55	51
Brazil	67	55	47
Chile	44	31	46
Colombia	44	42	50
Coast Rica	48	46	40
El Salvador	69	47	58
Honduras	65	51	56
Mexico	55	44	44
Panama	41	35	44
Venezuela	47	47	38
<u>Asia</u>			
India	91	70	23
Indonesia	88	69	43
Philippines	64	66	46
Thailand	54	49	47

Source: The United Nations, 2000. *The World's Women 2000: Trends and statistics*

In many developed countries, though women labour force is smaller than men labour force, women constitute a major portion of part time workers. In case of part time work, women's share was 98 percent in Sweden, 80 percent in United Kingdom and 68 percent in both Japan and United States in the year 1998(ILO, 2002).

Table-3.5: Estimates of employment in informal sector (in Millions), 2000

Sector	Male	Female	Total
Agriculture	142.46	90.33	232.79
Non Agriculture	85.48	22.04	107.52
Total	227.94	112.37	340.31

Source: *Redefining of unorganized sector in India, Report of the Expert Group on Informal sector, May 2006.*

Table-3.6: Estimated Number of workers in Informal sector (In Million), 2006

Sector	Male	Female	Total
Rural	196.74	104.02	300.76
Urban	77.05	18.96	96.01
Total	273.79	122.98	396.77

Source: *Redefining of unorganized sector in India, Report of the Expert Group on Informal sector, May 2006.*

In India, 118 million women workers are engaged in the unorganized sector which is 97 percent of the total workers in India. According to 1991 census, out of the total women workforce of 87.77 million only 4.2 percent women were engaged in formal sector and rest 95.8 percent were in the Informal sector .Therefore the unorganized sector in India is the Women's sector (Satyasundaram, 1996).As per the census of 2001, there are almost 60 thousand women workers under the categories of main workers, marginal workers and household industries. In estimation, 90 percent of total

women labour force is working in informal sector in India (National perspective Plan for women, 2000)

There are some main causes for which women work and earn money. They work mostly for economic independence, for economic want. Some women who are enough qualified work only for feelings of achievement and to contribute some service to the society. But most of the Indian women carry out 'productive work' for their economic obligation. Work participation rate is seen higher among rural women (27 percent) than that of urban women (10 percent).

(Source:<http://www.legalserviceindia.com/articles/editorial.htm>).

Women main workers (those who work for the major part of the year) constitute 14.65 percent of the population and men 50.54 percent. Female marginal workers represent 6.26 percent of the population where men represent only 0.98 percent. (<http://www.legalserviceindia.com/articles/editorial.htm>). So in main work the percentage of female worker is lower than the female worker in marginal sector.

The employment of female is high in the Informal sector like domestic help, construction work, tanneries, beedi industries etc. According to a World Bank report, more than 90 percent of informal sector women workers are not registered in the official statistics and they are taken as disguised wage workers. Statistics shows that, agriculture, which is an informal sector, is the major part of India's work and here 55 percent of the workers are female where as male percentage are 30 percent (<http://www.legalserviceindia.com/articles/editorial.htm>).

As most of the women are less qualified and less skilled they could not access into formal sector which is regulated and random entry is impossible here. So unregulated, unorganized, unprotected informal sector where entry is more or less easy is the last resort for those women to earn their livelihood. But a large portion of them (i.e. home based workers and street vendors) fall in the invisible group of the working women. They serve greatly to world business but they are not getting their due recognition. As their work is difficult to account, the number of women and their economic role to the sector are underestimated till now.

3.6: Social security measures for the informal sector workers

The unorganized sector workers and producers are those who have no fixed employers or employees, who are casual, migrant, who are working on contractual basis, home based jobs. They try to earn by their scanty assets and skills they have. Therefore the workers do not have employment throughout the year and even though they get job the income is scanty. But the size of the unorganized sector is growing over the last few decades. For example in India over 92 percent workers are in the unorganized sector but they do not possess stable employment, safe and sound incomes and they are not covered by social security shelter. Social security like health care, maternity benefits, child care, and old age assistance are not made available for their well being. It is supposed that the social security measures are only for the organized sector's workers. In spite of their toilsome work the necessary social protection were not given to the unorganized sector workers adequately. In this situation the social security conception for the unorganized sector was thought of. It is not only a public assistance procedure but it is an essential element to the economic life of poor people who are the main workforce of a country. In a wider sense, all needy groups require social security.

The first essential element of work security is income. If assured income is not available; it creates a direct warning to the lives of worker's families. So, if income is secured the productivity will increase naturally. Besides this there are many circumstances in the life of people such as maternity, sickness, old age, accident, widowhood, social or natural calamities such as unemployment, flood, fire, riots, drought, some economic crisis in the country. During these crisis times of the workers life it is necessary to get support to survive them. They should get it in the form of social insurance. So the idea of social security has developed for their economical protection from the different circumstances arising out of the wrath of the nature, famine, sudden epidemic and fluctuation of life and work in the present-day societies.

The International Labour Organization (ILO), 1989 first drafted a definition of social security as follows:

“The protection which society provides for its members through a series of public measures, against the economic and social distress that otherwise would be caused by the stoppage or substantial reduction in earnings resulting from sickness, maternity for

women workers, employment injury, unemployment, infirmity, old age and death; the provision of medical care, and the provisions of subsidies for families with children.”(ILO, 1989).

But this definition is not enough for developing countries .Because in developing countries most work is irregular, not secure and earning amount is very scanty to cover the costs of social security. In this definition it is supposed that most people are employed and they earn adequately to cope with their basic needs. Another deficiency of this definition is that provision of food is not considered here which a major element in developing countries.

So after considering all these matters Subrahmanya in 1994 suggested one definition of social security like this:

Social Security represents a guarantee, by the whole community to all its members, of carrying on their standard of living or at least of acceptable living conditions by means of redistribution of income based on National Solidarity. Alternatively , the concept of social security in its widest sense is the help provided to the individual by the society to make him/her able to attain a rational standard of living, and to protect the same from falling due to the occurrence of any contingency (Subrahmanya, 1994).

In 1995 Hirway proposed one definition like this. The concept of social security make out a broad pro-poor approach which has three basic components; namely a promotional component that aims at improving endowments, exchange entitlements, real incomes and social consumption ; a preventive component that seeks to avert deprivation in more specific ways and a protective component that is more specific in generating relief against deprivation (Hirway, 1995).

To define Social Security G.H.D.Cole (Social Scientist) said that “Social Security means Govt. Which is the symbol and representative of society is responsible for fixing a minimum standard of living for all its citizens.”

3.7: History of social security

By tradition, social protection has been used in the European Welfare state and in most of the parts of the developed countries in the purpose of maintaining a good living standard. For example, Roman Emperor Caesar Tarjan extended plan for free particle or grain to take in extra poor people of the empire. Besides this, to help poor children, he launched public funds. During the 19th and 20th centuries, in Germany and Great Britain, Welfare System was started in the interest of working classes. After that during the Great Depression, the U.S. Came forward with crisis period aid. Now a days in developing world it is used as a policy approach for dealing with the issues of constant poverty and making the structural causes.

3.7.1: Social security in developing countries

Developing countries are mostly agriculture based. The urbanization is rising gradually and it creates two-fold effects. It has minimized the homogeneous nature of rural community and secondly, it has brought about the necessities to make available an alternative form of social security in helpless situation. The developing countries in Asia and Pacific have to take up a serious approach towards the execution of social security schemes. But to execute social security measures the main barrier is the high operation cost and insufficient infrastructural facilities which are so to say, very expensive in the developing country context. As because there is a diversity of historical factors and resources, the developing countries have to adopt various schemes which are congenial for them. This is done in the major interest of a great number of insecure groups and the informal sectors but as the infrastructure is not up to the mark, the planners cannot adopt any approach of maintaining a status quo. In the South Asian developing countries the basic services for primary education and primary health care is not available properly. Poverty along with the undernourishment and worsening in the women health imply very low level of social development in these countries. Therefore the social security for women, children, elderly people and overall for all poorer sections is needed significantly. Social Security is one of the essential dimensions of the growth in the developing countries where poverty, suffering and income inequalities are seen largely. The thought of social security includes many essential aspects of human development. Education and health facilities, old age pension, job security,

unemployment, health insurance and insurance against risk are some of the main issues that are included in the scope of social security. Now there arises a question that what will be the effective way of bringing the informal sector into the area of social security schemes. But achieving success is a scary job as the informal sector in developing countries is extremely large. Some efforts are launching to materialize the objective but it is a great need to put these issues at the front. It needs a top most priority.

Table-3.7: Expenditure on Social security Benefits in SAARC countries

Countries	Poverty(percentage of total population,1995)	Expenditure on Social security Benefits as percentage of GDP(1993)
India	35	0.3
Bangladesh	46	0.02
Pakistan	29	0.2
Srilanka	22	2.5

Source: Ms Nirja Mattoo (29th ICSW International conference on social welfare ,Cape town, South Africa,23-27 October 2000)

3.7.2: Social security in Indian context

Historically, social security system in India was introduced with the organised sector like other countries. The first social security legislation was the **Workmen's Compensation Act (1923)**.It granted the workers with money if there is an accident while on duty. Thereafter **Employers' State Insurance Act (1948)** was launched. It provided the medical reimbursement and covered the risks of the workers. Then in 1952 the **Employers' Provident Fund and Miscellaneous Provisions Act** was passed which provided for some securities for the retirement life. In 1961 the **Maternity Benefit Act** came into being for remunerating the loss of earnings during maternity. This Act was followed by the **Payment of Gratuity Act** in 1971 to compensate for loss of employment. These legislations are for certain service groups who are regular in their employment and for comparatively large concern. Presently more attention is being paid to unorganized sectors for the social security protection because workers in mass are now engaged in unorganized sector and they are tended to remain uncovered by

the Social Security measures. In a broader view, all vulnerable groups require social security. But any government cannot make use of any social security policy plan which was successful in other developed and developing countries or in any organized sector. Before executing any social security measure the government has to seriously guess the previous experiences of those countries with different factors in design of their social security schemes. Though in food production India has achieved self-sufficiency at the national level, at household level the security of cereals still is not achieved properly. So primarily a Public Distribution system was launched for their daily sustenance for providing the people with food at a price reachable to them. Later the pre-school children and pregnant and lactating women have been given the additional nutrition through the ICDS. Mid-day meal programme has been launched for endowing with the nutritional support to school going children. For improving the income of the people of rural area. **The Jawahar Rozgar Yojana, The employment Assurance Scheme** etc. are already in operation. These schemes guarantee the work in lean season of agriculture and the needy people can get casual manual employment in public works. Besides these schemes. **Prime Minister's Rozgar Yojana (PMRY), Integrated Rural Development Programme** and the **Swarna Jayanti Rozgar Yojana (SJRY)** promote self-employment to the educated unemployed and to the urban areas.

In recent years the government of India emphasis on the paying attention to the social security issues such as designing of new social security schemes, recasting of previous schemes, launch some modern methods successfully to identify and enrolment of benefited people, study of inclusive legislations to make sure social security for unorganized sector workers etc.

There are several social security programmes for the development of the poor children. Out of these, most significant scheme is the Integrated Child Development Service (ICDS). The purpose of this scheme is to develop the health and nutrition of children aged 0-6 years, to reduce the child mortality, malnutrition and the rate of dropouts of school, to propagate the ability of the mother by proper nutrition and health education. In 1995, there were 3797 ICDS projects of more than 20 million children and mother who were enjoying the benefit from the projects. (R.K.A. Subrahmanya). Crèches or Day-care centers were launched and during the year 1994-95 financial help was given to set up 12,470 crèches for about 400,000 children who

belong mainly to casual, migrant, agricultural and construction worker's families (R.K.A Subramanian). Besides these, in 1995, Mid-day Meal Scheme was set up by the Central Government for primary school students to increase enrolment, attendance and for providing statutory food (wholesome food) of the students. There are several schemes to promote women and for the economic improvement of women. At first in 1993, the Rashtriya Mahila Kosh was established for extending the credit to the needy women. Integrated Rural Development Programme (IRDP) which is a most vital scheme for the poor's security was started in 1980. It gives a capital subsidy to poor rural families, provides bank credit at a lowest interest to attain productive assets or skills which is needed for the self employment. The main groups which are getting the advantage of this scheme are small and marginal farmers, agricultural labourers and artisans. In 1982-83 a sub-scheme of the IRDP was started for providing income generating skills to poor women in rural areas. Besides these schemes, which are sponsored by the central government, some states have launched some employment schemes. Maharashtra has introduced Employment Guarantee Scheme (EGS) which provide unskilled manual work to the unemployed at a wage as defined by the Government. EGS can work as insurance for the rural workers. Gujrat, Kerala, Tamil Nadu and West Bengal have some schemes to assist financially to the educated unemployed. There is a scheme in Karnataka which serves employment and training to rural workers through the Karnataka Land Army Corporation. As an anti poverty measure, Tripura provides employment to the jobless persons.

The Non-Governmental Organizations implement some social security measures. **Community Aid & Sponsorship Programme (CASP)** is a humanitarian organization. For the last 25 years it is working for the development of children and their families who are in below poverty line. It is sponsoring almost 75000 children in 9 states of India (Ms. Nirja Mattoo, 2000). The activities of CASP comprises of health insurance, accidental insurance, formation of credit, educational needs, childrens' banks. Thus this organisation deals with the whole needs of the children. In a nutshell we can say that the government and other institutions have launched a variety of social security programmes to cope with the basic survival needs and other incidental needs for the informal sector workers, from the year 1950. If we try to divide these measures into

groups, there are three classifications as (i) Social Assistance Programmes ;(ii) Social Insurance Schemes ;(iii) Welfare Funds.

(i) Social assistance programmes

In Social Assistance Programmes, there are many measures such as food-based transfer programmes, income transfer programmes and cash-transfer programmes .In our country, The Public Distribution system (PDS) is the main sector in the overall food security planning .The PDS has played a significant role in making the open market prices reasonable and giving food security at the household level by providing food grains and other necessities at reachable prices. From 1997 the Targeted Public Distribution System (TPDS) is being enacted in our country to improve the PDS consumption of the 'identified poor' by contributing a particular quantity of cereals or grains at an extremely subsidized price. But despite these efforts, the nutritional status of people is rather low and it is evident that there is a need for further food transfer measures. Other food security schemes are the Mid Day Meal Scheme (MDMS) and the Integrated Child Care Development Scheme (ICDS) which provide direct help by providing cooked food to the vulnerable poor, mainly children. The Mid-day meal scheme was launched in 1995. It gives the nutritional support to the indigent families as well as provides positive motivation for school enrollment of children. It reduces the absenteeism of students. Community Grain Bank Scheme was launched in late 1990s in 13 states covering 50 percent of the tribal population in the country. This food bank is doing well at the local levels to improve food security in distant and hard areas for the pauper. Annapurna scheme was started in 2000 by the central Govt. which provides 10 Kgs of rice or wheat to elderly paupers who are helpless. Different Income transfer programmes, many wage employment programmes were launched from 1960 s. These are Food for Work Programme (FFG-1977), Jawahar Rozgar Yojana (JRY), Sampoorna Gram Swarozgar Yojana (SGRY), Jawahar Gram Samridhi Yojana (JGSY), Employment Assurance Scheme (EAS), Pradhan Mantri Gram Sadak Yojana (PMGSY), Food for Work Programme for Calamity Hit States (FFW-2002) etc. In 2005 The Employment Guarantee Act was introduced according to which it assures that the state Govt. shall provide to every poor household in rural area whose adult members are wishing to do such unskilled hand operated work not less than 100 days in a financial year. There are contractual wages for them and if government

cannot offer the guaranteed employments, it is obligatory to pay an unemployment grant. A major programme in the social security schemes as the cash transfer programme is **National Social Assistance Programme (NSAP)** which is for the welfare of poor households and started in 1995. It has three apparatus as (i) **National Old age Pension Scheme (NOAPS)**. It is available to all poor persons who are 65 years or older and under this scheme the central Govt. grants Rs 200 per pensioner per month; (ii) **National Family Benefit Scheme (NFBS)**: As per this scheme Rs 10,000 is provided to the family members on the death of the main bread winner of the family below the poverty line; (iii) **National Maternity Benefit Scheme (NMBS)** . it provides Rs 500 for pregnancy up to the first two live births. In November 2007 the **NOAPS** was modified and a new scheme "Indira Gandhi National Old Age Pension Scheme" (**IGNOAPS**) was introduced according to which the benefit of old age support was widened to all inhabitants above 65 years and belongs to BPL. In the same way the **NMBS** replaced by a scheme named "Janani Suraksha Yojana" (**JSY**).

(ii) Social insurance schemes

In India a major kind of social security measure for unorganized sector is the social insurance schemes. These schemes improve the capacity of the poor folks to stand up to sudden shocks or sufferings. Major example of these type of schemes are **Janshree Bima Yojana (JBY), 2000** and the **Universal Health Insurance schemes (UHS), 2004**. **JBY** is a life insurance protection for the persons of 18-60 years old who comes under BPL or marginally APL in rural areas. It provides hospital care to poor families. Besides these, 'Personal Accident Insurance Scheme for poor families', 'Group Insurance Scheme for Landless Agricultural Labourers' are there. But there are many drawbacks like inadequate coverage, lack of effective beneficiary participation, improper implementation to execute these schemes.

(iii) Welfare funds

In some particular occupational categories, a different type of social security measure provides the security to some extent which is known as Welfare Funds. In India, the different Welfare funds which serves to various informal sector occupations, offer different mode of facilities to the workers like health care facilities, housing, educational support for children, drinking water facilities and so on. Now a days the central Govt.

maintains welfare funds set up for the workers of six classes of miners- mica, iron ore, manganese ore, chrome ore, lime stone and dolomite-, beedi workers, cine workers, dock workers and construction workers. The central welfare funds for mine workers and beedi rollers are used for the recovery of public health and sanitation, provision of medical advantage, protection from diseases, facilities of water supply, educational facilities and improvement of standard of living etc. All the Welfare funds were set up by special acts of parliament. For example Beedi Workers Welfare fund Act was set up in 1976 for the beedi binding workers. From 1996, building workers and construction workers are protected by the Building and Other construction Workers Act. In the southern states, particularly in Kerala, the presentation of Welfare funds is remarkable. The Welfare funds in Kerala are acting with active supports from trade unions and through the donation from employers, workers and government (Kannan 2002). A special feature of Welfare funds is its useful involvement in several stakeholders in scheming and implementing social protection nets.

From the above discussion it can be said that inspite of their notable shares in the labour force of the country, the unorganized sectors still do not have efficient legislations or proper welfare schemes which can affirm a certain minimum level of social security. Though the main object of eliminating the poverty has not been fulfilled yet, the government is trying its best to bring the object into effect.

3.8: Recent improvements

With some food security measures various social insurance and pension measures have been launched recently. After launching, **Krishi Samajik Suraksha yojana Janshree Bima Yojana in 2000** was launched in 2001. It was meant for the farm workers to provide some Social insurance benefits. But it was stopped in 2004. In 2003, an LIC aided scheme **Varishta Pension Bima** had been launched. In the recent past the Government of India has introduced some more schemes of social security. During 2005-06 and 2006-07, the Central Govt. put into effect the '**Health Insurance Scheme**' and '**Mahatma Gandhi Bunkar Bima Yojana**' for the handloom weavers. The first scheme provides health care facilities to the handloom weavers and the second one covers life insurance in case of death, total or partial disability on account of any accident. In 2007, these two schemes were combined into one named '**Handloom**

weavers' Comprehensive Welfare Scheme'. Besides this, 'Handicraft Artisans Comprehensive Welfare Scheme' was initiated in the 11th plan for the artisan's family. Pension to Master craft Persons' scheme was launched for needy mastercraft person of 60 years or more for providing them with a monthly pension. Besides these, 'Aam Admi Bima Yojana' was implemented from 2007 for the rural landless households (aged between 18-59) and 'Rashtriya Swasthya Bima Yojana' was put into effect from the same year for the unorganized workers in BPL category for health insurance and medical relief.

If we so wish to discuss about the legislative interventions, then we can say that in 1996, two legislations for construction workers were passed by the Parliament of India. Following these acts, some states are trying to execute their own legislations. In 1999, the Second National Commission on Labour (NCL) was launched by the Government which works about the social security concerns of unorganized sectors thoroughly. In 2004, the ministry set up an unorganized sector Workers Bill. It dealt with the measures involving social security and conditions of work in the Informal sector. In 2004, National Commission for Enterprises in the Unorganized Sector (NCEUS) was set up by the government. In May 2006, after submitting its recommendations on social security enhancement to the prime minister of India, the NCEUS drafted a bill. According to the plan of NCEUS, 300 million workers in the unorganized sector would be provided three forms of social security such as health insurance, life insurance and old age security. The latest proposal of social security measure through legislation is the 'Unorganized sector Workers Social Security Bill, 2007'. It was introduced in Rajyasabha then to the standing committee on labour and then it was submitted to the Parliament. The other recent legislative initiatives are **National Rural Employment Guarantee Act (NREGA)**, 2005 and **The Right to Information (RTI) Act**, 2005. The NREGA secures the assured wage employment for at least 100 days in a year to each out of one family. The worker is to be employed in the said work within the 15 days of demanding work and the location of the work will be inside 5 Km distance. If the work could not be provided, then a compensation to be paid by the Government. This scheme is restricted only to BPL households. The second legislation RTI Act offers the people the right to demand the information about any Government doings (few exceptions are there) from the Government. People can demand photocopies of Govt.

contracts, payments, estimates etc. They can demand to study or to check government documents – construction drawings, records, registers etc. It is in order to diminishing any corruption what so ever and to pick up the effectiveness of welfare programmes.

State assisted scheme of provident fund for unorganized orkers (SASPFUW)

In January 2001, this scheme was introduced. The trying of the scheme is to meet a part of social security needs of certain section of workers engaged in the unorganized sector. Workers between the age group 18-60 years and engaged in the job of 61 numbers of services or are self employed come under the purview of the scheme. Each subscriber to the scheme has to contribute RS 20 per month. The same amount is added to his/her account by the state Government. The state Govt. will pay a certain interest (now it is 8%) on the basis of total amount. When the subscriber will attain the age 60, he/she will get back the sum credited to the account. He will be paid the amount credited even if he cannot continue the account. In case of death of the subscriber his/her nominee will be paid the total money staying at his account. The family income of the willing worker should not be more than Rs 6500/ per month and he/she should not be in the roof of Employees Provident Fund and Miscellaneous Provision Act, 1952. There are some collecting agents to collect the money every month. Each of them has an identification number. At the end of the year, a statement on opening balance, subscriptions paid contribution of Government interest paid and the closing balance is made available to the subscriber.

Table -3.8: Performance report up to the year 2005-2006

Year	Number of application	Enrolment during the year	Cumulative enrolment	Amount collected as Subscription (Rs.)
2001-02	2,13,464	1,07,036	1,07,036	22,02,340.00
2002-03	2,89,192	3,24,201	4,31,237	4,93,58,920.00
2003-04	83,764	1,04,428	5,35,665	7,52,64,460.00
2004-05	79,179	72,380	6,08,045	8,89,58,640.00
2005-06	90,754	74,959	6,83,004	8,92,62,860.00

Source: Asok M. Chakrabarti's presentation in the World Bank sponsored Workshop on Social Protection in South Asia: Growth with Equity, Security and Opportunities. Colombo, Srilanka, May 17-18, 2006.

3.9: Welfare schemes for construction workers

The West Bengal Building and other Construction Workers' Welfare Board extends many facilities to the unorganized construction workers within the age group 18-60 years. Each subscriber has to contribute Rs 20/ per month .The worker will get back the accrued money when he will attain the age 60.A financial support of Rs 100,000 will be extended to the family of the worker if he/she dies before the maturity of the scheme. If he /she become disabled permanently, Rs 500 to Rs 870 will be paid to the worker as pension .The worker and his/her sons and/or daughters are helped with money for their medical treatment. If surgery is necessary, the worker can get Rs 25,000 as financial assistance. The worker is entitled to get up to Rs 50,000 as house building loan. If the worker dies in any accident at his/her working place, the family will get Rs 100,000 as one time grant. Till 31/03/2009, 71,984 beneficiaries have been registered and Rs 89,78,970 have been collected as registration and subscription fees

3.10: Pension and medical benefits etc. for transport workers

The West Bengal State Social Protection Board of the State Labour department has operated this scheme. If the membership of the scheme is maintained for 5 years without break then all the services will be enjoyed by the worker. If any worker becomes permanent disabled after meeting any accident, he/she would get pension before 60 years of age. In case of accidental death of a worker, his/her family will get Rs 100,000 onetime grant. Worker will get assistance up to Rs 10,000 for medical treatment of diseases which are not easily curable. Besides these, grant for childrens' education, spectacles, daughter's marriage, maternity benefits are also arranged as per the scheme.

3.11: Conclusion

The above discussion reveals that the Government of India and Government of West Bengal have brought in a great revolution in the field of Social Security Measure in last decade. The govt. has recognized the importance of the growing unorganized sector .It was later transpired to Government that the poor who contribute to the economy have the right to get security .And the social security measures implemented for them are working as investments which can increase the productivity of the workers and push up

the gross national product of the country. But the goal to get social security for the unorganized sector could not be achieved by centralizing schemes but by encouraging workers to take more initiative. This procedure can be conducted by the poor themselves. As they are unorganized so they are weak. But the provision of social security can become a way of organizing themselves for their upliftment. So it is the need not to find out only new social security measures but also to search out new types of organizations to run them.

Chapter IV

Profile of the Study Area

- Introduction
- District Profile
- Our Study Area
- Administrative Development
- Municipality of Cooch Behar
- Slum in Cooch Behar Municipality
- Land-Use Distributin
- Educational Status
- Health Facilities
- Description of Sample Wards
- Conclusion

4.1: Introduction

In this chapter a brief profile of the study area is described with its demographic and the socio-economic characteristics . The study area is in the district of Cooch Behar renowned in the state of West Bengal. It is a historical place too as the Koch kings ruled here for about 400 years. The Cooch Behar Palace still bears the memory of the the then Kings of the Koch dynasty. Actually Cooch Behar was a tributary state of the British India .So to describe the district we have first enlightened the boundary of Cooch Behar and the reason behind its name . As it is a historical place, we have narrated a brief history of it with its administration system. Total area of Cooch Behar, number of subdivisions, names and area of the subdivisions, population are detailed here categorically. To understand any place distinctly, the demographic picture is a significant subject to know about . So in this chapter the population, male female distribution, scheduled caste-scheduled tribe distribution is also focused. We have given a short description of the geography, its economy, the climate, places of interests and importance etc. As the particular area of our survey is the Cooch Behar Municipality, Different aspects of the municipality is noted here in short. This municipality consists of twenty wards out of which four wards are selected for our study. We have thrown light on the population, the density and the area of each of the twenty wards. From the draft Development Plan (DDP) of Cooch Behar municipality we get the picture of literacy rate, sex ratio for some consecutive census years in the past and it is shown that the sex ratio was being increased for those consecutive years. Starting from the Cooch Behar Kingdom up to the creation of Cooch Behar municipality, starting of election process is also elaborated here. After the merger, slum is occupying a significant portion in the municipality areas .In Cooch Behar town there are fifty two slums . A big part of the total population (32%) lives in the slum areas. Therefore, we have represented a picture vividly of the slums in the area of Cooch Behar Municipality .The distribution of the people of Cooch Behar Municipality in different income groups, the number of workers, number of industries, number of workers in the informal sector etc are shown for knowing the economic condition of the municipality properly. The education facilities, health facilities are indicated to make a clear view of the municipality. At the end we have tried our best to elaborate the four particular wards in which the survey was carried out. We have gathered all the informations about

this district from the office of the municipality, census report of different years, different books etc.

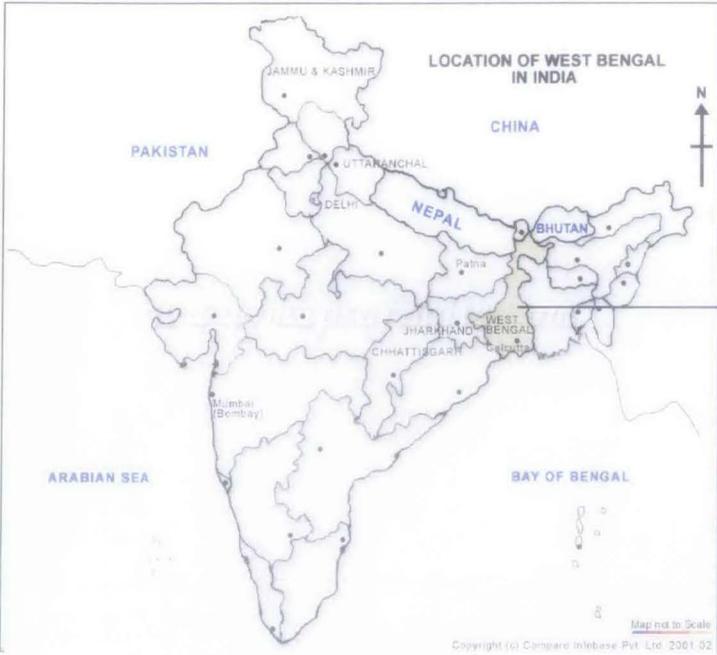
4.2: District profile

The District

Cooch Behar is a district of West Bengal and a small part of the country India. The state West Bengal stretches from Himalayas in the North to Bay of Bengal in the south. It has nineteen districts out of which Cooch Behar is an important one. It is located in the north eastern part of the State and bounded by the district of Jalpaiguri in the north, state of Assam in the East and by Bangladesh in the West as well as South. This district is spread across 3387 square Kilometers. Cooch Behar was an Indian state which was ruling by the Kings of Cooch Behar till 28th August 1949. The King was a feudatory ruler under the British Kingdom. The rule of Koch Kings lasted from 1510 -1950, which is the period of almost 400 years. It was a tributary state of British government. Some monuments, palaces, temples, buildings of importance represent the then lives of golden ages here. It has been transferred from a kingdom to the present form of a district. It is located in the foothills of the Eastern Himalayas and situated at 26^o 22' N 89^o 29' E 26.367^o N 89.483^oE.

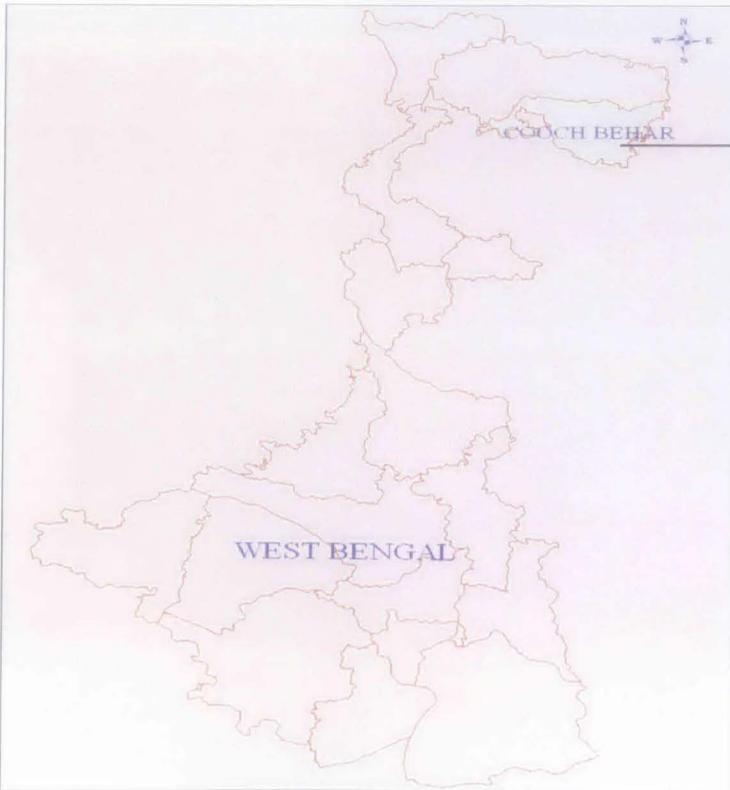
The name Cooch Behar originated from the name of 'Koch' tribes (the Rajbangsi) who are aboriginal inhabitants of the region for many centuries. The term 'Behar' is the Sanskrit word which means 'to travel'. In other words 'Bihar' means place. Therefore Cooch Behar means the land through which Koch kings used to rule over.

Map 4.1: India



West Bengal

Map 4.2: West Bengal



Cooch Behar

4.2.1: A brief history of Cooch Behar

As it is a historical place we want to narrate some brief pictures on the administration systems of the heritage. Cooch Behar was an independent Kingdom before merging with India. It had been a part of the Kamarupa Kingdom from the fourth century to the 12th century. In 12th century, Cooch Behar became a division of the Kamata Kingdom. At first it was ruled by Khen Monarchs who were the natives of the place. The recent excavation of 'Raipat' or the Palace at Gossanimari village (25 km from Cooch Behar town) marks the site as an ancient capital of Kamtapur of the Khen Dynasty. During 1498 CE the Koch tribe became powerful and during 1510 to 1530 AD Maharaja Bishaw Singha set up an independent Koch kingdom under his Royal authority. After that Nara Narayan, Raghudev, Lakshmi Narayan ruled the land one after another. After the death of Nara Narayan in 1584, Raghudev stated independence and the kingdom known as Cooch Behar. Some of the part of Koch Hajo became a part of Assam. Between 1693 and 1714, Maharaja Rup Narayan transferred the capital from Attharkotha to Guriahati which was built on the bank of the river Torsa and which is now called Cooch Behar town. In 1661, when the Maharaja Pran Narayan was ruling then Mir Jumla (the subedar under the emperor Aurangzeb) occupied the territory almost meeting no fight. Maharaja Pran Narayana regained the Kingdom within a few times. During 1772-1773 Cooch Behar was attacked by the king of Bhutan. For driving out the Bhutanese Cooch Behar Kingdom signed an agreement with the British East India Company on 5th April, 1773. As a result the king of Cooch Behar became a ruler under the British. After that Maharaja Nripendra Narayana was a famous ruler. At the end of the British rule Maharaja Jagadipendra Narayana transferred full power, Jurisdiction and authority of the state to the dominant Govt. of India in the year 1949. In 1950, on 19th January Cooch Behar district became a part of the state of West Bengal. And the headquarters of this district is Cooch Behar town.

Subdivisions: Cooch Behar district comprises five Subdivisions: Cooch Behar Sadar, Dinahata, Mathabhanga, Mekhliganj and Tufanganj. The area of Cooch Behar Sadar is 754.84 sq K.M, Dinahata is 692.02 Sq Km, Tufanganj 586.44 Sq Km, Mathabhanga is 895.26 Sq Km and Mekhliganj is 459.78 Sq Km. In respect of area Cooch Behar Sadar is in the second position whereas Mathabhanga is in the first position.

Table-4.1: Area of all the subdivisions and Cooch Behar District

Area of Cooch Behar Sadar	754.84 Sq. Km
Area of Dinhata	692.02 Sq. Km
Area of Tufanganj	586.44 Sq. Km
Area of Mathabhanga	895.26 Sq. Km
Area of Mekhliganj	459.78 Sq. Km
Total area of Cooch Behar District	3,387 Sq. Km

Source: Draft Development plan (DDP), Cooch Behar Municipality 2008-09 to 2012-13

Cooch Behar Sadar consists of Cooch Behar Municipality and two community development blocs: Cooch Behar I and Cooch Behar II. Dinhata subdivision consists of Dinhata municipality and three community development blocs: Dinhata I, Dinhata II and Sitai. Mathabhanga subdivision consists of Mathabhanga Municipality and three community development blocs: Sitalkuchi, Mathabhanga I and Mathabhanga II. Mekhliganj Subdivision consists of Mekhliganj municipality and Haldibari municipality and two community development blocs: Mekhliganj and Haldibari. Tufanganj Subdivision consists of Tufanganj Municipality and two community development blocs: Tufanganj I and Tufanganj II. There are 11 Police stations, 12 development blocs, 6 municipalities and 128 gram panchayats in this district.

4.2.2: Population:

The total population of Cooch Behar district and subdivisions is given below

Table-4.2: Populations of different subdivisions in Cooch Behar district

Sub Divisions	Population
Sadar	6,59,473
Dinhata	5,90,848
Tufanganj	4,09,853
Mathabhanga	5,67,819
Mekhliganj	2,51,162
Cooch Behar district	24,79,155

Source: Census of 2001

The total population of Cooch Behar district is 24,79,155. Out of this in Cooch behar Sadar the population is 6,59473; in Dinhata it is 5,90848; in Tufanganj it is 4,09853. in Mathabhanga it is 5,67819; and in Mekhliganj it is 2,51162. From the table 4.2 we can see that out of five sub divisions, in Cooch Behar Sadar the population is maximum though in case of area, the area of Mathabhanga subdivision is largest.

Table-4.3: Distribution of population by sex in the district of Cooch Behar

Year	Male	Female	Total Population
1981	915461	856182	1771643
1991	1122306	1048839	2171145
2001	1272094	1207061	2479155
2011	1453590	1369190	2822780

Source: Census of India 1981, 1991, 2001, 2011.

In Cooch Behar District total population is 2822780, out of which male population is 1453590 and female population is 1369190 (According to 2011 census)

Table-4.4: Scheduled caste and scheduled tribe population by sex in Cooch Behar district

Year	Scheduled Caste			Scheduled Tribe		
	Male	Female	Total	Male	Female	Total
1981	455877	427207	883084	5310	4795	10105
1991	580384	543335	1123719	6957	6318	13275
2001	636446	605928	1242374	7425	6821	14246

Source: Census of India 1981, 1991, 2001.

Table 4.5: number of literate person in Cooch Behar district

Year	Literate
2001	1386965
2011	1879984

Source: census of India 2001, 2011

Table-4.6: Percentage of literacy in the district of Cooch Behar by Sex

Year	Male	Female	Total
1981	87.56	16.35	27.30
1991	57.40	33.30	45.80
2001	75.90	56.10	66.30
2011	81.52	69.08	75.49

Source: Census of India 1982, 1991, 2001, 2011.

Table-4.7: Population by religion in the district of Cooch Behar, 1991 and 2001

Religious communities	1991		2001	
	Population	Percentage to total population of the district	Population	Percentage to total population of the district
Hindu	1659733	76.45	1871857	75.50
Muslim	506728	23.34	600911	24.24
Christian	1467	0.07	2162	0.09
Sikh	215	0.01	330	0.01
Buddist	353	0.02	474	0.02
Jain	2093	0.10	2193	0.09
Other	556	0.03	489	0.02
Religion not stated	x	X	739	0.03
All Religions	2171145	100.00	2479155	100.00

Source: Census of India 1992, 2001.

Table-4.8: Growth of population by sex on different census years in the district of Cooch Behar

Year	Total Population	Index with 1901 base	Number of males	Number of females	Number of females per 100 males
1901	565116	100	300413	264703	88
1911	591012	105	315536	275476	87
1921	590599	105	314631	275968	88
1931	589053	104	312265	276788	89
1941	638703	113	339845	298858	88
1951	668949	118	360670	308279	85
1961	1019806	180	539694	480112	89
1971	1414183	250	737931	676252	92
1981	1771643	314	915461	856182	94
1991	2171145	384	1122306	1048839	93
2001	2479155	439	1272094	1207061	95
2011	2822780	499	1453590	1369190	94

Source: census of India of the consecutive census years from 1901 to 2011.

Geography of Cooch Behar

The Cooch Behar district forms part of the Himalayan Tarai of West Bengal and it comes under the Jalpaiguri Division of the state of West Bengal. It covers an area of 3,387 Sq Km. It is enclosed by the district of Jalpaiguri in the North, state of Assam in the East and the international border in the form of Indo-Bangladesh border line in the south as well as in the West. The main town holding the same name is situated on the river Torsa at 26 29 86 N latitude and 89 23 53 East longitudes.

4.3: Climate

In Cooch Behar summer, monsoons and winter are most prominent out of five distinct seasons. There is heavy rainfall during the Monsoons and negligible rainfall from October to November. Average rainfall is 3.201 mm per year which is decreasing every year. At any time of the year this district does not get high temperatures. During

summer season, the mean daily maximum temperature is 36.5⁰ C and means daily minimum temperature is 20.2⁰C. The winter season continues from the end of November to February .More or less the atmosphere is highly humid all over the year .So we can say that Cooch Behar enjoys a relatively pleasant climate throughout the year. There are many rivers and marshy land in Cooch Behar. Teesta, Torsha, Jaldhaka, Sankosh are the important rivers and these are flowing from Northwest towards southwest direction. These rivers influence the socio-economic life of the people of Cooch Behar and also helpful for transportation and irrigation.

4.4: Economy

In Cooch Behar town a number of district level and divisional level offices are situated. A large central and state Govt workforce are employed here. In the past the economy of Cooch Behar was favorable because in the year 1948 onwards Maharaja Jagadipendra Narayana Bhup Bahadur set up some industry like Match factory, Plywood company, Rice mill, Distill water plant, Tobacco research center and he also had his own agricultural farm at Jorai near Barovisha where many local people were engaged as labour. Cheroot of Havana quality was produced at tobacco centre at Dinahata. It was seen that in Cooch Behar, following small industries and cottage industries were launched. Paddy, toys, earthen toys and dolls, garment industry, material made of cork, earthen pots, shoes, umbrella, handloom, mat made of reed, basket made of bamboos, bread, biscuits, flour mill, powdered spices, mustered oil mills, soap industries, candle industries, josticks industry, tooth powder, R.C.C spun, plywood industry, hosiery industry, grill manufacturing industry, industry of distilled water(during the Cob. King), briquette industry, soft drink, ice plant and ice cream factory etc. At that time in Cooch Behar district numbers of small industries units were 4614. Besides these there were some small and big industries by product of tobacco.

Table-4.9: Year-wise description of small-scale industries

Year	Small scale Industries
1981-82	190 units
1982-83	242 units
1983-84	241 units
1984-85	260 units
1985-86	349 units
1986-87	430 units
1987-88	484 units
1988-89	516 units
1989-90	559 units
1990-91	585 units
1991-92	616 units
1992-93	628 units
1993-94	640 units
1994-95	642 units
1995-96	657 units
1996-97	699 units
1997-98	729 units
1998-99	774 units
1999-2000	799 units
2000-01	819 units
2001-02	852 units
2002-03	890 units
2003-04	939 units
2004-05	982 units
2005-06	1015 units
2006-07	1029 units

Source: Socio economic survey 1985-86, Cooch Behar Industrial development department 1988-89 and Performance report of District Industries centre, Cooch Behar

Table-4.10: Present status of Micro and Small Scale enterprises in Cooch Behar district

Year	Small Scale Entrepreneur
2006-07	180 units
2007-08	579 units
2008-09	817 units
2009-2010	972 units
2010-2011	1151 units

Source: Performance Report of District Industries centre, Cooch Behar (up to the year 2010-2011) [Monitoring Report on Entrepreneurs Memorandum]

Up to 2006-07 in Cooch Behar the number of small scale industries was 1029 in total and it is obvious from the table 4.8: that the numbers of units were increasing day after day. The MSMED Act (Micro Small and Medium Enterprise Development Act, 2006) was passed on 2nd October, 2006. After enacting this act, many old registered Industries failed to renew their registration on EM part II (Entrepreneur Memorandum Part II).So the records before and after enactment the rule do not tally.

For the growth of the industries an industrial territory was founded by the WBIIDC (west Bengal Industrial Infrastructure Development Corporation) in the New Cooch Behar zone. Maharaja Nripendra Narayana tried hard to make Cooch Behar an industrial hub. He heard about the big success of farming tobacco in most scientific way in Virginia of America and Havana in Cuba. Indubhuson De Majumder (1905) and his own son Victor Nityendra Narayana (1906) were sent to America to learn the knowhow for its implementation at Cooch Behar. But after the merger of Cooch Behar with India the probability has been buried.

Now-a-days an industrial part has been built at Chakchaka. Some small companies are there as Poddar Food products Pvt. Ltd. Deepa Casing Pvt. Ltd. have established industries here. But now it is considered generally as an industrially backward district. For large scale industry there is no infrastructure here. As small scale, there is cotton weaving industry. In nearby rural places farming is the main occupation. Poorer section are engaged in transport, agriculture, small shops and construction labour. The state govt. is trying to sponsor Cooch Behar as a tourist place which will bring revenue

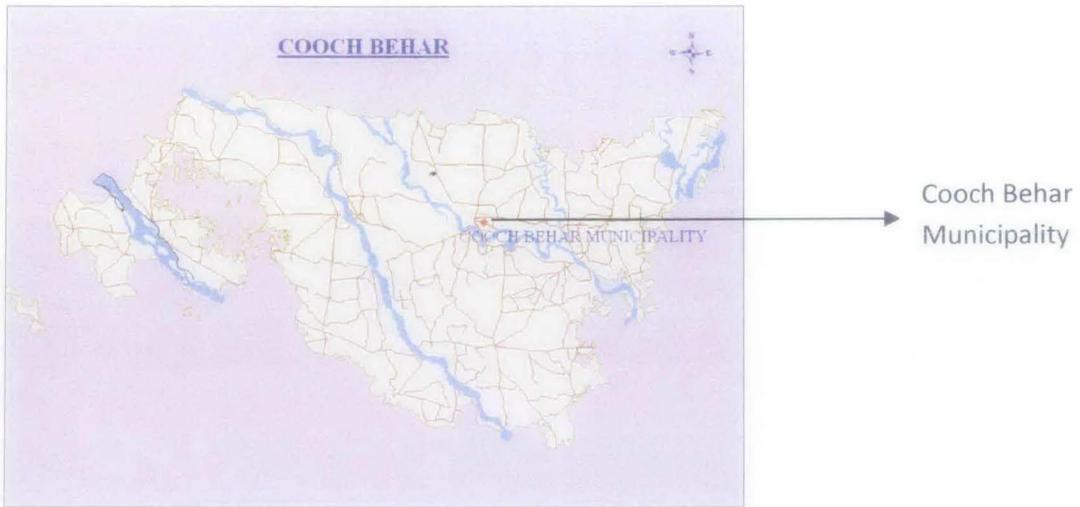
to the local economy. By the way agriculture is the main source of income here. The humidity of this place and abundant rainfall is perfect for crops as pulse, tea, rice, jute, tobacco, wheat and potatoes. Presently the trend of mushroom cultivation is coming up remarkably. Vegetables and fruit production is also not small. A number of agricultural based industries like cane, bamboo and jute handicraft items as well as mats, bags, slippers, baskets are found and some of them are famous all over India. Besides these, fishery is an important occupation due to large number of rivers, canals and tanks. We believe that there is lot of capacity and prospect for agro-based trade in Cooch Behar.

4.5: Our study area

We conducted our study on the Cooch Behar municipality of the district Cooch Behar. Cooch Behar became a planned town since 1885 during the time of King Jagadipendra Narayan. Maharaja Nripendra Narayan planned present Cooch Behar town which is known as "City of Beauty". It was the capital of Cooch Behar Kingdom. In the year 1885, A Town Committee was formed for administrating the facilities of urbanities. In the year 1946, this committee was transformed into Cooch Behar Municipality. The first Chairman of Cooch Behar Municipality was Hon'ble Umanath Datta. Now Cooch Behar is one of the most important towns in North Bengal. The Total area of Cooch Behar Municipality is 8.29 Sq. Km. with 20 wards and the total population is 76,874 (as per 2001 census). [Source: Draft Development Plan (DDP). Cooch Behar Municipality 2008-09 to 2012-13]. It is the gateway to North East, Bhutan and Bangladesh. Cooch Behar Municipal area is bordered by Takagach Village in the West, Chakchaka Village in the East, Guriahati in the South and Khargrabari village in the North.

Kolkata, the state capital, is at a distance of more or less 700 Km. from Cooch Behar town and there are service of transport by railways and road transport. Cooch Behar is also connected with almost all the major towns of the district and neighboring districts by road and rail. State Highway SH-12A and National Highway NH-31 are running through this town. In Cooch Behar there is an Airport which has resumed after a long gap.

Map 4.3: Cooch Behar



The town and its environment

The visible design of Cooch Behar town implies that the main hub of the town is the Palace of Cooch Behar which was the residence and head quarters of administration at the time of Maharajas .The Palace is located at the edge of the West axis and on the river side. The town is studded with several water tanks, parks, play ground which are scientifically decorated within the town. The administrative offices and buildings mostly are situated to the south of the palace which are mostly located round the Sagar Dighi, a big water tank. The Maharaja of Cooch Behar, engaged foreign experts to make for the construction for the whole Cooch Behar town. The distinct feature of this town is the existence of several tanks at several points to maintain the eco balance.

Different aspects of Cooch Behar municipality

In Cooch Behar Municipality There are twenty wards. Now we will have a look at the population ,sex ratio, literacy rate , number of Scheduled caste, scheduled tribe people in every ward worker , non worker etc.

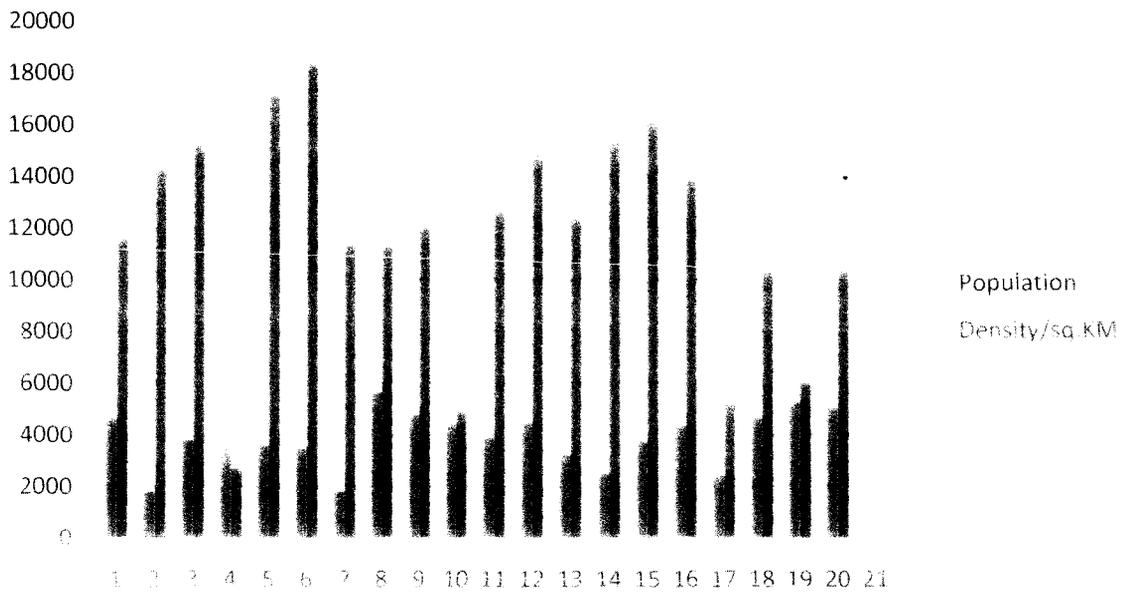
The following table shows the total population of Cooch Behar Municipality and the population of each ward.

Table-4.11: Population, area and density of different wards in Cooch Behar municipality

Ward No.	Area(sq. Km)	Number of House hold	Population	Density/sq.KM
1	0.4026	945	4655	11562
2	0.1263	340	1800	14252
3	0.2492	717	3788	15201
4	1.294	695	3487	2695
5	0.21	630	3592	17105
6	0.1893	667	3469	18325
7	0.1593	375	1807	11343
8	0.5005	991	5643	11275
9	0.3996	955	4775	11949
10	0.8997	943	4407	4898
11	0.3088	897	3885	12581
12	0.3009	982	4454	14802
13	0.2615	736	3220	12314
14	0.1643	601	2508	15265
15	0.2327	812	3732	16038
16	0.3143	988	4339	13805
17	0.4639	509	2419	5214
18	0.4532	1072	4655	10271
19	0.8761	1216	5232	5972
20	0.4868	926	5007	10285
Total	8.29	15997	76874	9273

Source: Census of India, 2001.

Figure-4.1: Population and Density of all the wards in Cooch Behar Municipality



Source: Census of India, 2001

From this graph and this table, it is clear that the population is highest in the ward No 8 (and it is 5643) but the density of population is highest in the ward No. 6 Population is lowest in ward No. 2 (and it is 1800) but density is lowest in ward No. 4

Table-4.12: Distribution of population by sex in the municipality of Cooch Behar

Year	Male	Female	Total
1981	32053	30074	62127
1991	36291	34924	71215
2001	39009	37865	76874

Source: Census of India 1981, 1991, 2001.

This Table gives the picture of population and sex distribution of Cooch Behar Municipality in three consecutive censuses. Now we look at the sex distribution of every ward in Cooch Behar Municipality.

Table-4.13: Number of male and female in different wards of Cooch Behar municipality (2001 Census)

Ward Number	Population	Male	Female
1	4655	2436	2219
2	1800	912	888
3	3788	1900	1888
4	3487	1758	1729
5	3592	1897	1695
6	3469	1668	1801
7	1807	890	917
8	5643	2913	2730
9	4775	2448	2327
10	4407	2224	2183
11	3885	1893	1992
12	4454	2176	2278
13	3220	1565	1655
14	2508	1220	1288
15	3732	1880	1852
16	4339	2198	2141
17	2419	1376	1041
18	4655	2292	2363
19	5232	2633	2599
20	5007	2727	2280
total	76874	39008	37866

Source: Census of India, 2001

Table-4.14: Literacy Rate in Cooch Behar Municipality as per 2001 census

	Male	Female	Total
Population	39009	37865	76874
Literacy	36317	31844	68161
	(93.1%)	(84.1%)	(88.7%)

Source: Draft Development Plan (DDP), Cooch Behar Municipality 2008-09 to 2012-13

Table-4.15: Literacy rate in Cooch Behar municipality as per 1991 census

	Male	Female	Total
Literacy rate	57.40	33.30	45.80

Source: Census of India, 1991.

According to 2001 census the total population of Cooch Behar municipality is 76,874. Number of male population is 39008 and female population is 37866. Total literate in Cooch Behar municipality is 68161(88.7%) out of which number of male literate is 36317(93.1%) and female literate is 31844(84.1%).

Table-4.16: Sex Ratio in Cooch Behar Municipality

Cooch Behar Municipality	Sex Ratio (Female per 1000 Male)				
	1961	1971	1981	1991	2001
	757	834	938	962	971

Source: Census of India 1961, 1971, 1981, 1991, 2001.

The sex ratio (female per 1000 Male) of Cooch Behar Municipality is 971 (In 2001 Census). It is clear from this table that The sex ratio is increasing in every consecutive census years in Cooch Behar Municipality and in 2001 it was 971. In India the sex ratio was 933 and in West Bengal it was 934 according to 2001 census. So it is found that in Cooch Behar municipality the sex ratio is much higher compared to India or the west Bengal as a whole and it indicates that Cooch Behar municipality is a progressive place.

Table-4.17: Scheduled caste and scheduled tribe population by sex in the Municipality of Cooch Behar (2001)

Scheduled Caste			Scheduled tribe		
Male	Female	Total	Male	Female	Total
5487	5728	11215	217	223	440

Source: District Statistical Handbook, 2001.

From this table it is clear that in Cooch Behar Municipality Total number of scheduled caste and total number scheduled tribe people are 11215 and 440

respectively(according to 2001 census). In scheduled caste community number of male and female is 5487 and 5728 respectively. In Scheduled tribe community corresponding number of male and female is 217 and 223.

4.6: Administrative development

The town gets the status of a municipal town in the year 1946. Now, under the jurisdiction of the Municipality the whole area is 8.19 sq. Km. and the entire town is divided into 20 wards. According to the 1951 census, the total number of population was 33,242 and according to the 2001 census, Cooch Behar town had 76874 population. The sex ratio was 972 females per 1000 males. The decadal growth rate for population was 7.86 percent. The total number of ratepayers in 1999-2000 was 12,992. There are twenty elected councilors representing the concerned ward in the Municipality. Eight members belong to the sc. Category out of the 20 councilors. There are chairman and vice chairman in the municipality. Besides these there is a chairman -in- council, which is constituted with the chairman, Vice chairman and two other elected councilors. All the wards of the Municipality have ward committee each. The councilor as the legal chairman of the ward committee, nominates the members and convener of the concerned ward. Besides the ward committees, Development committee, Accounts Committee and one market committee are there. These are for the helping of Municipal authority. Municipality gets assistance in case of development works, planning works and technical supports from the Municipal Engineering Directorate (MED). From a data table Abdul Kadel Safily (2001) has shown that the number of workers who are engaged in any service is very much lower in number than non working population within Cooch Behar Municipal Town. Only 30 percent of total population is engaged in some occupations. Out of this, male is 20.5 percent and female is 9.5 percent. This implies that employment opportunity at Cooch Behar is not increased what it had to be. The standard of living and human development is worsening as days go by.

In case of population growth we get records from his writings that till 1941, there was not a high growth of population. The king of Cooch Behar imposed rigid rules of immigration into this state. But between the years 1941-51 suddenly the population increased from 16000 to 33,242 with an increase in 108 percent rate. The main

cause of this is there were huge migration because of the effect of partition of India and Cooch Behar is a border town. But the real population growth was much higher than which was recorded as most of the migrants were staying outside the Municipal boundary due to high price of inhabited land in the town.

During the regime of Maharajas, they promoted the physical feature and administration system of Cooch Behar. But after the merger, needful planning has not been taken for the town. But recently Cooch Behar Municipality started few projects for its own capital creation. In the past Cooch Behar had a historical background. Therefore as a state capital in the past and as a district headquarters in present the town is catering the needs of the town dwellers. The recent steps of promoting Cooch Behar are dependent on the managements and they are very important for this town to become progressive.

4.7: Municipality of Cooch Behar

During the time of Maharaja Nripendra Narayana, the thought of Autonomous body was established in this State which was similar to the autonomous body of British India. In this estate it was the need to decentralize the power of administration. In rural areas people were dominated by landlords. At the end of 19th century through the act of choukider rural judgement committee was established. In fact this was the ancient example of Panchaeti Raj in this state. As the panchaet body was set up to look after rural administration, the civic system was looked after by the Municipality. At first the autonomous body was directed through the Town committee in this state. Thereafter in 1944 after establishing the municipality law the arrangement had changed. Municipality came in the place of Town Committee. Though the municipality law was passed in 1944, it started functioning on the 1st January, 1946. All the members of municipality were elected. During that time according to Municipality Act, only the Matriculates and tax payers had the right to cast votes. In 1964 some of the municipality acts were amended. In 1981; political group wise election was started. At that time those who were 18 or above were able to cast vote. During that time the number of wards in Cooch Behar town was 8. Now the number of wards are 20 [Krishna Chandra chattarjee 1990]

4.8: Slum in Cooch Behar municipality

Under section 3 of the Slum Area Improvement and clearance Act, 1956, Slums are defined as those residential areas, where lodgings are out of condition for human by reasons of dilapidation, overcrowding, lack of ventilation; faulty arrangement of street etc. But Cooch Behar Municipality has a distinctive definition of Slum. According to KÜSP, a slum is a gather of at least 15 poor families closely dwelling in huts or hovels in a land stretch measuring from 1 Katha to 1 Katha and 1 half. In Cooch Behar Municipality area, there are 52 slums spreading over 18 wards. There are only two wards (7 and 14) in which no slums are there. As per 2001 census total population of Cooch Behar municipality is 76,874 out of which 24,270 people live in slums i.e. approx 32 percent people of Cooch Behar Municipality live in Slum areas.

Figure 4 2: Slum and non-slum population in Cooch Behar municipality

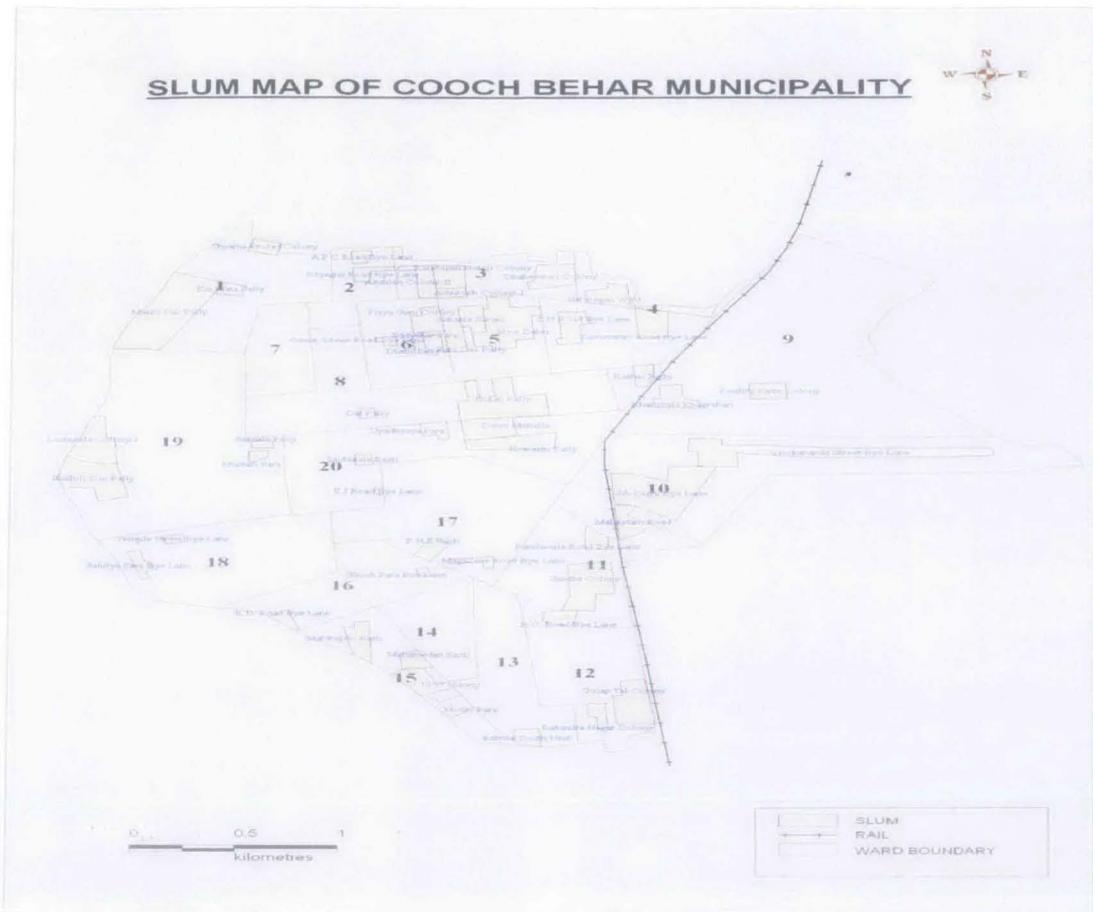
Figure showing slum and non slum population under Cooch Behar Municipality

Slum Area * Non slum Area



Source: Draft Development Plan (DDP), Cooch Behar Municipality 2008-09 to 2012-13

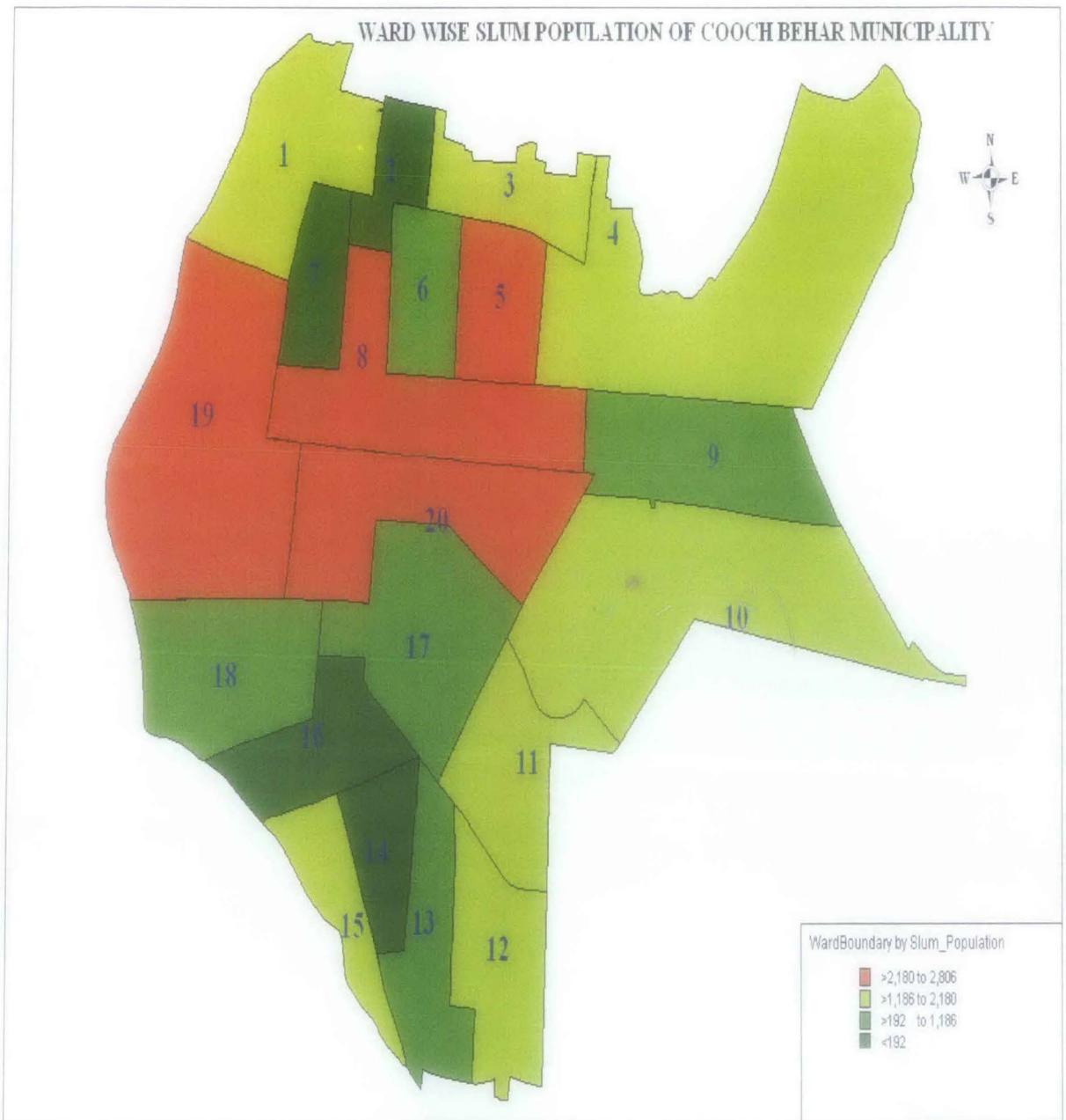
Map-4.4: Slum Map of Cooch Behar municipality



Source: Draft Development Plan (DDP), Cooch Behar Municipality 2008-09 to 2012-13

So it is obvious that the demand for basic civic services in slum is increased and Cooch Behar municipality has planned to provide basic minimum services to the formal and informal slums.

Map-4.5: Ward wise slum population



Source: Draft Development Plan (DDP), Cooch Behar Municipality 2008-09 to 2012-13

4.9: Land-use distribution of Cooch Behar municipality

The major part of the land use in Cooch Behar municipality is residential area . Industry is very little here. 5 percent of the land use is still unused which can be utilized for the future use or development of the town. Nearly 6 percent of the total area includes the transportation area as Roads, Rails, Airports, Bus stand etc (Airport occupies a considerable area).The municipality is planning to increase more area under industry as in Cooch Behar Municipality there is a little industry. Now the Municipality is planning to increase more area under industry. UDPFI guideline for medium town in plain land is as follows:

Table-4.18: Guideline of land use in Cooch Behar municipality by UDPFI

Land Use Category	% of Developed area
Residential	40-45
Commercial	3-4
Industrial	8-10
Public Semi public	10-12
Recreational	18-20
Transport & Communication	12-14

Source: Draft Development Plan (DDP), Cooch Behar Municipality 2008-09 to 2012-13

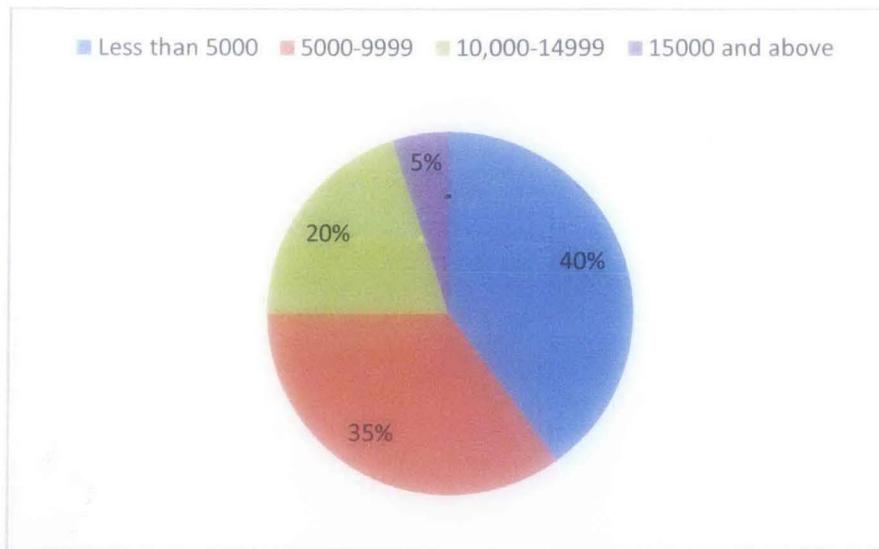
Income-wise distribution of population in Cooch Behar Municipality

Table-4.18: Income range with percentage of population in Cooch Behar municipality

Income group	Percentage of population
Less than 5000	40%
5000-9999	35%
10,000-14999	20%
15000 and above	5%

Source: Socio Economic Survey, 2008

Figure-4.3: Income-wise distribution of population



Source: Socio Economic survey, 2008

In Cooch Behar Municipality area Focus Group Discussion (FGD) were conducted of various Government Schemes i.e. PMRY, Antodaya Yojana etc. FGD were also conducted with unemployed youths, informal sector workers like Rickshaw / van pullers, construction workers, various other daily wage related activities. On an average monthly average income varies from Rs 1000 to Rs 1500 for these workers. However the construction workers and other daily wage workers do not get job for more than six months. Most of the workers are not being registered to get facilities of PF meant for them and do not have a bank account also. Even they are not aware of different facilities they can get and the wanting of loan also is refused by banks in the absence of guarantor.

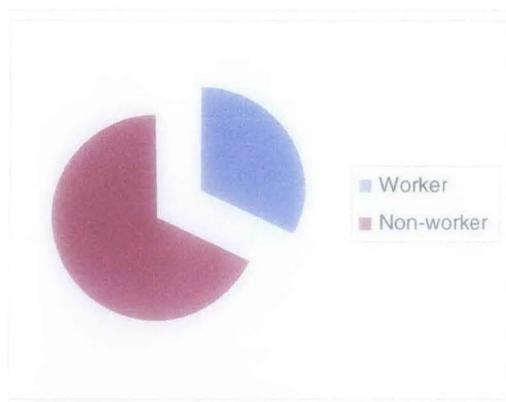
Table-4.19: Percentage distribution of population over different categories of workers and non-workers in the municipality of Cooch Behar, 2001

Total Workers	24689	32.12%
Cultivators	66	0.27%
Agricultural labours	35	0.14%
House hold industrial workers	524	2.12%
Other workers	24064	97.47%
Main workers	23870	31.05%
Marginal Workers	819	1.07%
Non workers	52185	67.88%

Source: Cooch Behar Municipality.

In Cooch Behar municipality, Out of total population of 76,874, total number of worker is 24,689 and remaining 52,185 peoples are non workers etc.

Figure-4.4: Percentage of worker and non worker in Cooch Behar municipality



Total population = 76,874
 Worker= 24689, Non worker= 52185

Source: District Statistical Hand Book, Bureau of Applied Economics and Statistics, Government of West Bengal

Our work is on the section of informal sector of Cooch Behar. So this discussion of Informal Sector is important here. Informal sector or unorganized sector takes up major percentage of people in the Municipal area. Due to urbanization hardware and building center related activities, carpentry, food related items manufacturing and trading, engineering based activities are coming up.

Table-4.20: Employment Status in industry and service sector

Sector	Number of industries	Person employed	Status
Small scale industry	4210	15,500	Operating
Service sector(Including Nursing Home)	38	225	operating

Source: Draft Development Plan (DDP), Cooch Behar Municipality: 2008-2009 To 2012-2013

Table-4.21: Informal /Unorganized service sector in Cooch Behar municipality

Sector	Person employed	Average daily income
Rickshaw Puller	5479	60-70
Van puller	2561	70-80
Auto rickshaw driver	225	125-175
Taxi/car Driver	125	100-150

Source: Draft Development Plan (DDP). Cooch Behar Municipality: 2008-2009 to 2012-2013.

4.10: Educational status of Cooch Behar municipality

In Cooch Behar Municipality Educational infrastructure is not bad at all. Citizens of Cooch Behar are more or less aware of the importance of their childrens' education. Even though the adult members of a family are uneducated, the children of marginalized people here are admitted in the primary school. In some cases, basic services are not being got properly in primary schools. Now the "Primary education Improvement plan" of Cooch Bihar municipality has been taken up. Here the number of educational institutions of Cooch Behar municipality and the number of students and teachers are given below.

Table-4.22: The educational facilities in Cooch Behar municipality

	Total number	Student number	Teachers number	Teacher/ student ratio
Primary Institution	35	21214	143	1:148
High School	4	2398	61	1:39
Higher Secondary School	11	12907	291	1:44
College and university	4	8194	120	1:68
Professional and Tech.School/College	14	1885	70	1:27
Special and Non formal education	45	4039	181	1:22

Source: District Statistical Hand book. Bureau of Applied Economics and Statistics. Government of West Bengal.

There are 35 Primary schools where more or less 21214 students are studying with 143 teachers. If we consider High Schools and Higher secondary Schools the number

is 15 which are scattered all over Cooch Behar municipality. There are 20 ICDS (Integrated Child Development Service) Centers which are supervised by 4 supervisors.

In slum areas, the infrastructure of the primary schools and SSKS (Sarba Siksha Kendra) are not up to the mark. School dropout is very high. In non slum areas, though the infrastructure is not adequate almost all the children take the advantage of primary education. A large number of children study in English medium schools.

Cooch Behar municipality conducts many surveys in the municipal area to find out the demand for primary and pre-primary schooling within the municipality.

4.11: Health facilities

There is a Sadar Hospital in this municipal town with 400 beds. It provides the main health facilities to the people of Cooch Behar district. Besides this, six well equipped nursing homes, Municipal Blood Bank and Medicine bank also have improved the potentiality of health service in this town. The municipality itself has provided two Ambulances to make the health service better.

As per District Statistical Handbook, 2005, GoWB, patients treated in the Sadar Hospital are as follows.

Indoor: 61072
Outdoor: 489523

Table 4.23: Immunization made in Cooch Behar municipal area in 2004-05

TT (PW)	DTP	polio	BCG	Measles
883	1213	1233	2966	1099

Source: District Statistical Handbook, 2005, Bureau of Applied Economics and Statistics, GoWB.

Besides the Sadar Hospital there are four sub-centers in Cooch Behar municipality.

Table 4.24: Location of sub-centers

Sub-center No.	Address	Ward No.	Number of H.H.W s
SHP-1	Mantudasgupta Pally	1	5
SHP -2	Durgabari	5	5
SHP-3	Sib-Bari, Beltala	10	5
SHP-4	Hazrapara	15	5

Source: Draft Development Plan (DDP), Cooch Behar Municipality: 2008-2009 to 2012-2013.

The role of Cooch Behar municipality in the part of Public health is implementation of central and state health programmes in the urban areas. Moreover according to West Bengal Municipal Act, 1993, other services like preventive measures for checking the spread of dangerous diseases, providing immunization, registering an event of birth and death, maintenance and operation of dispensaries, ambulance services, issue of food license etc. are provided by the Cooch Behar municipality.

Other aspects of Cooch Behar Municipality are as follows:

Length of pucca road= 121Km Approx

Length of Kucha road= 13 Km.Approx

Length of Pucca Drain=55 Km (Approx)

Length of Kucha Drain =95 Km (approx)

Electricity Facility:

Street light= 3092 numbers

Total length of road swepted/day =60 Km

Total length of drain cleaned/day= 3 km

Quantity of waste generated /day =39 M.T.

Quantity of waste collected/day=35 M.T.

Area of dumping ground 6.75 acres

Number of slaughter House= 1 No.

Sanitary Latrine= 15430 Nos

Sanitary latrine in bad condition = 2000 Nos.

Total number of BPL card holders =5889 (December 2009)

[Source: Additional List of BPL Household- December 2009, State Urban Development Agency]

In Cooch Behar municipality mainly two religion's people are seen; Hindus and Muslims. Besides these two religions Christian, Sikh, Buddhist, Jain, and other religions are also seen in a few numbers.

Table-4.25: Population by main religion in the municipality area of Cooch Behar

Year	Hindu			Muslim		
	Male	Female	Total	Male	Female	Total
2001	35510	34749	70259	3003	2681	5684

Source: District Statistical Hand Book, Bureau of Applied Economics and Statistics, GoWB

In Cooch Behar municipality Scheduled Caste and Scheduled Tribe are occupying a great area of total Population.

Table-4.26: Scheduled Caste and Scheduled Tribe population by sex in the Cooch Behar Municipality, 2001

Year	Scheduled Caste			Scheduled Tribe		
	Male	Female	Total	Male	Female	Total
2001	5487	5728	11215	217	223	440

Source: District Statistical Hand Book, Bureau of Applied Economics and Statistics.

Table 4.25 shows that in Cooch Behar municipality number of Hindu is 70259 and that of Muslim is 5684 and table 4.26 shows that in this municipality the scheduled caste population is 11215 and the scheduled tribe population is 440 (according to 2001 census).

Table-4.27: Demographic growth and population projection of Cooch Behar Municipality

Year	West Bengal Area : 87,853 s.q. k.m.			Cooch Behar Municipality Area : 8.29 s.q. k.m.		
	Population	Gross Density (Person/ sq.Km.)	Growth Rate – Decadal (in %)	Population	Gross Density (Person/ sq.Km.)	Growth Rate – Decadal (in %)
1991	689,00,000	785	-	71,215	8590	-
2001	802,00,000	913	16	76,874	9273	7.85

Source: Draft Development Plan (DDP) Cooch Behar Municipality, 2008-09 to 2012-13

Here we have got a clear picture of demographic growth and population projection on Cooch Behar Municipality along with the West Bengal as a whole and Kolkata

Table-4.28: Demographic growth of Cooch Behar municipality in relation to adjacent municipalities

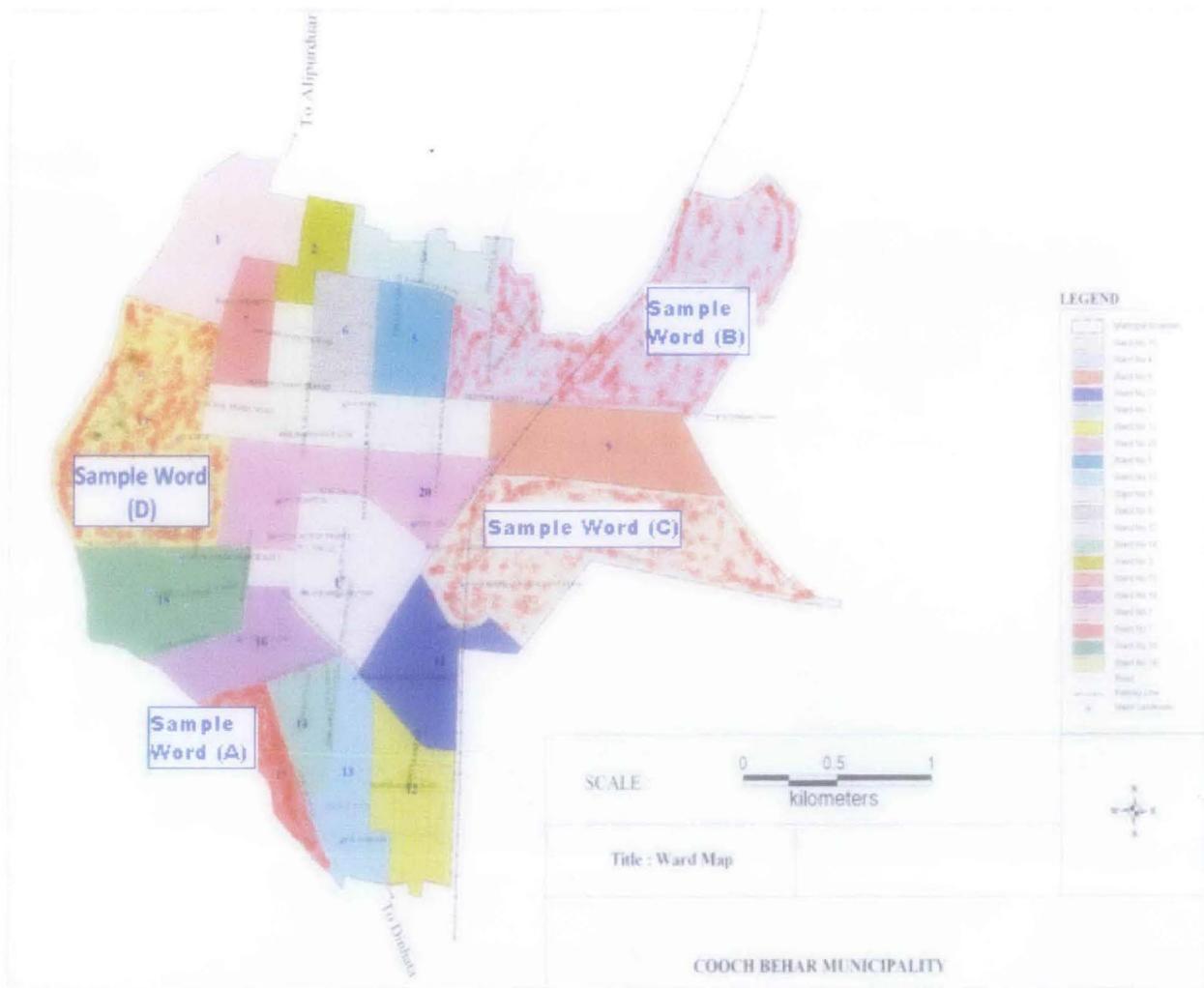
Year	Cooch Behar Municipality Area : 8.29 s.q. k.m.			Dinhata Municipality Area : 4.55 s.q. k.m.			Mathabhanga Municipality Area : 3.37 s.q. k.m.		
	Population	Gross Density (Person/ sq.Km.)	Growth Rate – Decadal (in %)	Population	Gross Density (Person / sq.Km.)	Growth Rate – Decadal (in %)	Population	Gross Density (Person/ sq.Km.)	Growth Rate – Decadal (in %)
1991	71,215	8590	-	17,697	8,785	-	17,336	5144	-
2001	76,874	9273	7.85	34,273	7532	94	21,107	6263	22

Source: Draft Development Plan (DDP), Cooch Behar Municipality: 2008-2009 To 2012-2013.

4.12: Detailed description of the sample wards

We have selected four wards out of 20 wards in Cooch Behar Municipality for a detailed analysis as we carried out our survey in these areas. These four wards are situated at almost four sides of Cooch Behar town. I would like to name the wards as ward A, Ward B, ward C and Ward D.

Map-4.6: Different words in Cooch Behar municipality



Source: Draft Development Plan (DDP), Cooch Behar Municipality 2008-09 to 2012-13

Ward No. 15 (Ward A)

This ward is situated on the bank of river Torsa. It is in the south west corner of the Cooch Behar town. Most of the dwellers of this area are service holder and businessmen.

Table-4.29: Distribution of population by sex in the ward No. 15

Total population	Male	Female
3732	1880	1852

Source: Census of India, 2001

Table-4.30: Distribution of Scheduled caste and scheduled tribe population by sex in ward no.15

Scheduled Caste			Scheduled tribe		
Total	Male	Female	Total	Male	Female
981	459	459	7	1	6

Source: Census of India, 2001

Table-4.31: Distribution of total worker by sex in the ward No.15

Worker			Non Worker		
Total	Male	Female	Total	Male	Female
1266	973	293	2466	907	1559

Source: Census of India, 2001

From these tables it is clear that the population of this ward is 3732 (as per 2001 census) out of which total number of slum population is 1774. Scheduled caste and scheduled tribe population are 981 and 7 respectively. Total number of worker and non-worker are 1266 and 2466 respectively.

The total number of people of this ward holding BPL card was 1222 in the year 1997 which rose to 1444 in 2006 but according to Additional List of BPL Household- December 2009, State Urban Development Agency it is 421 in the ward 15

According to socio-economic survey, 2008 conducted by the Cooch Behar municipality.

Table-4.32: Monthly income of household in ward no.15

Ward no.	Less than Rs 5000,Percentage of ward household	Rs 5000 to 9999, percentage of ward Household	Rs 10000 to 14999,Percentage of ward household	Greater than Rs 15000,percentage of ward household
15	38	29	25	8

Source: Draft Development plan (DDP), Cooch Behar Municipality, 2008-2009 TO 2012-13.

From this table it is clear that in this ward 38 percent household earn less than Rs 5000,29 percent household run their family by earning Rs 5000- 9999 ,25 percent household's income is between Rs 10000 -14999 and only 8 percent family's income is greater than Rs 15000.

In this ward there are two primary schools-Saradmoni primary school and Hazrapara primary school. In Sradamoni Primary school the number of students and number of teachers are 45 and 3 respectively and in Hazrapara primary school the number of students and the number of teachers are 74 and 3 respectively. There is only one High School in ward no.15 named Sri Sri karunamoyee High School. It is a boys' school and the total number of students in this school is 734.Total number of teachers is 14.It is a Govt. Aided Bengali medium school. In this ward 4 slums are there Mistri Para, Matsajibi Basti, Mahamedan Basti and 1957 Colony. The total areas these are 0.01546 Sq Km, 0.02064 Sq km, 0.01133 Sq km and 0.02369 Sq Km respectively.

Table-4.33: The population of the slums in the ward no.15

Name of the Slums	Population
Mistri Para	656
Matsajibi Basti	578
Mahamedan Basti	359
1957 Colony	181
Total	1774

Source: Cooch Behar Municipality Office, 2011

In this ward there is one health sub-centre at Hazrapara.

Ward NO. 4 (ward B):

This ward is situated in the North east corner of Cooch Behar municipality. Total area of this ward is 1.291 Sq. Km.of which green Cover is 0.03 Sq. Km which is 2.33 percent of total area of this municipality. There is a speciality of this ward. The total area of this ward is largest and the density of population is lowest if compared with other wards .The Cooch Behar Airport is situated in this ward occupying a considerable area.

Table-4.34: Distribution of population by sex in ward no.4

Total population	Male	female
3487	1758	1729

Source: Draft Development Plan (DDP), Cooch Behar Municipality, 2008-09 TO 2012-13

Table-4.35: Distribution of scheduled caste and scheduled tribe by sex in ward no.4

Scheduled caste			Scheduled tribe		
Total	male	female	total	male	female
548	271	277	12	9	3

Source: Draft Development Plan (DDP), Cooch Behar Municipality, 2008-09 To 2012-13.

Table-4.36: Distribution of total worker by sex in ward no.4

Worker			Non worker		
Total	Male	Female	Total	Mail	Female
1093	935	158	2394	823	1571

Source: Draft Development Plan (DDP), Cooch Behar Municipality, 2008-09 to 2012 13.

So from these tables (tables 4.34, 4.35, and 4.36) we can see that the total population of this ward is 3487. Among this, total number of slum population is 1686. The total number of people of this ward holding BPL card was 1039 in the year 1997 which rose to 1846 in 2006 but according to Additional List of BPL Household –December 2009, State Urban Development Agency, in ward No 4 the number of BPL is 431.

According to Socio economic survey, 2008, conducted by the Cooch Behar Municipality, monthly income of households in this area is given below:

Table-4.37: Monthly income of household in ward no.4

Ward No	Less than Rs 5000, percentage of ward household	Rs 5000-9999, percentage of ward household	Rs 10000-14999, percentage of ward household	Greater than Rs15000, Percentage of ward household
4	59	21	8	12

Source: Draft Development Plan (DDP), Cooch Behar Municipality, 2008-09 To 2012-13.

In this ward there are two primary schools-Swedish Mission Prathamik Bidyalaya and Bidyasagar Prathamik Bidyalaya. There are two high schools in this ward the names of which are Bhagini Nibedita and CoochBehar Town High School. In this ward there are three ICDS centers which are supervised by one supervisor. Centre identification numbers are 261,262,315. There are no waterbody in this ward and there are three

slums in this ward.They are S N Road bye lane, Kameswari Road Bye Lane and Salbagan West.

Table-4.38: The Slum Population in Ward no.4

The name of the Slums	Population
S N Road Bye Lane	716
Kameswary Road Bye Lane	257
Salbagan West	713
Total Slum Population	1686

Source: Draft Development Plan (DDP), Cooch Behar Municipality, 2008-09 To 2012-13.

The population of the slums are 716,257 and 713 respectively and total slum population is 1686

Ward No.10 (Ward C)

This ward is situated in the south east corner of Cooch Behar municipality. Total area of this ward is 0.8997 Sq. Km of which Green Cover is 0.18 Sq. Km which is 20.22 percent.

Table-4.39: Distribution of population by sex in ward no.10

Total population	Male	Female
4407	2224	2183

Source: Draft Development Plan (DDP), Cooch Behar Municipality, 2008-09 to 2012-13.

Table-4.40: Distribution of scheduled caste and scheduled tribe population by sex in ward no.10

Scheduled Caste			Scheduled Tribe		
Total	Male	Female	Total	Male	Female
703	350	353	34	14	20

Source: Draft Development Plan (DDP), Cooch Behar Municipality, 2008-09 To 2012-13.

Table-4.41: Distribution of total worker by sex in ward no.10

Worker			Non worker		
Total	Male	Female	Total	Male	Female
1309	1093	216	3098	1131	1967

Source: Draft Development Plan (DDP), Cooch Behar Municipality, 2008-09 To 2012-13.

According to Socio Economic Survey, 2008 conducted by the Cooch Behar municipality, monthly income of households in this area is shown in table-4.42.

Table-4.42: Distribution of people according to their income range in ward no. 10

Ward No	Less than Rs 5000, Percentage of ward Household	Rs 5000-9999, Percentage of ward Household	Rs 10000-14999, Percentage of ward household	Greater than Rs 15000, percentage of ward household
10	35	37	20	8

Source: Draft Development Plan (DDP), Cooch Behar Municipality, 2008-09 to 2012-13.

In 1997 the BPL population was 1215 which rose to 1487 in the 2006 but according to Additional List of BPL Household - December 2009, State Urban Development Agency, the number of BPL in ward 10 is 425.

In this ward there are two primary Schools- Arabinda Primary School and Shyamaprasad Primary Vidyalaya. In this schools the number of students and teachers are 116 and 2; and 136 and 3 respectively. There is no high school in this ward. In this ward three slums are there Malgudam Road, Vivekananda Street Bye Lane and Shib Dighi Bye Lane.

Table-4.43: Slum population in ward No. 10

Name of Slums	Population
Malgudam Road	654
Vivekananda street Bye Lane	642
Shib Dighi Bye Lane	593
Total Slum Population	1889

Source: Draft Development Plan (DDP) Cooch Behar Municipality, 2008-09 to 2012-13.

The population of the slums are 654,642 and 593 respectively .One water body is situated in this ward named Shib Dighi .In this ward there is one health sub-centre At Shib-Bari Beltala.

Ward No.19 (ward D)

This ward is situated on the West side of Cooch Behar municipality.Cooch Behar Palace, Stadium, Sagardighi (the biggest water tank in Cooch Behar) etc are situated here. Most of the Government Offices are located around Sagar dighi .So this ward is the most important one. Besides Sagar dighi ,thirteen other water tanks to be found here like Jamuna Dighi (Lamba Dighi),Golap Dighi,Dhopa Dighi,Rajbari Dighi,Rajbari Park Dighi,Mostafi Dighi etc.

The entire area of this ward is 0.8761 Sq. Km of which green cover is 0.22 Sq. Km. which is 25.29 percentof the total area under the ward.

Table-4.44: Distribution of population by sex in ward no.19

Total population	Male	Female
5232	2633	2599

Source: Draft Development Plan (DDP) Cooch Behar Municipality, 2008-09 to 2012-13.

Total population in ward 19 is 5232, total number of Household is 997 and density of population is 4768.

Table-4.45: Distribution of scheduled caste and scheduled tribe by sex in ward no.19

Scheduled caste			Scheduled tribe		
Total	Male	Female	Total	Male	Female
909	416	493	45	18	27

Source: Draft Development Plan (DDP) Cooch Behar Municipality, 2008-09 to 2012-13.

Table-4.46: Distribution of total workers by sex in ward no. 19

Worker			Non worker		
Total	Male	Female	Total	Male	Female
1610	1329	281	3622	1304	2318

Source: Draft Development Plan (DDP) Cooch Behar Municipality, 2008-09 to 2012-13.

The population of this ward is 5232 out of which the slum population is 2652. The total number of people of this ward holding BPL card was 1036 in the year 1997 which rose to 1404 in 2006 but according to Additional List of BPL Households- December 2009, State urban Development Agency, the number of BPL is 391 in this ward.

According to Socio-economic survey, 2008 conducted by the Cooch Behar municipality, monthly income of households in this ward is given below in table no.4.47.

Table-4.47: Distribution of people in terms of income range in ward no.19

Ward No	Less than Rs 5000, percentage of ward household	Rs 5000-9999, percentage of ward household	Rs 10000 to 14999, percentage of ward household	Greater than Rs 15000 ,percentage of ward household
19	37	27	29	7

Source: Draft Development Plan (DDP) Cooch Behar Municipality, 2008-09 to 2012-13.

In this ward, there are two primary Schools and one high school. These are Thakur Panchanan Primary School, Maharani Indira Devi Primary School and Maharani Indira Devi Girls High School. There are four Slums in this ward -Sushil Das Pally, Lichutala Colony-1, Jhamala Patty and Mustafi Para.

Table-4.48: Population of the slums in ward no. 19

Name of the slums	population
Sushil Das Pally	1803
Lichutala Colony-1	708
Jhamala Patty	59
Mustafi Para	82
Total slum Population	2652

Source: Draft Development Plan (DDP) Cooch Behar Municipality, 2008-09 to 2012-13

4.13: Conclusion

So from the above information, we may surmise the ideas about all the wards of Cooch Behar Municipality as well as about the lives of Cooch Behar inhabitants. The description as is stated here highlights the overall picture of Cooch Behar. So in respect of the socio-economic condition of this area, the condition of domestic workers will be discussed in the latter part and the statement about them will become clear and understandable.

Chapter V

Testing Hypotheses on The Basis of Data Collected

- Introduction
- Survey Result at a Glance
- Hypotheses Testing

5.1: Introduction

This chapter deals with the survey results at a glance and the hypotheses testing based on the data collected from field analysis. Different informations of female domestic helps have been gathered from extensive survey of field investigation for our study. The study is confined in the district of Cooch Behar. We have taken Cooch Behar municipality as a unit for our purpose. Pilot survey is conducted by selecting the municipal wards of Cooch Behar municipality. Cooch Behar municipality comprises twenty wards out of which we have chosen four wards. 200 Characters of domestic helps were taken whom we interviewed. We asked them about their income, their life style, behaviour of their housemasters towards them, behaviour of their respective husbands and their own family members to them etc. In this way we have collected their history of daily life. We used to go to them at the dusk or in the evening. In the morning or in the evening they remain away from their house for their professional work. Even if we reached them in the afternoon they became annoyed with us because at that time they remained busy with their cooking and their own domestic jobs. They were unable to spare time for us and showed their unwillingness to talk with us. In the evening they came back to their home one by one and at that time seemingly they looked relaxed. They happily exchange words between them. Children become happy to get their mother back at home. They were playing with other children in the presence of their mother as they were taken care by their mother for the time being. So gradually we interviewed them in the evening. When we were talking with them they disclosed many incidents of their personal life to us. They seemed happy to tell us something about them as no one is there to hear them. The following are the general findings of the survey.

5.2: Survey results at a glance:

5.2.1: Age-wise distribution of the women domestic workers

We have conducted our survey in Cooch Behar municipality area and our sample size is 200. If we distribute them according to their age we get the following results.

Table-5.1: Age wise distribution of the women domestic workers

Age limit	Number of domestic workers
10-20	17(8.5%)
21-30	44(22%)
31-40	78(39%)
41-50	30(15%)
50-60	25(12.5%)
Above 60	6(3%)
Total	200

Source: Field survey, 2010. Note: Numbers within the parentheses indicate percentage to total.

The age distribution of women domestic workers in Cooch Behar reveals that the age group 31-40 is mostly dominating. It is found that percentage of girl children and old women workers are not good in number. About 22 percent of women were in the age group 21-30. It is evident from this table that about 15 percent of the women workers belonged to 41-50 years of age group. The aged maids i.e. those who are in the age group 'above 60' are only 3 percent. Generally, they are working in the households where the amount of work was minimum and their wage was very low. Either they worked because they were very needy or they were working in that family for years.

5.2.2: Income-wise distribution

We distributed all the sample workers in respect of their family income. According to our purpose, we have formed four income groups, namely, "up to 1000", "1001-2000", "2001-3000", and "above 3000".

Table-5.2: Income wise distribution of domestic workers

Income range (per month)	Number of family of women domestic workers
Up to 1000	27 (13.5%)
1001-2000	70 (35%)
2001-3000	59 (29.5%)
Above 3000	44 (22%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table 5.2 reveals that 13.5 percent families are in the group 'up to 1000'. 35 percent falls in the income group '1001-2000'. In the income group '2001-3000' the

percentage of domestic workers families is 29.5 percent and 22 percent are in the group 'above 3000' group. A significant portion of the women domestic workers are in the family income groups '1001-2000' and '2001-3000'.

If we try to find out of the mean consolidated income of the domestic workers families we get the following results.

Table-5.3: Mean consolidated income of domestic workers' families

Income range	Mid value(x)	Number of families (f)	fx
Upto 1000	500.5	27	13513.5
1001-2000	1500.5	70	105035
2001-3000	2500.5	59	147529.5
Above 3000	3500.5	44	154022
Total		200	420100

So, mean income of the domestic workers families = $(420100 \text{ divided by } 200) = \text{Rs. } 2100.5$

If we consider female domestic worker's income alone then we get the following picture from our field survey.

Table-5.4: Women domestic workers with their income range

Income range (per month)	Numbers of women domestic workers
Up to 1000	76 (38%)
1001-2000	109 (54.5%)
2001-3000	13 (6.5%)
Above 3000	2 (1%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table-5.4 transpires that major portion of the domestic workers' (54.5%) income is between Rs 1001-2000. 38 percent (which is not very low) domestic workers earn only Rs up to 1000. Only 6.5 percent of the women domestic workers receive Rs 2001-3000 per month where one percent domestic worker's earning is above Rs 3000 a month. The mean income of the domestic workers is Rs. 1205.5 per month.

5.2.3:Religion-wise and caste-wise distribution

Our survey transpires that the number of Hindu workers is greater than that of Muslims (table-5.5).

Table-5.5:Religion-wise distribution

Religion	Number of workers
Hindu	173 (86.5%)
Muslim	27 (13.5%)
Total number of workers	200

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

From table-5.5 it is found that 86.5 percent of the women domestic workers are from Hindu community and only 13.5 percent are from the Muslim community Table 5.6 shows caste-wise distribution of population.

Table-5.6:Caste-wise distribution

Caste	Number of workers
Scheduled caste	115(57.5%)
Scheduled tribe	0(0%)
General	85(42.5%)

Source: Field survey, 2010. Note: Number within parentheses indicates percentage to total.

Table-5.6 Shows that 57.5 percent domestic workers belong to scheduled castes and the remaining, i.e., 42.5 percent belong to general castes. There are no scheduled tribe domestic workers here.

5.2.4: Educational status of women domestic helps in Cooch Behar district

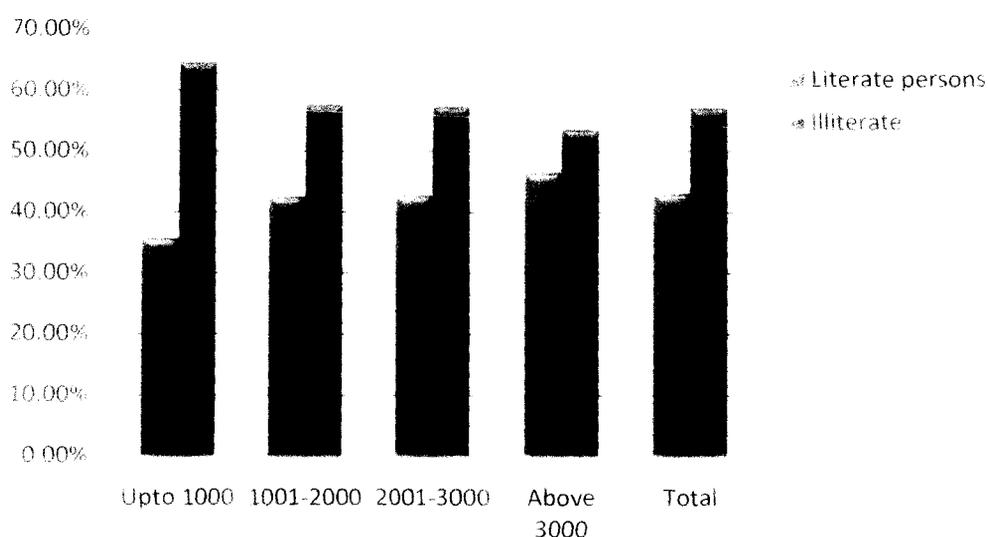
In the present study, it is most important to look at the educational statistics of the family members of domestic helps. This is shown in table-5.7.

Table-5.7: Educational status of the families of women domestic workers

Income group	Number of family	Number of family members	Literate persons	Illiterate
Upto 1000	27	73	26 (35.6%)	47 (64.4%)
1001-2000	70	240	102 (42.5%)	138 (57.5%)
2001-3000	59	239	102 (42.7%)	137 (57.3%)
Above 3000	44	211	98 (46.5%)	113 (53.5%)
Total	200	763	328 (43%)	435 (57%)

Source: Field survey, 2010. Numbers within parentheses indicate percentage to total.

Figure-5.1: Grouped Bar Diagram Showing Income wise educational status



Source: Field Survey, 2010

Table 5.7 and figure 5.1 state the socio-economic conditions of the sample families. From this table it is clear that in group 'up to 1000' out of 73 family members of 27 families, only 26 people are literate (35.6%). In the group '1001-2000' the percentage of literate persons are 42.5 percent. 42.7 percent family members are literate from the group '2001-3000' and 46.5 percent family members are literate from the income group 'above 3000'. As a whole, only 43 percent of the family members of domestic helps are more or less literate which is not satisfactory. From this study it reveals that with the increase in income the literacy rate rises.

Ward-wise distribution of education of women domestic helps and their families in Cooch Behar municipality is shown in table-5.8.

Table-5.8: Ward-wise educational status

Ward	Number of families	Number of family members	literate	Illiterate
A	50	168	89(53%)	79 (47%)
B	50	212	77(36%)	135 (64%)
C	50	186	72(39%)	114(61%)
D	50	197	90(46%)	107(54%)
Total	200	763	328(43%)	435(57%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total

Table 5.8 reveals that in ward 'A' the family members of domestic workers are more literate (53%) than the other wards of our survey. In ward 'B' the literacy rate of domestic workers' families are lowest (36%).

Table-5.9: Gender-wise educational status

Income Group	Literate persons	Male	Female
Up to 1000	26	18(69%)	8(31%)
1001-2000	102	52(51%)	50(49%)
2001-3000	102	59(58%)	43(42%)
Above 3000	98	48(49%)	50(51%)
	328	177(54%)	151(46%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table-5.9 communicates that out of 328 literate persons 54 percent are male and 46 percent are female. In the income group 'up to 1000' out of 26 literate persons 69 percent are male and 31 percent are female. In the Income group '1001-2000' out of 102 literate people, 51 percent are male and 49 percent are female. From the income group '2001-3000' out of 102 literate persons 58 percent are male and 42 percent are female and in the income group 'above 3000', out of total number of literate persons 98, the male percentage is 49 and the female percentage is 51. So it is obvious that in every group other than 'above 3000' the female literacy is lower than male literacy and the difference is most prominent in the group 'up to 1000'. In this group (up to 1000) the female literacy rate is less than 50 percent of male literacy rate.

So we can conclude that with the increase in income in their family, the consciousness about female education rises among the domestic helps of Cooch Behar municipality.

Table-5.10: Ward wise Educational status (Male –Female)

Ward	Total literate	Male literate	Female literate
A	89	44(49%)	45(50.6%)
B	77	48(62%)	29(38%)
C	72	37(51%)	35(49%)
D	90	48(53%)	42(47%)
	328	177(54%)	151(46%)

Source: Field survey, 2010. Note: Number within parentheses indicate percentage to total.

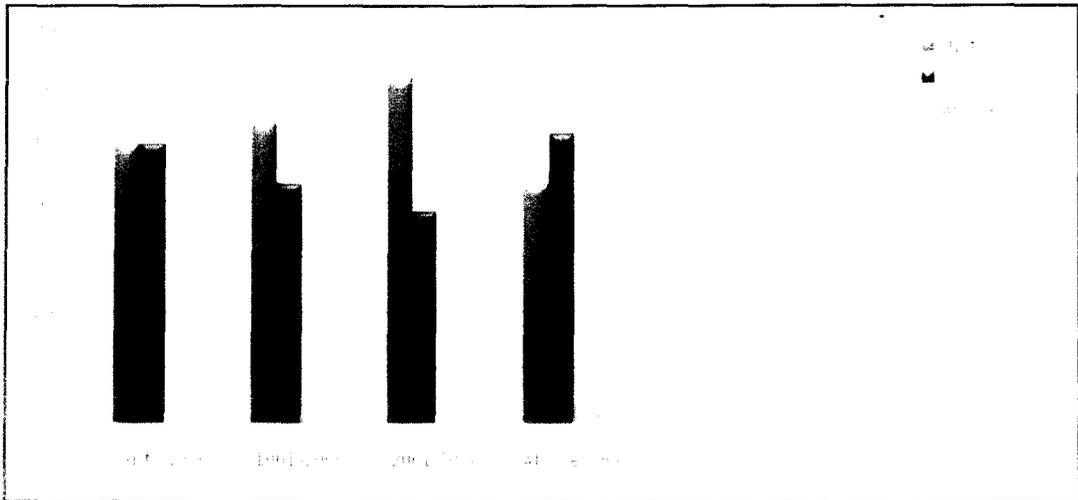
From table-5.10 it is shown that except in ward 'A', female literacy is lower than male literacy in every ward in our survey. Generally in any progressive society female literacy rate is high. So we can conclude that the domestic helps of ward 'A' are in a better position than other wards of our survey.

Table-5.11: Educational status of domestic workers

Income group	Number of family members	Literacy	Up to IV	V-X	Above X
Up to 1000	73	26 (35.6%)	13 (50%)	13 (50%)	0 (0%)
1001-2000	240	102 (42.5%)	55 (54%)	44 (43%)	3 (3%)
2001-3000	239	102 (42.7%)	63 (62%)	39 (38%)	0 (0%)
Above 3000	211	98 (46.4%)	42(43%)	51 (52%)	5 (5%)
Total	763	328 (43%)	173 (53%)	147 (45%)	8 (2.4%)

Source: Field survey, 2010 .Note: Numbers within parentheses indicate percentage to total.

Figure-5.2: Grouped Bar Diagram showing educational status of female domestic workers' families



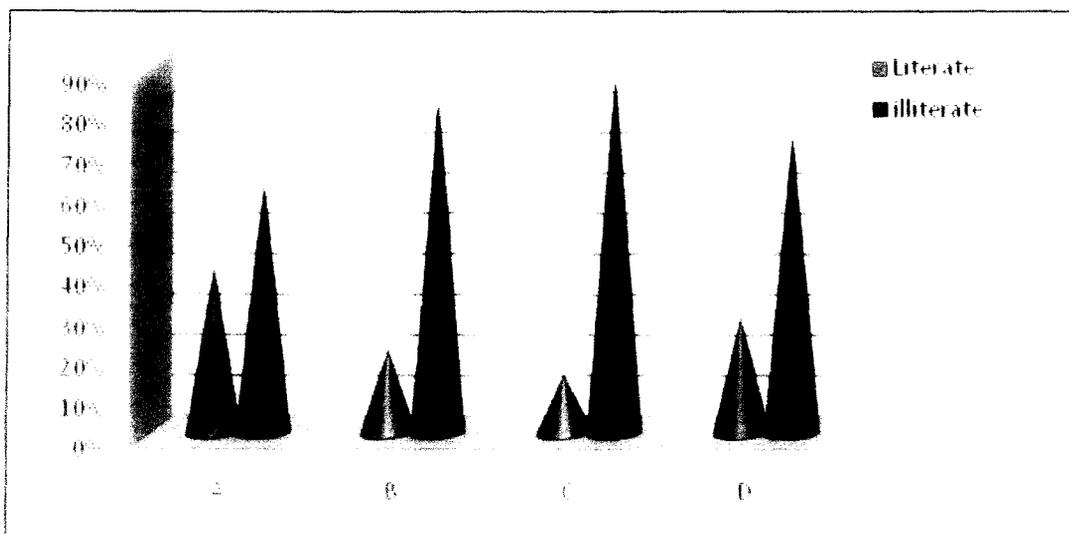
Source: field survey, 2010

As regards the educational status of the workers and their family members, 43 percent of them are literate. Table 5.11 indicates that among the literate members, 53 percent have educational attainment up to primary, 45 percent up to X and only 2.4 percent have passed secondary education. The presence of illiterate persons is 57 percent. Table 5.11 as well as figure 5.2 shows the educational status of the family members of women domestic workers in terms of their income level. This table indicates that the income does not have any influence on education level as there is no clear trend of education level with income. The persons who are passed secondary education and doing BA and MA from the income group '1001-2000' (they are from one family and are very brilliant) are exceptional cases. If we ignore them as exception, then it can be considered that high income workers' families have a tendency to become more educated. From table-5.11 it is also clear that, in the group, 'above 3000' literacy rate is highest (46.4%). Most of the literate persons are in V-X standard (52% = highest of all the groups), 5 percent are in the group above X which is also higher than other income groups. In case of only primary education their percentage is lowest (43%) of all.

Table-5.12: Literacy rate of the domestic helps in different wards

Ward	Literate	Illiterate
A	20 (40%)	30 (60%)
B	10 (20%)	40 (80%)
C	07 (14%)	43 (86%)
D	14 (28%)	36 (72%)
Total	51 (25.5%)	149 (74.5%)

Source: field survey'2010 Note: Numbers within parentheses indicate percentage to total.



Source: Field survey'2010

From table-5.12 it is clear that, illiteracy is very prominent among the domestic helps themselves. As a whole 74.5 percent are totally illiterate. Only 25.5 percent are literate more or less. Among the four wards in ward 'A' literacy rate is highest (40%) and in ward 'C' literacy rate is lowest (14%). So it is clear that ward 'A' is more progressive in respect of literacy of the women domestic help

5.2.5: Educational status of the family of women domestic workers in the four wards

We have taken four wards for our survey. So it is necessary to understand the condition of female domestic workers in these wards distinctively. For this purpose, we try to

describe explicitly the educational status of women domestic workers in these four wards one by one individually.

Educational Status of domestic workers and their families in Ward 'A'

Table-5.13: Educational status of domestic workers and their families (Ward-A)

Income Group	Number of families	Number of family members	literate	illiterate
Upto 1000	8	17	10(59%)	7 (41%)
1001-2000	15	37	17(46%)	20(54%)
2001-3000	16	61	35(57%)	26(43%)
Above 3000	11	53	27(51%)	26(49%)
Total	50	168	89(53%)	79(47%)

Source: Field survey, 2010 Note: Numbers within parentheses indicate percentage to total.

Table 5.13 indicates that the literacy rate of ward 'A' is 53 percent ranging from 46 percent to 59 percent with the lowest income group having highest literacy. So in ward 'A', income does not have any influence on education level as there is no clear trend of education level with income.

Table-5.14: Income wise and gender wise literacy rate in ward A

Income group	Literate	Male	Female
Upto 1000	10	5 (50%)	5 (50%)
1001-2000	17	7 (41%)	10 (59%)
2001-3000	35	16 (46%)	19 (54%)
Above 3000	27	16 (59%)	11 (41%)
total	89	44 (49%)	45 (51%)

Source: Field survey, 2010. Note: numbers within parentheses indicate percentage to total.

Table-5.14 indicates that in ward 'A', the female literacy rate (51%) is higher than male literacy rate (49%) overall. In all the income groups female literacy rate is either higher than or equal to the male literacy rate but in highest income group (above 3000) males

are more literate than their female counterparts and also than the other income groups.

Table-5.15: Literacy in different income groups

Income group	Number of family members	literate	Up to IV	V-X	Above X
Up to 1000	17	10	4 (40%)	6 (60%)	0 (0)
1001-2000	37	17	13(76.5%)	4 (23.5%)	0 (0)
2001-3000	61	35	27 (77%)	8 (23%)	0 (0)
Above 3000	53	27	11 (41%)	13 (48%)	3 (11%)
Total	168	89	55 (62%)	31 (35%)	3 (3%)

Source: Field survey, 2010

From table-5.15 it can be said that in ward 'A' most of the literate persons (62%) went to primary school only. Either they are reading at primary level or they end their education up to primary standard. 35 percent literate people are in the standard V-X and only 3% family members of the workers have passed secondary examination or they are reading in any class above 'X'. It is obvious from the table that the higher income group has a tendency to become higher educated compared to other income group.

Table-5.16: Educational status of the domestic workers and their families in the ward 'B'

Income group	Total number of families	Number of family members	Literacy	Illiteracy
Up to 1000	7	29	11(38%)	18 (62%)
1000-2000	18	74	24 (32%)	50 (68%)
2001-3000	11	45	17 (38%)	28 (62%)
Above 3000	14	64	25 (39%)	39 (61%)
Total	50	212	77 (36%)	135 (64%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table-5.16 indicates that the literacy rate of ward 'B' is 36 percent ranging from 32 percent to 39 percent with the highest income group having highest literacy (39%) and '1001-2000' income group having lowest literacy rate. So there is no clear trend of educational level with income.

Table-5.17: Income wise and gender wise literacy rate in ward B

Income group	Literacy	Male	Female
Upto 1000	11	9 (82%)	2 (18%)
1001-2000	24	15 (62.5%)	9 (37.5%)
2001-3000	17	12 (70.6%)	5 (29.4%)
Above 3000	25	12 (48%)	13 (52%)
Total	77	48 (62%)	29 (38%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total

From table-5.17 it is obvious that in ward 'B' the male literacy rate (62%) is higher than female (38%) overall but the highest income group females are more literate than their male counterparts and it is also highest female literacy among all the income groups.

Table-5.18: Literacy in different income groups in ward B

Income group	Family members	literacy	Up to IV	V-X	Above X
Up to 1000	29	11 (38%)	7 (64%)	4 (36%)	0(0%)
1001-2000	74	24 (32.4%)	11 (46%)	12 (50%)	1 (4%)
2001-3000	45	17 (38%)	10 (59%)	7 (41%)	0 (0%)
Above 3000	64	25 (39%)	14 (56%)	9 (36%)	2 (8%)
Total	212	77 (36%)	42 (54.5%)	32 (41.5%)	3 (4%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table-5.18 shows the educational standard of different income groups of ward 'B'. In this ward among 36 percent literate persons ,54.5 percent went to the primary school only. Either they are reading at primary level or they end their education into primary standard.41.5 percent are in the standard V-X and only 4 percent passed secondary level of education.

Educational status of the domestic workers and their family members in ward C

Here also the educational status does not show any clear trend though in the highest income group it is highest and in the lowest income group it is lowest.

Table-5.19: Literacy rate among different income groups in ward C

Income group	Number of families	No. of family members	Literacy	illiteracy
Up to 1000	9	19	4 (21%)	15 (79%)
1001-2000	22	73	31 (42.5%)	42 (57.5%)
2001-3000	13	57	21 (37%)	36 (63%)
Above 3000	6	37	16 (43%)	21 (57%)
Total	50	186	72 (39%)	114 (61%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total

Table-5.19 transpires that in ward C the literacy rate is 39 percent ranging from 21 percent to 43 percent with the highest income group has the highest literacy and lowest income group has the lowest literacy rate.

Table-5.20: Gender-wise literacy rate in ward C

Income group	Literacy (%)	Male (%)	Female (%)
Up to 1000	4 (21%)	3 (75%)	1 (25%)
1001-2000	31 (42.5%)	14 (45%)	17 (55%)
2001-3000	21 (37%)	13 (62%)	8 (38%)
Above 3000	16 (43%)	9 (56%)	7 (44%)
Total	72 (39%)	39 (54%)	33 (46%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total

Table-5 20 indicates that in ward C female literacy rate (46%) is lower than the male literacy rate (54%) overall. In all the income groups other than '1001-2000', the male literacy is higher than female literacy. Only in the group '1001-2000' the female literacy is higher than that of male literacy.

Table-5.21:Literacy among different income groups in ward C

Income group	No. of family members	literacy	Up to IV	V-X	Above X
Up to 1000	19	4 (21%)	1 (25%)	3 (75%)	0 (0%)
1001-2000	73	31 (42.5%)	12 (39%)	19 (61%)	0 (0%)
2001-3000	57	21(37%)	14 (67%)	7 (33%)	0 (0%)
Above 3000	37	16 (43%)	6 (37.5%)	10 (62.5%)	0 (0%)
Total	186	72 (39%)	33 (46%)	39 (54%)	0 (0%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

From table 5.21 it can be said that in ward C, the status of educational level of most of the literate persons (54%) is in up to secondary level i.e. v-x. Either these people are reading at any class between V-X or they end their education between V-X. The education up to primary standard is the remaining 46 percent. There is no workers in this ward who passed secondary education.

Educational status of women domestic helps and their family members in ward 'D'

Table-5.22:Literacy among different income groups in ward D

Income group	Total number of families	Number of family members	Literacy	Illiteracy
Up to 1000	3	8	1 (12.5%)	7 (87.5%)
1001-2000	15	56	30 (53.6%)	26 (46.4%)
2001-3000	19	76	29 (38%)	47 (62%)
Above 3000	13	57	30 (53%)	27 (47%)
Total	50	197	90 (46%)	107 (54%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table 5.22 transpires that in ward D literacy rate is 46 percent ranging from 12.5 percent to 53.6 percent with the lowest income group has the lowest literacy. Group '1001-2000' shows the highest literacy rate (53.6%) in this ward.

Table-5.23:Income-wise and gender-wise literacy in ward D

Income group	literacy	Male	Female
Up to 1000	1 (12.5%)	1 (100%)	0 (0%)
1001-2000	30 (53.6%)	16 (53%)	14 (47%)
2001-3000	29 (38%)	18 (62%)	11 (38%)
Above 3000	30 (53%)	13 (43%)	17 (57%)
Total	90 (46%)	48 (53%)	42 (47%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table 5.23 indicates that in ward D female literacy rate (47%) is smaller than the male literacy rate (53%) overall though in the income group 'Above 3000' the female literacy is higher than male. In the lowest income group 'up to 1000', none of the female family members of the domestic helps are literate in wards D.

Table-5.24: Literacy in different income groups in ward D

Income group	Number of family members	literacy	Up to IV	V-X	Above X
Up to 1000	8	1 (12.5%)	1 (100%)	0 (0%)	0 (0%)
1001-2000	56	30 (53.6%)	19 (63%)	9 (30%)	2 (7%)
2001-3000	76	29 (38%)	12 (41%)	17 (59%)	0 (0%)
Above 3000	57	30 (53%)	11 (37%)	19 (63%)	0 (0%)
Total	197	90 (46%)	43 (47.8%)	45 (50%)	2 (2.2%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table-5.24 shows the educational standard of the family of domestic helps among different income groups in ward D. In this ward total literacy is 46 percent out of which up to primary level is 47.8 percent, secondary level is 50 percent and 2.2 percent is above X standard i.e. in this ward the major part of the literate persons are in the secondary level.

5.3: Sanitation facility

During survey our intention was to know the living conditions of all the domestic workers individually. So they were asked whether they had the facility of toilet or latrine as well as total sanitation facility in their house or not. Their responses have been reflected in tables-5.25, and 5.26.

Table-5.25: Sanitation facilities

Income Group	Number Of families	Latrine facility
Up to 1000	27	12(44.4%)
1001-2000	70	41(58.6%)
2001-3000	59	35(59.3%)
Above 3000	44	29(66%)
Total	200	117(58.5%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

The percentage analysis shown in the table 5.25 reveals that in the income groups 'up to 1000', '1001-2000', '2001-3000' and 'above 3000', the toilet facilities are enjoyed by 12, 41, 35 and 29 families respectively. It is 44.4 percent, 58.6 percent, 59.3 percent, and 66 percent respectively. Overall 58.5 percent families have sanitation facilities.

From table 5.25 it is clear that, those who have higher income have more financial abilities to get their own toilets built. There are many families who share their toilets with others. So out of the total population of our survey, 58.5 percent families have toilet facilities. A major part of the toilets are constructed by the municipality. Some of the toilets owners expressed their dissatisfaction for the bad and unhygienic condition of cheap toilets. Some toilets are almost open and have no walls of any kind to protect their privacy. Remaining 41.5 percent of women domestic workers' families do not have the toilet facility at all. So they use others' toilets or go far away in the open field or holm of any river either in day break or at dusk.

Table-5.26: Ward-wise sanitation facilities

Ward	Latrine Facility
A	11(22%)
B	38(76%)
C	39(78%)
D	29(58%)
Total Workers	117(58.5%)

Source: Fields survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table-5.26 clearly shows that in ward 'A' the latrine facility is scarcely available (only 22%) compared to other three wards. The cause behind this fact is that this ward is situated on the bank of the river Torsha. Most of the domestic workers stay on the holm of this river and they are habituated to defecate on the holm of this river at dawn and they do not feel the necessity of having their own. In other words, also many of the workers do not have their latrine and they use the vacant and fallow lands of their slum or a nearby woods for their latrine.

When they are asked about their facility of potable water, we get the information that for everyone, potable water is in their reach, may be it is in the neighbors' house or they get water from the government sank tube well or hydrant.

5.4: Electricity facility

As we were interested in knowing the over-all standard of living of the domestic workers, it should be within our knowledge whether they have any electric facility or not.

Table-5.27: Electricity facility

Income range	Number of Families	Electricity available
Up to 1000	27	6(22.2%)
1001-2000	70	16(23%)
2001-3000	59	20(34%)
Above 3000	44	16(36.4%)
Total	200	58(29%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

The percentage analysis as has been shown above in table 5.27 reveals that only 29 percent of all the families enjoy the advantage of electricity and 71 percent domestic workers do not have electricity facility in their houses. This fact confirms their poor housing condition. This table (5.27) further shows that in the income groups 'up to 1000', '1001-2000', '2001-3000' and 'above 3000', electricity is available in 22.2 percent, 23 percent, 34 percent and 36.4 percent of the families respectively. Therefore it is clear from the table that availability of electricity for the domestic workers is directly related to their monthly income. Some of them confessed that they were enjoying the advantage of electricity by hooking system.

Table-5.28: Ward-wise electric facility

Ward	Number of families	Electricity
A	50	9(18%)
B	50	13(26%)
C	50	19(38%)
D	50	17(34%)
Total	200	58(29%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total

From the table 5.28 it has been shown that in wards 'A', 'B', 'C' and 'D' the electricity facility is enjoyed by 18 percent, 26 percent, 38 percent, and 34 percent domestic worker's families respectively. In ward 'A' the domestic workers are lagging behind from getting the electric facility as most of them stay on the holm of the river and on the embankment of the river where electric facility is impossible.

5.5: Housing provisions

The sample women domestic workers were asked whether they have their own house or not. The responses of them have shown the following results.

Table-5.29: Housing provision

Income Group	Number of family	Own house	Rented	Paternal or other relative's house
Up to 1000	27	20(74.1%)	4(14.8%)	3(11.11%)
1001-2000	70	43(61.43%)	12(17.14%)	15(21.42%)
2001-3000	59	42(71.2%)	11(18.64%)	6(10.16%)
Above 3000	44	29(65.9%)	8(18.18%)	7(15.9%)
Total	200	134(67%)	35 (17.5%)	31(15.5%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table-5.29 states that 67 percent of women domestic workers have their own house to live in. 17.5 percent workers are living in the rentable houses and they have to pay monthly rent ranging between Rs 100 to Rs 400. About 15.5 percent domestic workers are staying at their paternal house or at their other relatives' house. This is because of either they have no other means of living or they were deserted by their respective husbands.

So it is clear that 33 percent of women domestic workers cannot afford to possess their own houses. All the houses of the domestic workers are of little hovel nature irrespective of their possession. It is also clear that house possession facilities are not dependent on their income at all.

Table-5.30: Ward-wise housing provision

Ward	Own house	Rented house	Paternal house /relatives' house
A	29(58%)	15 (30%)	6 (12%)
B	34(68%)	11(22%)	5 (10%)
C	28((56%)	9 (18%)	13 (26%)
D	43 (86%)	0(0%)	7 (14%)
Total	134(67%)	35(17.5%)	31(15.5%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

From table-5.30 we get that in ward 'D', most of the female domestic workers (86%) belongs to their own house and no one is staying at any rentable house. The highest percentage of domestic workers who are in rented house from the ward 'A'. In this

ward many of the workers were migrated from different villages around Cooch Behar leaving their rural life. After entering Cooch Behar they take rentable houses and engaged in any work with the help of any of their relatives or their friends .Thus,in this ward many of the domestic workers are living in rentable houses. The highest percentage of domestic workers who stays at their paternal house or relatives' house is from ward 'C' where percentage of the own house is the least of all the four wards.

5.6: Family size and the number of children

As the number of children shows the consciousness about children and burden of their family they were asked about how many children they have? Their responses are shown below in table-5.31.

Table-5.31: Family size in respect of children

	Families with no children at all	Families with 1-3 Children	Families with above 3 children
Up to 1000	13	14	0
1001-2000	22	44	4
2001-3000	15	38	6
Above 3000	9	29	6
	59(29.5%)	125(62.5%)	16(8%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total

It is found that majority of the workers (62.5%) have children between number 1-3. About 8 percent of workers have more than 3 children. 29.5 percent of workers have no children at all. But in the no children group there are domestic workers who are still unmarried and who have aged offsprings i.e. they have become adult at the time of our interview. It is clear from table-5.31 that who have children more than three, their income is a little high compared to others. It is because of their working children who are also engaged in some work and increase their family budget in the sense of their joint earning. Besides this, the number of children is not dependent on the income of domestic workers rather it is related to their attitude about taking children. For example:

there was a certain case where as ill luck would have it, the family was all along having female children one after another while they were expecting a male child .So they had nine female children then, which was alarmingly high. Most of the workers are not aware of family planning and so for the maintenance of their family they face financial hardship.

5.7:Weekly working hours of domestic helps and their husbands' income

Our enquiry about the working hours of domestic workers revealed that their duty hours are not common to all. Working period varies considerably depending on the economic need of the workers, their ability to work etc. To earn their bread and butter, the domestic workers have to struggle throughout the day starting from as early as 5 o'clock in the morning and can finish their routine work not before 11 p.m. Some of them enjoy some leisure time. They have to discharge their responsibility as domestic workers at their work place while not being relieved from their own household work. They divide their schedule according to their necessity.

Generally after getting up early in the morning the part time domestic workers do some of their household jobs and prepare some food for their family members .Thereafter they set out for their profession .After completing their morning schedule of work they go back to their home and prepare meals for their family members. After their lunch Again they go out for their evening schedule and at night again they cook for their respective family members and look after their household chores. Our survey reveals the fact that with the increase in the working hours /week the consolidated income of their family also rises.

Table-5.32: Weekly hours of work (average)

Income Group	Weekly hours of work(average)	Hours of work as domestic help(average)	Working hours in own household (average)
Up to 1000	55.50	42	13.5
1001-2000	63	54	9
2001-3000	68	56	12
Above 3000	73	62	11
Average weekly working hours	64.87	53.5	11.37

Source: Field survey,2010. Note: Numbers within parentheses indicate percentage to total

It is shown from table-5.32 that from the income groups 'up to 1000', 1001-2000, 2001-3000 and 'above 3000' the average working hours of the women domestic helps are 42 hours, 54 hours, 56 hours and 62 hours per week respectively. So it is clear that those domestic workers earn more whose working time is more (the family income depends on the income of women domestic workers mainly). Therefore who want to raise their income, they have to work hard if it is possible for them. The average working hours in the own households varies from 9 hours per week to 13.5 hours per week which does not relate to their income rather it is related to the number of existing family members who can help them in their household jobs.

Occupations of husbands

Occupation of husbands has a bearing on the life style of domestic workers. So to draw a clear picture this topic is to be analyzed in detail.

Table-5.33: Number of earning husbands

Ward	Number of domestic workers who has their respective husbands	Number of husbands who earn something	Number of husbands who do not earn
A	23(50%)	20(87%)	3(13%)
B	31(68%)	26(83.9%)	5(16.1%)
C	31(66%)	25(80.6%)	6(19.4%)
D	28(60%)	28(100%)	0(0%)
Total	113(56.5%)	99(87.6%)	14(12.4%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total

Table-5.33 represents the number of earning husbands of the domestic helps in different wards. Out of 200 women domestic workers, 113 couples are living together in their family i.e. 56.5 percent workers are living with their husbands. Naturally they depend upon their husbands for their sustenance somehow or other. But out of 113 husbands, 14 are totally jobless i.e. either they are infirm or they are living parasitic life. From table-5.33 it is clear that in ward D, 100 percent of husbands have some earning source and in ward C percentage of jobless husbands is highest (19.4%) out of the four wards. So, as a whole, total number of working husbands are 99. Therefore above 50 percent of the women domestic workers are the sole earners for their family and remaining 50 percent families are more or less dependent on the income of their respective husbands or other family members. It would not be out of place if we

mention that though 50 percent of the families are partly dependent on the income of husbands, their income is more insecure compared to the domestic workers and so to say the economic condition of the families mainly depends on the income of women domestic workers.

However from our survey it is cropped up that overall 87.6 percent of husbands of domestic workers are somehow or other doing some jobs. They are concentrated in mainly informal sector. From our survey we get a variety of occupations of the women domestic workers' husbands

Table-5.34: Types of occupations of the husbands

Occupation	No. of person	Percentage
Rickshaw puller	47	47.47%
Fish Monger	4	4.04%
Hind	2	2.02%
Factotum	8	8.08%
Track driver	2	2.02%
Instrument player	2	2.02%
Helper of tailor	2	2.02%
waiters	5	5.05%
Hawker	2	2.02%
Shoe maker	1	1.01%
Bicycle Mendor	1	1.01%
Green Grocer	3	3.03%
Temporary worker in Govt. Office	1	1.01%
Scrap collector	1	1.01%
Worker in cloth shop	1	1.01%
Carpenter	4	4.04%
Lift driver in a hotel	1	1.01%
painter	5	5.05%
Calenderer	2	2.02%
Handloom worker	2	2.02%
Baker	1	1.01%
Beedi maker	1	1.01%
Worker in Municipality	1	1.01%

Source: Field survey, 2010

Out of 99 working husbands ,majority of them (47=47.47%) are either Rickshaw pullers or barrow men or hand cart puller,8 are factotum or hodmen,4 are fish mongers,2 are hinds, 2 are track drivers .2 are playing instruments in connection with

marriage ceremony, 2 are working as the helper of a tailor, 5 are working as waiter in tea shop, 2 are hawkers (sells spiced puffed rice and so on), 1 is shoe maker, 1 is bicycle mender, 3 are green grocers, 1 is doing work in government department temporarily, 1 is scrap collector, 1 is doing work in clothe shop, 4 are carpenters, 1 of them are driving the lift in a hotel in Cooch Behar town, 5 are painters, 2 are calenderer, 2 are handloom workers, 1 is baker, 1 is binding beedis, 1 is a worker of Municipality. But most of the men folks' earning is irregular and the families are mainly dependent on the income of the women domestic helps.

5.8: Maintenance of savings and family indebtedness

In spite of being aware that savings ensure future security, very few domestic workers are concerned about the potentiality of savings. They try to maintain their savings account though they are not very sure to continue their deposits. The following table (table-5.35) shows the savings potentiality of the women domestic workers

Table-5.35: Savings potentiality

Income Group	Number of families	Savings Account
Up to 1000	27	6(22%)
1001-2000	70	22(31.4%)
2001-3000	59	21(35.6%)
Above 3000	44	25(57%)
Total	200	74(37%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total

Generation of savings is a remote dream for more than 63 percent of workers. Table 5.35 indicates that only 37 percent of the workers manage to generate savings out of their meager income. They save a part of their earnings either at the post office or in any agent operated small savings schemes. The above table highlights that from the income group 'Up to 1000' only 22 percent of the workers have savings

accounts.31.4 percent workers manage to save from the group '1001-2000'. From the income group '2001-3000', approximately 36 percent workers manage to generate savings and from the group 'above 3000' the percentage of workers who can save is highest of all i.e. 57 percent. Although our survey among a total population of 200 shows an increasing trend of savings with the increase in income, still the total percentage remains very insignificant (37 percent).

5.8.1:Ward-wise savings potentiality

Now we look at the ward wise distribution of savings potentialities. It will help us to compare the awareness of domestic helps somehow in the four wards

Table-5.36:Ward-wise saving potentiality

Ward	Number of families	Savings accounts
A	50	22(44%)
B	50	19(38%)
C	50	10(20%)
D	50	23(46%)
Total	200	74(37%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table-5.36 representing ward wise distribution of savings indicates that from the ward 'A',44 percent of workers ,from ward 'B' ,38 percent of workers, from ward 'C', only 20 percent and from ward 'D' ,46 percent of domestic workers can manage some amount for savings. This table further represents that the domestic workers of the wards 'A' and 'D' are more aware of savings than the workers of ward 'B' and 'C'.

5.8.2: Family indebtedness

Most of the people do not want to borrow money because it may become a burden on them to clear their dues on time. But sometimes they are compelled to take loan to meet their economic necessities for their family obligations. In order to get complete

information of their economic status we asked them the position of their family indebtedness which is analyzed in the following table.

Table-5.37: Family indebtedness

Income groups	Total number of families	Number of indebted families	Loan Accounts		Loan Amount	
			Private	Government	Total	Average
Up to 1000	27	3(11%)	6500	0	6500	2166.67
1001-2000	70	15 (21.4%)	34000	0	34000	2266.67
2001-3000	59	29 (49%)	118000	0	118000	4068.96
Above 3000	44	23 (52.3%)	100700	14000	114700	4986.96
	200	70 (35%)	259200	14000	273200	3902.85

Source: Field survey, 2010 Note: Numbers within parentheses indicate percentage to total.

Table-5.37 transpires that 35 percent interviewed respondents have borrowed money from others to meet the family necessities and 65 percent respondents expressed that they do not have to take loan though poverty is dominating in their family.

This table further reveals that from the income group 'up to 1000', 11 percent are indebted; from the income group '1001-2000', nearly 21.4 percent have borrowed money ;from income group '2001-3000', 49 percent have taken loan and from the group 'above 3000' approximately 52 percent are indebted.

Therefore our survey among the domestic helps generates the stunning fact that with the increase in income the number of indebted workers is increasing. This happens because who earn more; most of them are having their ability to clear off their debts out of their comparatively higher income. And it may be the fact that with the rising of income the standard of living improves and so demand increases which forces them to borrow money from others.

Now if we consider the loan accounts of the women domestic workers, we can see that in the income group 'up to 1000' the average loan taken by the indebted families was Rs.2166.67.In the income group '1001-2000' it was Rs 2266.67.From the income

group '2001-3000' Rs 4068.96 was taken averagely and in income group 'above 3000' the average loan taken was Rs 4986.96. So there is a direct relationship between income and the amount of borrowing.

5.8.3: Sources of loan taken

During survey we wanted to know where they were taking their loans from. In reply we came to know most of the women domestic workers had been borrowing money from any private sources i.e. from the money lenders at a high rate of interest or from the employers under whom they worked as domestic workers. In this manner the employers keep control on the domestic helps and ask for extra work whenever they want i.e. they are taking advantage of their monetary weakness. Some of the money borrowers borrowed money from their relatives when they are in need. There is a private source of money lending named 'Bandhan' which is very popular to the women domestic workers. Table 5.37 mentions that the total amount of loan which was taken from private sources is Rs.259200 whereas the amount of loan which was borrowed from any government source is only Rs 14000. So in this respect the government assistance is negligible.

Table-5.38: Ward-wise distribution of indebted persons

Ward	Total number of workers	Number of indebted workers
A	50	22 (44%)
B	50	18 (36%)
C	50	11 (22%)
D	50	19(38%)

Source: Field survey, 2010 .Note: Numbers within parentheses indicate percentage to total.

If we study table 5.38 which express the ward wise distribution of indebtedness, it is clear that 44 percent domestic helps from ward A; 36 percent helps from ward B; 22 percent domestic workers from ward C and 38 percent from ward D had borrowed money to meet their family need. So it is shown that domestic workers of ward C are comparatively less indebted than the other three wards. Most of the borrowers told us that social rituals of marriages and deaths are the main cause of borrowing money. Some expressed that for the treatment of their family members or themselves they

have to take loan and some other had taken loan in order to meet their daily expenses. Many of them have bought rickshaw for their husband by taking loan and the remaining borrowed money for repairing and making their house or for purchasing land or house and so.

5.8.4: Self – help group membership

Self help group is a group formed by the poor women of a society for their economic uplift and emotional support to each other in need. They mutually save money to fulfil their necessity. It is a village based financial mediator which is generally composed of 10 to 20 local women. Self help group can be seen in many countries. A plenty of them can also be found in India. They are registered or unregistered groups of micro-entrepreneurs which have homogeneous economic or social circumstances. The group members come together voluntarily to save regular small quantity of money and contribute to a common fund for meeting their emergency needs on the basis of mutual help. They can take loan from the money collected by the group and make everyone of the group self-employed.

We asked the women domestic workers whether they are associated with any self-help group or not. But the response of the workers is very despondent. A small number of domestic workers are connected with the self-help group.

Table-5.39: Members of self-help groups

Income Group	Number of families	Members of self help group
Up to 1000	27	0(0%)
1001-2000	70	4(5.7%)
2001-3000	59	3(5.1%)
3001 and above	44	5(11.4%)
Total	200	12(6%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Table-5.39 indicates that only 6 percent of the workers are the members of Self help group. Though self help group is only for poor women and it helps its members during their need, these poor working women are not so aware of this beneficial group.

Ward-wise distribution of self-help group

Table-5.40: Members of Self-help group

Ward	Number of families	Members of self help group
A	50	1(2%)
B	50	3(6%)
C	50	3(6%)
D	50	5(10%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Marital Status

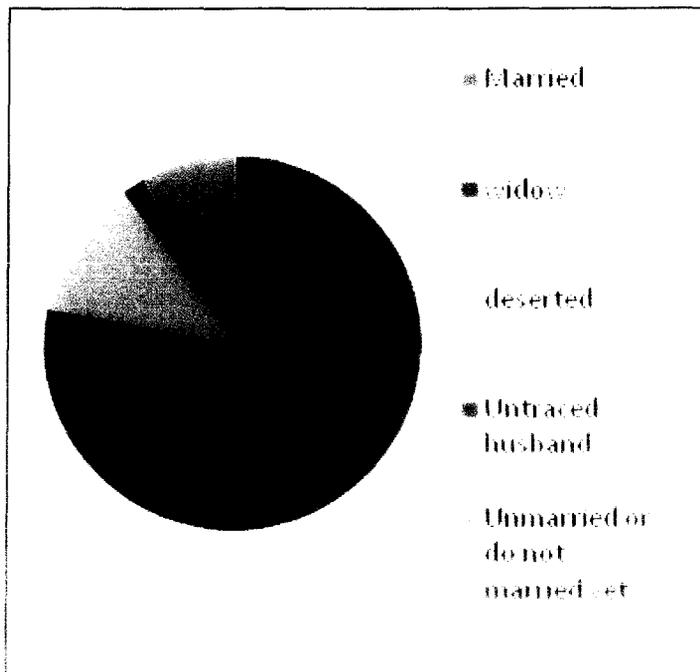
To understand the status of their family, it is important to discuss their marital status. The following table gives a clear picture of the marital status of the women domestic helps

Table-5.41: Marital status of women domestic helps

Ward	Married	widow	deserted	Untraced husband	Unmarried or do not married yet
A	23	16	6	1	4
B	31	11	3	1	4
C	31	14	5	0	0
D	28	14	1	2	5
Total	113(56.5%)	55(27.5%)	15(7.5%)	4(2%)	13(6.5%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Figure: 5.4 – Pie chart showing marital status



Source: field survey, 2010

As table-5.4.1 explains, the number of married women domestic workers who are staying with their husbands is 113 i.e. 56.5 percent of the total samples. The percentage of widow is 27.5 percent many of whom have lost their respective husbands 20 or 30 years back and since then they are earning their living by serving in domestic jobs. 15 husbands of the respective domestic workers has married again and they are staying with their second or third wife i.e. 15 domestic workers (7.5%) are grass widow. Among all the domestic workers only 4 (2%) domestic workers revealed that there was no trace of their respective husband or maybe they did not want to reveal their conjugal secret. Besides, 6.5 percent women domestic workers do not marry yet. Obviously majority of the women domestic workers in this unorganized sector of Cooch Behar are married though most of them are suffering from conjugal unhappiness.

BPL Card Holder

Table-5.42: BPL card holding

Total number of workers	Number of BPL card holder workers	No BPL card
200	102 (51%)	98 (49%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Though most of the women domestic helps are very indigent, only 51 percent of them are holding B.P.L card and remaining 49 percent are waiting to get their cards whereas all of them are entitled to get a BPL card. In most of the cases it is seen that who does not possess a BPL card either she is a widow or deserted or she has none to look after her officials. Some of them reveal that as their family consists of less family members to cast vote, so the councilor does not favour them. Despite of their repeated prayers, it does not work.

Fatal diseases

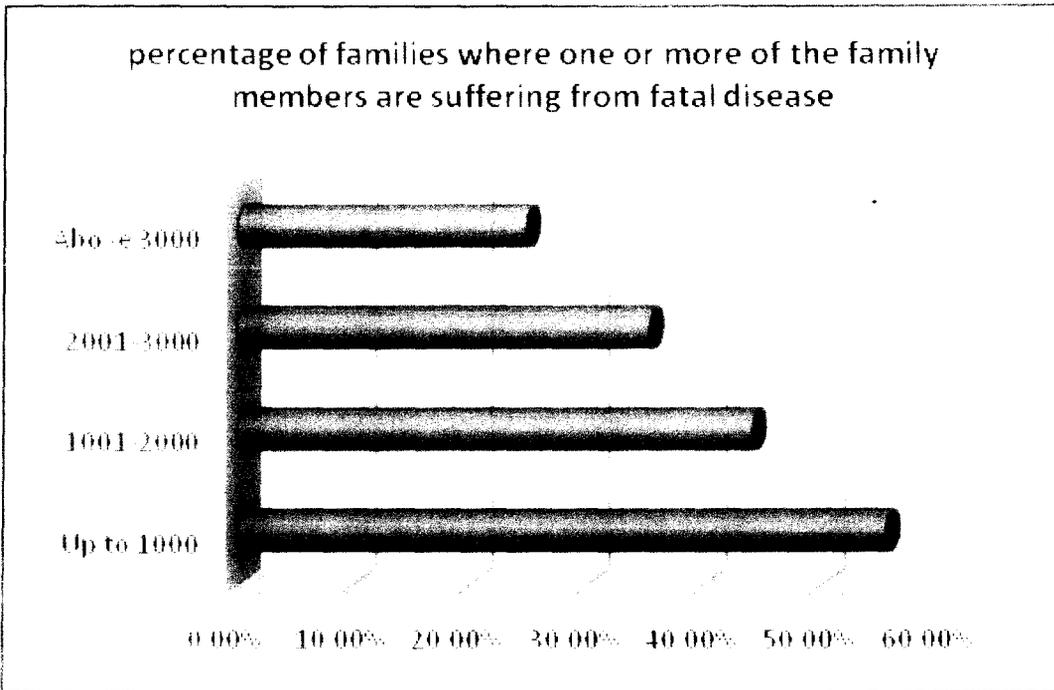
Very often the domestic workers and the family members suffer from many fatal diseases. These diseases include heart problems, high pressure, sugar, asthma, Kidney problem, severe anemia etc.

Table-5.43: Fatal diseases of the women domestic workers

Income group	Number of families	Number of families where any of the family members is suffering from fetal disease
Up to 1000	27	15 (55.55%)
1001-2000	70	31 (44.28%)
2001-3000	59	21 (35.6%)
Above 3000	44	11(25%)
Total number of families	200	78 (39%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Figure-5.5: Families with fatal diseases



Source: field survey 2010

Table-5.43 and figure 5.5 present that more or less 39 percent of the domestic workers' families are suffering from fatal diseases. Our survey states that the diseases are adversely related to the family income of domestic workers. It is found that with the increase of their family income their health condition is becoming better. Those who are able to earn comparatively more, they suffer less from the fatal disease. Besides these fatal diseases they are suffering from many general diseases. These include head ache, epilepsy, gastric problems, pain all over the body, gripes, vertigo, cough, weakness, nausea tendency due to their weakness, liver problem etc. Rina said, "I always feel feverish and vertigo and there is ear pain also." She works at a doctor's house and so out of compunction he gives her medicines gratis. One Basona said, "I have a pain around my waist. For this I was admitted to hospital for some days. When I take medicine I come round. But after some days it remits again." So most of them are suffering from pain or ache on the different parts of their body or all over the body. Almost all of them are of delicate health and at the same time they have stomach problem also. Seldom they meet a doctor for their sickness. Even if they visit any doctor they cannot continue the prescribed medicine or suggested food. So the situation does not change at all and they are doing their work with their delicate health

with much difficulty. Only 2 out of 200 workers said that they were quite OK though occasionally they suffered with diseases in common.

Now we want to show the correlation between the selected variables like age, place of residence, husband's income, women's income, caste, religion, standard of living, living children etc. of the domestic workers of Cooch Behar.

Table-5.44: Correlation matrix of selected variables

	Age	Place of Residence	Husband's Education	Women's Education	Caste	Religion	SLI	Living Children	Wage
Age	1								
Place of Residence	-0.842	1							
Husband's Education	-0.458	-0.235	1						
Women's Education	-0.589	-0.425	0.569	1					
Caste	0.758	-0.214	0.370	0.381	1				
Religion	0.392	-0.058	0.070	0.151	0.186	1			
SLI	0.623	-0.312	0.475	0.468	0.325	0.117	1		
Living Children	0.581	0.365	0.1780	-0.212	0.469	0.34	0.452	1	
Wage	0.256	0.582	0.581	0.457	0.124	0.251	0.756	0.856	1

Table-5.44 shows that variables like age of women, place of residence, women's education, caste, standard of living, children are having some sort of significant association with daily wage in informal sector in Cooch Behar District. The variable which is found to be associated positively with place of residence is the daily wage of the women domestic workers. This may be attributed due to the cause, such as most of the women in the informal sector in the productive age group to the urban areas are having a substantial unmet need to fill up for smooth running family in daily life.

Now we will use the logistic regression framework to investigate the extent of the association between the wage and other variables.

Table-5.45: Logistic regression predicting the likelihood of having daily wages by the selected background of characteristics.

Characteristics	B	EXP(B)
Age		
10-20	1.895	0.045**
21-30	-2.158	0.116**
31-40	-1.371	0.254**
41+	-0.895	0.056
Residence		
Urban	0.152	0.892
Women's education		
Illiterate	-0.014	0.874
Primary	0.033	0.658
Middle	-0.568	0.042
High school and above	-0.124	0.012
Caste		
SC/ST	-0.401	0.669**
GC/OBC	0.306	0.736**
Religion		
Hindu	0.461	1.585**
Muslim	-0.468	0.254**
Others		
Standard of Living		
Low	-0.178	0.876**
Medium	-0.480	0.619**
High		
Living children		
0-5	-1.245	0.288**
6-10	-0.303	0.738**
10+	-0.089	0.856**
Women's Awareness		
No	0.845	1.452**
Poor	0.584	0.965**
Good	0.002	0.023**
Health condition		
Very bad	0.541	1.114**
Bad	0.125	0.965**
Good	0.008	0.025**
Constant	0.826	2.284**

** p=0.01 level of significance

Table-5.45 indicates the result of logistic regression analysis of daily wage as dependent variable by selected background characteristics. It will be observed from this table whether the variables like age of women , womens' education , caste, religion, standard

of living , living children , womens` awareness and health condition are found to be statistically significant or not.

As regard as the age of women domestic workers, it was revealed from table 5.45 that most of the women domestic workers of Cooch Bihar are between the age of 31-40 .Now table 5.45 shows that age of the workers has a positive association with the daily wage .For the age group 31-40 the daily wage is highest and for the age group 10-20 the daily wage is lowest among all the four income groups. Workers in the age group 21-30 has higher daily wages compared to the group 10-20 and lower wages compared to the group 31-40 age .But after the Age of 40 their wages start declining. The main cause behind the above fact is that the workers in the lowest age group generally do not feel as needy as they remain under the guardianship of their parents. Parents also are not so eager to make their children to do work leaving their studies. If they may work, it is in one or two houses in maximum for meeting their own pocket money and not for any pressure of looking after their family responsibility. In the age group 21-30 the income of the workers is comparatively higher as after marriage they feel the necessity to do job for coping with their family needs and they start working with vigor and earn higher daily wage. When the workers are in the age group 31-40, their family size increases with their growing up children .The education of the children demands more earning of the workers and the workers toil more to run their family as well. In this age range they also become skilled in all types of domestic jobs and perform their work in more houses resulting a higher income. Besides, during these years the growing children can look after the family chores more or less and enable the mothers to do jobs outside their house and their income rises. After the age of 41, slowly or suddenly their health starts deteriorating and many diseases develop in them as a result of malnutrition and negligence about their health during their whole life and gradually they become weaker. So their income starts declining nearly from this age. There may be another reason that in this age span, some of their children start earning somehow and the domestic workers get an excuse to relax and they decrease their work time. As a result their income decreases gradually.

As regards as the education of domestic workers is concerned, women workers having educational background of high school and above are having less daily wage compared to illiterate women. It is seen that most of the domestic workers are illiterate and who

are literate they are mostly just literate. Table 5.45 indicates that illiterate workers have comparatively higher wages. As they are less skilled with less education, they have limited options for work but domestic works in other households. Thus, they prefer to work with vigor in more families compared to literate women workers. Sometimes they work 6-7 houses with high energy. On the other side the worker who passed middle school or high school, are not so eager to carry out domestic works with so attention. They have more option of their job besides domestic works and they try to engage in other types of jobs. The literate women domestic workers work generally for one or two households to cope with their own pocket money or own expenditure. They hesitate to perform all types of domestic jobs in other households. So their earning from the domestic work is comparatively lower than illiterate women.

Women belonging to the general caste show higher wages compared to the workers belonging to SC/ST. This may be due to the predominant SC population as domestic workers without having less health care facilities and due to the acceptability of the general caste which is higher than that of SC/ST people, despite the more presence of SC domestic workers here.

Muslims women are having 0.25 times less wage income compared to women workers belonging to Hindu religion. It is attributed to the fact that religion and culture practices debarred them in behind. Most of the Hindu families averse to appoint a Muslim domestic worker in their house. Some families keep them in job with lower wages for domestic jobs.

As regard as the standard of living, there is no domestic worker whose standard of living (SOL) is high. The medium standard of living is found in some of the cases and most of the domestic workers are living with low standard of living. The standard of living depends not only on the wage but also on other variables like education, choice, attitude about life, tendency to imitate others etc. So it is seen that the standard of living is low for those workers whose educational status is low and they occupy the major part of the domestic workers. On the other hand the standard of living is high for those workers whose education level is high and this segment is very negligible in case of women domestic helps.

In case of living children we have separated the children in three age groups; 0-5; 6-10 and 10+. Table 5.45 indicates that, there is a significant relationship of age of children and wage of the workers. The families with children 0-5 years have lowest expenditure and with the increase in the age, the expenditure as well as wage of the workers rises to meet up the education expenditure and other expenditure. More so, the elder children help the family by doing household jobs as well as allowing their mother to earn more.

As regard as the awareness of the women domestic workers, a large part of them have no awareness regarding government facilities at all. They remain busy to work for many households and most of the times they remain engaged in domestic works. So they remain unaware about the grants, Minimum wage Act, PF facilities etc. Some workers have a little awareness and very small number workers have good knowledge about these grants. The awareness also related to the education of the domestic workers. The domestic helps who are less educated have less awareness and vice versa.

It is also observed from table 5.45 that a large percentage of workers have very bad health condition and a negligible percentage has good health condition. The main cause of their bad health is mainutrition from their birth time. More so when they become ill, they find no time to visit a doctor for their treatment. Even when they take medicine generally they do not complete the prescribed course of the medicine. So when they take medicine they come round but after some days that disease relapse. Gradually they develop many diseases in them. Here the health condition is dependent on the education, standard of living, awareness etc. The workers with no education, with lower standard of living and having no or poor awareness, posses very bad health condition and this part of workers predominate the domestic works. On the other hand the portions which have good health along with middle or high school education, medium standard of living and good awareness occupy a very small part of the domestic workers.

5.3: Testing of hypotheses on the basis of data collected

In this chapter we would like to test the hypotheses which were stated before with the help of relevant data collected in our survey.

5.3.1: Hypothesis 1: The domestic help is very much exploited in terms of wages that they receive.

The domestic helps tend to have lower wages, fewer benefits, less security compared to other wage workers. In our view a significant proportion of domestic workers live below the poverty line. So during our survey, out of our inquisitiveness we asked the domestic workers about their wages and their family income. We estimated their income that they stated before us. We have calculated their total wages by summing up their wage in cash and by kind. So to say they get tea, bannock, puffed rice, bitten paddy, and rice (one time or more) as a part of their wages. Some domestic workers get only refectation or some get full plate rice. Generally the full time or residential domestic workers get three times full plate meals. The cost of their refectation is roughly estimated at Rs five and full plate rice at Rs 12. Adding this kind of cost to their salary, we got their total wages. To get their family income we added their total wages with the income of other family members. To know their wages and income of other family members we had to depend upon their rough estimation.

Now we look at the tables 5.46 and 5.47.

Table-5.46: Family Income of Domestic helps (from up to Rs 1000 – Above 3000)

Income group	Number of families	percentage
Up to 1000	27	13.5
1001-2000	70	35
2001-3000	59	29.5
Above 3000	44	22
Total	50	100

Source: *Field survey, 2010.*

Table-5.44 shows the consolidated family income (per month) of the domestic workers. We have divided all the 200 families into four income groups. These groups are 'up to 1000', '1001-2000', '2001-3000' and 'above 3000'. It is obvious from this table that 13.5 percent family belongs to the group 'up to 1000'. It is interesting to note that 35 percent of the families belongs to 1001-2000 income group (which is the highest

percentage), 29.5 percent belongs to 2001-3000 category and Only 22 percent falls in the group 'above 3000'. So it is clear from this table that most of the families of domestic workers (about 64.5%) have monthly income from Rs 1000 to 3000. The mean consolidated income of the domestic workers' family is Rs. 2100.5 per month.

If we consider female domestic worker's income alone, we get the following picture from our survey.

Table-5.47: Income of domestic helps (up to 1000-Above 3000)

Income group	Number of domestic helps
Upto 1000	76(38%)
1001-2000	109(54.5%)
2001-3000	13(6.5%)
Above 3000	2(1%)
Total	200

Source: Field survey, 2010. Numbers in parentheses indicate percentage to total.

We also have divided all the domestic workers according to their own income in four income groups. Table 5.45 shows that 38 percent domestic workers have monthly per head income of Rs 'up to 1000', 54.5 percent have monthly per head income 1001-2000, 6.5 percent domestic workers falls in the group 2001-3000 and only 1 percent of the domestic workers earns Rs above 3000 per month. The mean monthly income of the women domestic workers is Rs. 1205.50.

National Floor Level of Minimum Wage Rate (NFLMW) is Rs 100/day (i.e. Rs 3000/month) which was effective from 1st November 2009. But from our survey it is cropped up that only one percent domestic workers earn more than Rs 3000 per month and only 6.5 percent domestic workers earn Rs 2001-3000 per month. The rest percentage of domestic worker's (92.5%) earning is lower than Rs 2001 per month (i.e. less than Rs 66.7 per day). So we can conclude from this data analysis and from the mean income that women domestic workers are very much exploited in terms of wages they receive compared to National Floor Level of Minimum wage rate and it proves the 1st hypothesis.

5.3.2: Hypothesis 2: Often they fall victim to the sexual desire of the mail members in the master's family.

Domestic helps are generally very much neglected at their masters' house though they are indispensable there. In most of the cases they stay reticent in their working houses. Generally they do not poke their nose in the family talks of their house masters'. But many domestic helps irrespective of their marital status are molested and wooed by their respective house masters or the relatives or neighbors under duress. They cannot raise their voice against the ill motivation of them. We have asked them if they were harassed sexually. In response firstly many of them denied .But after some conversation they disclosed one or two incidents which prove above. Instances of such sexual harassments are rape, bottom pinching, undesirable touching of erogenous zone, forcing of physical intimacy, voided in bathroom or in time of changing their dress, passing of lewd remarks, sexual gestures, ogling etc. In some cases the domestic helps did not consider the events as sexually harassment but in my view those are nothing but the ill motivation of those persons. In our survey we get two cases where domestic helps were raped day after day by the respective house masters. As a result one gave birth a child and this child is bringing up with her mother. In other case the victim became pregnant and created pressure to marry her but all were in vain. At last she had to abort the child in an advanced stage at the risk of her own life. Her house master cleaned his hands by paying the money for abortion.

Table-5.48: Sexually harassed domestic help

Item	Number
Number of Domestic helps	200
Sexually Harassed	26
Percentage	13

Source: Field survey, 2010.

From statistics it is revealed that in an around 13 percent among all house maids experienced sexually harassment. As the domestic workers work isolated, sexual mistreatment among domestic workers is invisible to us. Most of the victims chose to be unvoiced or leave the job. Some consider it is not abnormal case or they do not know where to seek support from. They remain helpless to accept the original sin.

Though may be it, in our survey, many of the maids did not disclose the real fact due to utter shame .Otherwise the figure would have been enhanced.

Therefore hypothesis 4 is proved to be true.

5.3.2: Hypothesis 3: They want to educate their children but the environment is not conducive to educate them.

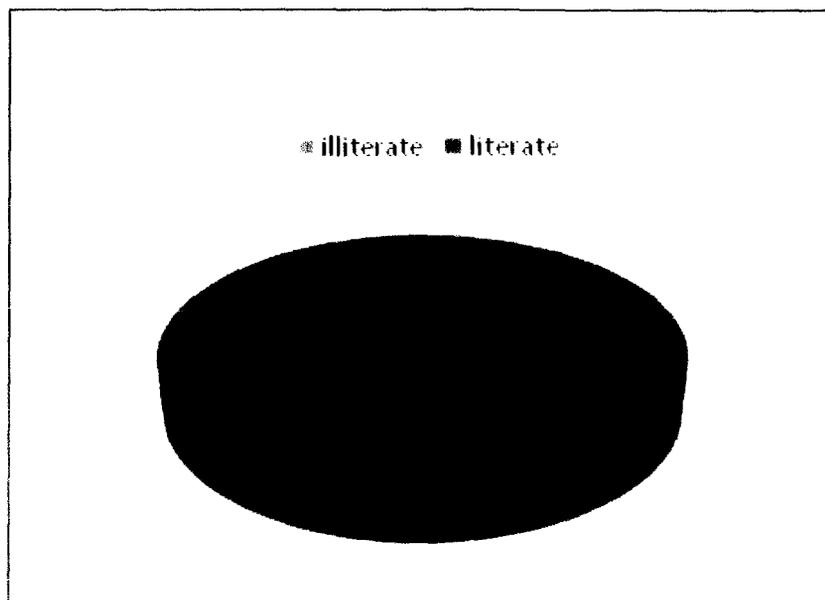
Education has a necessary role to play in the personality development, economic development and social development. But it has been seen that most of the domestic workers are illiterate or just literate. To cope with the current era it is found that they have a positive attitude towards education. They dream that their children will be educated and lead a comfortable life unlike them. As they themselves could not be learned and for their want of time they themselves can not involve in the study process of their children they appoint private tutors with much hardship spending Rs 100 to 500 or above as an honorarium of the tutor. If the children want to prosecute their study, mother is ready to provide financial help by earning through extra work.

Table-5.49: Childrens' education

Item	Number
Total number of children	334
Below the age of normal education	37
illiterate	29 (9.76%)
literate	268(90.23%)

Source: Field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Figure- 5.6: Childrens' education



Source: field survey 2010

Table 5.49 and figure 5.6 indicate that the total number of children of all the 200 women domestic workers are 334. Out of these, 37 are below the age of formal education. So the remaining eligible children for literacy is 297. Among this 9.76 percent are illiterate and 90.23 percent is more or less literate (Figure 5.6). So there is a good literacy rate of the children of domestic workers.

If we compare this result with the following table, which shows the situation of the domestic worker's family in respect of education as a whole, we get a contrast result.

Table-5.50: Total literacy of the families

Level of education	Number
Illiterate	435 (57%)
Literate	328 (43%)
Total family members	763

Source: field survey, 2010. Note: Numbers within parentheses indicate percentage to total.

From tables 5.50 and 5.49 it is clear that though only 43 percent of total family members are literate, among all the children 90.23 percent are literate more or less. So it is obvious that domestic helps want to educate their children being illiterate themselves. In response to our question to the domestic helps about their infant children's education they replied positively that they will definitely put them in school.

So here the first part of the hypothesis is proved true i.e. they want to educate their children.

Now we look at the next table.

Table-5.51: Educational level of the children of domestic helps

Level of education	Number of children
Illiterate	29(9.76%)
I-v	129(43.4%)
v-x	130(43.8%)
Above x	9(3%)
Total number of children suitable for schooling	297

Source: Field Survey, 2010. Note: Numbers within parentheses indicate percentage to total.

Note: Maximum educational level of children of each worker was considered

It is revealed from table 5.51 that 9.76 percent children of domestic workers are totally illiterate. It was reported that 43.4 percent children had received formal free schooling of 1 to 4 years provided by the state. About 43.8 percent children attended in high school and only 9 children i.e. 3 percent were found to have passed secondary examination. So it is clear that inspite of the domestic helps' honest endeavor they cannot carry on their childrens' education continuously. Many reasons are behind this. The father of the children are not so attentive about the study of their respective children. The condition of the hovel is not hygienic to live in at all and is not congenial to study. Generally they have only one room for the whole family where the environment is inconvenient for education. Hovel is not salubrious but detrimental to health. So the children do not get proper study place owing to surrounding sound pollution. When mother is out of their house to their place of work, the children are roaming here and there or playing with other children. Nobody is there to ask them to sit at their desk. At night or even during day time they do not get enough light to read. Their hovel is so narrow that sunlight cannot enter there. In most of the cases electricity is unavailable. If electric power is there the voltage is low and the light is faint in all the hovels. Gradually they become avers to read and drop out from their rolls.

Very often the girl children start working with their mother in their working houses or in their own house. Most of the children are encouraged by their parents to do any job to earn money to meet up their daily demands. This information proved to be true in our survey where only 3 percent children were passed class X out of the whole (who are suitable for study). So a few children prosecute their study up to X or above though almost all were admitted in school by their parents. So visibly this hypothesis is true.

5.3.4: Hypothesis 4: Very few workers are concerned about the potentiality of savings.

We investigated about savings of domestic helps during our survey and we get the following table.

Table-5.52: Savings account of the domestic help

Item	Number
Number of domestic workers	200
Have savings account	74 (37%)

Source: Field surveys, 2010. Number within parenthesis indicate indicated percentage to total.

In spite of being aware that savings ensure future security, very few workers are concerned about the potentiality of savings. Generation of savings is a remote dream for more than 63 percent of workers. Only 37 percent of workers manage to generate savings out of their meager income. They save a part of their earnings either at the post office or in any agent operated small savings schemes. This supports hypothesis 6.

5.3.5: Hypothesis 5: The women domestic helps are tortured by the male members both mentally and physically in their own house.

It is discussed that domestic helps are being tortured and exploited in their masters' houses but it is also a naked truth that they are too exploited and tortured in their own families. In most of the cases the respective husbands of domestic helps are illiterate and they are totally void of compunction. As their income is not so good and they have many habits they have to depend on their respective wife's income. During our survey it was noticed that many of the husbands have fairly well income to support their family but as they were habituated to consume liquor or gamble at cards, they can't meet up

their minimum requirement of their family and they engage their wives in doing jobs as domestic help for earning money. In some cases husbands become inert when they feel that their wives are earning by toiling the whole day. In this way domestic helps are exploited in their own house. Sometimes they were abused in their house to earn more. They become overstressed and get exhausted caring out almost all responsibilities single handed. In our survey a particular case revealed that husband of a domestic help withdrawn the whole money (Rs 5000) from the post office saving account by forging his wife's signature which was saved by the domestic help with more hardship for years together. At the time of our conversation that domestic help disclosed with tears that her husband was going to marry another woman with the money which was withdrawn out of his wife's account illegally.

In the other side the husbands of domestic workers are generally very sceptical. Some domestic workers complained that because of their physical exhaustion if they could not respond to the husband's sexual demand they are misunderstood and alleged to have erotic relations with other men. So when their honesty is faced with question their sentiment gets hurt. In some cases when the fidelity of husbands becomes doubtful they put blame and allegations on their respective wives to screen their own fault. In some cases if the domestic helps step out of the house well spruced or well dressed she is abused and criticized that she tries to draw attention of other males. "My husband knocked down all my teeth out of his scepticism." Said weeping one of the domestic helps Aruna.

Abusing silly language, beating, kicking, throwing away from the house by the male members is a common phenomenon in the women domestic worker's family. In this way the domestic helps bear mentally and physically torture by the male members of their own family.

Table-5.53: Domestic helps tortured within the family

Item	Number
Number of domestic help	200
Tortured in their own families	141(70.5%)

Source: Field survey, 2010. Number within parentheses indicates percentage to total.

Our survey result reveals the same picture. From table 5.53 we get that more than 70 percent domestic helps are tortured either mentally or physically or in both ways in their own house. So our hypothesis is proved truth.

5.3.6: Hypothesis 6: In most of the cases the family members of domestic help are dependent upon them. Her husband and their youngs prefer to spend time lethargically. So she has to shoulder the entire responsibilities of the family.

In general it should be that a family is run by husband and wife together. It is a joint venture for the husband and the wife. In India in almost all the families husband was found to be main bread winner of a family. But to cope with the current age it is now established that for meeting the family needs income of both the spouses is required. As a prove now a days it is seen that women domestic helps start doing works to earn extra money to fulfill their family need i.e. because of their crying need they started working. As they are unskilled in other works and they are habituated in domestic chores at their own house, it is easy for them to enter into the market of domestic workers where the demand is very high. Though wives' contribution to household income is good, generally the families of domestic workers are not being maintained only with the earnings of the domestic helps alone but also with the income of other family members.

Now we look at the following table:

Table-5.54: Earning and non earning members

Item	Number
Total number of families	200
Other earners	127(63.5%)
Non earners	73(36.5%)

Source: Field survey, 2010.

It is clear from table 5.54 that 63.5 percent of families of domestic helps have other earning members and remaining 36.5 percent domestic workers have none to help them economically in their own family. These workers do not have any other financial sources to get money i.e. there is no second hand to earn money to support family expenditure. Out of 127 other earning members of those families 108 were respective

husbands and 19 were the other family members like parents, son, daughter, parents in law, brother, sister etc. of domestic help.

So from this table it is not proved that in most of the cases the family members of domestic helps are dependent upon them .But it is true that though it is not in most cases but the percentage of the families is not so negligible (36.5%) where domestic helps are the sole earner of the family.

Now it is to be seen that whose contribution in the family is large compared to other earner.

Table-5.53: Families with family members whose monthly income is higher than women domestic workers

Table-5.55: Comparing incomes of domestic helps and other family members

Number of total families	Number of families where other's income is higher than domestic workers	Number of families where income is same for both the earners
200	80(40%)	2(1%)

Source: Field survey, 2010 Numbers within parentheses indicate percentage to total

From table-5.55 it is obvious that in 40 percent families domestic helps are the secondary earner as in these cases other person's but domestic help's economic contribution is higher. Two domestic helps reported that their income and the amount of their husband's income are almost the same. So it is clear that remaining 59 percent domestic helps are the primary earner of their family. So to say it can be said that in 59 percent families the family members are financially dependent upon the women domestic helps. Here hypothesis 8 is proved to be true.

Now we look at table-5.56 where regularity of income is reported for the family members of domestic helps.

Table-5.56: Job availability of other family members

Number of months they do jobs	Number of other earners of the domestic help's family
1-3	10(7.9%)
4-6	29(22.8%)
7-9	13(10.2%)
10-12	75(59.05%)

Source: Field survey, 2010. Numbers within parentheses indicate percentage to total

From table-5.56 it is evident that out of 127 earning family members (respective husband, mother, son, daughter etc.) in 127 families, everyone does not get work for the whole year 7.9 percent husband (or other earning members) work for only 1-3 months, 22.8 percent work for 4-6 months, 10.2 percent do their job for 7-9 months and 59.05 percent toil for income for 10-12 months in a year. So for rest of the months of a year all the families are totally dependent on the women domestic helps. Domestic helps start working as supplementary earner but in most of the cases they become the major earners of the family. Even respective husbands also start depending on his wife for their habits like taking liquor, gambling etc.

Generally the respective husbands and other family members are drone. Some of them are unable to work continuously for their delicate health. They have no onus for their family members or for themselves. More so they abuse and inflict torture on their wives to earn more money. Thus, they tend to shoulder the financial responsibility and majority of them contribute more than 50 percent of the family income. Thus the hypothesis proves true.

5.3.7: Hypothesis 7: As a result of poor income, lack of nutrition and physical pressure, female workers are developing a large number of diseases.

It is proved that family income of domestic workers is very scanty. To meet up their family expenditure they become bewildered. Most of the male members of the family are very much irresponsible about looking after their family. So women domestic workers try to cope with their family needs by toiling all through the day. Thika workers work more or less four to seven houses. Besides this, they have to manage

their own household jobs at the same time and look after their own family members. So their physical pressure is excessive. Moreover they suffer from lack of nutrition. Poor income, high price of necessary goods do not allow them to get wholesome food. So they suffer from many common diseases. Most of them are unable to take treatment on time. After taking care of their children, their husbands, they neglect their own health as they have no time left to look after their personal physical condition. There are more reasons behind this. If they want to consult any doctor, may be it is in hospital, they need leave from work for that day which becomes impossible to them because of their master's dissatisfaction. Always they have to hear about their irregularity at their work place. It is possible to happen that if a domestic help had already availed herself leave of absence for two days she feels hesitate to disclose her illness to the housemaster or mistress and try to avoid taking leave for consulting doctor. Even if they consult any doctor they are averse to take prescribed medicine to complete whole course for want of money. Most of the workers continue to work until it become unavoidable and if it warrants for seeing a doctor. Gradually many workers develop a large number of incurable diseases. There are many cases where they do not undergo safe abortion and do not get adequate maternity care. It is also a reason for them to fall sick. Stomach disease, menstrual problems, anemia, body ache, general weakness were the common physical problems reported by the women domestic helps.

Table-5.57: Workers suffering from diseases

Item	Number
Total number of domestic helps	200
Suffering from diseases	166(83%)

Source: Field survey.2010.Number within parenthesis indicates percentage to total

Table-5.57 transpires that more or less 83 percent of domestic workers are suffering from various types of diseases. So hypothesis 7 is proved to be true.

So through this chapter an overall idea of the condition of women domestic helps of Cooch Behar has been developed somewhat. The above tables about their income, education, age, savings potentiality, indebtedness and the analysis of these tables are reflecting the socio-economic condition of the women domestic helps. Here at Cooch

Behar our survey does not reveal the appreciable statistics. With their sordid family life and with their sigh of sorrows and worries they work hard for their sustenance. But the people in general are very much reluctant for their well being and they are all along neglected by our society. All the seven hypotheses are proved true here and we can conclude that the domestic helps are not on a decent position and in the next chapter this will be dealt with more in details through a further comparative study.

Chapter VI

Comparing Socio-Economic Status of Domestic Workers with Other Female Workers Engaged in Other Activities

- **Introduction**
- **Major Comparison**
- **Conclusion**

6.1: Introduction

In this chapter a comparison is made between female domestic helps and female construction workers in respect of socio-economic status with special reference to Cooch Behar district of the state of West Bengal.

We choose female construction workers to compare with domestic helps as there is some similarities between these two types of workers such as both are in informal sector, both are deprived of, both are oppressed, they are insecure in their job and many of the women construction workers as well as the domestic helps are the major earners in their families.

Female construction workers are seen prone to be engaged in construction industry in huge amount for the attraction of higher wages and this industry needs unskilled workers. More than 90 percent of the working women are engaged as wage labourers in informal sector in India (C.P. Rai. Working Women in India). They suffer from various types of exploitation like sexual abuse, political and cultural exploitation, psychological and economic exploitation. They suffer from temporary nature of work and they require huge physical labour to contribute. They are paid poorly and exploited by the contractors and middlemen. For the frequent change of their employer they have to change their worksites which cause mental strain. Accident and death at their place of work is observed and in most of the cases they are not given any compensation by the authorities. Throughout the year most of them do not get an assured income as during the monsoon construction work is not continuing steadily because of the rainfall. In some families women construction workers are the major earners and in dull season they must find work as casual labour in other industries or in the field of agriculture or start working as domestic help. It creates a mental stress upon them. They suffer from wage discrimination though their work load is almost same as the men folk. Sometimes it is taken for granted that women labours would be paid less than men labour for the same quantity of job. Women are paid less generally showing the grounds that they are weaker to do some work such as carrying bricks or cement full bag like men and they cannot have any specialized skills of cement mixer or measurement of brick layer. Actually it is a male dominated industry and sometimes female workers are not wanted. In reality, they have to carry earth, mortar, bricks or

crushing bricks, water, sand etc. But the contractors and mates exploit them providing fewer wages. Women construction workers do not get any paid leave (even male labourers) or maternity leave. It had been seen in our survey that women construction workers were working at the site in the advanced stage of pregnancy. If she does not work, she does not earn and her family demands her earning.

They have double burden of wage work and house work. Most of them step out for their wage work after completing their cooking, serving and doing other household chores. They are also bound to take some meals to satiate their hunger in the form of midday meal. Generally, they take rice and vegetables or sometimes they take bitter paddy or puffed rice with a piece of molasses as their meals at worksite.

Women labours are suffering for their ignorance. They are not informed of their legal rights. They do not have any union support in these areas because they suffer from lack of organised strength. Women labours are unable to do the job of a mason whereas many men labours become mason after a long experience. Most of the labours and contractors are averse to giving them recognition as a skilled worker. So both at home and at work place they are treated to be secondary status as they do not get due place.

The construction workers, who participate in the building construction in Cooch Behar, mainly come from the surrounding villages under various panchayets. Every morning they go to the Cooch Behar town by bus or by some other vehicles or on cycle. There is a market of hodmen (Construction worker) at Pancharangi cross roads. The house owners or contractors go to that particular place for recruiting the workers. We carried out a survey of 50 women construction workers in Cooch Behar. They seemed to be sceptic about our intention. After clarifying our purpose to visit this site they became co-operative with us. Soon after our interviewing three or four workers the supervisors started calling the workers back to their work. We visited several sites to carry out our survey and interviewed the women workers to study their socio-economic conditions. Almost one third of the workers were women at every place. We discussed with them during their recesses when they were at their leisure. In every place there was a supervisor or mate who looked after their works. They seemed to be annoyed with us when we wanted to exchange words with the hodwomen eye over the workers. The

workers complained that they are not expected to exchange any word with the co-workers while working. If they talk, the supervisor thinks that they are malingering their work. On the other side when we asked the manager or supervisor, he complained that the workers are very much shirker. They always try to shirk their work by nature. So he has to be fretful to get sufficient work from them.

6.2: Major Comparisons

Now we compare the condition of women construction workers with the situation of women domestic workers in Cooch Behar Municipality in terms of age, income, education, housing, sanitation, saving habit, working hours, poverty and health condition etc.

6.2.1: Age distribution

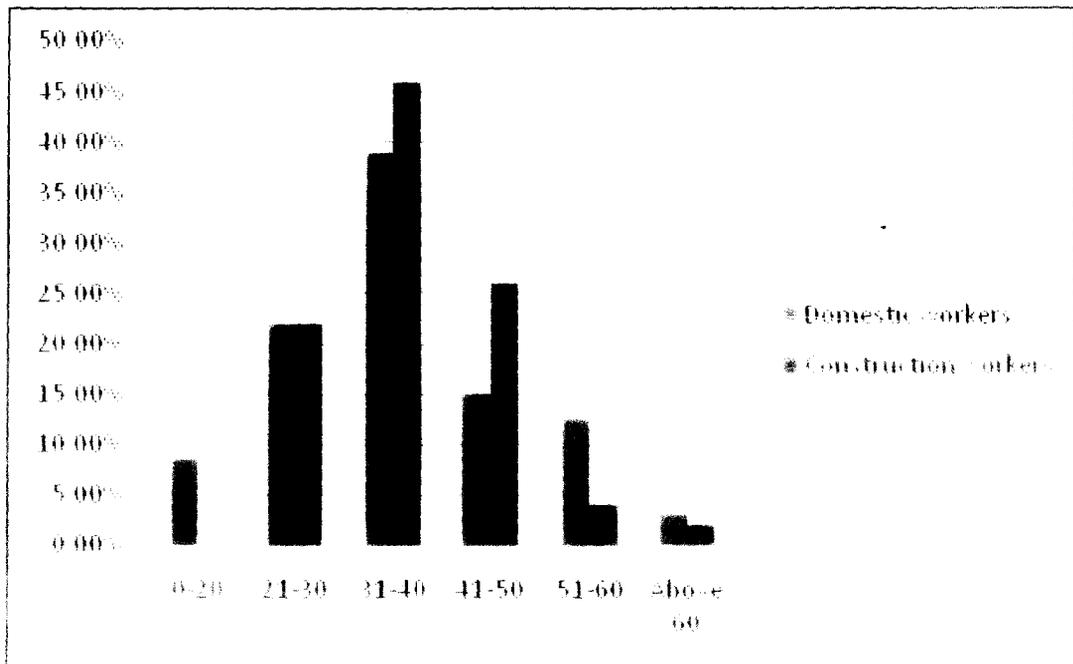
It was our queries that most of the female workers come from what age groups? We segregated all the workers in six age groups and get the following numbers of women workers in those groups.

Table-6.1: Age Composition of women workers

Category	Age	0-20	21-30	31-40	41-50	51-60	Above 60
Domestic workers		17	44	78	30	25	6 (3%)
		(8.5%)	(22%)	(39%)	(15%)	(12.5%)	
Construction workers		00	11	23	13	2(4%)	1(2%)
		(0%)	(22%)	(46%)	(26%)		

Source: Field survey, 2010

Figure - 6.1 Age Composition of Women workers in Cooch Behar Municipality



Source: field survey, 2010

Table 6.1 and figure 6.1 show that the main concentration of female domestic workers and female construction workers are in the age group of 31-40 (39% and 46% respectively). At the same time it is revealed that 8.5 percent women domestic workers are in the age group 0-20 whereas this age group is not found in construction works i.e. there is no underage labour in construction works. In the age group 51-60 there are 12.5 percent women domestic workers whereas only four percent construction workers are found in this age group. There are three percent women domestic workers and two percent construction workers are found in the age group above 60. Usually old female workers, young women and children do not engage in construction works as this work needs strength and vigour and they do not know how to work hard. Thus, only middle aged workers are found to involve in this work. Most of the women domestic workers are between the age group 21-40 whereas most of the women construction workers are in the age group 31-50.

6.2.2: Scheduled caste and scheduled tribe workers in this sector

Table-6.2: SC, ST and general category workers

Category	Total families	Scheduled caste	Scheduled Tribe	General
Domestic workers	200	115 (57.5%)	0 (0%)	85 (42.5%)
Construction workers	50	35 (70%)	0 (0%)	15 (30%)

Source: Field survey, 2010.

Table 6.2 indicates that 57.5 percent domestic workers and 70 percent construction workers belong to scheduled caste category and remaining 42.5 percent of domestic workers and 30 percent of construction workers belong to general category. We did not get a single worker who is in scheduled tribe category. Therefore the scheduled caste category dominates both the sectors and more scheduled caste women are working as construction workers than that of domestic workers.

6.2.3: Structure of Monthly family income

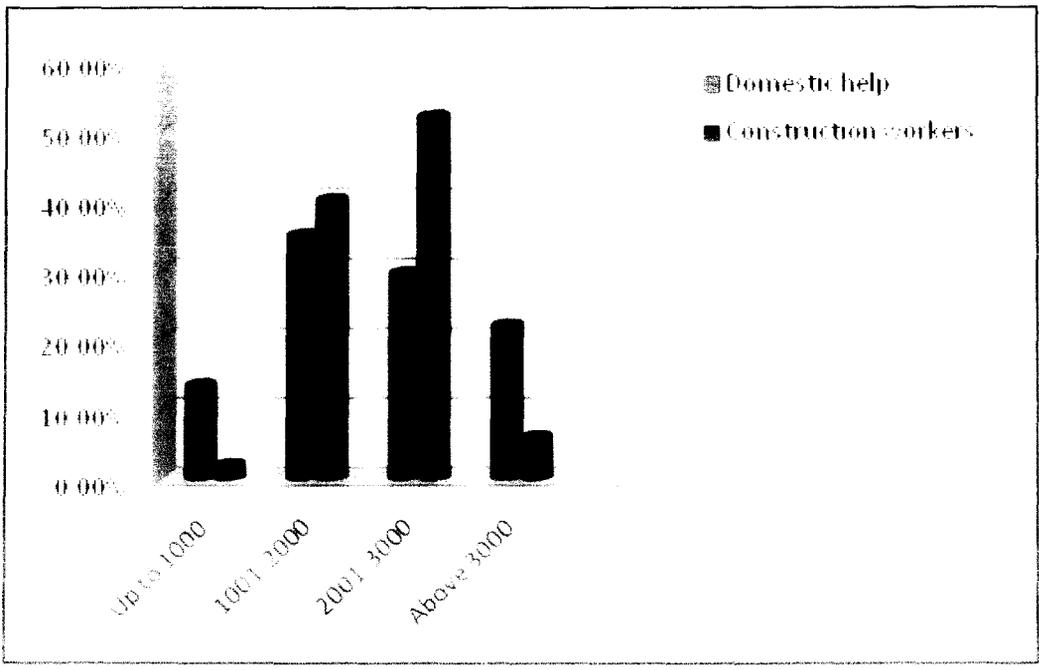
To compare the family income of the female domestic workers and the female construction workers we get the result as follows.

Table-6.3 : Monthly Family income of women Domestic workers and women construction workers

Category/income group	Up to 1000	1001-2000	2001-3000	Above 3000
Domestic help	27 (13.5%)	70 (35%)	59(29.5%)	44 (22%)
Construction workers	1 (2%)	20 (40%)	26 (52%)	3 (6%)

Source: Field survey, 2010.

Figure-6.2: Monthly family income of women domestic workers and women construction workers



Source: field survey, 2010

Table-6.3 and figure-6.2 indicate that the percentage of women domestic workers whose family income is "up to 1000" (13.5%) is higher than the percentage of women construction workers (2%). On the other hand in the income group "1001-2000" the percentage of women domestic workers (35%) is lower than that of the women construction workers (40%). The percentage of women construction workers (52%) is significantly higher than the percentage of women domestic workers (29.5%) in the income group 2001-3000. Again in the highest income group of our survey i.e. "above 3000", 22 percent of women domestic workers are prevailing where only 6 percent of women construction workers are there in this group. The mean monthly consolidated family income of the domestic workers and the construction workers are Rs 2100.5 and Rs 2120.5, respectively. So here it is clear that the domestic workers' families are lagging behind in terms of consolidated family income.

6.2.4: Structure of workers' own income

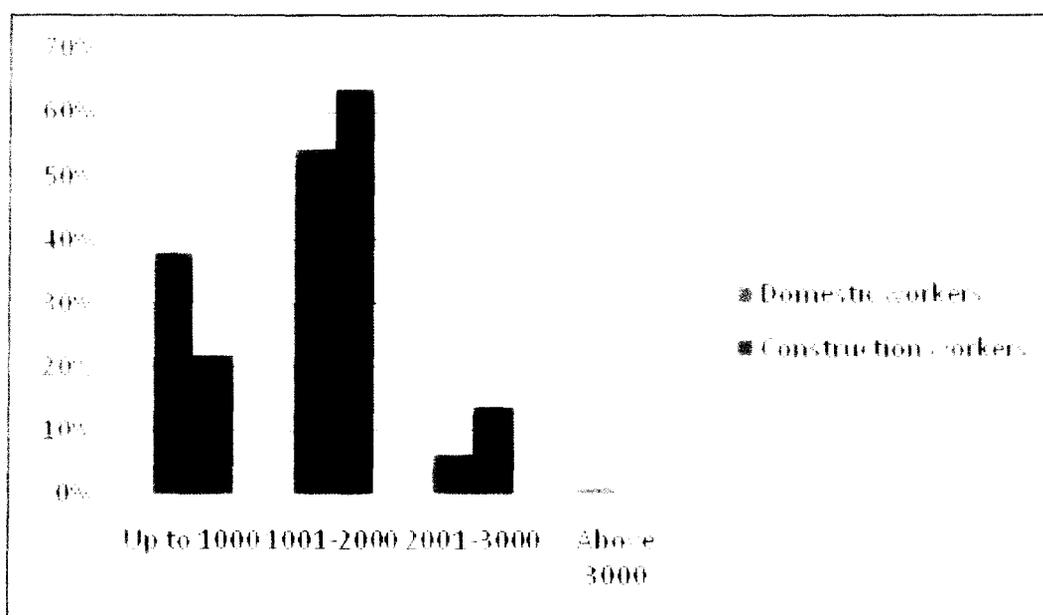
We have tried to compare the income of both the two types of women workers and so we make the following table from the information which we get from them about their own income.

Figure-6.3: Structure of workers' own income

Workers	Number of workers	Up to 1000	1001-2000	2001-3000	Above 3000
Domestic Workers	200	76 (38%)	109 (54.5%)	13 (6.5%)	2 (1%)
Construction Workers	50	11 (22%)	32 (64%)	7 (14%)	0

Source: field survey, 2010

Figure-6.3: Structure of workers' own income



Source: field survey, 2010

Table-6 4 and figure 6.3 point out the comparative monthly income of the women domestic workers and the construction workers. Here it is found that in higher income groups the concentration of construction workers is higher compared to domestic workers. But in the highest income group 'above 3000' there are one percent domestic worker and no construction workers. Besides, if we calculate the mean monthly income of the domestic workers and construction workers, it is Rs 1205.50 for women domestic workers and Rs 1420.50 for construction workers. Thus, we can conclude that the monthly income of domestic workers is lower than that of the construction workers.

6.2.5: Literacy rate of domestic workers and construction workers' families

Education is an indicator of the step of development of any society and country. It was therefore necessary to us to know the literacy level of the domestic workers and construction workers' families.

Table-6.5: Educational level

Category	Number of families	Number of family members	Literate persons
Domestic workers	200	763	328 (43%)
Construction workers	50	201	111 (55.2%)

Source: Field survey, 2010

While comparing the literacy level, it is seen that 43 percent family members of domestic workers and 55.2 percent family members of construction workers are literate. So the data show that the literacy rate in the construction workers' family is higher compared to that of the domestic workers' family.

6.2.6: Literacy by sex

Female literacy is an important measure of the status of women. Indian Education Commission (1964-66) said that "For full development of our human resources, the improvement of homes and for moulding the character of children during the most impressionable years of infancy, the education of women is of even greater importance than that of men". So we compare the literacy among domestic and construction workers' families.

Table-6.6: Educational level of both the workers' families

Category	Number of families	Number of family members	Total Number of literate persons	Male	Female
Domestic helps	200	763	328	177 (54%)	151 (46%)
Constructions workers	50	201	111	54 (48.6%)	57 (51%)

Source: field Survey, 2010. Parentheses indicates percentage of total.

It is seen from table-6.6 that 46 percent female members of domestic helps' families were literate whereas 51 percent of female members of construction workers' families were literate. In case of male members it was 54 percent and 48.6 percent respectively. So it transpires that male literacy is higher in domestic workers' families and female literacy is higher in construction workers' families. So in construction workers' families the female members are more progressive than that of domestic workers' families. The sense of education is reflected in the family of construction workers better than that of domestic workers.

6.2.7: Housing provision

The living condition of these women workers is extremely bad. Whether their home was their own or they were living in a rentable house was our one of the questions to them. Their answers are mostly highlighted here.

Table-6.7 Housing provision of both types of the women workers

Category	Number of families	Own house	Rented house	Paternal or other relative's house
Domestic help	200	134 (67%)	36 (17.5%)	31 (15.5%)
Construction workers	50	43 (86%)	3 (6%)	4 (8%)

Source: Field survey, 2010.

Table-6.7 shows that 67 percent of female domestic workers and 86 percent of female construction workers are living in their own houses. 17.5 percent domestic workers and 6 percent construction workers are staying at the rented house. The rent of the houses varies from Rs 100 to 500. Besides, 15.5 percent domestic workers and eight percent construction workers are sheltered at their paternal houses or other relatives' houses. It is clear from this table that the construction workers who live in their own house are far better compared to the domestic workers in terms of freedom they enjoy and amenities they derive. This is because most of the women construction workers are commuters of conveyance from their house to their worksite. So they do not have to live in the town area where they would have to take shelter in any rented house or in any relatives'

house. They are able to perform their duty from their own house even if their house is in the remote areas. But in case of domestic workers it is not possible to work from the remote areas because they find it most expensive in respect of time, distance and money. So they have to be migrated from their own house (which is in remote areas) to any of the slum within the Cooch Behar municipality wards. At first they come with any of their relatives or friends and stay with them and after their engagement with work they take rented house to stay at. Therefore the domestic workers who are staying at rented houses or other relatives' houses are greater in percentage compared to the women construction workers.

6.2.8: Sanitation Facility

During our survey we wanted to know the living conditions of all the domestic workers and construction workers individually. Their responses are reflected in the following table.

Table-6.8: Latrine facilities available

Category	Number of families	Facility available
Domestic worker	200	117(58.5%)
Construction worker	50	29(58%)

Source: Field survey, 2010, Note Parentheses indicate percentage of total.

The percentage analysis represented in table-6.8 shows that 58.5% domestic workers' families enjoy the sanitary facilities on their own and 58% families of construction workers have the facilities of latrine on their own. So it is clear that in respect of sanitation the standard of domestic workers and construction workers are more or less the same.

6.2.9: Electricity facility

To know the standard of living of informal sector workers we asked them if they were enjoying electricity facilities in their house or not. The following table shows their responses on this particular aspect.

Table-6.9: Electric connection facilities among the women workers' families

Category	Number of families	Electricity Facility available
Domestic workers	200	58(29%)
Construction workers	50	8(16%)

Source: Field survey, 2010.

The percentage analysis as has been shown above in table-6.9, reveals that 29 percent female domestic workers' families have electricity connection and only 16 percent female construction workers enjoy the facilities of electricity. So in respect of electricity facilities the construction workers are lagging behind the domestic workers though most of the domestic workers and construction workers are not enjoying the electric facilities.

6.2.10: Savings account

Now-a-days it has been noticed that there has been a tendency among all sections of the people to save a portion of their income for future. This is equally true for the domestic and construction workers. Most of the workers are aware of the fact that savings ensure their future security and it has become a crucial factor of revealing the economic condition and the level of their consciousness of their future necessity. To know their savings potentiality we have asked them whether they have any savings accounts or not. The following table shows the savings potentiality of women domestic workers and women construction workers.

Table-6.10: Savings potentialities

Category	Number of families	Saving account available
Domestic worker	200	74(37%)
Construction worker	50	18 (36%)

Source: Field survey, 2010.

From table-6.10 it is found that 37 percent of domestic workers have maintain savings account and 36 percent of construction workers have managed to generate savings account out of their meagre income. Therefore, the consciousness about savings is little

higher in case of domestic workers. So it is clear that the awareness of savings of construction workers and domestic workers do not vary largely.

6.2.11: Family indebtedness

It was our queries to the women workers about their indebtedness. They are so indigent generally that they always remain indebted. Their responses are highlighted in table 6.11.

Table-6.11: Family indebtedness of women workers

Category	Total number of families	Number of indebted families	Loan accounts			Average
			Private	Govt.	Total	
Domestic worker	200	70 (35%)	259200	14000	273200	3902.85
Construction worker	50	22 (44%)	116700	00	116700	5304.5

Source: Field survey, 2010.

Table 6.11 indicates that 70 (35%) women domestic workers and 22 (44%) construction workers were indebted at the time of our survey. The total amount of money which was borrowed by the women domestic workers and the women construction workers were Rs 273200 and Rs 116700 respectively. From this data it is found that the average amount of loan taken by the domestic workers was Rs.3902.85 whereas the average amount of loan taken by the construction workers was Rs 5304.5. So it is clear that the construction workers are more indebted than the domestic workers in terms of percentage of loan taking families and the average amount of loan taken. We also get the information during our survey that domestic workers have taken loan from private sources and government sources both though the amount of loan taken from government source is very limited and scanty (only Rs.14000). We get only two cases where loan is taken from the Gramin bank (we have considered it as government source of finance). But in case of construction workers they have taken loan from only private sources such as Bandhan, relatives, neighbors etc. In these informal sectors, Bandhan is a popular source of loan creator who has

extending loan to its clients. They grant loan at a minimum rate of interest as per their normal terms and conditions.

6.2.12: Self-help group

Self-help group is a group formed by the poor women of a society for the economic uplift and emotional support to each other when in need. It is a financial mediator which is generally village based and composed of ten to twenty local women. These groups are registered or unregistered as micro entrepreneurs which have homogeneous economic or social circumstances. The group members come together voluntarily to save regular small quantity of money and contribute to a common fund for meeting their emergency needs on the basis of mutual help. They can take loan from the money collected by the group and make every one of them self-employed.

We have asked the women domestic workers and women construction workers whether they are associated with any self-help group or not. Comparing between construction workers and domestic workers about their membership in any self-help group, the following results are found.

Table-6.12: Member of self-help groups

Category	Number of families	Member of self help groups
Domestic workers	200	12 (6%)
Constructions workers	50	15 (30%)

Source: Field survey, 2010.

From table-6.12, it is clear that only six percent of domestic workers and 30 percent of construction workers are the members of self-help groups i.e. the percentage of self-help group members of construction workers (30%) is higher than that of the domestic workers. So we can say that the awareness among women construction workers is much higher than that of the domestic workers.

6.2.13: Weekly working hours

Working hour is a time quantity which is measured for the workers for knowing their employment situation. If the working hours are too long, then the stress on their nerves

grows high which affects their health. They cannot get leisure time. More over childrens' care will be highly neglected by the working parents for doing work in excess. On the other hand, if the work time is too low, the society will be suffering from lack of labour and an imbalance will be seen between demand and supply of labour. According to factories' Act, 1948 (Chapter vi-Working Hours of Adults, Section 51: Weekly hours: 'No adult worker shall be required or allowed to work in a factory for more than 48 hours in any week'. So it was our query: what was the working hour of the women workers? .Were they could maintain the labour law or not? We get the following average weekly working hours for the women construction workers and women domestic workers shown in table-6.3.

Table-6.13: Weekly working hours

Category	Hours of work in professional purpose(average)	House hold work time(average)	Weekly hours of total work(Average)
Domestic help	53.5	11.37	64.87
Construction workers	58.2	10.50	68.70

Source: Field survey, 2010

As table-6.13 reveals, weekly average working hours for women domestic workers is 53.5 and for construction workers, it is 58.2 in respect of their professional work. These figures are more than the stipulated figure (48 hours in a week) by Factory Act. It is also clear from this table that women construction workers work for more hours (58.2 hours/week) compared to women domestic workers (53.5 hours/week).Furthermore, domestic workers can be absent from their work if it is necessary to them without making any deduction from their wages whereas the construction workers work in terms of "no work no pay". So from this point of view also construction workers have to work more than the domestic workers.

6.2.14: BPL card holders

BPL card holders should be those people who are under the poverty line .There is some particular point of income ,expenditure or possessions which indicate the poverty limit i.e. below this income a family is regarded as BPL family. Who possess the BPL card: they get some facilities provided by the Government. So to know if they receive

the facilities which they can get from government, we wanted to know the information of their possessions of the BPL card. Their responses are highlighted here under.

Table-6.14: Number of BPL card holders

Category	Number of families	BPL card holders
Domestic workers	200	102 (51%)
Construction workers	50	29 (58%)

Source: Field survey, 2010.

While comparing them on the basis of BPL card holding, we have found from table 6.14 that fifty one percent women domestic workers and fifty eight percent construction workers are the BPL card holders though it is known that all the domestic workers or construction workers are entitled to get BPL card facilities.

6.2.15: Marital status

Table-6.15: Marital status of women domestic workers and construction workers

Category	Total families	Married	Widow	Deserted	Number of women workers whose husbands are untraced	Did not marry yet
Domestic workers	200	113 (56.5%)	55 (27.5%)	15 (7.5%)	4 (2%)	13 (6.5%)
Construction workers	50	37 (74%)	7 (14%)	4(8%)	2(4%)	0 (0%)

Source: Field survey, 2010.

As table-6.15 reveals, in case of women domestic workers married women constitute 56.5 percent. Widowed, deserted, no tracing husbands constitute 27.5 percent, 7.5 percent and 2 percent respectively. Besides, 6.5 percent domestic workers were not married yet. On the other hand, in case of construction workers married women constitute 74 percent workers. Widowed, deserted and no tracing husbands women constitute 14 percent, 8 percent and 4 percent respectively. There were no unmarried women workers in construction works in Cooch Behar municipality.

So, it is clear that more women construction workers are enjoying their conjugal life compared to women domestic workers. On the other hand, the percentage of widow domestic workers is higher than that of construction workers .The percentage of deserted women are more or less the same in these two sectors (7.5% and 8% respectively). Unmarried women are totally absent in construction works whereas 6.5 percent unmarried women domestic workers are found. As it needs a manual hard labour and the youngs do not know how to work hard so only married women (who are more than 20) are engaged in construction works.

6.2.16: Fatal disease

An attempt is made to find the health of the informal sector workers and on this purpose our question was that how was the health conditions of all their family members. Table-6.16 highlights the number of families in which any of the family members are suffering from fatal diseases.

Table-6.16: Number of families suffering from fatal diseases

Category	Number of families	Numbers of families where at least one person was suffering from fatal diseases
Domestic workers	200	78 (39%)
Construction workers	50	21(42%)

Source: Field survey, 2010.

It is evident from table-6.16 that thirty nine percent of domestic workers' families and forty two percent of construction workers' families are suffering from the problem of fatal and incurable diseases at least one in every family. So, higher percentage of fatal diseases is seen in construction workers families.

6.3: Conclusion

As the old female workers, the young women and children are weaker than middle aged women, most of the female construction workers belong to the middle age group. Construction work is a manual work which demands healthy and hearty workers and so negligible number of aged women are seen here and none of the workers are in the

age group 10-20. On the other hand, domestic workers' duration in this profession is comparatively high. In regard to the family income the mean family income of construction workers are higher than the domestic workers and in case of women workers' income alone we get the same result. But one important thing should be remembered. The income of the construction workers is not secure for the whole year. During monsoon most of the construction work is not done. Naturally, the workers (including the women workers) remain out of their employment. For this reason, annual income of the construction workers is lower than that of the domestic workers. But from our survey experience it is found that most of the construction workers choose whatever work they get at hand in the lean period for their sustenance. That construction work which is being performed under the roof can be carried out in the rainy season also. So the earning is not much affected by the seasonal obstruction. As regards as the education is concerned, literacy rate is higher for the construction workers' families than that of domestic workers families. Among the literates, female percentage is high for the construction workers and the result is seen quite different for the domestic workers. That is the sense of education and the sense of the female education is better for the construction workers than that of the domestic workers. Both types of female workers live in any of the three types of houses such as own houses, rentable houses and relatives' houses. The percentage of construction workers who live in their own houses are far greater compared to that of the domestic workers. While the sanitation facilities is concerned, almost same percentage of the domestic workers and construction workers enjoy the sanitation facilities. In respect of electricity facilities the domestic workers are more progressive than the construction workers. The awareness about savings potentiality is more or less the same among all types of workers. More self-help members are found among the construction workers than among the domestic workers. While we were analyzing the working hours per week it can be seen that women construction workers have to work for more hours compared to the domestic workers. As regard as the BPL card holders, domestic workers are lagging far behind the construction workers. In case of marital status, more women construction workers enjoy their conjugal life compared to women domestic workers though both of the workers are in the divisions of married, widow or deserted. An unusual fact is found that no construction workers are there unmarried while 5 percent of the domestic workers are unmarried yet. The main cause of this is as the unmarried

girls are of young age, they do not join in construction work .In some cases the guardians of the unmarried girls do not allow them to become a construction worker as they think that the girls may be exploited at the site or she would be condemned for doing work with male co-workers. In case of fatal diseases, higher percentage of fatal disease is seen among the construction workers. As a whole, we can say that as regard the income, education, BPL card facilities, SHG membership the construction workers are more progressive than the domestic workers. In case of sanitation facilities, savings account availabilities the domestic workers are a little advanced and an electricity facility enjoyed by domestic workers is comparatively high relative to the construction workers.

Chapter VII

Some Interesting Case Studies

- **Introduction**
- **Case Study**
- **Conclusion**

7.1: Introduction

In this chapter we would like to represent some detailed descriptions and the daily life of seven women domestic workers giving special importance on the emotional side of them. During our conversations our motive was to know about the salient features of the daily life of all the 200 domestic workers to study minutely their socio economic conditions, standard of living, their common problems in their work place or in their own house. Through different questioners, their replies and direct conversation with them we were able to bring out the hidden facts of their life. Among all the domestic workers we selected only seven of them to represent their daily life as these cases have seemed to be important to us. From all the cases we came to know that all the domestic workers are not happy at all in their social and conjugal life. They have to face many problems during their entire life. Along with poverty, they are verbally, physically, and sexually abused by their household members or by employers. They are exhausted by over work and they have no respect in the society at all. Moreover they are not paid justifiably by their employers. Their wages are often below the minimum wages fixed through the Minimum Wages Act. Even when the demand for domestic workers is high they have no voice to raise their wages. In most of the cases women domestic workers are the primary earner of their respective families. Their respective husbands or other family members who are entitled to earn have no responsibility to run their family. In the following section, we will tell a story of some seven women domestic helps who have contributed a lot for their family and the society in which they live (at least indirectly), who have suffered persecution, undernourishment, and untold miseries throughout their life.

7.2: Case Study

Now we are representing only seven real stories of individual domestic workers as were narrated by them at the time of personal interviews with them.

7.2.1: Case study 1

Menoka is unaware of the three Rs. She is of 45 years. She is a grass widow. Though she has two earning sons and their wives but she has to work as domestic help for her

own sustenance. From her childhood she used to work as residential domestic help due to poverty. When she was around 14 or so she was married to a hodman (construction worker) by her parents. After entering into her in laws house she understood that her husband had an illegal affair with one of their neighbourly sister-in-law. From then, her unhappiness started. She tried to break that unlawful relationship but her husband did not care her. More so he used to batter her every night when he was protested by his wife. Her husband went to work with that woman as they both worked as construction workers. Menoka decided to join construction work but her husband did not allow her. So she stayed at their house but often she used to go to the site where her husband worked to shadow him and to watch their relationship. As a result, the degree of oppression was raised day by day. In the course of time, she gave birth two sons one after another. When they were of three and two years old, Menoka's husband eloped with that woman in question mentioned earlier. They came back home after some days but Menoka refused their entrance to their house. Then Menoka was bound to join construction work to maintain her family. Her children were looked after by her mother in law in her absence. At the work place she got an offer to become residential domestic help at Siliguri. As the job of construction work was hard for her she decided to join work as domestic help. One day she started her journey by train with two men towards Siliguri. But when they crossed Siliguri after a long time she realized that they were going to other place than that of Siliguri. At last they reached at a remote place in Ghaziabad and settled in a house. Then she could know that she was sold by those persons for Rs 3000 only. Finding no other alternatives she stayed there and worked more than thirteen hours a day. She could not understand their language also. After about two months she disclosed her wish to her house master that she wanted to go back to her own place. As her master was good minded he wrote a letter to the address of Menoka's parental house. Thereafter Menoka's father with one young relative, who worked in Delhi, rescued back her from there. In Ghaziabad, that house master made a physical relation with Menoka and Menoka also enjoyed that illegal relation. After reaching her in-laws house she found that her husband and his new wife started living there permanently. She had broken down at all seeing all this things. She started working as hod woman (construction labour) and one day when she was carrying a cement full bag upstairs at a house under construction she fell down and got hurt on her spinal cord. After some treatment she again started working as residential domestic

help, because their house is at remote area from town, it could not be possible for her to commute daily and work as a charwoman. She cannot perform her work properly with her indifferent health and so she is abused by her housemistress all the times. Her House master is not so cruel or heartless and so sometimes it is seen that they provide the house assistance with medicine for her delicate health. Always she becomes unmindful for visiting her own house but she has to refrain herself from going back to their house as it will be more miserable for her.

7.2.2: Case study 2

Sumoti is a domestic help of 44. She is illiterate, married and comes of a scheduled caste family. She has two daughters and they are married also. They live at their in laws house. Before her marriage Sumoti did not do work as domestic help. But after marriage, she finds it difficult to run their family without her extra earning. Her husband is averse to do any work. His as a carpenter by profession, but he does not do any job regularly. Actually he is a lazy person and thus he wants to live on the income of his wife. So to maintain their family Sumoti works as a part-time domestic help in six families. In the morning after finishing her own household chores she has to sweep, swab, carry water, pestle spices, wash clothes, and wash smudged utensils all through the day in her masters' houses. But these are not the cause of her sorrow. Her unhappiness comes from her husband's character. His behaviour is like something of a ruffian. Everyone in their locality and their family is always afraid of him. He has also other elements in his quality. He is having sexual affair with other women keeping aside his own wife. When he desires he calls them in their house and stays with them together with the knowledge of his wife. At that time Sumoti has no alternative but to share the same bed with them. Her in laws also do not approve his activities. But they cannot protest strongly as because he is very much adamant. But when the case is such, even though she has an invisible attraction for her husband and always she remains restless to care for her husband. Otherwise, she does not have any major complain about her employers. However she has to put extra labour gratis when she is asked to do extra work. She cannot ask for extra payment for extra labour as she is not so out spoken but she always murmurs for this. Sometimes she absconds from her duty and visits her daughter's house when she is morbid because of her errant husband. But at that time her employers become annoyed with her for her absence without notice.

When she returns they grudge at her. She bears everything thinking of her husband's bad relation with her.

"All this for my unfortunate luck and for my sin in the previous life and I have to bear everything." She revealed her ill luck during our conversation. "I accept everything because my parents are dead and I have no place to turn to for solace". But she told that some of her employers are sympathetic and help her with money though their domestic works suffer for her absence at the time of her mentally and economically disturbance.

7.2.3: Case study 3

Rina is a girl of 18 years. Her father was dead when she was of 5 years old. From the next day her mother has been a domestic maid to cope with their family expenditure. One of their neighbours found out one family who wanted Rina to join their family as a residential domestic help. They agreed to keep her in their house only in exchange of food as she was not well aware of household works during that time. At that time they need that type of helping hand very much because her mother was helpless and she had to go to work leaving her daughter at home alone as most of the master's families did not like their maid with her daughter at the work place. Now Rina lives at her master's house. At first stage most willingly she learnt all the domestic jobs from the housemistress. Her housemistress is more or less good. They care for her as she is apart from her mother and they are sympathetic to her also. Now she has been quite apt at doing all the domestic chores. She starts her day at about 6 O' clock. After that, she sweeps the floor, dusts all the furniture, swabs all the floors, dresses vegetables, spreads bed, pestles spices one after another. Besides, she helps her house mistress in all her works like cooking, doing up all the things in order etc. She washes clothes sometimes. When it becomes necessary she does shopping for her master's family also. When she goes out of her master's house she feels the sense of liberty and so she likes to do shopping. She takes care of their youngest kid Rimpa very carefully. Her house mistress is very much dependent on her in respect of Rimpa. Rimpa also loves Rina very much as she has been seen there from her birth. Occasionally Rina takes leave of absence from her master's house and visits her mother and spends some days there. Her mother feels satisfaction and relief thinking that her daughter is in a safe custody.

But now-a-days Rina is facing a problem. When she bathes in the bath, she feels that Remap's elder brother, who is of 18, tries to see her through the slit of the door. He tries to find her in the nude. When she has detected that she is being watched secretly she is so puzzled that she was unable to decide what to do and not to do. At that moment she was out of her nerves and she was hesitating to disclose the incident to her mother. Now-a-days, whenever she comes in front of the boy she becomes shameful and hangs her head. She knows that if she will disclose everything to her house mistress immediately she will be discharged from this house for the allegation against their son and for the safeguard of the boy knowingly the fact. shelter.

7.2.4: Case study 4

Basona is a literate domestic help. She studied up to class viii. Now she is of 52. Her husband was dead 14 years ago. He was a service holder in police department. But when he expired from heart failure he was a retired person. Basona got married to him by her parents. But at that time they were not aware that he was a previously married man. She narrated her miserable story to us. There was an arranged marriage. Most of the time his first wife stayed at her paternal house at Raigunj for an unknown reason. Probably for this reason he needed a second wife who would stay with him. Parents of Basona were very happy thinking that they got a service holder son-in-law and their daughter's future is more or less assured. During the time of second delivery, Basona became aware of her husband's past affair. Some of the mid-wives were whispering that this person had two wives and two were admitted into hospital at the same time for their separate delivery. "I was stunned hearing this fact. He hoaxed me and my parents." Said Basona. Being angry she left her husband and took shelter at her paternal house. But after some days she came back to her husband with her child. It was not possible for her to stay with her siblings and their wives at her paternal house. Thereafter her husband was staying with Basona most of the time. Basona gave birth to four more children one after another at the interval about one year. She was passing more or less good days with him. After retirement suddenly he expired from heart attack putting his head on the lap of one of their daughters. After his death his first wife claimed his pension and other grants as she was his first and legal wife and she received all money sanctioned by the government. Basona consulted with a lawyer and he promised her that he would arrange for Rs 200 per month. She did not agree to

receive this scanty money and she denied this proposal. Now she thinks that she did wrong not receiving it .If she had received this proposal then that money would be a hefty amount now. Therefore, after her husband's death she was obliged to do work for their bread. From then onward she has been run her big family indigently. She tried her best to educate her children .Her three daughters were literate up to class ix, x and xi. They get married also .Her remaining two children studied up to class vi and viii. Now she has an acute pain in her stomach and her waist. For this reason she has been admitted to hospital for her treatment. When she takes medicine she comes round but after stopping her medicine the disease comes back. For her poor economic condition she cannot take proper treatment .Now she works in three houses. When she was in hospital for one month, one of her housemasters deducted money out of her wages. As she is of ill health she cannot do all types of housework .She only washes smudged utensils in three houses .One of her daughters also works as domestic help in two other houses. Now she is in the hope that her only son who is studying in class viii will be educated properly and will relief them from poverty.

7.2.5: Case study 5

Sudharani Barman, a domestic help of fifty years old, lives in a slum area popularly known as Saheb Coloni.She is a widow. She has two sons and one daughter. She has been working as a domestic help for the last five years or so after the death of her husband. Her husband used to earn money as a hod man (construction worker) .Sudharani kept herself busy in kitchen work and other household jobs. After her husband's death Sudharani was bound to earn money for their sustenance. As she was unskilled and illiterate, she obliged to become a domestic help which requires a general skill of housekeeping .She started earning and meeting their family expenditure somehow. Her two sons also started working as carpenter and plumber respectively. Her first son was married. But two years ago he eloped with a married woman from their neighborhood .His first wife is staying at her paternal house now. Sudharani's second son also eloped with another married women and their whereabouts are not known to her.Sudharani put her daughter into marriage two years back. After marriage she with her husband is staying at her paternal house i.e. in Sudharani's house. From then Sudharani and her daughter's family are living separately in the same house. So now Sudharani is alone and she works in two houses as domestic help. She gets two-

time meals at her masters' houses. Her monthly cash income is Rs 300 only. She does not have to cook meals for her own. So with this small amount she can manage her other expenditure. At night she takes puffed rice or bitten paddy with molasses. She works for about seven hours in these two houses. She goes there one time a day as her masters' houses are far away from her own house. She has to go to her place of work on foot and has to cover three to four kms. to reach her work place. She is suffering from a severe leg pain. So she has to walk with much hardship. Besides, very often she is prone to vertigo. Occasionally she sees a doctor at hospital for her own treatment. But most of the time she avoids doctors because of the high rate of rickshaw fare. Moreover, if she is absent from her working houses, her house masters become annoyed with her. "I was absent from one of my working houses for three days in last month. They kept all the smudged utensils for me to wash. When I entered into their house after three days, the house mistress started abusing me. I thought I would be discharged from my duty. So I finished all the leftover work which were undone for these three days with my ill health without any grudge," Said Sudharani. She has no bank account. She used to think that when her two sons would be able to earn they will run their family and look after their mother. So she did never think of savings. Now after meeting her own expenditure she has nothing to save. Presently, she has none to look after her and therefore she feels very lone and insecure.

7.2.6: Case study 6

Women are the victims of violence and oppression. They bear the brunt in almost all the places in our country. We get one case where the female domestic worker experienced burning by her co-wife (allegedly said that).

Kamalini Roy, a domestic help of 25, lives in a slum at Hazrapara which is raised alongside the embankment of the river Torsha of Cooch Behar district. She narrated her miserable story of her life to us. When she was about 18 or 19 she fell in love with her would be husband who was a hawker at the new Cooch Behar railway station. But she was totally unaware of the fact that her would be husband was married. However she eloped with him and was married by him at a temple before the Goddess Kali. After marriage she was staying at her husband's house. They and her co-wife used to live together with a partition in the same room. The co-wife could not accept Kamalini

whole-heartedly. When Kamalini was pregnant one day at dawn, her bed got fire as stated. She was confident that it was committed by her co-wife. Upper portion of her waist were almost burnt by fire. She was admitted to hospital by her husband and some neighbours. She lost the hope of her survival. The police came to the hospital to enquire about the incident. She did not blame anyone as she thought that she would be dead and all might be in happiness. But she was survived. She was lying in the hospital bed long for six months. She gave birth to a girl child and it would die. After her recovery her appearance became deformed. Her chin and breast stuck together and as a result her throat could not be seen. Doctor advised her husband to take her to Siliguri for her better treatment. The cost of her treatment would be more or less Rs 10,000. But the question was where they would get the money from? After releasing from hospital she had to go back to her paternal house where her step mother stayed at. Her father was ailing and aged. Most often her husband used to come there. Thereafter when she became pregnant again her husband took her to this slum with her God parents. After that she could not keep contact with her husband as he was trying to avoid her. Now her son is about seven years old. His father does not provide any expenditure for his son. When Kamalini was trying to get in touch with her husband he flatly denied their relations. He expressed that there is no proof of their marriage. She went to Panchayet for a right judgment. But in vain. The Panchayet also did not believe their relationship. Now she is very much upset and indisposed also. She is suffering from acute anemia. Her periods are not regular for the lack of blood. Doctor prescribed her some medicines and advised her rest. But how that would be possible for her? For the sake of her child she works as a domestic help in two houses. Due to her ill health she cannot work in more houses. Her son also does not have a good health. He is suffering from asthma. He was admitted to hospital more or less six times during his acute suffering. Kamalini had to stay at the hospital with him and could not able to attend to her works during those times. Moreover doctor told her that this kind of disease would be continued for another four or five years. Kamalini has a pain in her chest. For this she sees doctor in hospital. She does not know how many days she has to continue this type of condition. She has no grievance against her masters' families. During the puja festival she gets two saris as gala dresses and some cast-off garments are given to her son. As her health does not permit she feels insecure least she will be discharged during their illness.

7.2.7: Case study 7

The case study of Puja Rabidas, a 17 years old girl of Kalabagan Slum area in Cooch Behar depict the extreme sexual harassment of domestic helps by their house master or so. They are two brothers and one sister and are living with their parents in a hovel. Her mother was also a domestic help and worked in three houses. Her father Ramdas was almost unemployed .Seldom he worked in a shoe factory and got Rs.25 only for that day. So to run their family Puja started working as a domestic help when she was in class VI. Gradually she left her study and at last dropped her education .Her brothers were younger than her and they were reading in class IV and V then. Her father was ailing very much. His liver became larger and water was gradually settling in his stomach. So he was admitted to the M.J.N hospital. Doctor advised to undergo a surgical operation .But they did not dare. This was their family condition. Her mother is a worldly woman and tries to cope with their family expenditure desperately. Puja started working for the first time in a doctor's house. She used to get Rs. 900 from that family in lieu of all types of domestic chores like sweeping, swabbing, washing clothes, cleaning utensils, dressing vegetables, dusting furniture, fetching water from hydrant, pestling spices and what not. Even she has to press their hands, legs or body when situation demands. The ill motivation of her house master was not understood by Puja at the beginning. Her house master used to change her garments in front of her. Puja thought that he considered her very close to their family and she is like his daughter and so he did not mind. But Puja used to feel embarrassed and became ashamed of his behaviour. But she could not disclose anything to her house mistress or her mother as they might think her guilty. Thereafter the house master started raping her in the absence of the house mistress day after day and used to threaten her life if in case she would disclose this fact to anybody. When she became pregnant she could not realize her conception .As she was feeling uneasy her mother took her to a doctor for her treatment .After testing her urine it was revealed that she was carrying. Everybody became at their wit's end. Her mother decided to abort her child. But her relatives and neighbors advised them to file a case against the house master and she should not abort the child to prove guilty of her house master. During that time the situation was so hazardous that they did not decide their own what to do and what not to do. They

did everything being tempted by their neighbours and relatives. At last the baby was born and that house master surrendered. He was in lock up long for three months. Now the case is going on and he is released on bail. Now-a-day, her child and she is living with her parents and working in two other houses. Their neighbours joke with them and abuse them indicating that child. Puja has the belief that her house master will not be punished as they are rich and has influence over high rank officers. She will have to spend her days with an utter shame and her child will be suffering from being an illegal child though the baby is totally innocent.

7.3: Conclusion

From the detailed descriptions of the seven women domestic workers' daily life it is felt that they are oppressed in their masters' houses as well as in their own houses day after day by their conscienceless husbands. Some way or other they may be considered as oppressors. Keeping aside their wife they hoax other women, cheat their wife and keep illegal relationships. they consumes liquors, they do not bear any responsibilities of their family members, they are devious about their wives' activities more so they gamble at cards with their wives money without caring their protest. In the name of advice or instruction domestic workers have to bear beating, abusing, kicking almost all the days. Sometimes they suffer being their legal wife and sometimes they suffer being a paramour. In one of our case studies it was seen that one domestic worker experiences burning by her husband and his legal wife jointly. Not only husband even their able sons do not take the responsibility of their ailing mother. Besides they face problems in their masters house also. Sexually assaultment is a common phenomenon for most of the domestic workers. Many house masters wait for this kind of opportunity to avail. The maid cannot protest as it is a shameful affair and they are being oppressed almost every day. One of the case studies shows the experience of the domestic workers being sold. So becoming a selling object is not uncommon to the domestic helps. If luck favours, they can come back to their own house. Some domestic workers start working in their childhood owing to their fathers' death or parents' small income and some are obliged to be domestic helps after their marriage to maintain their family. They have to take much workload in their masters' house as well as in their own houses. Their ailing health do not permit them to work more but alas! Who will look after their family in her place? Different types of insecurities attack them and they burn

in themselves. Whether they can continue their profession till death, whether they continue their conjugal life till the last days of their life, how long they can have a safe custody are the main burning questions in their life. So the fear of losing their jobs, malnutrition, separation from family, loneliness, exploitation by their family and house masters affect the mental health of the women domestic helps to a great extent.

Chapter VIII

Summary, Conclusions and Recommendations

- **Short Summary**
- **Overall Conclusions**
- **Recommendations**

8.1: Short Summary

Domestic helps who are very essential and part and parcel of our daily life are our main target group of investigation. Though in exchange of wages, they work for us, they get up early in the morning or in some cases at dawn for our family work without giving much importance to their family members. They, instead, take care of our children, our aged parents, our belongings with the help of their physical and mental labour. They clean up our house keeping their hovel unclean. They are neglected in their families. So also they are not respected by us for their assistance in the interest of our family members. Though we are able to engage ourselves with another outdoor job rather than domestic jobs because of their stretching helping hand to our domestic work, we do not feel about their valuable help when they are available as and when we need them. Their contribution to our families remains hidden behind the curtain. Usually we wake up to their existence and feel their importance to a great extent when they are not present in work. We miss them every moment when they remain absent. When they become absent, our first response is annoyance instead of any worries about them. We put blame on them as shirker, lazy or irresponsible though they have some concrete excuses for not coming or for coming late. Most of the people cannot think about their contribution to the economy of the country. Domestic workers allow the house mistresses to perform their domestic responsibilities and professional jobs as well and this way the domestic workers play a crucial role to develop our country's economy from behind the curtain. But their labour is not being appreciated duly. Though the domestic work is most essential to our family as well as for our country, it is still neglected. As most of the women are traditionally capable of doing the domestic jobs, it is considered to be unskilled work and above all it is being done by only the women folk by their practical wisdom rather than specialized expertise, it is not recognized by the house master or the house mistress in general. Domestic worker's work means domestic jobs which include from sweeping to mopping, dressing vegetables to cooking and in some cases serving meals, cleaning the bed and washing the nappies and what not. Who work for more than one household they have to repeat the same work in several households. This creates boredom to them. Coming back home, the same jobs wait for them to be done. Children hope for some fondling and love from their mother who herself feels dog tired then. So they cannot fulfill the expectation of their family

members .Most of them are abused and oppressed by their respective husbands or superiors for lame reasons .They have to explain in both the places i.e. in working place and in own house for arriving late and both the ends do not accept their excuses. So they have to bear grudges and abusement .This way they face problems at home and at work place. At home they do not get a satisfying atmosphere and also at their working places they bear heavy workloads against a scanty wages.

Generally there are three types of domestic workers namely part time domestic workers, full time domestic workers and live-in domestic workers.Most of the domestic workers are women. Actually for being illiterate and unskilled, the job as a domestic help is an opportunity to earn money for them. Though they are not remaining out of employment, their wages are very scanty. The wage of this sector is very low compared to other sectors of the economy and this sector does not follow the minimum wage rate in almost all the cases. Domestic workers perform their professional work for winning their bread and for their sustenance. Most of the families are financially dependent upon them. So when in one hand they help us, the households, with their labour for doing our housework to run our family systematically, on the other hand, they help their own family with their economic contribution.But on these two sides their contribution is not highly appreciated. With the increasing demand for them their wages are not increasing matchingly belying the demand law. Though this work falls in the informal sector the workers do not enjoy any social security measure. They are not protected by any law. They have to face many problems in their workplace as well as in their own house such as the workers have to perform overtime while guests come without receiving extra money or sometimes against a scanty money. The workers do not get any kind of leave when in need, sometimes they are being sexually assaulted by the male members of employers' family. They do not have any facilities of annual increment in almost all the cases, sometimes their wages are deducted for absenteeism, the volume of work rises day by day but they are not given proper wages for extra labour.Besides, they face crying problems in their own families.

In this study we have analysed their problems, their socio economic conditions, their daily life, their living conditions, the relation with their employers etc. While we were discussing over their socio economic conditions, we studied the literature, research

works which have been written on the basis of informal sector, women domestic workers and women as a whole. Among all these research works, we have studied the work of Dr. Amit Kundu (2008), Jadabpur University, Kolkata, who investigated the working condition and the rights of the women domestic workers in Kolkata on the basis of the survey on 400 women domestic workers in and around Kolkata. In our study also this came to our knowledge that most of the domestic workers are receiving wages less than government recommended minimum wages. From his study it also came up that the domestic workers in Kolkata enjoy three paid holidays in a month whereas from our study at Cooch Behar it is found that the domestic workers are not allowed any paying holiday in a month though generally they take leave with or without permission of the employers. We see that most of the children of sample domestic workers are literate which supports our survey results at Cooch Behar also as 90 percent of their children are school goers. Amit Kundu also found that acuteness of poverty is very prominent among the part-time domestic workers. He also discussed about how labour law is violated in case of domestic workers in Kolkata. He suggested that all the workers should be considered as unorganized workers and the daily wage should be fixed by the government. Another study which attracts our attention and was a very good work for women domestic workers is the study of Vinita Sing (2007). She has discussed the relationship between domestic workers and their employers, relation between domestic workers and their own family members, their education, marital status, wage received, expenditure, aspects of indebtedness, their awareness of minimum wages etc. She has made distinction between part-time domestic workers and full-time domestic workers. It comes up from her study that 24.5 percent of all the workers get a day's holiday and the major portion of the workers do not get any holiday. The part-time workers work between 2 or 8 hours a day while full time workers work for 8 and 16 hours (professional work) a day. The part time workers have more freedom and more leisure than the full time domestic workers. As our study deals with the women domestic workers, so women also have become the subject of our discussion. We also have studied some literatures on the basis of women in different parts of the world. Besides, we also have studied more literatures on women in the informal sector works such as agriculture, brick field, mine, bidi binding, stone crushing, construction etc.

Informal sector is a household sector where no government rule or regulation applies. workers are employed as casual labour, where inferior quality of technology is being followed, which is not taxed by the government and sometimes it belongs to self employed sector. This sector creates immense employment, a large production and income mainly in developing countries. It is a major source of earning money for a good part of poor, unskilled workers and mostly for women. But the jobs are generally low paid and social security is almost absent in this sector. In India, according to the central statistical organization, all unincorporated enterprises and household industries (other than organized one) which are not regulated by laws and which do not maintain annual accounts or balance sheets constitute the unorganized sector. Informal sector includes pedicab peddlers, domestic workers, fishermen, fish mongers, navy (the workers, porters, boatmen, plumbers, quacks, rag pickers, scavengers, barbers, florists, green grocers, hinds, sharecroppers, construction workers, slaughters, private tutors, masons, hawkers, carpenters, small artisans etc. In rural areas a major portion of men and women earn their bread working on farms, rearing livestock, making handicrafts, collecting minor forest products which belong to informal sector. Informal employment consists of not only self employment but also wage employment. In the new view informal enterprises do not include only survival activities but also well stabled enterprises. It is related to the formal economy also. It produces for, trades with, and provide services, to the formal economy. 17th International Conference of Labour Statistics (ICLS), 2006 proposed the definition of informal sector as "Unorganised / informal employment consists of casual and contributing family workers; self employed persons in unorganized sector and private households; and other employed in organized and unorganised enterprises not eligible either for paid sick or annual leave or for any social security benefits given by the employer". In India the total informal employment is 362.08 million out of a total employment of 396.77 million (55th round labour force survey, 1999-2000). The major portion of informal workers are working in Agrarian sector. In the non-agricultural sector, the highest numbers of informal workers are in retail deal, construction, textile etc. In all the developing countries the informal jobs are attracting almost all the labour classes i.e. they are growing globally. Informal labours made up 57 percent of non agricultural employment, 40 percent of urban employment and 83 percent of the new jobs in Latin America (Jacques Charmes, 2000). In most of the countries women's contribution is

higher than men. In some Sub Saharan African countries most of the women workers is in informal sector. In Benin it is 97 percent, in Chad it is 95 percent, in Guinea it is 87 percent and in Kenya it is 83 percent. In India informal economy includes 86 percent of women in the non-agricultural labour force. So it is clear that informal sector is playing a crucial role to make substantial contribution towards the total production in almost all the developing countries.

In case of women, if on the one hand she is at the peak of success, on the other hand, she is bearing the negligence, dishonor and violence afflicted on her by her own family members or others. In this study we have investigated the life of women working class in informal sector with reference to domestic help in Cooch Behar district. In India among all the increasing working women, most are engaged in informal sector and receive poor wages. As employment scope for them in the formal sector has become restricted, they are performing the informal sector jobs in this country. Human Development report, 2000, transpired that women carry out more hours than men in almost all the countries. They take 53 percent of total burden of work in developing countries and 51 percent of that in developed countries. According to ILO report (ILO 95/22) women carry out approximately 60 percent of total working hours but are paid only 10 percent of the world's income and possess less than one percent of world's property.

The jobs of unorganized sector workers are mainly casual or they do not have employment throughout the year and in case they have jobs for the whole year the income of the workers is very meager. The essential element of work security is income. If income is not assured properly, a direct warning is created to the lives of workers' families and as a result the productivity will certainly decrease. So to increase productivity, to secure the lives of workers social security is a 'necessity'. Moreover maternity, ailments, old age, accident, widowhood, grass widowhood, social or natural calamities as flood, fire, riots, drought, economic crisis in the country, war etc. are their crying needs for their sustenance and social security. Gradually the idea of social security has developed for the economic protection of workers under several circumstances arising out of the wrath of the nature, famine, sudden epidemic and rise and fall of life in the present days. Different institutions, authors, and researchers have proposed different definitions of social security. In India, the first social security

legislation was the Workmen's Compensation Act (1923). While workers are on duty, if any accident takes place, the workers are granted money by this law. Thereafter Employers State Insurance Act (1948), The Employers' Provident Fund and Miscellaneous Provisions Act (1952), The Maternity Benefit Act (1961), Payment of Gratuity Act (1971) were launched one by one. These legislations are for the workers who are regular in their employment and for comparatively large entrepreneurs. Presently, the unorganized sector is getting more attention for the social security protection because most of the workers are now engaged in unorganized sectors and they are tended to remain uncovered by the social security measure. Firstly a public Distribution system was launched for the daily sustenance for providing the people with food at a price reachable to all the workers. Thereafter the preschool children, pregnant and lactating women have been given the additional nutrition through the ICDS (Integrated Child Care Development scheme). For school going children, mid-day meal programme has become a daily practice. To increase the income of the rural people, the Jawahar Rozgar Yojana, The Employment Assurance Scheme etc. were started. Besides these, Prime Minister's Rozgar Yojana (PMRY), Integrated Rural Development Programme and the Swarna Jayanti Rozgar Yojana (SJRY) etc. promote self-employment to the educated unemployed and to urban areas. Rashtriya Maahila kosh (1993), Integrated Rural Development Programme (IRDP), 1980 are some schemes which were sponsored by the central government. Some of the states also are not lagging behind to launch various schemes for the poor. Employment Guarantee Scheme (EGS) introduced by the Maharashtra provides unskilled manual work for the unemployed at a wage fixed by the government. Gujrat, Kerala, Tamilnadu and West Bengal have some schemes to assist financially to the educated and qualified unemployed. Community aid and sponsorship programme (CASP) is a humanitarian scheme which is a non-government Organization and it is working for the development of children and their families who are in below poverty line. So as a whole, it is observed that the government and other similar institutions have launched a variety of social security programmes to meet the basic survival needs and other incidental needs for the informal sector workers. These measures can be divided into three major sections as (i) Social Assistance Programmes, (ii) Social Insurance Schemes and (iii) Welfare Funds. Social Assistance Programmes include some food based transfer programmes, income transfer programmes and cash transfer programmes. In India

,The Public Distribution System (PDS) is the main food security planning . Besides, Targeted Public Distribution system (TPDS) ,Integrated Child Care Development scheme (ICDS),Mid-day Meal Scheme (1995),Community Grain Bank Schemes (1990). Different Income Transfer Programmes and wage employment programmes like Food for Work Programme (FFG),1977 Jawahar Rozgar YOjana (JRJ),Sampoorna Gram Swarozgar Yojana (SGRY), Jawahar Gram Samridhi Yojana (JGSY) ,Employment Assurance Scheme (EAS) , Food for Work Programme for Calamity Hit States (FFW),2002 were launched one by one .In India. the social insurance scheme has great significant role to play as a social security measure which improve the capacity of the poor to cope with the extreme situation. Janshree Bima Yojana (JBY),2000. and Universal Health Insurance Schemes (UHS) ,2004 ,Personal Accident Insurance Scheme for poor families Group Insurance Scheme for Landless Agricultural Labourers were launched by the central government. Other types of Social Security Measure is welfare funds which serve to various informal sector occupations, offer different mode of facilities to the worker like health care facilities, housing, educational support for children etc. In recent years (2005-06 and 2006-07) "Health Insurance Scheme" and "Mahatma Gandhi Bunkar Bima Yojana" for handloom weavers have been launched by the central government .In 2007, these two schemes were combined into " Handloom Weavers Comprehensive Welfare Scheme". There after "Handicraft Artisans Comprehensive Welfare Scheme" ,Pension to Master Craftn Persons' Scheme, Aam Admi Bima Yojona (2007), Rasdhtriya Swasthya Bima yojana were put into effect .If we consider the legislative intervention, two legislations for construction workers which were passed by the parliament of India (1996) will not be out of mention. The second National Commission on Labour (NCL) was launched (1999) by the government to work as a social security concerns of the unorganized sector thoroughly. National Commission for Enterprises (NCEUS) was set up by the government in 2004.The latest proposal of social security measures through legislation is the "Unorganised Sector Workers Social Security Bill ,2007".Besides these, National Rural Employment Guarantee Act (NREGA ,2005) and The Right to Information (RTI) Act ,2005, are also noticeable. Now if we consider the state government in the field of introducing any social security measure for the informal sector workers, then name of State Assisted Scheme of Provident fund for Unorganised Workers (SASPFUW),2001 can be mentioned. Besides, Welfare Schemes for Construction workers are there

.Inspite of these measures the goal to get social security for the unorganised sector could not be achieved by centralizing scheme but by encouraging workers to take more initiatives.

To study the domestic workers' life we have carried out a survey at Cooch Behar Municipality. Cooch Behar, a renowned district in the state of West Bengal, has its historical backgrounds as the Koch kings ruled here for about 400 years .The name Cooch Behar originated after the name of 'Koch' tribes (the Rajbangsi) who are aboriginal inhabitants of this region for centuries .The word 'Behar' comes from a Sanskrit word 'bihar' which means 'to travel' or "a centre where people come and go for their needs". It was an independent kingdom before merging with India .At first it was ruled by Khen Monarchs, the natives of this place. During 1498 CE the Koch tribe became powerful and during 1510 to 1530 AD Maharaja Bishaw Singha established an independent Koch Kingdom under his Royal authority.

During 1772-1773 Cooch Behar was attacked by the King of Bhutan. To drive out the Bhutanese, the King of Cooch Behar signed an agreement with the British East India Company on 5th April, 1773. As a consequence the King of Cooch Behar became a ruler under the British and it became a tributary state of British Government. At the end of the British rule Maharaja Jagadipendra Narayana transferred full power jurisdiction and authority of the state to the then dominant government of India in 1949 and in 1950 this district became a part of the state of West Bengal. Our work is on the Cooch Behar Sadar Subdivision. The literacy rate of this district is 66.30 percent whereas male literacy and female literacy percentage is 75.90 percent and 56.10 percent as per 2001 census. The sex ratio is also high . The climate of this district is pleasant throughout the year .Teesta, Torsha, Jaldhaka, .Sankosh, Kaljani are the main rivers. These rivers influence the socio- economic life of the people of Cooch Behar and also helpful for transportation and irrigation .The economy of Cooch Behar was more or less favourable from the past as Maharaja Jagadipendra Narayana Bhup Bahadur set up some industries like match factory ,plywood company, rice mill, distill water plant, Tobacco research centre ,Jute research centre and he also had his own agricultural farm at Jorai .Cheroot of Havana quality were produced at tobacco centre at Dinhatata. Besides these, more small industries and cottage industries were established here .In recent years i.e. 2010 -2011, there are 1151 unites of small scale enterprises

producing their products and doing their business (Performance report of district Industries centre, Cooch Behar). Though our study is on the Cooch Behar district, in particular our study area is Cooch Behar Municipality. So now we come to the point of this area. Cooch Behar was the capital of Cooch Behar Kingdom In 1885, a Town Committee was formed for administrating the facilities of urbanities which was transformed into Cooch Behar Municipality in 1946. The total area of Cooch Behar Municipality is 8.29 with 20 wards and 76,874 population (2001 census). The main attraction of this town is the palace of Cooch Behar which was the residence and the head quarters of administration at the time of Maharajas . Besides ,the town is studded with several water tanks, parks, playgrounds and stadiums. The Maharaja of Cooch Behar, appointed foreign experts to make the construction of the Cooch Behar town. As our study area is the Cooch Behar Municipality it is necessary to know this municipality thoroughly .As a whole there are 20 wards in this municipality. The total area of this municipality is 8.29 Sq Km. Total number of households is 15997, population is 76874 and the density is 9273/Sq .Km. Out of total population the number of male and female are 39008 and 37866 respectively. The literacy rate in this municipality is 88.7 percent according to 2001 census. So the literacy rate is high here. The sex ratio is increasing in every consecutive census period. It indicates that the citizens of Cooch Behar is comparatively high in respect of literacy and education .In this municipality the total population consists of scheduled caste, scheduled tribe and General class people .The total number of S.C is 11215, S.T is only 440 and remaining is general caste (2001 census).We get all this information from District Statistical Handbook for different years and D.D.P 2008-09 to 2012- 13. In Cooch Behar municipality slum area occupies a major portion and 32 percent of population of this Municipality lives in slum areas. Out of total population of 76,874, total number workers are 24,689 and remaining are non workers. Most of the workers are not registered to the scheme of getting provident fund meant for them and do not have a bank account also. Informal sectors take up major percentage of people in the Municipal area. As urbanization is taking place, hardware and building related activities, carpentry, food related items manufacturing and trading, engineering based activities are coming up rapidly. While talking about educational status, citizens of Cooch Behar are more or less aware of the importance of their childrens' education. There are 35 primary schools and 15 high and higher secondary schools which are scattered all over

the municipality areas(District Statistical Hand Book ,Bureau of applied Economics and statistics ,Go WB).Besides these, Colleges ,professional and technical Schools / Colleges ,Special and Non Formal Education are not bad in numbers. A large number of students are reading in English Medium schools here. While we have to talk about health facilities then the facts stand as that the Sadar Hospital with 400 beds for indoor patients is providing necessary services to the municipality as well as Cooch Behar district. Besides, six well equipped nursing homes (now it is more in number) .Municipal Blood Bank and Medicine Bank also have improved their potentiality of health services in this town .In Cooch Behar Municipality mainly two religions` people are seen: Hindus and Muslims. Besides, Christian, Sikh, Buddhist, Jain and other religions are also seen in small number. As we selected four wards out of 20 for our detailed study the small description of these wards are necessary to be known .These four wards are ward number 15, ward number 4, ward number 10 and ward number 19 which are situated at almost four sides of Cooch Behar town. In these four wards the total population is 3732, 3487, 4407 and 5232 respectively (as per 2001 census). The total area of these wards are 0.2327 Sq. Km,1.291 Sq. Km , 0.8997 Sq. Km , and 0.8761 Sq Km respectively. The density of population is least in ward number 4 as Cooch Behar Airport is situated in this ward occupying a considerable area and limiting the residential area .The density of population is second highest in ward number 15 compared to other wards. Ward 19 is an important one of this Municipality as Cooch Behar Palace, Stadium and most of the government offices are located here. As these four wards are situated almost four sides of this Municipality, we get an overview of the whole municipality area by studying these four wards.

200 characters of domestic helps were taken for our survey whom we interviewed with .We have interviewed them to know about their income, their life style, their education, their thought, behavior of their family members to them, conduct of their housemaster etc. We generally used to go to them to interview during nightfall as most of them are available then at their huts. During interview they have disclosed many incidents of their personal life to us. They seemed happy to narrate their plight of life, their grievances and their emotions though some of them were sceptic about our intentions .The information, we get from our study are stated hereafter.

We get the age of sample domestic workers ranging from 10 to 70 out of which 39 percent workers are under the age group of 31-40 and 22 percent are in the age group of 21-30 .So most of the workers are of 21-40 years of age. Only 3 percent workers are of above 60 .The sample workers are from both the Hindu and Muslim communities .86.5 percent belongs to Hindu Community and 13.5 percent are of Muslim community .While we distribute all the workers according to their income per month ,we separate them in four groups as 'upto 1000', '1001-2000', '2001-3000' and 'above 3000' .If we consider the income of the domestic workers alone in a month , then it is cropped up that 38 percent are in the group 'upto 1000' , 54.5 percent are in the group '1001-2000' , 6.5 percent are in '2001-3000' and only 1 percent are in the group 'above 3000'. We also separate them according to their family income. While we were studying the educational status of their family it transpires that 43 percent of all the family members are literate whereas it comes down to 25.5 percent if we consider domestic workers alone .So the literacy rate of the domestic workers is very low and they are trying their best to educate their children. Among all the literate family members most of them are up to the primary level. We also study the education level of the domestic workers' family in all the four wards separately and we get that the most literate domestic workers' families are in ward number 15 (53%).From the percentage analysis of sanitation facilities it revealed that 58.5 percent families of women domestic workers have the latrine facilities of their own and in case of potable water every family enjoys the facilities in their reach, maybe it is in the neighbours house or government sunk tube well or hydrant .Electric current is available in 29 percent families only .So the present condition requires more development. Their working hours as a domestic help is not common to all .Their working hours depend on their need as well as their physical condition. From our survey we get that their average working hours is 53.5 hours per week which is more than the stipulated working hours. Out of 200 domestic workers, 113 couples are living together in their family with their respective husbands. 87.6 percent of all the husbands are earning some money by doing manual work in Informal sector mainly. In the remaining families the women domestic workers are considered to be main bread winners. But in fact not only the deserted or widow domestic workers but also all the domestic workers are shouldering the responsibilities of their family. Out of all the domestic workers only 37 percent seemed to have their own savings accounts out of their small income. Though

their savings is very scanty and they are not very sure to continue their deposits, they have the awareness for savings potentiality. We have found an increasing trend of savings with the increase in incomes .Out of 200 families ,35 percent families are compelled to take loan to cope with their economic needs for their family obligations and it is also found that the amount of loan taken is comparatively big for more earning families. A very small number of domestic workers have joined self-help group(SHG) which is formed by the poor women for their economic betterment. It is revealed that only 6 percent of women domestic workers are the members of SHG i.e. their awareness about the events is not as sound as it is expected. It comes to our notice that every family is very poor but among them only 51 percent are BPL card holders and the remaining are waiting for the cards to be issued in their favour and they are uncertain about it as most of them have none to look after their officials. While studying their health ,it is clear that all the workers and most of the family members are suffering from many general diseases like headache, epilepsy, gastric, grips, vertigo , chest complaint ,weakness, fever etc. 39 percent workers confess that either they or at least one of their family members are suffering from fatal diseases. These diseases include heart problems, high pressure, sugar asthma, kidney problems etc. Only two workers said that they had no physical complaints. We have tested seven hypotheses we formulated on the basis of data collected. The hypotheses state that the domestic helps are very much exploited in terms of wages, they are the victims to the sexual desire of the male housemasters, they want to educate their children but due to unfavourable environment they fail to do it, they are tortured by the male members in their own families, in most of the cases the family members of women domestic helps are dependent upon them and the female workers are developing a large number of diseases as their income is scanty as well as their pressure of work is very high .

What is the condition of women domestic workers in comparison to the other women engaged in informal sector work? Whether the domestic workers are in better or worse position than other informal sector workers was our main object to note. To study these questions we have compared the status of women domestic workers with the women construction workers in Cooch Behar town. We have conducted a survey with 50 women construction workers in Cooch Behar municipality areas to study their education, income, health condition, life security, housing facilities etc. While

comparing the ages of women domestic workers with construction workers, it came to our knowledge that most of the women domestic workers are between the ages 21-40 while most of the women construction work force are from 31 to 50. In case of construction workers there are no workers up to age 20 where as 8.5 percent below 20 workers are seen as the domestic workers. Very negligible percentage of construction workers is found who are more than the age 50 are but a good number of domestic workers are of above 50. Therefore women construction workers join their work at a later age and continue their work up to a certain age till their health condition permits. While comparing the monthly consolidated income of the family members of women construction workers and domestic workers, it has been found that most of the construction workers' family income is concentrated between Rs 1001-3000 (there is a small percentage of workers in the group 'up to 1000' and 'above 3000'), whereas the income of the domestic workers varies from below 1000 to above 3000. The mean consolidated income of the families is Rs 2100.50. In case of educational status, it is found that the literacy rate in the construction workers' families is higher compared to that of the domestic workers' families. More so, female literacy is higher in the construction workers' family than that of domestic workers' families. Most of the construction workers are living in their own house rather than rented or other relatives' house as they come for their professional work from their own village house every day. But as many of the domestic workers are migrated in Cooch Behar town, they live in their own house as well as rented and other relatives' house. To understand the standard of living of the women workers it is necessary to know about their sanitation facilities, electricity facilities, number of children etc. we get from our survey that the sanitation facilities of the women domestic workers and construction workers are almost the same but in case of electrical facilities the construction workers are lagging behind than the domestic workers. The awareness of savings of construction workers and domestic workers do not vary largely. The percentage of SHG members of construction workers (30%) is quite higher than that of the domestic workers (6%). Comparing their working hours, it is found that the women construction workers have to work for more hours (58.2 hours /week) compared to women domestic workers (53.5 hours/week). There are more construction workers who hold BPL card in comparison to domestic workers. During the time of comparing their marital status, it is cropped up that there is no unmarried women in construction works

whereas 6.5 percent unmarried women domestic workers are found. The percentage of widow domestic workers was higher than that of construction workers and percentage of the married women construction workers is higher compared to women domestic workers. The fatal disease is also found to be high in construction workers' family members. We have discussed some case studies to know the salient features of their daily life. From the stories of Menoka and Sumoti we perceive the plight of their conjugal life. The respective husbands of them have kept many illegal relationships with other women and finally they brought them in their houses. So Menoka and Sumoti spend their life sometimes as grass widows or sometimes receive extreme negligence. Menoka has also the experience of being sold. The gloomy story of Rina depicts the sexual assault on her and as a result she has faced insecurity for want of a safe shelter. The life story of Basona transpires a story of hoaxing by her husband who married her being already married and Basona was turned out as his illegal wife. So after his death she could not get any grant or pension (husband was a government service holder) though she was the mother of his five children. As a result she had to pick up a job of domestic workers to maintain her big family. Sudharani, a fifty years old domestic help narrated the sorbid plight of her life. Though she is a mother of two able sons and one daughter, she being an ailing woman had to earn by doing job as domestic workers. Her monthly cash income is only Rs. 300 with one time meal. Kamalini being a concubine narrated her miserable story of experiencing the event of burning by her husband and his legal wife jointly. After the recovery her appearance became deformed and now she is a grass widow with seven years old son. Their health condition is very bad and she runs her family as a domestic help with much hardship. The case study of Puja, a 17 years girl, is an instance of an extreme sexual harassment by her housemaster who used to rape her day after day and threat her life if the fact would be disclosed to anybody by her. As a result of his raping she gave birth to a child being unmarried. From these real stories we can realize that they are being oppressed from different sides of our society.

8.2: Overall Conclusions

The purpose of this study is to recognize the informal sector workers and bring their lives to light for the social workers and for the government. We have gathered information of the women domestic helps of Cooch Behar municipality and our

findings are made on the basis of the data collected. While studying the age of the women domestic workers, it transpires the fact that they are seen to work even after their 60 when they start earning money from the age of more or less 10. Most of the workers belong to the age group 31-40. The aged maids are very scanty in number as in this age they become weak and their demand decreases as a house maid. The young workers (10-20) are also not good in number as many of them are studying and generally their respective mothers do not want them to be victimized like their own life. Most of the women domestic workers are from Hindu community and some are from muslim community. The Muslim domestic workers are not preferred by Hindu households by superstition and their wages are lower than that of Hindu domestic workers. Out of all our sample domestic workers the major portion are from scheduled caste and the remaining are general caste. No scheduled tribe domestic helps are found. As regards consolidated income of the domestic worker's family members; most of the families' consolidated income is 1001-2000 in a month which is very scanty for sustenance. Besides, their income varies from Rs 300 to above 3000. The mean income of the domestic workers families is Rs. 2100.50 per month. As far as the monthly income of the women domestic workers themselves is concerned it is noticed that the monthly income of most of the women domestic workers is RS. 1001-2000 though their income ranges from Rs 300 to above 3000. Only one percent domestic workers earn Rs above 3000 per month. The mean income of the domestic workers is Rs. 1205.5 per month which is very low compared to the other sectors.

As regards the educational status of the workers' families, very small number of family members is literate and the literacy rate has an increasing trend with the increase in the family income. Among the literate family members most have educational attainment up to primary level and a negligible percent have completed their secondary education. It is clear that illiteracy is highly prevalent among the domestic workers' families and among the literates most are just literate. Out of the all the literate family members male percentage is higher than female. It is inferred from our study that only in the highest income group i.e. "above 3000" the female literacy (51%) is higher than the male literacy (49%). So as matter stands, for the families with higher income the consciousness about female education is higher. While the educational status of the

domestic workers is considered, very negligible percentage is literate and most of them are just literate.

From the information collected in respect of sanitation facilities of the domestic helps' families, it is revealed that more than 50 percent families enjoy the toilet facilities on their own and it is also evident from our study that, those who have higher income have more financial abilities to get their own toilet built though many of the toilets are very cheap in condition. The remaining families are habituated to share others' toilet, to go far away in the open field or holm of any river in day break or at dusk. Though most of the workers have no water facilities of their own, potable water is in their reach.

As regards electric facilities, very few families enjoy the advantage of electricity and most of the families do not have this facility in their hovels. The availability of electricity for the domestic workers is directly related to their monthly family income. As regards the housing provisions, 33 percent of women domestic workers can't afford to possess their own house. The possession of the house do not depend on the family income at all. Many of the workers are migrated from their village to survive. Firstly they take shelter at any of their relatives' house who are already settled in any of the slum areas of this municipality and after their engagement with work they generally take any rented house to stay with and thereafter they try to buy any vacant place to make house or readymade house to live in. Their living condition is very bad. Their shanty have roof made of straw, overlapping tiles or perforated tins, floors are not metaled and the walls are made of bamboo. They live in a single room along with their children and also with their dependents. Most of them cook at the corner under the same shed or at the end of their verandah. Very few of them have a small vacant ground in front of their respective houses. Many of the domestic workers in Cooch Behar town live on the holm of the river Torsha. They find no limit of their plight in the rainy season when all their houses get submerged. During that time they have to get on the embankment of the river and stay at there under a temporary shed or tarpaulin. As they possess very small quantity of household things they do not get much trouble to safe their belongings. But their respective huts get damaged. It is a common phenomenon for the holm dwellers and they are obliged to borrow money to repair their damaged house with heavy interest.

As regards the number of children ,most of the workers have 1-3 children , some of the workers have more than three children and 29.5 percent of the domestic workers have no children at all .In this “no children” group there are unmarried domestic workers and aged domestic workers. Further, this study shows that the consolidated income of the workers’ family having more than three children ,is higher compared to others .The main reason behind this fact is that their working children increase their joint earnings or if the children are not earning they allow their parents to earn more by helping them doing household jobs. otherwise, the number of children is not dependent on the income of the domestic workers rather it is related to their attitude, awareness about taking children etc. It is a fact that the more the number of children, the more the burden on the women domestic workers . The elder children or the other relatives look after the smaller children in the house and they continue their professional work for want of money. So there is an adverse effect on the mothers’ and the childrens’ health .However elder children help the family by doing household jobs as well as professional work.

Survey on working hours of the domestic workers represent that average weekly working hours of the domestic helps is 64.87 hours per week. Their professional work time per week is more compared to the stipulated working hours. There is a positive relation between the working hours and monthly family income .As the consolidated family income depends mainly on the women domestic workers, it is clear that who can work for more hours, income of the family become more. But the average working hours in the own household does not relate to their income rather it is related to the number of existing family members who can help them in household jobs.

While the occupation of husbands is considered it shows that almost 12.4 percent of the husbands are totally jobless as because their health does not permit or they are not interested to work at all. Most of the working husbands are in the informal sector. Majority of them (i.e.47%) are rickshaw pullers or barrowmen. Besides, factotum, fishmongers, hinds, track drivers, waiter in the tea shop, hawkers, bicycle menders green grocer, scrap collector carpenters etc. are seen.

As far as saving is concerned, only a small percent of the women domestic helps manage to generate savings out of their poor income and it is observed that there is an

increasing trend of savings with the increase in income still the total percentage remain very insignificant(37%).Indebtedness is very prominent among the domestic workers which indicates their lower wages which is not sufficient to meet up their family expenditure. Our study shows that with the increase in income the number of indebted workers increases. The main reason is that the ability to clear off their debts is more for the families whose income is comparatively higher and other cause is that with the rise in income the standard of living improves resulting increase in demand which forces them to borrow money from others. Also we find that the amount of loan taken is bigger for the higher income families and vice versa. The source of loan is private in almost all the cases. Private sources consist of relatives or neighbours , housemasters , money lenders or any private institute or NGO groups like 'Bandhan' . We see that the indebted workers are very much dependent on 'Bandhan,' a loan giving private institute and it has stretched its helping hand and served for the poor women. A very negligible percent of the women domestic workers are the members of Self-help group which proves the unawareness of them about the self-help group.

More than 50 percent of the domestic workers are BPL card holders and the remaining are waiting for the card to be issued in their favour and they are very much in doubt about it as most of them have none to look after their officials.

Analysis of their health condition reveals that only one percent families of domestic workers are quite OK. Almost all of them suffer from one or more the general diseases like headache, epilepsy, gastric, pain all over the body, grips, vertigo, cough, weakness, nausea tendency, liver problem, waist ache etc. Very often the domestic workers and their family members suffer from fatal diseases .Our study reveals that 39 percent of the domestic workers or their family members are suffering from fatal diseases like heart problems, high pressure, sugar, asthma, kidney problem, severe anemia, cancer, nerve related problems etc. And they are quite unable to fight with these diseases.

The study shows that the mean income of domestic workers of our sample wards(wards A,B,C,and D) of Cooch Behar municipality are Rs.2100.5, Rs.2140.5, Rs. 1820.5 and Rs.2340.5 respectively .So the mean income of the domestic workers in ward D is highest and in ward C it is the lowest.

The literacy rate of the domestic helps in ward A is 53 percent with the lowest income group having highest literacy. So in ward A income does not have any influence on educational level of domestic workers as there is no clear trend of education with income. In ward B the literacy rate is 36 percent with the highest income group having highest literacy (39%). In ward C the literacy rate is 39 percent with the highest income group has highest literacy and lowest income group has the lowest literacy rate. In ward D the literacy rate is 46 percent with the lowest income group has lowest literacy and the group 1001-2000 has the highest literacy rate. So overall, ward A is highest literate ward among these four wards and C is the lowest literate ward in terms of the education of the domestic workers' families. In ward A the female literacy rate is higher than male literacy. Besides, in the other three wards male literacy is higher than the female literacy rate. When we compare the standard of literacy of these four wards for the family of domestic workers it is found that from ward A among all the literate persons, 62 percent are in primary level, 35 percent are in secondary level (i.e. V-X) and 3.5 percent passed the secondary level. From ward B, 54.5 percent, 41.5 percent and 4 percent are in primary, Secondary and higher secondary level respectively. From ward C, 46 and 54 percent are in primary and secondary level respectively. In this ward there is no family members who are passé class X examination. In ward D 48, 50 and 2 percent are in primary, secondary and higher secondary level respectively.

While we were comparing the sanitation facilities of these four wards we get the scenery that in ward A, the latrine facility is scarcely available compared to other three wards. The cause behind this fact is that ward A is situated on the bank area of the river Torsha and most of the domestic workers reside on the holm of this river and they are habituated to defecate on the holm of this river at dawn. So they do not feel the acute necessity of having their own loo. Therefore though they are more literate than other wards, they are lagging behind than the other wards in respect of sanitation facilities. As regards as the electricity facilities, ward A is lagging behind than the other three wards as most of the workers stay on the holm of the river Torsha here and so the electricity facility is impossible. As far as the housing provision, 58 percent, 68 percent, 56 percent and 86 percent workers have their own house in wards A, B, C and D respectively. 30 percent, 22 percent, 18 percent, 0 percent stay at the rented houses in this four wards respectively and 12 percent, 10 percent, 26 percent and 14

percent workers live in their paternal houses in the four wards respectively. The ward wise distribution of savings indicates that the domestic workers of ward A and D are more aware of savings than the workers of ward B and C. When we compare the indebtedness of the domestic workers' families in ward A, B, C and D, it represents that domestic workers of ward C are comparatively less indebted and that of ward A is more indebted than the other three wards. The awareness of the Self Help Group is very little for all the domestic workers. The workers of ward D are more aware and that of A is least aware of this beneficial group.

To perceive the socio economic condition of women domestic workers more elaborately, they are compared with the women construction workers of the same locality. Construction workers are also informal sector workers and they are very hard workers.

Analysis of their age distribution reveals that in these two sectors, most of the female workers are concentrated in the age group 31-40. At the same time our study shows that 8.5 percent women domestic workers are in the age group 10 -20 whereas this age group is totally absent in construction work. In the age group 51-60 there are 12.5 percent domestic workers while only 4 percent construction workers are found in this group. In the age group "above 60" there are 3 percent domestic workers and 2 percent construction workers are found. So in construction works, mostly middle aged workers are found whereas the domestic workers start earning money from the age of more or less 10 and are seen to work even after their 60. If we study their age more ornately we detect that most of the women domestic workers are between the age 21-40 while most of the women construction workers are in the age 31-50.

As regards as income, either consolidated income of family members or particularly the workers income in both the cases the mean income of the construction workers is higher than that of the domestic workers.

While the educational level is compared between the women domestic workers and women construction workers it is found that the literacy rate is higher for the construction workers' family members compared to the domestic workers' family members and female literacy is also higher for construction workers families than for the domestic workers families. So the sense of education is reflected in the family of

construction workers better than that of domestic workers and their awareness about the female literacy is higher than the domestic workers. To compare the housing provision of both types of informal sector workers it is cropped up that the percentage of live in own house construction workers greater in number than that of the domestic workers. As most of the construction workers are commuters of conveyance from their own village house to the work site and most of the domestic workers have to stay at town area to perform their professional work, they are migrated from their village and take rented house or sheltered in any relatives' house. So the percentage of domestic workers who stay at the rented or relatives' house is more than that of construction workers. In case of marital status, more women construction workers enjoy their conjugal life compared to women domestic workers though both of the workers are in the division of married, widow, and deserted. No unmarried construction workers are there whereas five percent domestic workers are unmarried. As regards sanitation facilities it is revealed that this facility is more or less same for both the domestic workers and construction workers. Availability of electricity facility is not very good for these two types of workers but comparatively it is higher for domestic workers than for construction workers as most of the domestic workers are the inhabitants of the town area they try to imitate the habit of town dwellers and take the electric connection may be by hooking. Savings potentiality is more or less same for both the groups of women workers. Construction workers are more responsive about the self-help group and 30 percent of them are the members of self-help group whereas only six percent domestic workers are the members of any self-help group. Our study reveals that weekly average working hours for construction workers is higher compared to that of the domestic workers. Construction workers possess more BPL cards than that of the domestic workers. The electricity facility enjoyed by domestic workers is comparatively higher than the construction workers. It is seen that inspite of lower income and lower educational status the standard of living of the domestic workers is a little sensible and wise than the construction workers.

8.3: Recommendations

Though domestic profession is the oldest occupation for men and women across the world and they play an important role by allowing the household members to take up occupations outside their house it remains invisible and unaccounted for. When a good

number of them spend their times on our house keeping and preparing our wholesome and delicious dishes in kitchen; there is no denying the fact that most of them remain half-starved. They contribute to our household economy as well as our national economy and the society we do not pay due attention to them even after realizing the fact. The nature of work and the work conditions give the impression that it is not a real work. The society should accept the domestic work as 'work' and domestic workers as 'workers'. Once it is accepted by the general people of our society and the Labour Department then certainly domestic workers will be protected by the government and get sympathy as well as recognition by the households. To prove them as labour they should be registered and should have an identity card issued by the Labour Department of the respective state. After accepting them as worker, their wage should be fixed at a level that should be sufficient enough to maintain a standard of living. However, as far as implementation is concerned society has also part in it to play. In our study we have found that none of the workers has any statutory leave on the ground of their sickness and casualties. If by virtue of Labour Act the house masters/house mistresses consider these leaves, they will also be benefited by getting quality service from the maids or menials.

Secondly, social security coverage along with maternity benefits should be enacted by the Labour Department for the domestic workers. The domestic workers do not come within the scope of the Labour Laws because of their nature of work, since they work in private households instead of public and private establishments, laws become inapplicable to them. So to bring them within the ambit of these laws the definition of domestic workers should be amended and the household should be treated as a place of work. We see that a domestic help works in four to five houses and the period of their employment is not, in most cases, very long. This poses the problem of calculation of provident fund for the helps. It will be very difficult for the government to persuade the employers (households engage domestic helps) contribute to provident fund and other welfare measures. This will be effective only when the registration of domestic helps will be done properly. After that, a fee can be charged from the workers and a fund may be created. A fee should also be provided by the employers and also the government should contribute to the fund. All the states should start this process without any future delay.

Thirdly, we have not found any placement agency and most of the domestic helps are in the opinion that placement agency is a necessity and also a crying need for them. It will regulate the terms and conditions of their job in consultation with the concerned house masters/house mistress in the interest of both the parties involved. But the agency must not only be a profit making institution but also they should work for the well-being of the domestic workers and also for the householders.

Fourthly, domestic helps should have their own union for their safeguard which will organize under a common umbrella in their overall interests. Though in other cities the existence of the domestic workers' union is found, there is no existence of such organisation in Cooch Behar. Union can promote a good relation among the workers and the employers and raise a voice for them. It can ensure the work security for the workers to some extent by curbing the tendency of sudden driving away from their work place.

Most often the women domestic helps are sexually harassed and they cannot raise their voice against it out of their utter shame and due to lack of confidence as well as lack of support from others. Union can hold out their hands to them for their rescue and if it is somehow or other made possible in future, the wanton house masters will be checked and they will become careful regarding their sexual behaviour. If domestic workers have an opportunity to discuss their troubles with union leaders once or twice a month to sort out their problems it would help improve their working condition, earn back their confidence and can mitigate their problems.

Fifthly, a provision should be made for their annual increment as well as for their some other exgratia payment during festive season.

Sixthly, many NGOs are there. They should take interest in Samaritan spirit for the well-being of domestic workers as they are very much in need of our society. So NGOs can take the responsibility to make aware them of different welfare schemes, different social security schemes like Provident Fund and insurance for all the workers. They can also increase the awareness of education in regard to their children and also can provide the crèche facilities for the mother workers. In this respect some organizations such as the NGOs may play a good part as their rescuer out of their plight.

Seventhly, in their own houses domestic workers are oppressed by their respective husbands and by other family members. In this case there is a limitation to make understand the respective husbands not to create chaos in their respective families as well as in the society. However social workers can try them to make understand to maintain the family peace. For the next generation it is necessary to enhance their moral values and for this it is also compulsory to enroll all the children to school and continue their schooling up to a certain age. In this regard one of the possible solutions may come from the social workers through counseling and by arranging occasional yoga, meditation, spiritual classes etc.

Women in unorganized sector in general and the women involved as domestic helps and as construction workers in particular are extremely less empowered because of their poor social and economic status and their caste and class divisions. Many of the slum dwellers mostly working on this type of job are vulnerable to raids by the police, abuse by employers and other forms of insecurity. They are being really deprived of their basic human rights. Although policies to advance human rights for women in India in the form of Domestic Violence Act, 2005 and the 73rd and 74th Amendments to the Constitution and the role of Women's Commission played for ameliorating their lots, there are perhaps some levels of policy gaps in their implementation. The government (State and Central), the social institutions like the activists and other organizations should be more visil so that discrimination against those disadvantaged women could not limit their choice and freedom.

Domestic helps are mostly illiterate and obviously they have little or no negotiating power for wage equity and they are subject to highly sexual and physical abuse. Domestic helps in India and West Bengal in particular are under-waged. They are ill-treated everywhere and in every sphere. They are harassed, sexually abused and ill-paid. Very recently (January, 2012) the Labour Department, Maharashtra Government has issued a notification stating that the domestic helps would be under Section 27 of Minimum Wage Act, 1948. Including them under this Act would help them get a minimum wage fixed by the government. The state government has invited suggestion from the citizens within three months from the date of announcement. All the states should ensure this minimum wages to the domestic helps. Central government should come forward in this context and urge upon all the states to fix a minimum wage for

the domestic helps. If this be done it will help a lot to the women of depressed classes (SC, ST and the minority Communities) because more than 75 percent of such women belong to this category.

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Jump to: [navigation](#), [search](#)

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Index

Bandhan - 161,197,264

CASP – 86,222.

Cooch Behar Municipality – 13,15-16,94-95,99,106-111,113-133,135,140-140,188-189,195,200,224-226,228,230,234,244.

Developing Countries – 2,6-7,11,46,57,59-60,66,70-71,73,76-77,82-85,220-221,242,246,248,250-251.

DPEP – 21,22.

Domestic Workers – 4,8-16,18-27,62-63,133,135-146,150-162,164-167,169-183,185,188-203,205,214,217-220,224,227-240,242,245,247,250,252.

EGS – 86,222.

ICDS – 85,87,121,222-223.

ICLS – 63,67,220.

Informal Sector – 2-8,11-16,18,26-27,35-36,39-44,56-68,70-73,76-81,83-84,86,88,90,95,118,119,157,167,186,195,197,201,218-223,225,227-228,230,223,236,237,242-253.

IRDP – 86,222.

JRY – 85,87,222.

JBY – 88,223.

KUSP – 114.

Labour Act – 22,37,68,238.

Labour Department – 8,38,92,238,240.

NCEUS – 6,62,67,91,223,248.

NGO – 15,28,31-32,41,45,58.

NMBS – 88.

NOAPS – 88.

NSAP - 88

NREGA – 90,223.

PMGSY – 87.
SGRY- 87,223.
SHG – 21,46,203,228
SJRY – 85,222.
Slum – 40,45,94-95,114-116,121,126-132,151,195,210-213,225,240
Small scale Industries – 104-105.
Social Assistance Programmes – 87,222.
Social Insurance Schemes – 74,87-88,222-223.
Social Security – 15,23,26,30,41,44-45,59,63-64,67,73,81-86,88-
93,218,220-224,238-239,245-248,251.
TPDS – 87,223.
UHS – 88,223.
Unorganized Sector – 6-8,22,34-36,38,41-42,60,62-64,67,79,81,84-85,88
93,119,164,220-223,240,253.
Welfare Funds – 41,87-89,222-223,251.
Women Workers – 7,8,12,15,17-18,23,26,29,34,36-40,44,46,50
51,56,79,81,156,169,170,187-189,191,194,196-197,199
201,221,229,237,242,250.

