

**Economic Status of Women
In Urban Informal Sector
-A Study of Baroda City**



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**By
Trupti Thakorbbhai Shah**

**Under The Guidance Of
Prof. P. R. Pancholi**

**P/Th
9320**

**Department of Business Economics
Faculty of Commerce
The M. S. University of Baroda,
Baroda- 390 002.
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INTRODUCTION

Women constitute nearly half the population of India but only 22.7% of women were recorded as workers in the 1991 Census. However, this does not mean that women do not make significant contributions to the Indian economy. Women from the poor families were always working and they are working now also. The families below the poverty line depend heavily on the earnings of women for their survival.

Several studies have proved that Census data do not provide a real picture of women at work. The reality is that women are vital and productive workers in the Indian economy but they remain "INVISIBLE". One of the reasons for this invisibility is that women are mostly working in the lowest segment of the economy i.e. in the informal sector.

Participation in the work force is one of the major indicators of the economic status of women. Factors affecting women's work participation and valuation of their work are different from men so women workers form a special category in the study of the labour market.¹

The present study examines the economic status of women in the informal sector of Baroda city. We have analysed the situation of Baroda as part of the macro economy of India. This will help us to put this micro study within a macro perspective.

1.1 Women's Work

Work participation rate of women in the Indian economy has remained a debatable issue. Looking at the decennial data about the work participation rate of women we can observe that the percentage of women engaged in the labour force is declining since the beginning of the century with a marginal increase from 1981

¹ See Desai, N. and Krishnaraj M. (1990) *Women and Society in India*. Ajanta Publications, Delhi, p. 46.

onwards. The low participation rate in the Census data reflects the historical interplay of two major forces². These forces are -

1. The process of development of industrial capitalism in India and
2. Patriarchy³

Both these forces have worked to make women's work invisible and undervalued.

British Imperialism introduced the capitalist market economy in India. The development of industrial capitalism through the process of colonisation affected women's work participation in several ways, which have had a lasting effect on women's work participation, witnessed even today.

Sarathi Acharya in his study⁴ of the Indian economy over the period 1901-1951 concludes that the development of the economy had almost been frozen at the early 20th century level. The result was a fall in demand for labour. The fall in demand for labour affected women worst because their occupations were rendered redundant and learning a new skill was impossible for them because of social and institutional reasons. The consequence was that only non-remunerative and unrecognised occupations stayed with women.

1.2 Development after independence

The nature and thrust of the process of development was not changed after independence. The transfer of power from British rulers did not change the structure of administration or economy radically.

Poverty, unemployment, illiteracy and ill health were major challenges before the nation. The strategy of planned development in the 'mixed economy' was adopted

² Desai, N. and Krishnaraj, M. (1990) p. 121.

³ Patriarchy is defined in this study as an ideology of male domination as well as a system of control over women's sexuality, reproduction and labour.

⁴ Acharya, S. (1992) in Sharma, A N. and Singh, S. (ed.) *Women and Work- Changing Scenario in India*, Indian Society for Labour Economics, Patana, pp. 23-39

for economic growth. The Mahalanobis model, which encompassed Nehru's vision of a modern society with an industrialised economy was implemented from the second five year plan onwards and continued till mid 70s through the third and the fourth plans. The introduction of the public sector along with private enterprise was said to be the principle mechanism of redistribution. But it gave rise to a "mixed economy" in which the market principles continue to be dominant."⁵

Though lip service was paid to the development of small-scale sector and village industries, they were never considered as an inherent part of the planning model. The model did not incorporate unorganised or informal sector in the mainstream process of economic development. "The neglect of the unorganised sector was no doubt a factor contributing to the deterioration in the condition of women workers in the period since that sector in India has always employed more than 90% of them."⁶

On the one hand, women were losing their traditional work and skills because the traditional sector was losing out to the modern sector of the economy; on the other hand, the planning exercise failed to recognise women's role as productive workers in the economy. Though on the eve of the independence women were about 30% of the work force of the country because of the patriarchal ideology behind the planning women were not viewed as workers or producers but as a weaker section of the society.⁷

The capital-intensive industrialisation without employment growth in urban areas and the 'Green Revolution' without land reform in rural areas accentuated the

⁵ Banerjee, D. and Ghosh A. in Bagchi A. (ed) *Economy, society and polity- essays in the political economy of Indian Planning* 1988. p.105

⁶ Banerjee, Nirmala: "Whatever happened to the dreams of modernity? - The Nehruvian Era"; Paper presented at the IAWS Seminar. Baroda, 1998.

⁷ A detailed analysis of the effect of five-year plans on women and informal sector is included in Chapter-7.

disparities between rich and poor. The hope that benefits of economic growth will trickle down to poorer sections of the society was not realised.

To pacify the discontent of the masses a shift from economic growth to minimum needs and target approach was adopted in the ideology behind planning. Removal of poverty was put forward as a slogan to appeal the masses without changing the real macro economic processes which were responsible for poverty, disparity and unemployment.

1.3 The present scenario

The Indian government in 1991 officially adopted the new economic policy also known as Economic Reform or Structural Adjustment. However as noted by several economic analysts, " India had begun a process of 'adjustment' quietly since the beginning of the 1980's." ⁸

As a result of the new economic policy, investment from multinational companies, non residential Indians are welcomed in the name of capital formation and need for high-tech production process to compete in the world market. The international standard ISO 9000 has been introduced in India. To make production and sales more efficient, bureaucratic processes are simplified and steps to abolish, 'license permit raj' have been taken for the benefit of investors. On the other hand, workers in large companies, both in the public and private sector, are pushed to accept voluntary retirement schemes. Labour laws are being changed to make hire and fire policies easier for the employers and also to restrict the rights of workers and trade unions.

How does this policy tackle the problem of unemployment since the production processes are capital intensive and do not generate new employment in significant ways, and labour policies do not protect even existing employment? According to the

⁸ Shah, N., Ghosker, S., Gandhi, N. and Chhachhi, A. (1994) p.39-48.

proponents of this policy, employment will be generated through self-employment and the informal sector. The proposal is to reduce the gap between the formal sector workers and informal sector workers.

The existing gap is not likely to be reduced by improving the conditions of the informal sector workers by way of extending regulatory protection to informal sector workers. Contrary to this it appears evident that it is to be achieved by converting the working conditions of the formal sector workers, similar to that of the informal sector workers. According to the World Bank experts, "what the government can realistically achieve is lifting the labour regulations, which have been largely responsible for the lack of employment growth in organised manufacturing."⁹

The opinion of economists, developmental practitioners and other people about the effects of the New Economic Policy on women, as well as other marginal sections in the economy, is divided. Some argue that like other countries of the developing world who have had implemented SAP, feminisation of labour force¹⁰ will take place in India also. More women will get opportunities to participate in the labour market. The other side argues that even if more women will get more jobs, this will be accompanied by feminisation of poverty. "The new policy will further marginalise the majority of women in many ways."¹¹

Both sides, i.e. supporters and opponents of SAP agree on one fact: that post-SAP, the Informal sector will grow. Women's participation in the labour force will be mainly through the informal sector. Thus in the coming period of liberalisation, the informal sector will be a very important segment of the economy. Women being the

⁹ Bennett, L. (1998) p.40-42.

¹⁰ Sudha Deshpande is one of the most consistent supporters of the thesis of the 'feminisation of labour force'. See her "Segmentation and Feminisation," *Indian Journal of Labour Economics*, Conference Number, Jan. 1993.

significant proportion of the informal sector it is necessary to understand their role and status in the informal sector

1.4 The concept of women's work in the data gathering system

The two major sources of data on work force participation at the macro level are

1. Census of India, which is conducted at an interval of ten years.
2. National Sample Survey Organisation (NSSO) which collects employment data every five years.

The system of census records was introduced by British rulers in India. Since then the system of data collection in our country is based on the premises that men are workers women are dependent.

The leaders and intellectuals connected with the planning process of the economy after independence also had the same upper and middle-class world view of women which saw women as dependent on men. They simply ignored the reality of masses of working women in poor urban and rural families.

Women's work has been particularly sensitive to biases in methods of enumerating workers. Coverage varies according to what is counted as work, whether it is an activity that results in sale and brings in an income i.e. gainful economic activity; or whether it is an activity that adds to the resources of the household or society, regardless of it resulting in sale or not, i.e. productive activity. The method used in the Census of India is to count gainful economic activities. The concept of work used in Indian census was broader than the traditional concept of work as 'activities for pay or profit' because it includes the cultivation of crops even if meant for own consumption as productive work.

¹¹ Krishnaraj, M. (1998). p. 391-395.

Thus both the Census and NSSO consider agricultural production for own use as productive activity but the processing of primary products such as preparation of ghee, butter, dehusking of primary product etc. for own consumption are not considered as gainful activity. Similarly both NSSO and Census does not consider activities for own consumption in the secondary or tertiary sector as gainful activity. Several activities conducted by pre harvest and post harvest period is not considered as gainful activities.

Some positive attempts are made to make the census data closer to the real estimate of women's work in the recent census of 1991 but it is yet to become an inherent part of the data collection system as such.

NSSO 32nd round (1977-78) survey introduced two innovations to understand indirect economic contribution made by women.¹² The first was introduction of a new activity sub-category for "home makers" as code '93' so as to identify them in two distinct groups namely (a) those engaged in domestic chores only and (b) those engaged in domestic chores as well as in "free collection", "sewing" "work in household poultry" etc. for household use.

1.5 Women in the Urban Informal sector.

We can observe some important facts by examining the census data on Work Participation Rate of women in rural and urban areas.

1. The Work Participation Rate of women is less than the Work Participation Rate of men in both the rural and urban areas.
2. Work Participation Rate of women in urban areas is much less compared to rural areas.

¹² Pande, D. (1989) p. 47.

Comparison of Work Participation statistics shows that in case of employment, urban Women are in a disadvantageous position.

The probable reasons for the relative lower Work Participation Rate can be-

1. Women in urban areas have less access to gainful employment opportunities.
2. Poorer urban women are economically active; however their work remains unrecognised even more than rural women do because they work in a more diverse "informal sector."

The concept of informal sector is becoming more and more important in the analysis of urban economies. More and more economists, policy makers, social organisations and even lay persons use the term informal sector however, there is no accurate or even satisfactory definition of the term.

The first attempt to define the informal sector was made by K. Hert during an ILO study. He defined the informal sector as that part of urban labour force that falls out side of the organised labour market.

Several scholars have pointed out the shortcomings of such a definition and have tried to define informal sector in various ways but a satisfactory definition is yet to emerge.¹³

The definitional problems of identifying the informal sector in terms of enterprise as well as work force are compounded for women by the fact that most often women are linked to informal sector through their utilising of skills which are closely related to the domestic sphere and are carried out within the boundaries of the domestic environment. Hence in the case of women workers within the informal sector there is a clear element of invisibility of their work.¹⁴

¹³ A detailed discussion about the debate over the definition of the Informal sector and historical development of the concept is given in the Chapter 2.

¹⁴ Heyzer, N. (1981).

In spite of the definitional problem the concept of the informal sector has remained popular and will continue to be used because we cannot find evidence of the surplus labour outside the formal or modern sector being absorbed by it. On the other hand because of globalisation and changing structure of the world economy, the process of informalisation of even the formal sector is taking place.

In the current period of liberalisation and structural adjustment, the debate about the informal sector has again become significant. Some argue that informal sector is the outcome of excessive controls and regulation by the state on the formal sector. The other argument is that the informal sector is growth inducing and because of its employment generation capacity, the government should support this sector. They do not consider the precarious working and living condition of informal sector workers.

2.1 The present study: concerns objectives and methodology.-

Within the perspective described in the earlier sections, the present study, "The Economic Status of Women in Urban Informal Sector - A study of Baroda City" is based on secondary data as well as primary data collected from poor households of Baroda city.

Baroda is one of the most important and industrialised cities of Gujarat State. But the nature of industrialisation in Baroda is very different from the other industrial cities like Ahmedabad or Surat. Unlike Ahmedabad or Surat, Baroda was not historically an industrial city. Historically Baroda was an administrative headquarter and a city of cultural and educational institutions. In Ahmedabad and Surat, there are traditional industries as well as new industries, which specifically employ women labourers. In Baroda, industrialisation took off in sixties with the growth of public sector enterprises, having capital intensive technology. The private sector mainly consists of

engineering units and chemical industries, which are not employers of women workers in a big way.¹⁵

According to the 1991 Census data only 7.17% of women in Baroda city are in the workforce. Some studies by other scholars¹⁶ and non-governmental organisations show that about 5% of the women in Baroda slums are working. This is not agreeable with our understanding that the majority of poor women are working and poor families heavily depend on women's income for their survival. The question arises is: are poor women in Baroda slums really not working or are they involved in the kind of informal sector which make their work more invisible? With the above-mentioned concerns the study was undertaken with following objectives.

2.2 OBJECTIVES.

1. To examine the economic status of women by estimating the Work Participation Rate and income in the informal sector in the city of Baroda.
2. To examine the factors affecting Work Participation Rate of women in the informal sector of Baroda city.
3. To examine the factors affecting inter-sector and intra-sector mobility of women workers in the city of Baroda.
4. To examine the factors which keep women in the lower segment of the economy.
5. To examine the relationship between the formal and informal sector.
6. To examine state policies and their effect on the informal sector.

¹⁵ The nature of industries and employment in Baroda is discussed in Chapter 3.

¹⁶ ORG (1982) *Survey of Slums, Chawls and Khadkis*,

Ghosh, Archana et al (1995) *Basic Services for Urban Poor* and an unpublished survey by Baroda Citizen Council, for the Urban Community Development Office, Baroda, 1994.

2.3 HYPOTHESES.

1. Economic participation of urban women, belong to low income households is much higher than recorded by the census and other studies.
2. Majority of women in lower income households works in the urban informal sector.
3. Lower the family income higher the work participation of women in the labour force.

2.4 METHODOLOGY.

The study is based on secondary as well as primary data sources. Secondary data source includes census data, NSSO data, information collected from the Municipal Corporation and other governmental as well as non- governmental organisations and study reports of other scholars.

Primary data are collected from the 12 slum pockets of the city of Baroda. Baroda city is divided in to ten administrative wards. In the first stage five wards were selected considering various factors such as geographical location, number of slum pockets in the ward, number of families residing in the slums and nature of economic activities carried out in the ward.¹⁷

The selected wards comprises 58.26% of the total population of Baroda, 58.74% of male and 60.27% of female main workers, 64% of male and 60.57% of female marginal workers.¹⁸ They have 238 slum pockets i.e. 70% of total slum pockets

¹⁷ Details about Baroda City, nature of economic activities in the wards and slum population is given in Chapter 3. For A map of Baroda city and selected wards see Chapter 3.

¹⁸ Government of India, *District Census Handbook*, District Vadodara, Census of India 1991, series-7 Gujarat, part XII-A&B.

of Baroda City and 35156 families i.e. 69.85% of total families residing in the slums of Baroda.¹⁹

In the second stage, slum pockets are selected with the help of stratified random sampling method. Slum pockets from the selected wards were divided into three groups excluding those slums having less than 100 families. The rest of the pockets were divided into -

(1) Small pockets (2) Medium pockets (3) Large pockets

The selected wards had 87 small pockets, 17 medium pockets and 5 large pockets. Approximately 10% of the pockets were selected from first two categories with the help of random sampling method and one from the large pocket category. Thus, the selected pockets are 9 from the small pocket category, 2 from medium pocket category and 1 from large slum category.

10% of the households were selected in each selected pocket by selecting every tenth house. The number of households thus selected was 357.

We approached one woman respondent from each selected household with the help of structured questionnaires.

If the respondent or any other women from the household were found to be working for income, she was asked further questions about her work and working conditions. Detailed case studies of some women were prepared to bring out the qualitative aspects of the problem. In-depth interviews and observation methods were used for case studies. The fieldwork was carried out during December 1996 to July 1997.

¹⁹ Unpublished study by Parikh, H. and Vadodara Municipal Corporation.

Various statistical methods such as simple frequency table, simple averages, percentage analysis, etc. were used in the study for analysing the data. The data were processed and analysed by using computer with the help of SPSS software package.

2.5 Chapter scheme

The entire study is divided into three parts. Part One consists of two chapters

1. Introduction
2. Review of Literature

Part two consists of four chapters

3. Industrialisation and the Slum Population of Baroda City.
4. Socio-economic Characteristics of the Women and their Families.
5. Work Participation and working conditions of the women
6. Some case studies

Part three consists of two chapters

7. Government Policies and women in the informal sector.
8. Conclusions

3 Major Conclusions

3.1 Work Participation and Visibility of Women Workers

We accept our first hypothesis -

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 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%. In the Institute of Social Science (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. In Baroda Citizen's Council's study in 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 in all the available studies is as high as about 75%.

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.

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.

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 breaking 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.**

3.2 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. 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.

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 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.

3.3 Factors affecting Women's work

Our 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.

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.

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 castes 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 castes 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.**

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.²⁰

3.4 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

²⁰ Gandhi, G. K.; Labour force participation, return to education and sex-discrimination in India, The Indian Journal of Labour economics, Vol. 40, No. 3, 1997.

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 who earn less than Rs. 500 per month. **Thus low incomes is not necessarily the result of 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.

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 and 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 suggest that there is a need to go beyond statistics to understand the realities of women in the labour force.

3.5 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 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.

Thus both in the labour market and in the family their contribution is ignored and under valued. They do not have control or say neither in choosing their working conditions nor 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.

51 (14.3%) women were decision-makers in their families. 35% from them were housewives and 65% were working women.

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.

3.6 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.

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 to Implementation the programme, and their attitude toward women and women's work remains the same.

4 Some 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.

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. 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.

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.