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## Socio-economic Conditions of Female Home Workers in Urban Amritsar, Punjab, India

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### **Abstract:**

*A home worker works in his/her own premises rather than that of the employer. They provide employer with the desired product. So, such people are employees at home rather than at work place. Due to absence of direct employer-employee relationship and existence of intermediaries, such workers fall within the category of employed and self-employed workers. There is no system to enforce minimum wages due to absence of formal contractual relationship between employee and employer or employee and employer's agent. As, such workers are not absorbed by formal sector due to their limited skills, so they are subjected to exploitation in various forms, by the person or organization for whom they work. The mode of payment for home worker is on either piece rate basis or time rate basis depending upon the nature economic activity, in which he/she is involved. From detailed analysis of socio economic conditions of female home workers, this study concludes that Government, NGOs and general public should join hands together in order to uplift their condition in the society.*

**Keywords:** Employee, employer, home worker, organization, piece rate, self-employed, time rate

### **1. Introduction**

The Second National Commission of labour (2002) has categorized home workers as

- a. Independent own-account workers
- b. Dependent sub-contract workers

For 2<sup>nd</sup> category, the term home workers are recommended, who are basically a subset of home workers. A home worker works in his/her own premises rather than that of the employer. He provides employer with the desired product. So, such people are employees at home rather than at work place. Due to absence of direct employer-employee relationship and existence of intermediaries, such workers fall within the category of employed and self employed workers. There is no system to enforce minimum wages due to absence of formal contractual relationship between employee and employer or employee and employer's agent. As, such workers are not absorbed by formal sector due to their limited skills, so they are subjected to exploitation in various forms, by the person or organization for whom they work. The mode of payment for home worker is on either piece rate basis or time rate basis depending upon the nature economic activity, in which he/she is involved.

In this study, an effort has been made to analyze the socio economic condition of female home workers in urban Amritsar.

The broad objective of the study is to examine the socio economic conditions of female home workers in urban areas but specifically study aims at:

- I. Analyzing the living and working conditions of female home workers,
- II. Analyzing the income, expenditure and saving patterns of female home workers and,
- III. Analyzing the availability of social security provisions available to them.

### **2. Review of Literature**

**Unni (2001)** made a study, aimed at providing the evidence of the growing informalization of the labour force in south Asian countries. Within wage employment, conditions of home workers were vulnerable. The low quality of employment, available to women in the informal economy was brought into notice by evidence on wages and incomes received and differentials in earnings. Finding revealed that the concept of the informal sector as defined in SNA 1993, needed to be widened to include workers, who were more invisible and vulnerable in the labour market, such as out workers, especially women home workers.

**Bhasin (2008)** while summarizing a part of the report of NCEUS, stated that women home workers worked for about seven days a week at their peak season, but faced a major problem of seasonality of work. In the lean season, the females received only around four hours of work per day. Home based weavers and hand paper makers reported months, with no work at all. Such seasonality of work reduced the income, earning ability of these home workers. Moreover, they were subjected to direct exploitation by the contractor, from whom they got the work, under different types of contracts. One of the more exploitative of which was piece rate work. About 79 percent of women and 63 percent of men, home workers were paid on piece rate basis. Home workers were dependent on sub contractors for work orders, raw materials and the sale of finished goods. They were also isolated from their fellow

workers in the trade. This dependence on contractor, together with the isolation, undermined their ability to bargain for higher piece rate, timely payments or overtime pay. Piece rate wage, receiving home based workers, had many hidden costs like use of homes, electricity, delayed payments and arbitrary cuts in wages on the pretext of poor quality. Some, not so hidden costs were the costs of inputs such as thread for garment workers, maintenance of equipment etc. All these were often not factored into the wages, leading to extremely low net wages per day.

### 3. Data base and Methodology

#### 3.1. Hypothesis

To find variance in income of other earning members of family of female home workers accounted to her monthly income, simple regression analysis was performed.

→ Null hypothesis H<sub>0</sub>: Monthly income of female home workers did not significantly effect the monthly income of family members

To find variance in monthly savings of female workers due to monthly family income, simple regression analysis was performed to test following hypothesis:

→ Null hypothesis H<sub>0</sub>: Monthly family income of families of female workers did not significantly effect the monthly savings of female workers

Further, to test the odds of decision-making power of female home workers at various levels of monthly income, logistic regression analysis was performed. In both the regression analysis, following hypothesis was tested.

→ Null hypothesis H<sub>0</sub>: Monthly income of female home workers did not significantly effect the decision making power

To find association between groups, chi-square test was performed with following hypothesis.

→ Null Hypotheses H<sub>0</sub>: There is no significant association between family income of female home workers and different socio-economic variables<sup>1</sup>.

#### 3.2. Area of Research

In order to analyze socio economic conditions of female home workers, a micro level study has been conducted in Amritsar city. The study has made use of primary data, collected from female home workers with the help of well drafted, pre tested, structured interview schedule. In order to make the sample representative, 20 home workers each, have randomly been selected from Central, Northern, Southern, Eastern and Western part of city and thus, a sample of 100 female home workers (25 badam breakers, 25 salwar makers, 25 duppatta decorators, 25 cutting threads of suits and shawls) in total has been taken. Study focused on females of 15 years' age and above.

#### 3.3. Statistical Methods Used

For the purpose of data analysis, use of simple statistical tools like averages, percentages have been made. Further, use of simple linear regression, logistic regression and chi-square test was made, to find the results. The research reporting text consists of various tables, bar diagrams and pie diagrams for effective understanding of the results.

#### 3.4. Methodology

SNA percentage was calculated by formula:

##### 3.4.1. $SNA^2$ percentage = $\frac{SNA}{(SNA+Extended\ SNA+Non\ SNA)} \times 100$

To find association between health conditions of female home workers and her family income, options of two health variables i.e. health status and treatment status is assigned numbers from 1 to 4 thereby depicting bad, average, good and very good status.

Further, calorie intake of female home workers was calculated by taking the total of their milk, non-veg, curd, pulses, vegetables, fruits and rice/chapatti consumption per day and total so obtained was converted into calories intake by consulting calorie chart of Indian Institute of Nutrition, Hyderabad. Resultant figures so derived were again measured as percentage of minimum calories requirement of 2250 per day as suggested by Rath and Dandekar (1971) Via formula:

<sup>1</sup> Different socio economic variables include SNA percentage, decision making power, health, health treatment status, percentage calorie intake to minimum calorie requirement, type of house, drinking water, toilet facility, electricity connection, cooking device, percentage expenditure on food items, percentage expenditure on non food items, percentage expenditure on intoxication, savings etc

<sup>2</sup> The central statistical organization of the GOI provides official visibility to the double burden of work. The report classifies the activities based on 1993 system of national accounts (SNA) into 3 categories:-

1. Those coming under economic activities that are included in the SNA.
2. Those that are not included in the SNA but are characterized as extended SNA, which include family maintenance and care for children, old and sick in the family.
3. Non-SNA consisting of the social and cultural activities, leisure and personal care.

### 3.4.2. Calorie Intake as a Percentage of Minimum Calorie Requirement= $\frac{\text{Calorie Intake}}{2250} \times 100$

To analyse housing facilities and family income of female home workers, types of different housing variables that is type of house<sup>3</sup>, toilet facility, drinking water facility, cooking device and electricity connection status were assigned numbers 1 to 3 thereby depicting bad, average and good housing facilities.

The monthly income of females has been categorized as up to `1500, `1500-3000 and `3000 and above, similarly, family income has been categorized as up to `9000, `9000-18000 and `18000 and above.

## 4. Study Findings

### 4.1. Distribution of Female Home Workers on the Basis of Their Age and Marital Status

Distribution of female home workers, on the basis of their age has been shown in Table 1, as well with the help of Bar Chart 1. It is clear from the table that 38 percent of home workers were in the age group of 15-25 years, 17 percent were in age group of 26-35 years, 24 percent were in the age group of 36-45 years, whereas 21 percent were above 46 years of age. Thus, it was found that majority of these females were young, belonging to age group 18-45 years, when the family responsibilities like rearing of children, are maximum.

AGE	Percent
15-25	38.0
26-35	17.0
36-45	24.0
46 AND ABOVE	21.0
Total	100.0

Table 1: Age wise distribution of female home workers

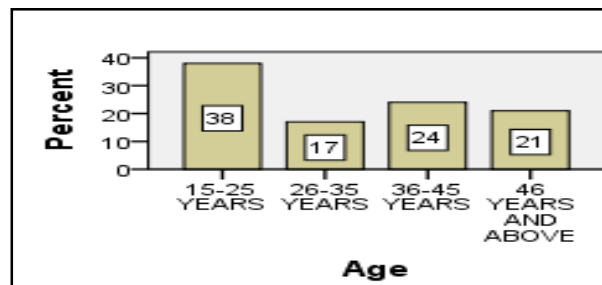


Figure 1: Age wise distribution of female home workers

32 percent of them were unmarried, 10 percent were widow/divorcees or separated, who were either living with parents, in-laws or in some cases, with their kids. Majority of these, i.e. 58 percent were married.

Marital status	Percentage
UNMARRIED	32.0
WIDOW/SEPERATED	10.0
MARRIED	58.0
Total	100.0

Table 2: Distribution of female home workers as per marital status

### 4.2. Education

Furthermore, study found that 24 percent of the female home workers were illiterate, whereas remaining 76 percent were literate. Majority of these literates had passed up to medium or matric standard.

### 4.3. Distribution on the Basis of Caste and Religion

41 percent of female home workers were scheduled caste, 15 percent were from other backward class (non-creamy layer) and 44 percent were from other classes. Furthermore, study found that majority of female home workers were from Hindu (66 percent) and Sikh (31 percent) religion.

<sup>3</sup>Type of house: Bad (slum with bamboo wall, kucha floor and plastic roof), Average (single room, mud wall, cemented floor and baale wali roof), Good (more than one room, bricks wall, tiles floor and concrete roof)

Sub caste	Percentage
SC	41.0
OBC NON CREAMY LAYER	15.0
OTHER	44.0
Total	100.0

Table 3: Distribution of female home workers on the basis of caste

#### 4.4. Distribution on the Basis of Domicile

Efforts were also made to find out, whether female home workers belonged to Punjab state or have migrated from other states. Distribution of female home workers, on the basis of their domicile is presented in table 4, which shows that majority of them (91 percent) of home workers were from Punjab State and just 9 percent had migrated from states like Haryana (1 percent), Rajasthan (2 percent), U.P. (5 percent) and Uttarakhand (1 percent) etc. Study has also found that 22 percent of these home workers migrated from rural areas, whereas 78 percent from urban areas.

State	Percentage
Haryana	1.0
Rajasthan	2.0
Punjab	91.0
U.P	5.0
Uttarakhand	1.0
Total	100.0

Table 4: Distribution of female home workers on the basis of domicile

#### 4.5. Attitude of Employer/ Employer's Agent

Study found that female home workers, had contact with employer via intermediary or agent. It is clear from pie chart that 36 percent of females felt that employer/agent were caring towards them, where as 9 percent felt they were harsh towards them and 55 percent felt that employer/agent were indifferent towards them.

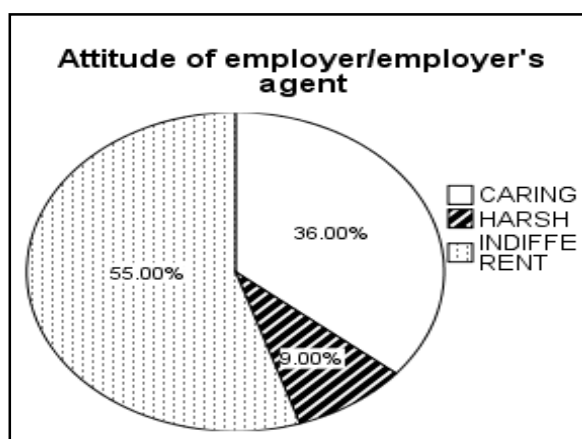


Figure 2: Attitude of employer/ employer's agent towards female home workers

When asked about receiving any gift on festivals or occasions from the employer/agent, 95 percent replied in negative.

- Working conditions of female home workers: These females work at their homes, mostly when family members are out for job or study. Study found that they were mostly dependent on Municipal Corporation taps or motor for drinking water and using toilets at their homes. So, their drinking water and sanitation facilities were far better than females, working outside their homes.
- Any sort of exploitation while working: Further study found that 40 percent of female home worker were tolerating abusive and harsh language from employer/agent where as, 60 percent of them were of the view that there was no exploitation while working.

Any sort of exploitation while working	Percent
Yes, Mental Exploitation	40.0
NO	60.0
Total	100.0

Table 5: Exploitation while working

4.6. Type of Family and Family Size

Study found that 58 percent of female home workers were living in nuclear families, where as 32 percent in joint families and 10 percent in extended families. It is clear from table 6 and bar chart Figure 3, that there were up to 4 members in 19 percent of home worker’s families, between 5-8 members in 78 percent families and 9 members and above in remaining 3 percent families. Study further found that 20 percent female home workers were living with their in laws.

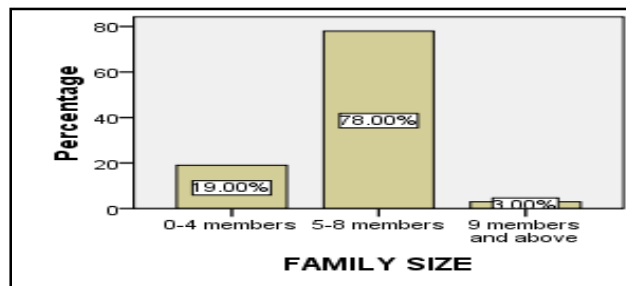


Figure 3: Distribution of female home workers on the basis of family size

Household size	Percent
0-4 Members	19.0
5-8 Members	78.0
9 Members and above	3.0
Total	100.0

Table 6: Distribution of female home workers on the basis of family size

4.7. Husband’s Employment Status

Study found that husbands of 40 percent female home workers were employed in petty jobs like shop attendants, factory workers, whereas that of 4 percent were unemployed and that of 24 percent were self-employed like street vendors, petty shopkeepers. For remaining 32 percent, no information was available because either female home workers were not ready to share due to widow or divorcee status or they were unmarried.

Employment of husband	Percent
EMPLOYED	40.0
UNEMPLOYED	4.0
SELF EMPLOYED (HOME WORKERS)	24.0
NA	32.0
Total	100.0

Table 7: Husband’s employment status

4.8. Head of Family

In majority of families of female home workers, husband (39 percent) or father (28 percent) or in laws (18 percent) were heading the family. It is only in 11 percent cases that respondent, herself, and in 4 percent cases, her mother was the head of the family. Thus, it can be concluded that male dominance was prevalent in case of head of family of female home workers. When they were asked whether they get enough support from male members of their family for performing domestic chores, majority of them answered in negative.

Head of family	Percent
Husband	39.0
Self	11.0
Father	28.0
Mother	4.0
In laws	18.0
Total	100.0

Table 8: Head of family

4.9. Child Care during Working Hours

Study found that in case of 17 percent of female home workers, in laws were looking after their children while they were working, in 20 percent cases, relatives were looking after them and in 63 percent cases, female home worker used to work when their kids were in schools.

Child Care While Working	Percent
Relatives	20.0
In laws	17.0
Any other	63.0
Total	100.0

Table 9: Who looks after children of Female home workers when they go for work

#### 4.10. Family Atmosphere

Study further found that 52 percent of female home workers were happy with their family, 2 percent were indifferent due to non cooperative atmosphere at home, 31 were burdened due to more dependents in the family, where as 15 percent were not happy at all due to widow/divorcee status.

#### 4.11. Incidence of Domestic Violence

41 percent of Female home workers were tolerating domestic violence (physical and mental abuse), where as 59 were not facing it. Major reason for domestic violence was alcohol addiction by the male members of the family.

Do you fell prey to domestic violence from your husband or in laws	Percent
Yes	41.0
No	59.0
Total	100.0

Table 10: Do you fell prey to domestic violence from your husband or in laws

#### 4.12. Monthly Income of the Female Home Workers

Study found that monthly income of female home workers was `1500 to `4000 per month with mean monthly income of `2750. It is clear from table 11, that 55 percent of females earned income up to `1500, 40 percent earned income between `1500-3000 and 5 percent earned upto `3000 and above. Further, study found that in case of 86 percent of female home workers, they felt that their daily earnings were not sufficient to meet the bare necessities of life, whereas only 14 percent felt that their earnings were enough for them.

Monthly Income (in `)	Percent
Up to `1500	55.0
`1500-3000	40.0
`3000 and above	5.0
Total	100.0

Table 11: Monthly income of female home workers

#### 4.13. Monthly Family Income and per day per Capita Income of Sampled Families

Study found that family income of female home workers was `3500 to `18000 per month, with mean family monthly income of `10750. It is clear from table 12 that 54 percent families of female home workers earned up to `9000 and 46 percent earned above `9000 per month.

Income slab (In `)	percent
Up to `9000	54.0
`9000 and above	46.0
Total	100.0

Table 12: Family income of female home workers

Income per day (in `)	Percent
Up to `50	30.0
`50-100	64.0
`100 AND ABOVE	6.0
Total	100.0

Table 13: Per day per capita income of the families of female home workers

Families of 30 percent female home workers were having per day per capita income of up to `50, of 64 percent between `50-100 and of 6 percent up to `100 and above.

#### 4.14. Variance in Monthly Income of Earning Members of Family of the Female Home Workers Due to Their Monthly Income

Linear regression test was performed by taking monthly income of 100 females as independent variable and the monthly income of other earning members of their families as dependent variable. It was found that the value of correlation coefficient was 0.286, thereby indicating positive correlation between monthly income of female home workers and monthly income of their family members. Value of  $R^2$  (0.082) was very small, thereby showing that 8 percent variation in monthly income of family members can be explained by monthly income of females. Further, the results of ANOVA [ $F(1, 98) = 8.757, p < 0.05$ ] showed that the regression model significantly predicted outcome variable. It is clear from table 14, that  $\beta = 1.026$ , t value for monthly income was 2.959. Since,  $p < 0.05$ , so, the null hypothesis was rejected.

Monthly income	Constant	$\beta$ Coefficient	R	$R^2$	F value	t value	p value	Result: Null hypothesis
	6791.732	1.026	0.286	0.082	8.757*	2.959	0.004	Significant, Hypothesis rejected
					(1, 98)			

Table 14: Regression results (variance in monthly income of family members due to monthly income of female home workers)

Note: \* denote significant at 5 percent level

#### 4.15. Variance in Decision Making Power of Female Home Workers at Various Levels of Their Monthly Income

To find the variance, simple logistic regression analysis was performed with categorical variable monthly income (Up to `1500, `1500-3000 and `3000 and above) as independent variable and dummy variable decision making power of females (Yes=1, No=0) as dependent variable. Result found that in 74 percent cases, females were having no decision-making power, where as in 26 percent cases only, female were having decision-making power in the family. The effect of monthly income on decision making power was found to be statistically insignificant with ( $\beta = -0.474$  and  $p = 0.251$ ). Thus, the monthly income of female home workers has no influence on decision-making power. Moreover, the odds ratio of decision-making power was found to be 0.622 with 95 percent class interval (0.277-1.399), which was statistically not significant. It indicated that monthly income of female home workers had no influence on decision-making power. So, the null hypothesis was unable to be rejected.

Relation between gender's earnings and decision making power	$\beta$	Degree of Freedom	Sig. value	Exp ( $\beta$ )	95% C.I for Exp ( $\beta$ )		Result: Null Hypothesis
					Lower	Upper	
Relation between gender's earning and decision making power	-0.474	1	0.251	0.622	0.277	1.399	Insignificant, unable to be rejected

Table 15: Results of Binary Logistic

(variance in decision-making power at various levels of monthly income of female home workers)

#### 4.16. Association between SNA Percentage and Family Income of the Female Home Workers

Total 54 percent and 46 percent of females were having monthly family income of up to `9000 and `9000 and above. Further, total 66 percent and 34 percent of females were having SNA percentage of up to 50 percent and 50 percent and above. Pearson's chi square value is 0.33 with 1 degree of freedom. Since, sig. value was 0.56 and  $p > 0.05$ , so, the null hypothesis that SNA percentage and family income of female home workers are independent, was unable to be rejected.

Monthly family income/SNA percentage	Up to 50 percent	Above 50 percent	Total
Up to `9000	37	17	54
`9000 and above	29	17	46
Total	66	34	100

Table 16: Table of observed frequencies

Level of significance: 5% Degree of freedom: 1 Sig. value: 0.565 Chi-square statistics: 0.332 Result: Insignificant

#### 4.17. Association between Family Income and Health Status of the Female Home Workers

Total 54 percent and 46 percent of females were having monthly family income of up to `9000 and `9000 and above. Further, total 18 percent, 45 percent and 37 percent of females were having bad, average and good health. Pearson's chi square value was 1.41 with 2 degrees of freedom. Since, sig. value was 0.49 and  $p > 0.05$ , so, the null hypothesis that family income and health status of female home workers are independent, was unable to be rejected, thereby indicating that with increase in family income, health status of female respondents remained the same.

Monthly family income/Health status	Bad	Average	Good	Total
Up to `9000	12	23	19	54
`9000 and above	6	22	18	46
Total	18	45	37	100

Table 17: Table of observed frequencies

Level of significance: 5% Degree of freedom: 2 Sig. value: 0.492 Chi-square statistics: 1.418 Result: Insignificant

#### 4.18. Association between Family Income and Health Treatment Status of the Female Home Workers

Total 54 percent and 46 percent of females were having monthly family income of up to `9000 and `9000 and above. Further, 33 percent, 29 percent and 38 percent females were having treatment from unregistered medical practitioner, Sewa samiti and Government hospital respectively. Pearson's chi square value was 3.54 with 2 degrees of freedom. Since, sig. value was 0.17 and  $p > 0.05$ , so, the null hypothesis that family income and health treatment status of female home workers are independent, was unable to be rejected.

Monthly Family Income/Health Treatment Status	Unregd. Medical practitioner	Sewa samiti	Govt. Hospital/PHC	Total
Up to `9000	20	18	16	54
`9000 and above	13	11	22	46
Total	33	29	38	100

Table 18: Table of observed frequencies

Level of significance: 5% Degree of freedom: 2 Sig. value: 0.173 Chi-square statistics: 3.504 Result: Insignificant

#### 4.19. Association between Family Income and Percentage Calorie Intake to Minimum Calorie Requirement of the Female Home Workers

54 percent and 46 percent of females were having monthly family income of up to `9000 and `9000 and above. Further, total 20 percent and 80 percent of females were having percentage calorie intake of up to 60 percent of minimum calorie required and 60 percent and above, respectively. Pearson's chi square value is 16.91 with 1 degree of freedom. Since,  $p < 0.05$ , so, the null hypothesis that family income and percentage calorie intake to minimum calorie requirement of female home workers are independent, was rejected, thereby indicating that with increase in family income, calorie intake of female respondent, improved, but still they remained malnourished.

Monthly Family Income/ Percentage Calorie Intake to Minimum Calorie Requirement	Up to 60 percent (highly malnourished)	60 percent and above (Malnourished)	Total
Up to `9000	19	35	54
`9000 and above	1	45	46
Total	20	80	100

Table 19: Table of observed frequencies

Level of significance: 5% Degree of freedom: 1 Sig. value: 0.000 Chi-square statistics: 16.918 Result: Significant

#### 4.20. Association between Family Income and Type of House of Female Home Workers

54 percent and 46 percent of females were having monthly family income of up to `9000 and `9000 and above. Further, total 30 percent, 38 percent and 32 percent of the female respondents were having bad, average and good type of house, respectively. Pearson's chi square value was 1.31 with 2 degree of freedom. Since, sig. value was 0.51 and  $p > 0.05$ , so, the null hypothesis that family income and type of house of female home workers are independent, was unable to be rejected.

Monthly Family Income/Type of House	Bad	Average	Good	Total
Up to `9000	14	23	17	54
`9000 and above	16	15	15	46
Total	30	38	32	100

Table 20: Table of observed frequencies

Level of significance: 5% Degree of freedom: 2 Sig. value: 0.51 Chi-square statistics: 1.311 Result: Insignificant



#### 4.21. Association between Family Income and Toilet Facility at the House of Female Home Workers

54 percent and 46 percent of females were having monthly family income of up to `9000 and `9000 and above. Further, total 59 percent and 41 percent of females were using inside but manual and flush toilet facility, respectively. Pearson's chi square value was 11.02 with 1 degree of freedom. Since,  $p < 0.05$ , so, the null hypothesis that family income and toilet facility at the house of female home workers are independent, was rejected. Although, their toilet facility status improved, but study found that 29 percent of them were using combined toilet facility.

Monthly family income/Toilet facility	Inside but manual	Flush toilet	Total
Up to `9000	40	14	54
`9000 and above	19	27	46
Total	59	41	100

Table 21: Table of observed frequencies

Level of significance: 5% Degree of freedom: 1 Sig. value: 0.001 Chi-square statistics: 11.027 Result: Significant

#### 4.22. Association between Family Income and Drinking Water Facility at the House of Female Home Workers

Total 54 percent and 46 percent of females were having monthly family income of up to `9000 and `9000 and above. Further, total 31 percent, 34 percent and 35 percent females were using hand pump, Municipal Corporation's taps and motor for drinking water, respectively. Pearson's chi square value was 2.73 with 2 degree of freedom. Since, sig. value was 0.25 and  $p > 0.05$ , so, the null hypothesis that family income and drinking water facility at the house of female home workers are independent, was unable to be rejected.

Monthly family income/Drinking water facility	Hand pump	Corporation supply	Motor	Total
Up to `9000	19	20	15	54
`9000 and above	12	14	20	46
Total	31	34	35	100

Table 22: Table of observed frequencies

Level of significance: 5% Degree of freedom: 2 Sig. value: 0.255 Chi-square statistics: 2.731 Result: Insignificant

#### 4.23. Association between Family Income and Electricity Connection at the House of Female Home Workers

Total 54 percent and 46 percent of females were having monthly family income of up to `9000 and `9000 and above. Further, total 33 percent and 67 percent of females were using legal and both legal as well as illegal electricity connection. Pearson's chi square value was 0.006 with 1 degree of freedom. Since, sig. value was 0.93 and  $p > 0.05$ , so, the null hypothesis that family income and electricity connection at the homes of female home workers are independent, was unable to be rejected.

Monthly family income/Electricity connection	Both legal and illegal	Legal	Total
Up to `9000	36	18	54
`9000 and above	31	15	46
Total	67	33	100

Table 23: Table of observed frequencies

Level of significance: 5% Degree of freedom: 1 Sig. value: 0.939 Chi-square statistics: 0.006 Result: Insignificant

#### 4.24. Association between Family Income and Cooking Device at the House of Female Home Workers

Total 54 percent and 46 percent of females were having monthly family income of up to `9000 and `9000 and above. Further, total 22 percent, 31 percent and 47 percent female home workers were using wood/cow dung, kerosene oil and gas for cooking, respectively. Pearson's chi square value was 14.23 with 2 degree of freedom. Since,  $p < 0.05$ , so, the null hypothesis that family income and cooking device at the house of female home workers are independent, was rejected.

Monthly family income/Cooking device	Wood/Cow dung	Kerosene	Gas	Total
Up to `9000	16	22	16	54
`9000 and above	6	9	31	46
Total	22	31	47	100

Table 24: Table of observed frequencies

Level of significance: 5% Degree of freedom: 1 Sig. value: 0.001 Chi-square statistics: 14.235 Result: Significant

#### 4.25. Expenditure Aspect

Expenditure aspect includes association between different socio economic variables (related with expenditure) with respect to family income.

#### 4.26. Association between Family Income and Percentage Family Expenditure on Food Items

54 percent and 46 percent females were having monthly family income of up to `9000 and `9000 and above respectively. Further, total 33 percent and 67 percent females were having up to 60 percent and 60 percent and above percentage family expenditure on food, respectively. Pearson's chi square value was 57.8 with 1 degree of freedom. Since,  $p < 0.05$ , so, the null hypothesis that that there is no significant association between family income and percentage family expenditure on food items of female home workers, was rejected.

Monthly family income/Percentage family expenditure on food	Up to 60 percent	60 percent and above	Total
Up to `9000	0	54	54
`9000 and above	33	13	46
Total	33	67	100

Table 25: Results of Chi-Square Test (Monthly Family Income and Percentage Family Expenditure on Food)  
Level of significance: 5% Degree of freedom: 1 Sig. value: 0.000 Chi-square statistics: 57.820 Result: Significant

#### 4.27. Association between Family Income and Percentage Family Expenditure on Non-Food Items

54 percent and 46 percent females were having monthly family income of up to `9000 and `9000 and above respectively. Further, total 67 percent and 33 percent females were having up to 40 percent and 40 percent and above percentage family expenditure on non-food items respectively. Pearson's chi square value was 57.82 with 1 degree of freedom. Since,  $p < 0.05$ , so, the null hypothesis that that there is no significant association between family income and percentage family expenditure on non-food items of female home workers, was rejected.

Monthly family income/Percentage family expenditure on non food	Up to 40 percent	40 percent and above	Total
Up to `9000	54	0	54
`9000 and above	13	33	46
Total	67	33	100

Table 26: Results of Chi-Square Test (Monthly Family Income and Percentage Family Expenditure on Non-Food)  
Level of significance: 5% Degree of freedom: 1 Sig. value: 0.000 Chi-square statistics: 57.820 Result: Significant

#### 4.28. Association between Family Income and Percentage Expenditure on Intoxication

54 percent and 46 percent females were having monthly family income of up to `9000 and `9000 and above respectively. Further, total 61 percent and 39 percent females were having up to 5 percent and 5 percent and above percentage expenditure on intoxicants, respectively. Pearson's chi square value was 68.09 with 1 degree of freedom. Since,  $p < 0.05$ , so, the null hypothesis that that there is no significant association between family income and percentage expenditure on intoxicants of female home workers, was rejected.

Monthly family income/Percentage expenditure on intoxicants	Up to 5 percent	5 percent and above	Total
Up to `9000	53	1	54
`9000 and above	8	38	46
Total	61	39	100

Table 27: Results of Chi-Square Test (Monthly Family Income and Percentage Family Expenditure on intoxicants)  
Level of significance: 5% Degree of freedom: 1 Sig. value: 0.000 Chi-square statistics: 68.095 Result: Significant

#### 4.29. Saving Aspect

Saving aspect include association between family income and saving of female home workers.

#### 4.30. Variance in Monthly Saving of the Female Home Workers Due to Their Monthly Family Income

Linear regression test was performed by taking monthly family income of 100 females as independent variable and monthly saving of female home workers as dependent variable. It was found that the value of correlation coefficient was 0.908, thereby indicating positive correlation between monthly savings of female home workers and monthly family income of their families. Value of  $R^2$  (0.824) was showing thereby 82 percent variation in monthly savings of female home workers can be explained by monthly family income of the families of females. Further, the results of ANOVA [F (1, 98) = 458.214,  $p < 0.05$ ] showed that the regression model significantly predicted outcome variable. It is clear from table 28, that  $\beta = -396.042$ , t value for monthly income was 21.406. Since,  $p < 0.05$ , so, the null hypothesis was rejected.

Monthly income	Constant	$\beta$ Coefficient	R	R <sup>2</sup>	F value	t value	p value	Result: Null hypothesis
	-396.042	0.088	0.908	0.824	458.214* (1, 98)	21.406*	0.000	Significant, Hypothesis rejected

Table 28: Result of regression analysis

Note: \* denote significant at 5 percent level

Here it is important to note that majority of female home workers were saving via informal sector (moneylenders, friends, relatives etc.). Study further found that majority of them was saving via private committee system.

#### 4.31. Awareness about Women Specific Social Security Schemes

Study found that majority of female home workers was not aware about any women specific schemes. This is a big question mark on effective implementation and execution of policies meant for these poor, female home workers.

### 5. Conclusion and Policy Implications

Findings revealed that due to family circumstances, lack of proper education, some females prefer to work within their home. Although, they majority of them do not have any direct contact with the employer, even agents of employers exploit them by creating time pressure and paying a little for their work. Condition of these female home workers is a big question mark on the state government policy towards them. Main policy implications related to these females are as under:

- Study found that due to their meager family earnings, female home workers could not afford to have big houses. Therefore, due to paucity of place, they were not able to take bulk orders, because of fear of damage of raw material. Some times, they were forced to take that much work which they could complete in a week. In some cases, their homes were so small to do home work, and work area took its space. In such a case, they were not able to keep their house clean.
- The further implication for home workers was that work was not necessarily always available to them. Where in peak seasons, they had enough pressure to complete work and sometimes no work at all was available.
- They could not afford to work continuously. They worked mainly, when children were out for schools and male members were out of home for earning. Some times, these females were even, forced to avoid the care of their children, when pressure of work was more.
- As mentioned in the current study, that due to meager income, the families of these females used both legal as well as illegal mode for electricity. This is a social cost for the society. Further, such workers were forced to stop work in case of long power cuts. Some times, they were forced to work even in candle light due to power cuts, and had to give long sitting hours to complete the work in time. All this had severe health implications related with female home worker.
- Female home workers always run the fear for losing order, if they did not deliver their work on time, to the concerned employer/contractor. Sometimes, due to burden of finishing work, they were forced to sideline the house jobs like cooking food, filling up drinking water, cleaning utensils etc. As a result, family atmosphere gets tensed due to crying of children and fighting by male members of the family.
- Due to absence of any labour law protecting home workers, the concerned employer, usually provided them with inferior quality raw material and even some times, they themselves were to purchase raw material, which further effected their earnings. Not only this, they also run the fear of delayed and cancelled orders of payments and unfair piece rates.

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