

Chapter VIII

A Taxonomy Of the Urban Informal Sector of Darjeeling Hills: Institutional Features and Earning Determinants

Urbanisation in developing countries has been accompanied by many glaring manifestations of poverty. Notable among them is the widespread business activity in informal sector. The socio-economic analysis of the women workers in various informal occupations in the last few chapters clearly showed that the informal sector of Darjeeling hills can be characterised as having two forms of employment systems. In marginal service activities and micro production units, women are mostly self-employed and work in highly competitive environments. Even in comparatively larger units requiring some technology or management, as in homebased handicrafts production, the informal labour markets exist. On the basis of the detailed discussions in the last few chapter, this chapter now explains the institutional features of the urban informal sector of Darjeeling hills in the first section and then explains the determinants of the informal sector earning of women in Darjeeling hills.

8.1 : Institutional Features of the Urban Informal Sector

The study of women workers viz. the construction workers, domestic servants, the women petty traders and the entrepreneurs & artisans engaged in knitting, weaving etc. gives us the following important features of the urban informal sector.

i) Economic activities by women either as an individual or as a group in the urban informal sector of Darjeeling hills are operated in physical and working environments considerably more hostile than those in rural areas.

A comparison of the urban informal labour market with the rural ones can be made in this context. The villages as umbrella institutions

afford all members the equal privileges of countervailing powers. The villages provide equal amenities to both rich and poor. But the administrative machinery in the urban areas is geared mainly toward the civic needs of the organised sector. The welfare needs of the poor is deliberately ignored. The informal sector which absorbs significantly large number of women giving very useful services, at best, is regarded as serving a peripheral role of urban economic life, and so contracting possibilities for consumption credit become limited.

The physical environment of haphazard settlements, where the poor workers of the informal sector have to find shelter in the towns of Darjeeling hills is invariably unhealthy with poor drainage, inadequate sanitation and no water supply connections at all. The high density of population and the simultaneous existence of the use of alcohol by the male members compound these problems.

Working environments are equally harsh. Many of the activities in the informal sector flout the civic or labour laws. Unlike rural activities, which are simply extralegal, these urban activities have in addition some illegal elements, leading to constant harassment from civic and police authorities. This picture of urban informal sector seems to be the same everywhere in India and abroad.¹

ii) The informal contracting processes in the towns of Darjeeling hills are considerably greater in both number and complexity. This reflects a diverse nature of opportunities to earn a living.

For example, even for an uneducated and unskilled women labourers, there are scopes like that of domestic service and roadside foodstalls where they can be put to work. Similarly many activities have close links with production and consumption in the formal sector. For instance, a vegetable vendor may be selling her products to a set of impersonal urban consumers; or the knitters and weavers depend completely on the demand that come from the formal sector consumers. These are the examples where micro units of self-employed females

interact directly with the formal sector.

A number of activities is also generated within the informal sector in Darjeeling hills without many linkages with the established formal sector. These meet endogenous service requirements of consumption, housing, and the credit. Obviously the larger the urban informal sector, the greater will be the requirements of housing, food and entertainment for its members, so diverse opportunities arise within the informal sector when the towns expand. This has what exactly happened in Darjeeling towns.

iii) Another important feature is that in urban areas of Darjeeling hills, locational considerations are of great significance in the context of the informal sector activities of women. Market demand for goods and services in urban areas have different densities across sections of geographic space. Even when explicit demand is not present, there could be potential markets at specific locations waiting to be tapped by an entrepreneur.² For example, during the tourist seasons, a potential market for selling tea, cold drinks and other light snacks, curio items, picture cards etc. is created at the frequently visited spots like Zoological Park or Tenzing rock, or Batasia loop in Darjeeling or the Mirik Bus stand etc., to speak of a few. The start-up cost of these activities is obviously very low and also the opportunity cost of supplying these services is low enough. Accordingly such vocations have become attractive to the women workers. Because of the lack of adequate earning capabilities of the women, such low-investment activities are considered to be profitable by them. This feature of urban informal sector is typical to Darjeeling hills. In other big cities like that of Calcutta and Bombay a multitude of small and marginal establishments concerned mainly with food items, fruits, cold drinks and sweets have sprung up near heavily populated public places such as govt. offices, railway stations, major shopping areas and industrial areas, mainly to exploit and monopolise the available locational rents. The rapidity of such business activities

in the urban areas contrasts sharply with the relatively slow pace of economic life of rural hills.

8.1.1 : Urban Informal Groups and Locational Rents : An Illustrative Model of Territorial Control

As the population is more and the hill stations being visited by a considerably large number of visitors from abroad and from within the country, a potential market exists in a large number of activities in the urban centres. These sources of livelihood can be tapped if suitable methods can be devised to prevent excessive competition. For this purpose, a person or a group of persons must have exclusive access to locational rents which means the earning from the use of a location competing others out for the same. For the purpose, social groups can utilise a set of existing conventions to informally contract with each other, and collectively maintain control over such geographical locations. The process adopted for the purpose has been termed as a " defense technology" with the help of which one can preserve territorial control with or without any assistance from the legal system.³

This idea of "defense technology", in the line of Jagannathan, is explained below with the help of an illustrative model and for the purpose we proceed with the following assumptions in the setup of a typical Darjeeling hill street vending done by the women.

- a) The activity considered in the informal sector is very simple ; one like selling tea and snacks by a woman.
- b) The tea and snacks seller is a price taker in the sense that the woman seller can not control the competitive price for tea & snacks. If she charges a higher price, she loses the buyers as they will switch over to the other one selling the same items in close proximity. On the other hand, charging a lower price is irrational. Hence, she has to accept the ruling price.
- c) Labour is considered to be the only important factor of

production. Selling hot tea & snacks at a particular crowded spot requires very little investment. The woman seller may require at the best a small stall made either of bamboo or cheap wood, a woven, a small table and one big cattle along with a few cups and plates. Thus, credit requirement for such a stall is also low. In fact, the only important requirement is long hours of presence at the site.

d) Accordingly, the cost of production is mainly in the nature of expenses incurred in acquiring the tea leaves and sugar and the snacks. This is obviously very small and can be assumed to be a constant proportion of total sales. However, the seller, in this case, has another significant cost to incur. This is the cost which she has to bear in order to keep potential competitor out of the market.

e) The woman tea vendor is too poor to use other material aids like that of advertising in order to increase her sales. The only way by which she can increase her sales is by decorating her stall or shouting to attract attention or by wearing up to date and fashionable dresses.

f) To begin with, the tea-snacks-seller controls the entire space. Whenever the potential demand exists in the locality some people have to take on the role of entrepreneurs, to discover and exploit it. It is assumed that one such woman has acted as the entrepreneur and set up the tea-stall and the entire space has come under her control.

g) Even if she has full control over the space, she does not have the legal status to do so.

Now, so long the seller-woman has the full control over her territory, she maximises her sale over the area. But she then faces one problem which has to be resolved. As the activity requires her presence at one spot, it becomes difficult for her to exploit the potential demand located further away from the stall. This would certainly attract other competitor sellers who will thus become the potential rivals of the 1st seller.

Obviously, the 1st seller would then have to spend something to prevent a given territory or turf from being encroached upon. The level of effort or energy she is required to spend to maintain her turf is her opportunity cost. As a rational-being, she can be expected to take measures to minimise her "defence costs" by reducing the level of effort that she has to expend. And this can be done with the help of informal contracts with others by which the group mutually agrees to keep others out.

Informal contracts with other vendors, preferably in a complementary trade or even in the same trade operating from a different location are found to be convenient solutions in Darjeeling hills. Very often local police and civic officials also offer these protection services on the payment of weekly or monthly bribes to them. Many cautious women sellers are found to have calculated this "defence cost" as a part of their total costs. Thus, an intruder, therefore, has to face not only the existing seller's wrath, but also a combined action from the group with whom the seller has informally created "defence arrangements".

It thus follows that in the urban informal sector of Darjeeling-hills, in the frequently visited spots by the tourists and in other spots of high population density, the tea-vendors and other hawkers are united as a group to collectively protect their extralegal rights. Secondly, as such informal contracts are easier to work out among groups having common social and cultural backgrounds, ethnic homogeneity in trades and vocations becomes a commonly observed feature. This so happens because persons belonging to common social groups are likely to be less opportunistic. That is why, it is seen that the street vendors dealing in second hand garments and woolen garments are mostly the Tibetans while most of the street vendors dealing in tea-snacks & other dry food items in the selected tourist spots are Nepalese.

Through such informal contracts the women vendors are able to

effectively generate for themselves extralegal property rights, even on public property in Darjeeling hills. These contracts create restrictions within the informal sector, and prevent universal access to earning opportunities. Hence, although the entry of the workers are assumed to be free in the informal sector, the upcoming development of restrictions imposed by the group of self-serving workers is the new phenomenon in the urban centres of Darjeeling hills.

Now with the expansion of the towns, the value of the locations begin to increase. It has been observed by this researcher in Darjeeling that during the last ten-year period, the areas which were thinly populated, have been crowded by the people migrated from the rural areas. And the value of the locations has increased significantly. The sales of such tea-vendors have grown; and in the business additional help is often required. In these activities, trust has to be given a high premium because a hired helper, in no times, learns the trade, and there is always a danger that the hired helper may decide to set up her own independent stall quickly and thus becomes a rival. This has led the existing sellers become more practical. A member of the immediate family of kinship group is encouraged to become the helper; by doing so they check the opportunism too. If sales continue to increase, the assistant may even be allowed to set herself up independently. Work sharing thus becomes a predictable feature of this model. These processes of work sharing in informal sector are common also to other big cities in India.

The type of evidence required to confirm the model suggested above is explained in the chapter where the status of domestic servants has been explained. It is also a typical character of Darjeeling town that the water-carriers have allocated the territory clearly demarcated by the competing groups. Except for a few weak carriers, other women water-suppliers have allocated sites from which they operate.

The interesting features of these contracting procedures is

that free-rider problems are not likely to emerge because of the nature of the informal contracts. These arrangements are used as a substitute for law, and the workers know that a breach of contract would lead not only to confusion but also to the disappearance of the earning opportunity. It thus follows that entry into these informal sector activities in the urban area is selective. Also using such methods groups can exploit any prospective rent seeking opportunity in the towns.

8.2 : Determinants of Urban Informal Sector Earnings of Women

It has been discussed in the previous chapters that women workers due to certain economic and cultural compulsions along with the restrictions on their entry imposed in the formal sector have actively participated in various spheres of informal activities in Darjeeling hills. In the rural areas, agriculture is the only source in the informal sector where they have been toiling either as cultivators, or agricultural labourers. The urban informal sector, on the other hand, is heterogeneous and also exhibits a wide diversity of incomes.

It is a well known fact that when people are asked to reveal their income in sample surveys they have a systematic tendency to underestimate it. In our survey too, we faced the same problems from the respondent women. It was very difficult to calculate the exact earnings of these workers. It was, however, possible to estimate the earnings of the domestic servants and the construction workers but for the self-employed and artisan workers, as there was a clear underestimation, we have added 20% more on their earnings to make the earnings more acceptable and correct. The following table reports the monthly earnings accruing to the women in various informal sector activities of Darjeeling urban centres.

It is seen that the construction works in the service sector has offered the lowest rewards, partly perhaps because of the low capital and skill intensity followed by the employment of the women

in construction sector at an average of six months only per annum. The manufacturing sector offers a moderately higher income

Table 8.1 : Average Informal Sector Income of the Women by Activity

Activity	Average Income (in Rs.)	Respondents (N)
Knitting	235	15
Weaving	1308	15
Other homebased Prodn.	1220	20
A. Manufacturing total	953	50
Small restaurants (food stalls)	563	84
Vending in green vegetables and other similar items	511	99
Retailing in woolen and 2nd hand garments and other varieties items	1116	46
Retailing in grocery	640	47
Others	1036	24
B. Petty trading total	681	300
Domestic service	239	200
Teaching in nursery schools	609	12
C. Services total	260	212
D. Construction works	176	332

Source : Field survey

level of Rs.953 per month. The sub-sector that appears especially rewarding in manufacturing is the weaving. In weaving, however, there is a clear cut division between the entrepreneurs and artisan weavers. Whereas the artisan weavers in no case are found to earn more than Rs.1,000 per month, the entrepreneurs earn handsomely. Other homebased production which includes the production of country liquor, handicrafts

items and tailoring cum embroidery have also provided better income-earning opportunities to the women in urban areas.

In trade, the retailing of woolen and the 2nd hand garments and other varieties items etc. are found to be profitable. As expected, the earnings of the street vendors (roadside food stall owners and green vegetable sellers) are relatively low. The very lowest incomes are concentrated among the construction workers, knitters and the domestic servants. Also, these averages mark a wide variation in the distribution of earnings within each sector of activity. Now, let us move to the question, what are the determinants of the earnings of women in the urban informal sector of Darjeeling hills?

Informal sector studies since mid-70's have been undertaken in many of the developing countries in Africa and Latin America. In these countries, the problem of rapid urbanisation due to high rates of in-migration and very slow growth of formal sector jobs is widely known. Researchers, accordingly, have studied the importance of informal sector as employment generating sector although the earnings from informal sector has been found less than that offered by the formal sector employment. The established notions about the determinants of informal sector earnings are as follows:

- i) The human capital theory suggests that educational attainment and work experience are important determinants of earnings in the formal sector. The employment in the formal sector puts some restrictions on the basis of a stipulated minimum education and skill level attainment for the job-seekers. It is, on the other hand, argued that human capital has no effect on the earnings of employees in the informal sector. The advocates of dualism theory argue that employers hire workers without educational screening and provide little subsequent on-the-job training. Thus, the effect of educational attainment on the earnings in the informal sector is predicted to be insignificant and the workers are expected to exhibit a flat profile of earnings across age-groups.⁵

ii) Another predictable result from the human capital theory is that informal sector earnings are positively related to the workers' age. Workers who are older have a higher marginal product because of the skills and experience accumulated with age.⁶

iii) According to the dual market model, the migration also plays a crucial role in determining the earnings in the formal and informal sectors. The model suggests that the rural migration is inversely related with employment in the formal sector.⁷ This implies that migrants are less likely to be employed in the formal sector. This compels them to be available for work even at a very low wage-rate at the lowest - earning informal sector. The native workers, on the other hand, are more likely to be employed in the formal sector. Hence, they can exercise their choices in selecting the informal sector jobs. Thus, the earnings in the informal sector is expected to be influenced by the domicile status of the workers.

iv) Family background has also been considered while estimating the informal sector earnings by many researchers. In fact, in India the position of individuals in the social hierarchy is traditionally defined by their caste. The caste ranking is also clearly associated with economic position. The scheduled castes in most places in India, lie at the bottom of the social and economic hierarchy. Studies carried out in different parts of India have found that the proportion attending school is lower and the likelihood of dropping out is greater among them than among the middle and upper castes. In addition, the performance compared to students of other castes is generally poorer.⁸ Tilak, in this context, has argued that the scheduled castes find it difficult to adjust to the curriculum and methods of teaching because they are glared to the requirements of children of the more privileged groups. The schedule castes are also the victims of deliberate discrimination and oppression by other castes.⁹ In view of these facts, the scheduled castes and the tribes may also find it difficult to penetrate established networks to obtain

jobs in the informal sector. Thus, the scheduled castes and tribes women may have lower earnings than others in the informal sector.

v) The employment status of the informal sector workers is considered to be one of the important factor in determining the informal sector earnings by Friedman and Sullivan.¹⁰ Their opinion is that the distinction between manual and non-manual workers is not at all important in the informal sector.

8.2.1 : Regression Analysis of the Informal Sector Earnings

An attempt to identify the factor determining the urban informal sector earnings of women workers of Darjeeling hill areas has been made here now by employing multiple regression analysis. The model offering the highest explanatory power is linear and of the form:

$$Y = a_0 + a_1 E + a_2 A + a_3 EXP + a_4 CASTE + a_5 NONMAN + a_6 DOMNAT + e$$

where

Y = the annual earnings of the women workers of the informal sector;

E = the education level of the women workers. For the sake of simplicity, we have numericalised the education level in the following way : 0 = education nil, 1 = education below primary level, 2 = education is primary and above but below middle (= class viii), 3 = education is middle and above but below matric, 4 = education is matric and above but below H.S., 5 = educations H.S. & above but below graduation, 6 = graduation and above.

A = A proxy for total work experience, measured by age in years.

EXP = A proxy for work-experience in the present informal-job, measured by length of service, in years.

CASTE = A dummy variable, equal to 1 if belonging to scheduled caste/tribe, 0 if otherwise.

NONMAN = a dummy variable, equal to 1 if the work is non-manual,

o if otherwise i.e., manual.

DOMNAT = a dummy variable, equal to 1 if the worker is domicially native, 0 if otherwise ie. migrated.

e = the error term.

We had a sample of 894 female workers from various urban informal activities. The various sectors such as the manufacturing, petty trade, domestic service and the construction works were not represented equally. The sample observations varied from 50 to 332 in these activities. Hence, in order to have a somewhat balanced representation and to make the regression controllable and manageable, we chose 125 samples through random selection. The sub-sample set constitutes 14% of the first hand sample we had. This seems to fairly represent our first hand sample. The sub-set now consists of 125 urban women workers of whom 50 are from petty trade, 30 from domestic service, 30 from construction works and 15 from homebased manufacturing artisans-cum-entrepreneurs. Even now, sectorial representation has not been fairly equal. But this was so done in view of the relative importance of the different activities. In the sub-set of 125 samples, petty trade is little bit over represented simply because of the fact that this activity displays greater heterogeneity in the urban informal sector in Darjeeling hill areas.¹¹

Table 8.2 presents the regression analysis of earnings from informal sector activities by the women workers.

Table 8.2 : Multiple Regression Analysis of Earnings of Women of Urban Informal Sector in Darjeeling Hills

Variables	Coefficients	t-statistic	Significance*
constant	$a_0 : -376.88$	-	-
E	$a_1 : 1442.90$	4.8775	1
A	$a_2 : -89.001$	-1.5164	20
EXP	$a_3 : 961.15$	5.9278	1
CASTE	$a_4 : 994.50$	1.2594	--
NON-MAN	$a_5 : 2976.20$	3.1180	1
DOMNAT	$a_6 : -2226.10$	-2.2701	5
R^2	0.565		
F	25.590		
Residual			
Sum of Squares	.21414E+10		

*This column indicates the level at which the corresponding coefficient is statistically significant, e.g., an entry of 1 = significance at the 99% level.

The selected equation explains 56.5% ($R^2 = .565$) variation in the earnings of the women workers in the sample, which is very reasonable for cross section data.¹² The regression results presented in the table above are quite interesting. Contrary to the assertions of dual labour market hypothesis, education and work experience are found to be the important determinants of women's earnings in the informal sector. However, age of the worker is not significant in determining their earning. Education certainly is not a criterion for entry into the informal sector but it plays a vital role in selecting a particular activity within the informal sector itself. For example, the women with certain level of education in Darjeeling hill's urban centres are mostly absorbed in non-wage activities like household

manufacturing and small & petty business; but majority of workers with no educational background at all are found to be compelled to work in the informal wage-sector as domestic servants, construction workers and coolies etc.

The statistically significant relationship of work experience with earnings in the informal sector suggests, contrary to the popular belief, that jobs in this sector involve on-the-job training. This appears to be quite plausible considering that at the time of selecting the sub-set of 125 samples for regression analysis, 50% of the informal sector women consisted of production and trade workers. A considerable part of them were working as helpers and assistants. They learned the insights of the jobs by observing the senior workers and in weaving and knitting activities, in particular, the trainee assistants were shown how to operate the looms and knitting machines by their senior co-workers. In due course, they were likely to be shouldering the entire responsibility of the jobs. Another factor responsible for higher earnings with experience is that in informal jobs like construction work and wage-earners in weaving, the employers paid their employees on a piece-rate basis. Under such a scheme, inexperienced workers earned less, as their productivity was lower and quality of work was inferior.¹³ Another important reason, suggested by Dore, is that long service workers, in the informal sector may be paid a loyalty premium by their employers.¹⁴

It might look contradictory, to some extent, to see that age factor is less significant in determining women's income in the urban informal sector of Darjeeling Hills. The apparent contradiction can be explained by the fact that the women involved in particular manual work were not sticking to a longer time in that. The frequent change of the jobs was, therefore, a constraint to acquire the experience in a particular line for them. The work experience in a job thus is not consistent with the workers' age. Equally important reason is that the aged women in arduous manual works were less efficient and less

productive. Accordingly the employers paid them less. The negative coefficient of age-factor support this explanation. Consideration of all categories of the informal works, however, showed that the total earning is almost to be independent of the age of women workers.

The caste factor in Darjeeling hills in no way, affected the earnings of women workers in the informal sector. This certainly proves that the scheduled castes and scheduled tribes are not subject to deliberate discrimination and oppression as found by many researchers in other parts of our country. This idea is supported by the fact that petty trading in Darjeeling hills is mainly controlled by the SC and STs. Also, already explained is the fact that the Tibetans belonging to ST category have proved themselves as successful entrepreneurs.

The structural variables - NONMAN and DOMNAT both are found to be statistically significant at 1% and 5% level respectively. This is not surprising as non-manual jobs are characterised by the extensive use of human capital as well as physical capital. On the other hand manual jobs are characterised by the extensive use of labour power only (i.e. domestic service, construction worker and operative works in manufacturing etc.). As expected the rate of return to the use of capital and education is also higher for non-manual employer than for manual employer. A striking feature of the pattern of earnings of the female workers in the sample is that the average monthly earnings of the non manual workers were 222% higher than those workers in the manual work. The former earned on the average Rs.9565 per annum compared to the meager earnings of Rs.2964 for the latter. This clearly rejects the Friedman Sullivan hypothesis that the distinction between manual and non-manual work is not important in the informal sector.

Likewise, the average earnings of native women and migrated women of urban informal sector was calculated. It was found that the native women on the average had earned Rs.7371 per annum against Rs.4060 earned by the rural migrants. The native women in informal sector earned 81% higher than that earned by the rural migrants. It

must be mentioned in this case that while enlisting the earnings of the women-workers, particularly of the residential domestic servants, the real earning in terms of free shelter, free food and free clothing have not been taken into account in view of the problems in determining their imputed value. Even if it is included, the conclusion would not change.

It is thus seen that the earnings of the women workers in Darjeeling informal sector do not follow the established pattern as mentioned by the researchers. Many of the established facts are contradicted by the typical character of the informal sector activities of Darjeeling hills.

8.3 : Summary

The urban informal sector of Darjeeling hills are characterised by the growth of typical informal contracting processes among a homogeneous group of workers. These contracting processes present problems as well as some promises. Through the mutual understanding with fellow workers or with the help of muscle power the workers (inclusive of women workers) erect entry barriers to prevent others from encroaching on their earning sources. These barriers are essentially poverty alleviating institutions that deprived outsiders from a chance of seeking employment opportunities in the urban areas.

This sector, on the other hand, has proved itself to be full of resources which are being exploited by the so-called 'exploited' of the urban society. They have been successful in tapping all potential markets at all corners of the urban centres and the scarce capital is put to its most productive use.

However, the earnings of the women workers from the various informal sector activities are different depending on the nature of the works. The determinants of these earnings are also found to be different, to some extent, from those established by various researchers in the context of third world countries. A linear

regression analysis to find the determinants of the earnings of these workers from informal sector activities in Darjeeling hills undertaken in this chapter has shown that education and work experience of the workers along with the attributes like the non-manual characteristic of the work and the domicile status of the workers themselves have significant affect on the earning potentials but the caste or the age factor of the workers have no impact at all.

Notes and References :

1. See William J. House, "Nairobi's Informal Sector : Dynamic Entrepreneurs or Surplus Labour?", *Economic Development and Cultural Change*, Vol.32, No.2, Jan.1984, p.279, for a description of some of the forms of harassment. For the Indian experience, see Alfred de Souza, (ed.) *the Indian City*, South Asia Books, New Delhi, 1977. and S. Gothoskar, (ed), *The Struggles of Women at Work*, Vikash, New Delhi, 1992.
2. N. V. Jagannathan, *Informal Markets in Developing countries*, OUP, 1987, p.60
3. ibid, p.61
4. See Biswajit Banerjee, "Social Networks in the Migration Process : Empirical Evidence on Chain Migration in India", *Journal of Developing Areas*, Vol.17, Jan, 1983, p.185-196, for an analysis of these processes in the urban informal sector in Delhi.
5. Biswajit Banerjee, *Rural to Urban Migration and the Urban Labour Market*, Himalaya Publishing House, 1986, p.188
6. William J. House, op. cit., p.297
7. M. B. Tannen, " Labour Market in North East Brazil : Does the Dual Market Model Apply?", *Economic Development and Cultural Change*, Vol.39, No.3, April 1991 p.578
8. Biswajit Banerjee, op. cit., p.192
9. Jandhyala B. G. Tilak, "Inequality in Education in India", *Indian Journal of Industrial Relations*, Vol.14, No. 3, January, p.417-436
10. John Friedman and Flora Sullivan, "The Absorption of Labour in the Urban Economy: The Case of Developing Countries", *Economic Development and Cultural Change* Vol. 22, No.3. April, 1974, p.385 - 413
11. Table 8.1 shows that the trade sector reflects the most heterogeneous type of works where the earning from different trading is higher than earned by the women absorbed in informal service sector.
12. For the support, see William J. House, op.cit.,p.289..
13. Biswajit Banerjee, op. cit., p.203.
14. Dore Roland, "The Labour Market and Pattern of Employment in the Wage Sector of LDCs: Implication for the Volume of Employment Generated", *World Development*, Vol.2, No.4 & 5, April - May 1974, p.1