

## **Chapter - 8**

### **Conclusions**

**"The status of any given section of population in a society is intimately connected with its economic position, which (itself) depends on rights, roles and opportunities for participation in economic activities. The economic status of women is now accepted as an indicator of a society's stage of development. This does not, however, mean that all development results in improving women's economic status. Patterns of women's activity are greatly affected by social attitudes and institutions, which stem from the social ideology concerning basic components of status in any given period."**<sup>1</sup>

This was the first statement in the section on 'Roles, Rights and Opportunities for Economic Participation' in the CSWI report. This statement describes in a nutshell several important aspects of women's economic status. The statement mentions the importance of economic status for any group in the society. It mentions the importance of economic status of women for the development of society and also describes factors affecting women's economic status.

In the present study we have examined the above mentioned aspects to understand the economic status of women working in the informal sector of Baroda city.

#### **8.1 Work Participation and Visibility of Women Workers**

We have considered participation in the work force as one of the major indicators of the status of women. In the beginning of the study our first hypothesis was -

**"Economic participation of urban women who belong to low income households is higher than what is recorded by the census and other studies."**

The major concern of this hypothesis is to bring out the problem of invisibility of women's work in the data gathering mechanisms. We accept the hypothesis on the basis of the data collected during the study and analysed in the earlier chapters. The Work Participation Rate (WPR) for women in Baroda City is recorded as 7.17 in the 1991 Census and for men it is 50.48%. In our study of 357 randomly selected households from slums of Baroda the WPR for women is 22.91% and for men 54.23 %. The WPR recorded in our study is higher compared to the 1991 Census WPR for both men and women in the entire city and much higher in case of women. The census does not give separate data about work participation of slum population however, we have compared our results with several other studies conducted in the Baroda slums.

The Operation Research Group (ORG) conducted a survey of slums, chawls and khadkies in 1982. In this study the WPR for males in Baroda slums was recorded as 56.6% and for women it was recorded as 5.8%. The study had considered WPR for the population above 6 years. The Institute of Social Science (ISS) to review the availability of basic services conducted another study regarding the urban poor and functioning of the urban poverty eradication schemes implemented by the Urban Community Development authorities in Baroda slums. In the ISS study (1992) of 400 selected families the WPR for the slum population was recorded as 22.5% for adult men and 5% for adult women. Baroda Citizen's Council conducted the latest study in 1994 to assess the potential beneficiaries of the Nehru Rozgar Yojana. In the BCC survey (1994) of all slums in Baroda the WPR for men was found to be 51.66% and for women it was 4.7% of total population of women.

**On the basis of comparison with the work participation recorded by these studies in Baroda slums we can conclude that the underestimation of women's work**

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<sup>1</sup> Government of India (1974) p.148

**In all the available studies is as high as about 75%. Though the studies were conducted during different time periods the data about WPR is comparable with our study because the changes in WPR for men and women are not more than 2 to 3 per cent during the decade. The WPR for men was 50.45% and for women it was 6.04% in 1981 census. Thus the data obtained in the above-mentioned studies during 1982 to 1994 are comparable with our data collected in 1996. The gap between their estimates and estimate obtained in the present study cannot be ignored.**

**Since the ISS and BCC studies were conducted in the context of poverty alleviation programmes, underestimation of women workers in these studies disclose the type of problems women face in getting benefits from various poverty eradication schemes of the government.**

We have discussed two major aspects of invisibility under-enumeration of women's work in this study. One is the conceptual bias in the definition of work. The Census and NSSO, the two important sources of data on WPR in India, have same basic problem in their definition of 'gainful' work. In both data gathering systems, the definition of gainful work is broader than the traditional definition adopted by the developed countries i.e. considering only activities for 'pay or profit' as gainful activities. Both the census and NSSO have rightly included work in agricultural production, which is not marketed but produced for own consumption as gainful work. But the same logic has not been extended to women's work. Women process various primary products, which are not for the market, but without that work the goods produced cannot be consumed. This important aspect is neglected in the definition of work.

The other aspect is the operational aspect i.e. with the same definition of work, WPR for women is sensitive to the way questions about work status are formulated in the survey and the way these questions are asked. Who is asking the question and what is

his or her understanding or biases about women's economic role? Who is answering the question and how does he or she value women's work?

**Since in the present study we have adopted the same definition of work as adopted by census to maintain comparability among the data, the source of the gap between various estimates is not definitional but operational.** The probable reasons for low WPR for women in these studies can be the result of the lack of clarity in the way the question was formulated and personal biases of the enumerators and respondents. The prevailing ideology that women are dependants and housework is their main work is internalised by both enumerators and respondents (it is possible that most of the respondents were men!). This is reflected in the low recording of WPR.

Similar results are obtained in several studies of urban economy. For example the recent study conducted by SEWA in six wards of Ahmedabad the WPR for women turned out to be 16.2% whereas in census it was recorded as 6.0%. In case of Ahmedabad the gap with the census records is slightly less than three times in our study the gap is slightly higher than four times. The probable reason for the higher gap between census and our study compared to Ahmedabad study can be that the Ahmedabad study covered population of all classes in the wards and in our study we have covered only slum population. The WPR among poor is higher compared to over all WPR in the city.

We conclude on this point with a quotation from Krishnaraj (1989)<sup>2</sup>.

"Why is visibility so important? First of all, it is important in the interest of veracity and accuracy. Economics stops where real life begins. More important however is the damage invisibility does to women's status. By a quirk of definition, women's work, which is crucial to survival, becomes marginal and women who support everyone appear dependent. This has serious implications for policy."

**Thus we need to work towards better definition for women's work as well as better operational mechanisms to enumerate women's work in order to break the circuit of low visibility. It is this low visibility which not only indicates low status but also operates as a cause to perpetuate low status.**

**This leads to an important conclusion of our study that the efforts for changing or expanding definition of work in the data gathering systems at the macro level is an important task but not sufficient. It is equally and perhaps more important to train enumerators not only for national level data gathering surveys but even for city level or micro surveys because that will affect the actual/ immediate living and working conditions of women workers. At the same time spreading wider awareness in the society (among men and women) about the value of women's work to avoid biases on the part of respondents is also needed.**

## **8.2 Women in Informal Sector: Nature of Work**

**The other aspect of invisibility is concentration of the women in the lower segment of the urban economy. In this respect our second hypothesis was -**

**"Majority of women in lower income households work in the urban informal sector."**

**The results of our study proved this hypothesis to be true.**

**The point behind this hypothesis, besides the invisible nature of women's work, was the nature of participation in the labour market. 94.21% of the total women workers from Baroda slums were engaged in the informal sector work and only 5.78% are in the formal sector employment. The corresponding figures for male were 35.48% in the formal sector and 64.52% in the Informal sector.**

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<sup>2</sup> Krishnaraj M. (1989) p. 160.

**We conclude that both men and women in the lower income groups rely more on the informal sector than the formal sector for their livelihood but women's access to the formal sector is far lower compared to men from their households.**

Within the informal sector 39.9% of women are in personal services, 16.7% in homebased work, 15.2% in self employment, 13% in casual labour, 8% in family business and 7.2% in factory work. The corresponding figures for men were 2.8% in the personal services, not a single man in home-based work, 29.4% were self-employed, 11.8% were casual labourers, 4.8% were in family business and 46.5% in factory work.

**The high concentration of women in personal services, mainly as domestic servants, and homebased work shows that women are concentrated in the lowest segments within the informal sector as well.**

We can conclude from the various activities in which women were involved in the informal sector that the urban informal sector is much more diverse compared to the rural informal sector. Lack of information and understanding about the complex nature of the urban informal sector is one of the reasons for their invisibility in the formal data gathering surveys.

The nature of work available to women in Baroda slums is affected by the nature of industrialisation in Baroda. We have examined in the chapter on profile of Baroda City that Baroda was not an industrial city like Surat or Ahmedabad before the 1960s. After the 1960s intensive industrialisation took place with establishment of large, capital-intensive, public-sector enterprises. We have observed that this kind of industrialisation at the macro level in the country has resulted in the marginalisation of women. The development of the organised sector has not absorbed women's labour, particularly poor women's labour.

**The strategy of capital intensive industrial growth has left women with fewer choices for work in the urban economy at the national level. Our study observed the same trend in Baroda as well.**

The recent trend in the "feminisation of labour force" is restricted to certain types of industries. If we look at the nature of industries in public and private sector in Baroda the majorities i.e. 41% are engineering and electrical industries and 20.4% are chemical industries. Both these industries are not known for using women's labour.

The traditional as well as new export oriented industries known for using women labour like textiles, garment, diamond cutting or jewellery making, leather industries, toy making industries or electronics industries which give factory work as well as homebased work to women are not in a significantly large proportion in Baroda. Thus the proportion of women engaged in factory work is lowest among the working women in Baroda slums. Even the homebased work is not geared to export based industries like zari work or art Silk industries in Surat, garment or electronic work in various industrial cities of Maharashtra and Delhi, or traditional industries like bidi making in Ahmedabad. Most of the women are engaged in either food processing for wholesale merchants rather than large factories or involved in the diverse types of packaging and other works.

### **8.3 Factors Affecting Women's Work**

Our the third hypothesis was **"the Lower the family income the higher the work participation of women in the labour force."** We accept this hypothesis with some further explanations. The data shows that the percentage of working women was 42.7% among lowest income group, 30.6% in lower income group and 43.47 % in low-income group. We can observe that slightly higher proportion of working women in low-income

group compared to lower and lowest income groups because the family income includes women's income as well.

Examination of other two variables i.e. income of the male counterpart and presence of the male in the formal sector in the family makes the point clear. In families with no male income 83.3 % of women were working, in families with lowest male income 74.7% of women were working, in families with lower male income 52.2% of women were working and in families with low male income 24.4% of women were working. Similarly the presence of formal sector male worker in the family reduced the uncertainty of income, so fewer women were working from such families.

It is argued that women are absorbed in the lower segment and get less income because they are not consistently committed to their waged work. Contrary to this belief 70% of the women from Baroda slums have continued to be in the labour force since they have started working. 88% believed that women should work for income. Thus they do not consider their work as temporary either in practice or in their ideology. This is confirmed by the fact that 77% of them work because it is necessary for survival.

**The reasons for participation in the labour market were mainly economic but the reasons for not working were mainly of three categories (1) social (2) economic and (3) lack of support services.** Let us compare the relative importance of all the three. 81 (37%) of women are not working because of restrictions from family, 47 (21.5%) because work is not available and 45 (20.5%) do not have time away from housework. Only 5% women from poor families said that they do not need to work for income.

Thus the patriarchal structure of family restricted 37% of women from participating in the labour market. 21.5% of these women do not get work because of the economic forces operating in the market. 20.5% cannot work for two reasons, i.e. the prevailing ideology that housework and child care are responsibilities of women and the non



availability of support services like child care and cheap readymade food by the state or employer to fulfil these responsibilities.

Patriarchal norms or family norms are one of the most important factors that not only affect women's entry into the labour market but also the kind of work they can do in the labour market. Patriarchal norms, as shaped by caste, religion places of origin, etc. operate at both demand and supply side of the market. In our study we have focused mainly on the supply side factors but the presence of demand side factors is also visible in our data. For example, the employers employ only women workers for homebased work of certain kinds. The entire workforce consists of women in some of the segments of personal services.

Thus the pressure to remain in the home forced women to take up homebased work. The other reason for preferring homebased work was that women could combine their domestic work, look after the children and also do their work for earning. The presence of other caste women and Muslim women in homebased work can be explained by the working of two factors. One is the necessity to work for survival that is pushing them in to the labour market and another is caste and religious norms that force them to take up particular type of work. The control over women's sexuality and labour power operates simultaneously in this case.

The presence of OBC women in the family business and certain types of self-employment reflect the presence of pre capitalist caste based social division of labour. **Though the castes based social division of labour is not the principle of economic organisation of present capitalist system, caste is an effective variable for market segmentation.**

One woman from the Waghari caste working in their caste business of old clothes explained to us that " Our status increases if we get expertise in our caste business. If we

do not know our caste business well, our chances to get a better match reduces." Contrary to this a woman from U.P. origin revealed that, "If we work outside home our parents face problems in arranging our marriage."

Like many other studies, caste, religion and place of origin come out as important factors of market segmentation in our study also. It is interesting to note that many men (18% in our study) from OBC castes have opted out of their caste based occupations to work in factories but women from their families have remained in the caste based occupations. **The comparison of the effect of these factors on the nature of work participation shows that in case of women these factors interact with gender and the combined effect of gender, caste, religion, culture create different processes and results for women in the labour market.**

**Education had a positive effect on men's income but not very clear effect on women's income.** Most of the women in our study were only educated up to the primary level. Several studies show that returns of elementary education to women is lower than that of men.<sup>3</sup> The reasons for the low return can be located both in the family as well as in the labour market. The social norms generate discrimination of girls in the family. Girls get less education than boys and also get low quality education for the same years of schooling. The lower wages, for women having same level of education, in the labour market justify less investment in girls' education.

The comparison of work participation of our respondents with the work status of their mothers and mothers-in-law reveals that work participation has decreased among women in the current generation. This reflects two processes. One is the effect of declining work participation of women in the economy and the other is lower work

opportunity for women in the urban economy. Since work opportunities in urban areas demand higher education and different skills than the traditional skills possessed by women, demand for their labour is less in urban areas. Secondly, the restrictions from the family do not allow women to learn new skills or work under supervision of unknown men. This affects the supply side of women's work participation. Thus both the supply side and demand side factors work towards keeping women out of the labour market or push them to the lower segment of the labour market.

#### **8.4 Income and Working Conditions**

There is a gap between income earned by women in the formal sector and informal sector. More women from the formal sector are in the income group who earn more than Rs1000 per month and more informal sector workers are concentrated in the lowest income group. But this was not uniformly the case. There were women from the formal sector whose incomes were comparable to the informal sector workers.

There is also a gap between women's income in different types of work available within informal sector. Home-based workers and casual workers earn much less compared to other workers.

The income gap between men and women is considerable. 60.9% of women earn less than Rs. 500 per month and only 9.7% of men earn less than Rs. 500 per month. Caste, religion or place of origin do have some impact on income but not very considerable. Time spent in the earning activity and number of years in the labour force has a positive impact on the income. But exemptions are also important in this regard. There were 31.1% of women who spend more than 8 hours in the earning activity and earn less than Rs. 500 per month. **Thus low incomes is not necessarily the result of**

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<sup>3</sup> Gandhi, G. K. (1997) p. 523.

**less work but lower valuation of the type of work women perform. 50.5 % of women who work for more than 8 hours a day earn between Rs. 501 and Rs 1000. This is much below the minimum wages of even unskilled labourer.**

**52.7% of women are engaged in such type of work which is treated as women's work. There are no men involved in the type of work they do. Looking at the gender segregated nature of the work women get in the labour market, we can conclude that most of the women are engaged in the type of work which is very much like an extension of their domestic work.**

We agree that with several authors<sup>4</sup> that for understanding the status of women we need to look beyond work participation rate. It is necessary to understand the working conditions of women. The data about working conditions of respondents from Baroda slum speaks for itself.

**94 (68.1%) of women reported that they have health problems due to their work but only five (2.9%) of the women get benefit of ESI. 87% of home-based workers, 83% of casual workers, 72% of women in personal services reported health problems due to work but none of them get any benefit from the health system created for workers. Only six women from 138 total working women had an identity card to prove that they are workers of particular employer. Five women had benefit of provident fund and pension. All of them were scavengers in Municipal Corporation. Five women get E.S.I. card, 21 get advances from their employers.**

**65 (47.1%) women reported that they get bonus. This statistics about bonus needs further probing. The bonus received by these workers during Diwali festival is in no way comparable to the right of bonus under The Payment of Bonus Act. For most of the domestic workers bonus means Rs 50 or Rs 100 and some used clothes or steel**

utensils. Similarly 38 (27.5%) of the women responded that their work is permanent. It is critical to note that the term 'permanent' used by the respondents does not mean that they get the benefits, to which a permanent worker is entitled. This is a reflection of the subjective feeling on the part of women that they can continue to do this work permanently. This finding suggests that there is a need to go beyond statistics to understand the realities of women in the labour force.

### **8.5 Contribution in the Family and Share in Decision-making**

295 (82.6%) of women spend about 5 to 8 hours in household work. 35.3% of them are working for income as well. Thus most of them perform double day work. **On the one hand women work under precarious work conditions and on the other hand working outside home does not reduce their responsibility of domestic work.**

12 women were sole earners in their families and 36 (25%) contributed more than 50% in the family income. 121 (34%) women do not have any say in decision making to family. 28.8% were working women from them. Their contribution in the family survival and family income is significant but their share in decision making is not comparable with their contribution.

**Thus both in the labour market and in the family their contribution is ignored and under valued. They do not have control or say either in choosing their working conditions or in decision-making within the family. Given this reality it was not surprising that only 21 (15.2%) of the working women felt that because of their work their status in the family has increased.**

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<sup>4</sup> Banerjee, N. (1997): op cit., Ghosh, J.(1994) op cit. , Krishnaraj, M. (1996) op cit.

51 (14.3%) women were decision-makers in their families. 35% from them were housewives and 65% were working women. A little more probing behind these statistics revealed a different dimension to women's decision making within the family.

Sharda is one of our respondents. She is a housewife. Her husband does not allow her to work outside but gives his whole income in her hand on the pay-day. She said that she takes decisions about how to spend this amount. But the reality is that she is expected to spend in such a way that she can provide the best to the children and the husband. He is responsible for earning income and she is responsible to run the household in a decent manner from the income provided by him. What happens if the prices rise, commodities are scarce or not available? That is not the headache of the husband. A good housewife is given a luxury to stay at home to look after all these problems. The breadwinner should be provided proper food and rest, the children proper education and care. If the income is short she has a choice to spend less for herself. She can take a decision to buy less vegetables which is enough only for the husband and children. She can take a decision to withdraw girls from school or spend less on her education. **Decision-making does not mean increase in status and real empowerment in this case.**

Savita is working in a factory. She never loses the opportunity to work overtime because she wants to educate her son and daughter. Her husband is an auto rickshaw driver. He hardly gives any income to her. Most of his income is spent in liquor and gambling. Sometimes he gives a meagre amount to her to get back more than what he gave her for some excuse like repairing his auto. She is the decision-maker in her family. **However, this kind of decision making is not a privilege and indication of real empowerment.**

Once again in this case also statistics are deceiving. We conclude that statistics are important to understand the magnitude of any fact or problem but it is equally important to go beyond statistics to understand the true nature of reality.

As explained by Patel (1990)<sup>5</sup>, " We should be aware of the fact that just by blowing up the female worker rate by counting more women as workers with the help of new set of concept and methods of enumeration, we will not be actually changing their economic status or material conditions of life. For bringing a positive change in the material conditions in the life of a large majority of women in India, we need to go beyond the realm of statistics and indicators."

## **8.6 Government policies**

Like macro economic processes government policies have also contributed towards the marginalisation of women's work in general and informal sector women workers in particular. In spite of the fact that women were about 30% of the work force they were viewed as weaker section and recipients of some marginal welfare schemes during the early years of planing. The welfare approach continued up to the sixth five-year plan. The report of the Committee on the Status of Women was published in 1974. The declining work participation rate of women, declining sex ratio and deterioration in other vital indicators of the status of women was brought to the light by this report. The report analysed the effect of capitalist development on the women and concluded that the capital intensive development process has marginalised women's role in the economy and 94% of women are concentrated in the informal sector of the economy. They also pointed out that in spite of concentration on education, health and welfare measures for women in the

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<sup>5</sup> Patel, V. (1990) p. 90.

five-year plans, the share of allocation on these sectors had been declining over successive plan periods.

For the first time in the sixth plan, emphasis on integrating women in to development was included. One third of the target under poverty alleviation schemes like IRDP, NREP and TRYSEM was reserved for women.

The National Perspective Plan (NPP) for women (1988-2000) formulated by the Department of Women and Child Development was put forward by the government. In NPP and in the seventh five year plan emphasised the need for women's awareness and empowerment. The shift in the government's approach toward women from welfare to development and empowerment is important but does not change the real thrust of the developmental policies since the macro policies which have resulted in women's marginalisation have not changed.

**We have observed in our study that the actual functioning of various schemes at the slum level is similar. Whether the scheme owes to originates to the welfare approach of CSWB, development approach of Women and Child Development Department or Women's Economic Development Corporation, the lack of adequate funds, adequate and trained staff for implementation of the programme, and their attitude toward women and women's work remains the same.**

## **8.7 Suggestions for Future Study and Action for Change**

Market forces have resulted in the marginalisation of women as well as the informal sector in economy. The intensity of these forces has been increasing after the introduction of the New Economic Policy in the early 90s. The process of casualisation of labour force has become intensive. Since we have not covered the data about work and working conditions over a period of time in this study we cannot give concluding remarks on the



magnitude and intensity of the effect of the NEP on the women informal sector workers in Baroda slum. However we make some useful observations for further study in this direction.

The number of registered large and medium scale industries have stagnated during last few years in Baroda. The number of registered shops and establishments have also stagnated. Several large and small-scale industries have been closed and many more are in process of closure. Several large-scale industries have shifted their production to small and ancillary units by giving them sub-contracts. Privatisation (dis-Investment) of large public sector enterprises like IPCL and GCEL is under way. Many others have announced voluntary retirement schemes. All these developments in the city are bound to have significant impact on the nature and magnitude of the informal sector of the city. The availability of work and working conditions are also affected by these developments. **Further study on the effect of NEP on the informal sector and particularly women in the informal sector of Baroda is necessary.**

In spite of precarious working condition we did not find any well-organised efforts on the part of women workers. There were some spontaneous instances of protests to get their demands but lack of organised and sustained efforts was noticeable. It is understandable from the time they spend in housework and work for income that they have no time for the organisation but we have several examples of strong organisations of informal sector women workers organisation elsewhere. The Self-Employed Women's Association (SEWA) in Ahmedabad, Working Women's Forum in Madras and Annapurna in Mumbai are some of the better known examples. One of the reasons for the absence of such an organisation can be lack of initiative on the part of voluntary organisations in Baroda. Another reason can be the nature of work available to women in the informal sector of Baroda. Women are not involved in large numbers in some specific kinds of

work. As we have seen, the nature of work available in the informal sector is very diverse. Although there are similarities in living and working conditions for women across the segments in the informal sector, development of a collective consciousness about their rights as workers is perhaps hampered by the diversity of work available to them.

**The lack of organisations among women workers in the informal sector in Baroda is possibly the result of the nature of the informal sector in Baroda, which is extremely diverse. Organisation building, it appears, will have to be grounded in an understanding of such specialities.**

Based on the present study, we can conclude that given the situation of women workers, in the informal sector and the increasing pace of economic reforms we feel that their rights cannot be protected without a strong and innovative organisation of workers which can voice the specific nature of women's exploitation as workers as well as women.