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**Women, Work and Insecurities in India**

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## Abstract

This paper empirically examines the insecurities faced by poor women in a developing country, India while they try to cope with the dual responsibilities of productive and reproductive work. The poor women in developing countries are burdened with the dual responsibility of taking care of housework and the need to supplement household income to meet the subsistence needs. The on-going flexibalisation process world over has no doubt created new jobs, most of them informal, but they lie beyond the reach of labour legislation and social protection and are characterized by low incomes and high levels of insecurity. In such a context, this paper argues for a need to address the economic needs of the women and a need to reform the social security system to recognise the value of women's labour at home.

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## **Women, Work and Insecurities in India**

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The past few decades have been marked by changes in the character of labour markets world over, as structural adjustment policies are underway in many countries. The most striking aspect of this has been the increased labour force participation of women, and more recently, the increasing flexibility within labour markets (Standing, 1999; Mehra and Gammage, 1999). It is argued that this changing character of the labour markets has led to a significant spurt in women's employment, and a relative if not absolute fall in men's employment, as well as a 'feminisation' of many jobs traditionally held by men (Standing, 1989, 1999; Catagay and Olzer, 1995). Falling male wages or employment can reduce female welfare by forcing women's participation outside the home with little compensatory help for their traditional domestic responsibilities (Winters, 2000). Increasing flexibility of employment patterns has facilitated the re-entry of women with family responsibilities into wage work. While more women with family responsibilities now participate in wage work, there has been comparatively little change in the division of labour within the household. Women's primary involvement in domestic and childcare responsibilities continues to be a source of vulnerability for them, not only because it represents unpaid work but also because it diminishes women's mobility and autonomy to design their labour market strategies (Beneria, 2001).

There is considerable diversity in the developing and the developed countries in the institutional response to the productive and reproductive roles of women. However, even within the developing countries, there exist differences in women's dual responsibility due to women's economic and social position, which are an expression of social class. There exist differences in the way the upper and middle class women handle dual responsibility compared to poor women. 'This is because domestic service still represents a very large proportion of women's employment in the developing countries' (Beneria, 2001) and the upper and middle class women often could afford to pay for other women to take care of their housework and care work as servants and maids. There also exists a slightly higher degree of sharing of domestic responsibilities between the

spouses. Among the poor, women are forced to work to supplement the family income, as men's incomes are low and they take care of their housework within a very limited budget. 'Yet, involvement in domestic and childcare responsibilities continues to have an impact, even if different according to social background, on women's choices' (Beneria, 2001).

There exists a close connection between the constantly changing productive and labour market structures and the dynamics of the households. Kalpagam argues that given a patriarchal ideology and rigidity in altering arrangements with regard to domestic work, such work intensification is bound to be unfavourable for women. Women by combining household chores, reproductive tasks and productive work could appear at varying times as different forms of labour reserve (Kalpagam, 1994). In the developing countries the argument of women being burdened with dual responsibility leading to further insecurities is much more pronounced among poor workers. The gender division of work has not changed among the poor households and women continue to take the bulk of the responsibility for unpaid work in the family, especially childcare and domestic work. 'The fact that women, in reality, shoulder the responsibility for family subsistence irrespective of what the male members may contribute has resulted in women constituting a specially disadvantaged group among the poor' (Kabeer and Murthy, 1999: 185). The fact that women bear a disproportionately greater burden of household survival in poor working class households actually exacerbates their burden (Kalpagam, 1994).

The labour market institutions in the developing countries do not seem to take cognizance of the dual role-played by women. The working conditions in the labour market do not change and they are not negotiated on the basis of women's double responsibility, but continue to be based on a male norm, i.e., individuals who have no responsibility for housework and care work. Thus the labour markets operate in ways that fail to acknowledge the contributions of women in the reproductive or care economy. It is argued that labour markets are gendered institutions operating at the intersection of the productive and reproductive economies (Elson, 1999). The ongoing flexibilization in the labor market is a new policy approach, which involves alternative pattern of employment, which is a way of enabling women to integrate their family and work roles better. These policies have profound implications for women attempting to manage dual roles as workers inside and outside the home, though it is not exclusively aimed at them. It is argued that gender-biased or 'gendered' labour

markets are not a problem of women workers alone. They also trap economies at the low road of labour-intensive growth, making it difficult to garner the full fruits of growth, or to ensure its sustainability (Sen, 2002).

Most of these flexible modes of employment, however, lie beyond the reach of labour legislation and social protection and are characterized by low incomes and high levels of insecurity. The workers in the informal economy, especially women, are vulnerable, bound by loose contracts and poor remuneration. Among the poor households in the informal economy, women often enter the labour market as the secondary earners to help the household cope with its basic needs. However, they soon become important economic providers among these households as they have the primary responsibility of taking care of the subsistence needs of the family in providing food, health, education and shelter. The choice of women's work, apart from the lack of education and skill, is constrained by her domestic and childcare responsibilities. This often obliges them to undertake less productive and more vulnerable forms of activities, such as homework, which are also thus less remunerative. To take care of their household responsibilities they choose or are forced to operate from their own residence or on the streets, which implies less lucrative and smaller scale of business. This dual burden of household work and engaging in economic activity necessitates specific social security needs for the women.

In this paper we analyze the insecurities faced by poor women in a developing country, India while they try to cope with the dual responsibilities of productive and reproductive work. We begin with the brief introduction to the local economy and participation of women in the labour force in India. We empirically examine the insecurities faced by the women workers both within and outside the home due to their dual responsibility. The empirical analysis is based on a survey<sup>1</sup>

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<sup>1</sup> The People's Security Survey conducted in urban and rural areas in and around Ahmedabad city in Gujarat State proposed a sample of 1200 workers, consisting of 1000 women and 200 men. The sample was to include a sample of 100 women from the Self-Employed Women's Association (SEWA), a member-based organisation and trade union in Ahmedabad. The sample was split into four activity groups consisting of casual labourers, salaried, self-employed and piece-rated home-based workers (home workers) in both rural and urban areas. However, the size of the final sample surveyed was 1236, 611 in urban areas and 625 in rural areas. The questionnaire was canvassed among the age group 18 to 60 years. We adopted a stratified random sampling procedure. The sample was stratified by the

conducted in Gujarat where we have concentrated on poor workers in the informal economy in the city of Ahmedabad and in the rural hinterland (five districts) surrounding it. In order to do this we have chosen the sample from relatively poor housing colonies, slums and *chawls* in urban areas and low caste hamlets in the villages surrounding Ahmedabad city. Finally, we present the case of an organisation, which has helped the workers to reduce their insecurities through unionization and provision of social security benefits.

## 1. Ahmedabad: The Local Economy

Ahmedabad, with a population of nearly four million, is the seventh largest city in India and the largest city in the western state of Gujarat. Unlike Kolkata (Calcutta), Mumbai (Bombay), or New Delhi, Ahmedabad is not primarily a creation of British colonialism. Founded by the invading Moguls in 1411, the city was developed by indigenous financial and mercantile elites. Muslim weavers and Hindu and Jain financiers and merchants cooperated to bring wealth to the city. Ahmedabad had little religious significance for either Hindus or Muslims; people came there to do business (Gillion 1968). It grew into a major textile center and came to be known as “the Manchester of India”.

The past three decades have seen the downfall of Ahmedabad’s dominant industry, textiles. There were over 150,000 mill workers<sup>2</sup> and about 75 large integrated mills<sup>3</sup> in the city in the late 1960s, but the industry’s profitability declined and textile employment fell sharply<sup>4</sup> as one mill after another closed in the 1980s. The decline and fall of the textile mills is attributable in large measure to government policy, particularly measures intended to favour handloom

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activity status, gender and rural-urban location. This survey was conducted in 2000 and the reference period for the study was 1999-2000.

<sup>2</sup> According to Ahmedabad historian Howard Spodek, mill labor included local people and immigrants from Uttar Pradesh, Andhra Pradesh, Rajasthan and other states. Many were female. Untouchables did the lower-paid spinning work while the weavers were Muslims and members of the upper-caste Patel community. (Spodek: personal communication (quoted in Chatterjee *et al*, 2002).

<sup>3</sup> Integrated textiles mills combine spinning, weaving, and other processes under one roof.

<sup>4</sup> It is now about 30000, so some 120,000 mill jobs were lost.

weaving. The incapability of indigenous industrialists to keep pace with technological development and market trend led to obsolescence of these mills, which could no longer survive the competition. The retrenched mill workers found employment in informal manufacturing and services. According to a survey, about 57 percent of the retrenched workers were engaged in self-employed activities, in trade, transport, service sectors (Patel, 1988).

Ahmedabad was only partially successful in finding new industries to replace the closed textile mills. It did develop a chemical industry, which specializes in dyes used in the textile industry. The city is “practically drawing a blank in high-tech manufacturing” compared to places like Bangalore and Pune (Pangotra 1998). Several large industrial investments are planned or underway, but they tend to be in capital-intensive industries such as chemicals and pharmaceuticals (an exception is light engineering) and most are located either on the fringes of the city or in other parts of Gujarat. To overcome the crisis, the city seems to have opted to have a high valued trade and financial sector on the one hand, and the growth of informal manufacturing and trading activities on the other. The Ahmedabad Municipal Council has the second-largest municipal budget in India, possesses more revenue-raising powers than most other Indian cities,<sup>5</sup> has ambitious infrastructure development plans, and was the first Indian city to successfully float a bond issue (Chatterjee, *et al*, 2002).

Out of a total labour force of about 1.5 million workers in Ahmedabad city, over 75 per cent – about 1.15 million – work in the informal sector (Rani and Unni 2000). The informal economy of Ahmedabad is both large and heterogeneous. The vast majority of poor households depend on the informal economy; and over 80 per cent of women workers work in the informal economy. Major informal sector activities include shop keeping, street vending, small-scale manufacturing and repair workshops, auto-rickshaw driving, construction work, scrap and paper recycling, domestic services, and home-based manufacturing.

The most visible informal workers work on the streets or in open areas. Barbers, cobblers, and makers and sellers of rope, baskets, cricket bats, kites, and paper-

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<sup>5</sup> However, more than half of the municipal revenue is generated by octroi, a tax on shipments of goods in or out of the municipal area. The proposed elimination of octroi would require the municipality either to generate substantial revenue from other sources or to cut back on its expenditures.

mache images, line the streets of Ahmedabad. Vendors and hawkers of vegetables, fruit, fish, snack-foods, and a myriad of non-perishable items ranging from locks and keys to incense sticks to soaps and detergents, to clothing throng the streets. One sees head-loaders, cart-pullers, donkey herders, bicycle carts, bicycle peddlers, and auto rickshaw drivers, all trying to make their way through the maze of cars, trucks, and buses. Those who work in the open air and on the streets not only have to jostle for space but also have to face noise, dust, pollution, and the vagaries of weather (sun, rain, heat, cold).

Less visible informal workers work in small shops and workshops. Lining most streets and lanes are countless small kiosks, stalls, or shops that sell goods of every conceivable kind, along with small workshops that repair bicycles and rickshaws; recycle scrap metal; make furniture and metal parts; tan leather and stitch sandals; weave, dye, and print cloth; polish diamonds; make and embroider garments; sort and sell cloth, paper, and metal waste; and more. Those who work in small shops or workshops face cramped conditions as well as poor ventilation and lighting.

The least visible informal workers, the majority of them women, sell or produce goods from their homes: garment makers; embroiderers; incense-stick rollers; cigarette-rollers; paper bag makers; kite makers; hair band makers; food processors; and more. Those who work from their homes also often face cramped conditions and poor ventilation and lighting (Chatterjee, *et al*, 2002).

## **2. Women in the Labour Force**

In the developing countries, among the poor households the movement of women into the workforce has been occasioned by many factors, the necessity of supporting a family as a single head of household, the need to supplement a husband's income, increasing levels of education among women and new opportunities of employment in the industrial sector. The international trend has been an increasing rate of female participation in the labour force (Standing, 1999). In India, however, work force participation rates showed a declining trend (Table 1). This was true for both women's and men's work force participation in the labour force surveys. The decline in the work force participation among women could be that of a 'discouraged worker effect' as women withdraw from the labour force as labour market conditions worsen (Unni, 2001) either due to recession in the economy or poor rains in rural areas.



A higher female participation rate compared to the national average was observed in our survey<sup>6</sup> (Table 2). This could be partly due to better probing regarding women's economic activities in the household in the field survey compared to the national large-scale labour force surveys and censuses. The high female participation rate among these households could also be to a large extent induced by poverty, as 44 percent of the households were below the poverty line<sup>7</sup>. Mahadevia (2002) also observes a similar phenomenon and indicates two trends. One, perceived economic crisis in the family and support necessary from the women to keep the family above the poverty line, and two, is the increasing availability of work that women can do, due to change in the nature of work available, which could either be home-based production activities or as self-employed. The female participation rate was much higher in rural areas compared to urban areas. A similar pattern is observed in the national labour force survey (Table 1) and is mainly due to the nature of activities in rural areas, mainly crop cultivation and animal husbandry that have more scope for women to be engaged mainly in their family farms. This would mean that increase in economic vulnerability among the poor population in Gujarat has pushed women out from households to the labour market. This has been made possible, as there are no cultural barriers for women in Gujarat to come out of their homes in pursuit of economic activities (Mahadevia, 2002).

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<sup>6</sup> All the estimates presented in this paper are based on the weighted sample. The estimation procedure adopted is based on a weighted sum of the sample values leading to unbiased estimates of the population characteristics. We have constructed weights for each activity status group by gender in each location (urban ward or rural village) separately. The inverse of the number of sample households chosen to the number of households listed, in each ward or village in each activity status strata and gender, was used as the weights. The weights were constructed separately for rural male, rural female, urban male and urban female. We have not constructed weights for the SEWA sample (weight is equal to 1), as they were purposively chosen. Comparisons by gender are reported only if the differences are significant using a chi-square test. The chi-square values are not presented here.

<sup>7</sup> The all-India poverty line in 1999-2000 was Rs.336 and 451.2 per capita per month in rural and urban areas respectively. This works out to approximately Rs. 20160 and Rs. 27072 household annual incomes in rural and urban areas respectively assuming an average family size of 5 members.

A major vulnerability or insecurity among the poor households is that of female-headedness. A larger proportion of the female-headed households in rural areas were below the poverty line, compared to urban areas. With fewer or younger male working members in these households the women have to cope with their dual role of being the primary bread earner as well as their domestic responsibilities. In poor households these women often manage through self-exploitation, working longer hours and in multiple jobs. About 9 percent of the sample households were female-headed which is almost similar to the national average (Table 3). There were a higher proportion of female-headed households in the urban areas compared to the rural.

In order to understand the insecurities faced by women, we canvassed the questionnaire to a larger proportion of women workers. A comparison of female respondents with the sample of male workers helped focus on the differences in insecurities by gender. However, we observed some differences between the households of male and female respondents, which later help to understand some of the differences observed between them. First the participation rates of women in female respondent households were substantially higher than that in male respondent households. Obviously, fewer women were participating in the workforce in the male respondent households. When they do they are probably secondary earners. This is particularly true in urban areas. In the female respondent households, these women are more likely to be the primary earners in the households. The highest proportion of female-headed households was found among female respondent households in urban areas.

### **3. Work and Insecurities**

Globalisation and flexibalisation process world over has changed the structure of employment, which is by no means uniform across countries. Women are increasingly pushed into the labour force, often on highly disadvantaged terms, due to the lowering of household incomes as real wages fall and/or unemployment increases as a result of the on-going process of globalization. The removal of subsidies on basic goods and services and the introduction of changes for health and education as a withdrawal of the state from provisioning them also leads to increased participation of women in paid employment, particularly among the low-income groups to meet these increased expenditures. These trends lead to insecurity of earning an adequate income for a decent

standard of living, especially for women. However, not all the insecurities reported here are the consequences of globalisation or the recent economic reforms process in the country. Some of these insecurities arise out of poverty of a more structural kind and are long term in nature.

**Quality of Employment** In India the growth of employment has not kept pace with the growth of population and labour force, particularly in the nineties (Unni, 2001). About 60 percent of the workforce continues to be employed in agriculture. The growth of non-agricultural employment was faster than that of population and labour force, though at a declining rate during this period. Another feature of the structure of employment in India is the large proportion of persons without 'jobs' that is employment with relatively stable contracts. In 1999-2000 at the all-India level 53 percent of workers were self employed, 42 in urban and 46 in rural areas. In the country as a whole, only 14 percent of the workers had regular salaried jobs, with stable contracts, though 40 percent were salaried workers in urban areas. Persons with more or less daily wage contracts or casual workers were about 33 percent of the workforce in the country. The casualisation of the workforce was an important phenomenon in the rural areas of India, with 37 percent being so engaged in 1999-2000. To take into consideration this phenomenon of the structure of the workforce the sample was stratified by activity status to give adequate representation to self-employed, regular salaried and casual workers. The labour market and social insecurities faced by these types of workers were expected to be different, the most vulnerable often being the casual workers.

Open unemployment in India is relatively low, while the greater problem faced by the majority of the workers is that of under employment, or employment at low levels of income. This is because most of the population is too poor to remain unemployed and is forced to undertake some economic activity to survive. That is, they often remain 'disguisedly' unemployed. At the micro level, in the survey, on average we observed that 301 days of work were available to the workers in a year (Table 4) with women workers being more vulnerable and obtaining only 285 days of work. The most vulnerable were the casual and piece rate workers in terms of number of days of work, obtaining only about 255 days of work in the year. Women workers were especially more vulnerable across these groups. These average days refer to the number of days on which the worker found work and it is not standardized for eight-hour days. It also includes multiple economic

activities engaged in by the worker. These numbers hide the underemployment faced by the workers.

The percentage of persons reporting open unemployment was higher in our sample than the national average of 7.3 percent in 1999-2000 (Sundaram, 2001). About 19 percent of the workers<sup>8</sup> reported open unemployment and on an average these workers reported 129 days of unemployment. The insecurity in the labour market faced by the women workers of not finding enough work to meet the subsistence needs of the households is clearly reflected from a larger proportion of them facing open unemployment. The insecurity of work among the casual and piece rate workers is further reflected in the high proportion of them facing unemployment at some time during the year (Table 4). A higher proportion of women workers across these categories faced difficulty in finding work. While casual workers reported 137 days of unemployment, the seasonal nature of agricultural activity is brought out here by the large number of days (134) of unemployment. However, women workers in self-employed agriculture had comparatively less open unemployment because women workers in these households combine cultivation and animal husbandry, the latter being mainly done by women.

The quality of employment in the informal economy can be judged by the income earned. In the informal economy the level of income differs by gender and kind of activity that the worker is involved in. The average annual income for all workers was Rs.14208. The women workers annual individual income earnings were lower compared to men (Table 5). Across the activity status, the piece rate workers had the lowest incomes (Rs.7488). Most of these women were employed in home based work in the manufacturing industry and they were concentrated in specific activities like agarbathi making, bidi rolling, garment and kite making, with relatively low levels of skills. Most of the women continued to be engaged in home based work in the absence of better alternatives, due to lack of education and skills, and also due to the burden of domestic responsibilities.

Across gender in all the activities except for self-employed agriculture, men had higher annual earnings compared to women. Comparatively higher earnings for

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<sup>8</sup> These include persons reporting themselves to be seeking and available for work any time during the year.

women workers in self-employed agriculture were perhaps because these were the households that combine cultivation and animal husbandry. Animal husbandry is a very remunerative economic activity in this part of the country and is mainly the activity of women. Gujarat is famous for the so called White Revolution or the growth of the dairy co-operatives. Further, about 47 percent of the rural sample households belonged to self-employed agriculture and this weights the average income in favour of this group.

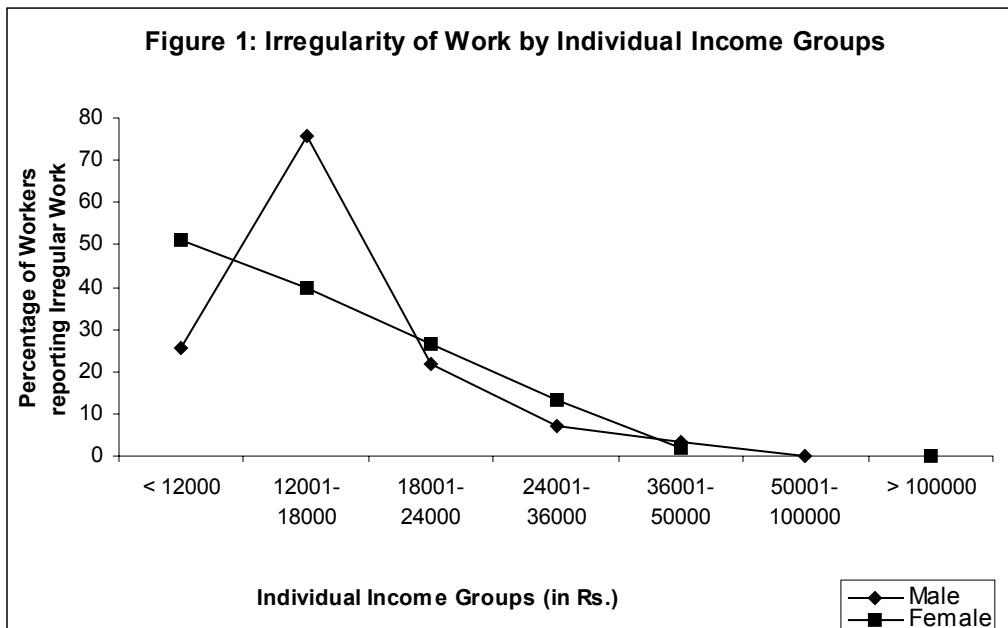
The relatively high incomes for men across the other status categories were due to the gender segregation of occupations. Across the self-employed category we observed that while women were involved in selling or petty trade, men were engaged in selling, tailoring, carpentry, personal services and garage mechanics. Similarly, across the salaried employees we found that women were engaged in community and health services, which were relatively low paid jobs. Men were engaged in public services as clerks, peons, drivers in public and private companies and government organizations, which were comparatively, better paid and more secure.

While the individual incomes of women respondents was lower than that of men, the average annual household income of women respondents was (Rs.35184) slightly higher. The high incomes among the women respondent households were basically due to higher female participation rates in these households (Table 2). These households were thus putting out more workers into the labour market and thus succeeded in improving their relative incomes compared to the purely male earner male respondent households. However, a comparison of incomes across the gender of the head of the households, showed low incomes among the female-headed households compared to male-headed households.

While the average income was above the poverty line (see footnote 7), a large proportion of households (44 percent) were poor obtaining incomes below the poverty line. As mentioned earlier, a higher proportion of female-headed households in rural areas were below the poverty line. Female-headed households were found to be more vulnerable with very poor incomes across all the status categories, except for casual worker households. Among all households, a higher proportion of self-employed non-agriculture and casual labour household were below the poverty line. The nature of these activities, with no fixed employer or stable contracts, does not entitle them to any social security

benefits. This further contributes to their low incomes and makes them more vulnerable.

Women workers face further disadvantages due to the household and childcare responsibilities at home, which penalize them in the labour market for not being available for fixed-time work. This then becomes a key factor in women's weak position in terms of earnings and occupations (Elson, 1999). 'It is sometimes claimed that labour markets adapt so as to allow women to combine paid work with unpaid work – for example, part time work and home based work. But, this kind of adaptation is one-sided – more designed to allow the productive economy access to workers whose entry into the labour market is constrained by domestic responsibilities than to give weight to the contribution that women's unpaid work makes to the productive economy' (Elson, 1999: 613). Beside the nature of work, the lower levels of individual incomes of the women can be explained partly by a greater proportion of them being engaged in irregular work compared to men. Across the individual income groups, it was observed that as the income level rose, the proportion of workers having irregular work declined (Figure 1) and this trend was almost similar across gender. Thus, part-time, irregular work was a major factor contributing to her lower incomes and to a large extent this was due to the double burden of work borne by them.



In order to make up for poor incomes and irregular work, a higher proportion of women undertook multiple economic activities. This is a form of security, both work and income, and compensates for both lack of work and the low productivity of their existing work. This kind of work also allows them to manage their dual responsibility in a much more efficient manner. About 27 percent of the workers were engaged in multiple activities during the course of the day, while nearly 40 percent were undertaking multiple activities during the year (Table 5). A larger proportion of women were engaged in multiple activities in a day as well as during the year.

Apart from having irregular work a large proportion of women salaried employees also faced the problem of having unstable contracts at work and lack of fringe benefits, like paid holidays, sick leave, health insurance, workers' compensation, retirement benefits and so on. A large proportion of these women in the urban areas were employed as domestic workers, cleaning and caring, while in the rural areas they were employed in community and health services. The salaried comprised 9 percent of the workers, with a higher proportion of men compared to women. Across gender only 3 percent of the men and 8 percent of the women did not have any contracts at all. Women workers were more likely to have verbal contracts rather than written contracts. This shows the precarious nature of work in which the women were involved (Table 5).

Women in poor households contribute substantially to the economic resources of the household and their material standards of living. It is very important to note that women make this financial contribution despite the fact that a large proportion of their employment is in the form of part-time work or informal work. They are low paid, less secure and less protected by legislation or trade union organisation. Women seek such work because of the unpaid care work they do, the prime constraint being the needs of the children. What might appear secondary from the point of view of the labour market is, however, enormously important from the point of view of families and the society at large. It is argued that 'some of these differences can be explained by structural factors that include under investment in women's human capital, others by social and institutional norms that assign reproductive responsibilities almost exclusively to women and underplay their economic roles' (Mehra and Gammage, 1999: 546). Besides the structural factors, the volatility introduced in the economic environment recently through reforms and collapse of the textile industry could have exacerbated the

unemployment situation, regularity of work and movement towards informal contracts.

**Education and Skills** Women, it is often claimed, are less productive because they are less educated and less dynamic, because they take more time off to deal with family responsibilities. Though, the Constitution of India recognizes the importance of education, and providing education is imperative for children, as it empowers them to be more productive and responsible members of the society, it is not yet the privilege of the children in India. The literacy rate among the sample respondents was 59 percent and there was a wide disparity between male and female literacy (Table 6). Among the literates, a very small proportion (2 percent) of the women workers were professionally trained and a similar proportion had higher secondary education and the remaining were educated either till primary, middle or high level. The level of education was found to have an important influence on the kind of activity and employment that a worker engaged in. Among the women workers we observed that most of the women who were professionally trained or had higher levels of education were engaged in salaried jobs, while a large proportion of illiterate women were either engaged as casual labourers or were self-employed.

It is generally argued that low levels of education are due to supply constraints, but we found that all the villages and urban blocks we surveyed had the facility of at least a primary school in the neighbourhood. Despite this, a significant proportion of the households did not send their children to school. The proportion of children of school going age who were not going to school was comparatively high among the male-headed (24 percent) households compared to the female-headed (17 percent) household. This observation is quite striking as it is often assumed that it is the female-headed households who due to her increased responsibilities would not send her children to school and engage them in income generating activity. The fact that a higher proportion of such households send their children to school shows the importance a women gives to education. In developing countries like India, one of the reasons often cited for low proportion of children going to school is due to their involvement in various income-generating activities to supplement the household income or taking care of siblings. This phenomenon was also prevalent among these poor informal workers, where we found that out of the children not going to school, 28 percent were engaged in income generating activities. While, about 4 percent of the children going to school were involved in income generating work, perhaps after



they finished school for the day. Overall about 10 percent of the households having children in the age group 6 to 14 years assisted parents at work (Table 6).

There is no doubt that enrolment rates at all school levels has been rising in the developing world for both sexes, but the expected attainment levels remain low, especially for females. It is argued that the gender differentials in education persist because those who bear the costs of investing in schooling for girls and women fail to receive the full benefits of their investment (Hill and King, 2000). Education, besides benefiting the girl child, also benefits her parents and her future family, as well as society at large. However, the parents' expectations of receiving greater returns from educating sons than daughters might determine the level to which they educate their children. Thus the perception of parents may be the key factor in determining the level to which sons and daughters are educated. Such social and cultural factors affect girls' education. Such gender disparity was obvious in the survey. In general, the male child was more likely to be educated to higher levels compared to the girl child (Table 6). On an average the girl child would be educated till secondary school, while a smaller proportion intended to educate their girl child to higher secondary and college education. In contrast for the male child a higher proportion of the respondents intended to educate them to the college level compared to secondary and higher secondary schooling.

This perception captures the psyche of the society, where education of the male child is considered more important than that of the female child. The expectation of being cared for in the old age by the male child, while the girl child would be in her marital home, mainly explains this phenomenon. This becomes a major disadvantage when the woman enters the labour market. This is also an indicator of gender discrimination in the allocation of resources within the household. These low levels of education lead to limited work opportunities and low earnings. Women though significant in the emerging labour force are vulnerable due to such low levels of education. Due to this women are involved in jobs involving repetitive type of work and requiring very low levels of skill. Low literacy rates among women are a result of past under investment in the education of women. This is mainly a structural factor leading to vulnerability of the women.

Under investment in human capital is a major insecurity faced by the women workers in the informal economy. This leads to lack of marketable skills. Most of the women workers had very low or limited skills<sup>9</sup>. To capture the skill insecurity among the women workers, they were queried about the ease with which anyone else could acquire the skill. Given the rudimentary nature of the skills among the informal workers, 63 percent reported that their skills could be transferred easily (Table 5). This could also mean that the skill involved in their work was not very technical but simple with the use of less advanced production technologies. The low levels of skill with which they operate also lead to low level of earnings. This was also observed in another study of Ahmedabad city (Unni and Rani, 2002), where in the construction industry the skilled<sup>10</sup> workers received earnings above the poverty line wage and full employment compared to semi-skilled<sup>11</sup> and unskilled<sup>12</sup> workers. A large proportion of workers also felt that due to lack of education and skill it was difficult to move into other alternative jobs (Table 5). This basically raises the need to focus on promotion strategies for increasing skills to improve the quality of employment, particularly for the vulnerable groups in the informal economy. Women thus tend to be concentrated in the small-scale production and personal services, which is more likely to be non-tradable and thus are vulnerable to both falling incomes due to demand restraint and crowding effects because of ease of entry.

**Capital Security** The concentration of workers in low productivity activities is in part a reflection of entry barriers to other more lucrative activities, which require not only technical and entrepreneurial skills, but also capital. The self-employed workers face the insecurity of lack of capital to undertake their operation. Many of these activities do not have a legal recognition such as manufacturing of kite or petty street trading. This constraint the workers from approaching formal

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<sup>9</sup> Skill was defined to include knowledge about how to conduct the activity currently engaged in. For example, if a worker was engaged in trading we enquired about their capacity to keep accounts and manage the business.

<sup>10</sup> Skilled workers included bricklayers, masons, reinforced concrete workers, tile and roof layers, plasters, supervisors and foremen, carpenters, plumbers, blacksmiths and electricians working in the construction industry.

<sup>11</sup> Semi-skilled workers include white washers, pipe layers and construction workers not elsewhere classified.

<sup>12</sup> Unskilled workers include loaders and unloaders.

institutions for accessing credit. The lack of access to credit to undertake their operations leads to income insecurity and vulnerability among workers. The self-employed workers operated with an average fixed capital of Rs.8640 in rural and Rs.22752 in urban areas (Table 7).

The nature of activity and the scale of operations undertaken by men and women seemed to be different, in both rural and urban areas, as women operated with lower capital compared to men. About three-fourth of the self employed workers in the sample operated with fixed capital of less than Rs.500 (Table 7). In the urban areas, this could be due to the large proportion of displaced workers from the textile and other volatile industries, increasing the supply of self-employed workers and competing for capital. In direct questions to the self employed workers we found that 57 percent in urban areas and 50 percent in rural areas reported lack of access to capital to expand their business, the problem being most acute for women in urban areas. The lack of access to capital among a large proportion of women workers probably compels them to operate with such low levels of capital in low productivity activities.

This would mean that the ability of woman to expand and reap gains through economies of scale for diversifying the product is limited, and prevents them from entering into more lucrative activities. This leads to concentration in petty trade and service activities with low levels of operations. It is in this context that access to credit assumes particular significance. Income insecurity and vulnerability could be reduced with easier access to capital, which would also help to improve the productive capacity (Canagarajah and Sethuraman, 2000)

This apart what is typical of many of the self-employed women entrepreneurs is that the business has to be operated in such a way that allows them also to manage their family responsibilities, often without the aid of the male partner. The businesswomen are often deprived of the unpaid aid of family members that male-headed businesses enjoy. This intensifies the double burden experienced by such women and reduces the economic viability of the business. We found that a larger proportion of the women operated their business from home, compared to men.

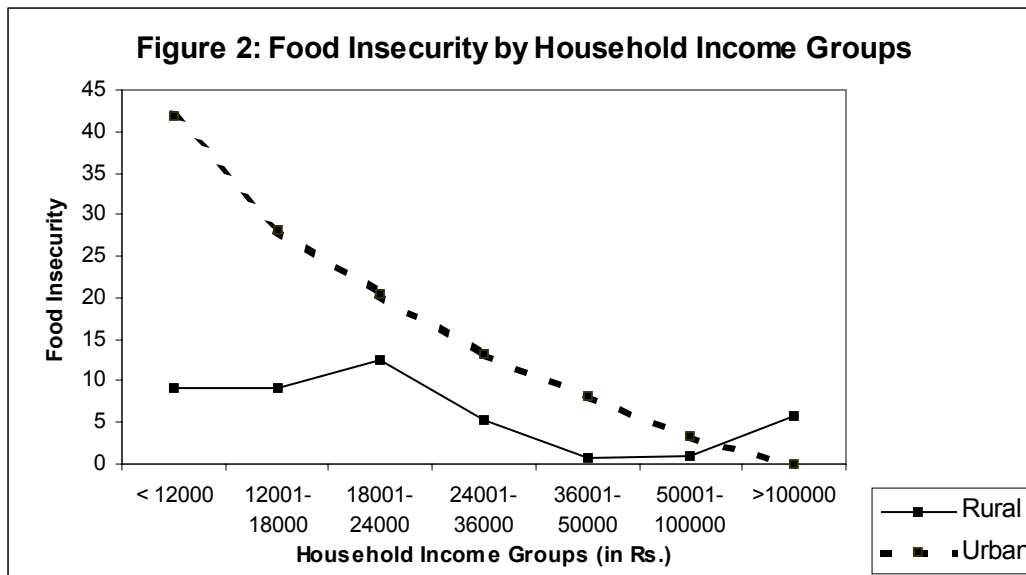
For such home-based informal enterprises, housing is particularly important because home is also a place of work. The lack of a separate designated place of work makes the workers vulnerable in a number of ways. They become less

visible and are not legally recognized as workers. This also reduces their capacity to claim any social protection measures for which they may be eligible. In the case of women this also leads to lower productivity since they are frequently interrupted to take care of domestic chores. About 16 percent of the households did not own the house they lived in, with nearly 28 percent living in rented or other premises in the urban areas. The proportion of households living in houses built of non-permanent materials, were most insecure. The proportion of such dwellings was relatively higher in the rural areas.

***Impact on Food and Health*** The insecurity of not having enough work and earning low incomes has a direct impact on the well being of the household, be it food, education, health or shelter. This becomes an added burden on the women, who not only has to take care of household responsibilities but also cater to these basic needs. Among the poor informal workers, we found that a significantly higher proportion of workers with irregular work went hungry during the last twelve months (13 percent), did not send children of school going age to school (31 percent) and lived in non-permanent structures (33 percent).

Food security has been defined as the ability to assure, on a long-term basis, that the food system provides the total population access to a timely, reliable and nutritionally adequate supply of food (Dutt, 1999). The micro concept of food security implies that a household has the necessary purchasing power to buy food grains and access to the required quantity of it. Food vulnerability of the population in the sample in Gujarat was measured through a direct question on whether the household went hungry during the last twelve months. Households of women respondents faced greater food insecurity. About 10 percent of the household members of the women respondents went hungry over the last twelve months, compared to 8 percent among the male respondents (Table 8). A disaggregation of male and female respondents by head of the household showed very clearly that female-headed households faced greater food insecurity in both the rural and urban areas. Food deprivation was relatively high in the urban areas, especially among the women workers. Deprivation of food among the poor households is a common feature in developing countries. Women in these poor households are often burdened with a significant responsibility for family subsistence and are important economic providers of the households. The high vulnerability or food deprivation of the households of women workers would, over time, lead to a reduction in their productivity. The inadequacy of food would lead to an unhealthy life and a precarious existence. The high food insecurity among

the poor households is very clearly depicted by a decline in the food insecurity with increase in household income, especially in urban areas (Figure 2).



A major reason for entry of women among the poor households into the labour market is to meet the food security of the households. However, the pressure of household and childcare responsibilities at home, forces them to spend less hours in productive work. On average, male workers were engaged in income generating work for 8 hours in a day, while women spent only 6.8 hours on such work. This was compensated by nearly 4 hours of household work by women compared to nearly 2 hours by men. Similar results were found in a survey of workers in garment industry in Ahmedabad, where women spend more hours at home in household duties, while men spend more time at work (Unni and Bali, 2002). The study showed that only 27 percent of the women compared to 66 percent of the men spent more than 8 hours in economic activities. Apart from spending less time in productive work, the dual responsibility on women does not allow them to spend any time either on their personal care or sleep, which has an adverse effect on their health and productivity over a period of time.

Increased work burdens among the poor women due to low incomes, and having to cope with dual responsibility has an adverse impact on their health. Defining good health is by itself difficult and measurement of health status is beset with problems of subjectivity and self-perception (Kumar, 1999). However, one must not ignore that, health outcomes are also influenced by investments in education,

water and sanitation, food security, housing and employment. The workers perception on their health status showed that about 8 percent of the workers perceived their health to be poor, this being higher among workers in urban areas and among women. However, a much higher percentage of the workers reported that on a regular basis they suffered from body ache, headache or fever (Table 9). More women suffered from such ailments. It seemed that aches and pains are a virtual reality for these workers even while perceiving their health status to be good. Further, about 12 and 15 percent of men and women respectively reported their health had deteriorated over the last year. A greater proportion of women reporting their health status to have deteriorated could be due to the dual responsibility of having to earn incomes and also to take care of the household responsibilities. The deterioration in their health could over the long run lead to their low returns to labour, which have implications on both their productivity and incomes. Their health status was also affected by the work environment and about 48 percent of the workers said that work had an adverse effect on their health, with a higher proportion of women workers reporting so (Table 9). Poor health status is mainly due to poverty arising out of structural factors rather than any immediate effect of economic phenomena.

For the poor workers, public health services are an important source on which they are dependent for the well being of their health. Overall about 19 percent of the households did not have access to public health care facilities, being higher in the rural areas (Table 9). Among households having access to government health facilities, about 14 percent did not avail of the public health facility, as either the treatment was not available or the facility was too far to be accessed easily. A higher proportion of women workers in urban areas and men workers in rural areas were not availing of the public medical facility. Lack of access to public health facilities compounds the vulnerabilities among these households, as it puts extra pressure on the women to earn more incomes to access private health services, which are expensive. Their vulnerability increases when they have to pay fully for their medical care with no subsidy or support. We found that about 79 percent of the workers pay the entire cost of medical care, and there was no difference across gender. A mechanism of protecting the poor informal workers from this vulnerability is by providing them with medical insurance. We found only 3 percent of all the respondents reported having medical insurance (Table 9). Obviously, medical insurance has not made any inroads into the health consciousness of the people, particularly the poor. So far medical insurance is in

the hands of state institutions. There is still no clear policy of privatisation of the health insurance sector.

In the present system, there still exists the traditional form of social security benefits, which covers salaried employees for contingencies such as illness. We found that among the salaried workers (about 9 percent of the respondents), about 30 percent did not receive any medical benefits from their employer and only 14 percent were entitled for medical leave. Women workers were clearly worse off in these respects with nearly half of them not receiving medical benefits and a quarter not obtaining medical leave. An important security for working women is the existence of maternity leave. This provision did not exist for 41 percent of the salaried workers. Thus increasing participation of the women in the workforce without any protection could have dire consequences for the family and health of the women, especially when they have the responsibility of bearing children and undertaking domestic tasks.

#### **4. Case Study of Self Employed Women's Association**

The Self Employed Women's Association (SEWA) of India is a very good example of what can be achieved through an organisation, which fights both for women's rights and builds alternative economic structures such as co-operatives. SEWA is a member-based organization, which provides various social protection instruments to its members. In order to see the impact of this organisation's efforts on its members we included a sample of SEWA members. SEWA's organising strategy involves both struggle and development, which it undertakes through trade union and cooperative forms of organisation. Both are democratic forms of organisation, owned, controlled and run by the workers themselves. Through the union, the members struggle for their rights and try to overcome the various injustices they face in their daily lives. The cooperatives help them in their development activities, which provide employment, financial services, health and child care and undertake land based and water centered activities (SEWA, 2000). According to them through both struggle and development, and through the joint action of union and cooperatives, women are strengthened economically and in all other aspects of their lives.

The majority of SEWA members utilized the savings facilities (79 percent) particularly in rural areas (88 percent). The savings scheme seemed to give the workers tremendous confidence and support in undertaking their activities. This

was evident, when we queried the workers about their source of borrowing in the advent of a financial crisis. We found that 28 percent of the SEWA workers borrowed from the bank or mandal, compared to 20 percent of the overall workers. The savings scheme also helped them to reduce their borrowings from moneylenders or *shroffs*, which is normally the most accessible but expensive source for the poor informal workers.

The SEWA Bank has also been following the micro finance strategy of lending through Savings and Credit Groups in the villages and directly through its bank in the urban areas. This has definitely paid dividends by reducing the capital insecurity of its members. We found that a smaller proportion only 48 percent, of the women members of SEWA reported having lack of access to capital compared to 67 percent of the general sample of women. The actual fixed capital employed by SEWA members was also relatively higher than that of other women, though lower than that of men. Thus, the institution of micro finance did play a role in reducing capital insecurity of the poor self-employed workers. This facility also helped the workers to undertake their business in the absence of credit facility from formal banking institutions, who are very reluctant to lend to small entrepreneurs or self-employed workers.

The credit facility of SEWA was also used for improving the shelter security of the members. We found that a larger proportion of SEWA respondents' owned their own house in the urban areas, though not so in rural. The possible reason for this was the initiative towards providing shelter security for its members, in the form of housing loans. This also showed the effectiveness with which the scheme was being utilised. However, we also observed that the SEWA workers were the most vulnerable (particularly in rural areas), a large proportion living in houses built of non-permanent material.

Insurance was yet another facility which was utilised by 34 percent of the SEWA women workers. It was higher in rural areas compared to the urban areas. This scheme was introduced by SEWA in 1992, as a unique integrated insurance plan for their members. By just paying Rs.65 as annual premium, the poor women member gets coverage for health and maternity benefits, asset including house insurance, and life coverage (inclusive of the spouse). We observed in our survey that while only 3 percent of the general sample had any form of medical insurance, about 26 percent of the SEWA respondents had medical insurance.



Thus, this member-based organisation was playing an important role in providing health security to its members.

Another important facility that SEWA as an organisation provided and was utilized by its members was training. We found that 19 percent of the SEWA members had obtained training from non-government organisation, compared to only 1 percent among all workers. Being a part of an organisation also helped them to get information about a number of income generating activities in the surrounding area, where they could find employment for themselves. This awareness or information was very essential for these workers, as most of them did not have permanent jobs and they had low levels of income. They often engaged in multiple activities, changing status of work over the course of the year and even during a single day. We found that 44 percent of the SEWA members were engaged in multiple activities during a single day and 58 percent of them were involved in multiple activities during the year. Being involved or engaged in multiple activities for these poor workers was a form of security, both work and income and lesser proportion of the SEWA members had irregular work (12 percent) compared to (24 percent) the overall workers.

## **5. Conclusion**

Within the last decade, economic volatility has been introduced into the system with the introduction of economic reforms in India. In the region studied here the changes were more dramatic due to the collapse of the prominent textile industry during the earlier decade of partial liberalisation itself. Against this background we provided a gendered account of the lives of the poor informal workers and discussed the insecurities and vulnerabilities faced by them.

The analysis shows that women with her dual burden, has to deal with provision of both basic and economic needs of the households. With her low levels of education, skill and access to capital, women in the informal economy find it difficult to cope with this responsibility. It also shows that 'greater investments are needed in girls' and women's human capital, including job-specific skills development, both to improve women's access to employment and to facilitate their occupational mobility' (Mehra and Gammage, 1999: 546). The pressure of earning income along with the household responsibilities also affects her health. We find that more and more informal work is being done in a form, which is neither organised by trade unions nor regulated by Government, but which

reflects the necessity above all by women to combine paid work with social needs. There is a need to address the economic insecurities of the women. There is a need to reform the social security system to recognise the value of women's labour at home. Women's requirements as workers are integrally associated with their needs as mothers. Economic policies must be developed in conjunction with policies concerning reproduction and childcare. A mechanism through which the insecurities of the women can be addressed is organisation. Organisation or representation provides a 'voice' to help the workers to reduce the degree of insecurity and helps them to fight for the social security benefits as observed in the case study.

In conclusion while an analytical distinction might be made between production and reproduction or between paid labour and servicing work, and their related insecurities, 'the concrete reality of women's lives can be compared to a patchwork quilt in which the fragments are stitched together with great skill, creativity and ingenuity. The variety and richness, as well as the stresses and strains of their existence, reflect more accurately the complexity of society itself than men's lives which have fewer dimensions and have changed less dramatically' (Sassoon, 1987: 179).

**Table 1: Workforce Participation, 1983-2000**

	Rural			Urban			All		
	Male	Female	All	Male	Female	All	Male	Female	All
1999-00	53.1	29.9	41.7	51.8	13.9	33.7	52.7	25.9	39.7
1993-94	55.3	32.8	44.4	52.1	15.5	34.7	54.5	28.6	42.0
1987-88	53.9	32.3	43.4	50.6	15.2	33.7	53.1	28.5	41.2
1983	54.7	34.0	44.5	51.2	15.1	34.0	53.8	21.6	42.0

Source: Employment and Unemployment Situation in India, 1999-2000 (Part 1), National Sample Survey Organisation, 55<sup>th</sup> Round (July 1999-June 2000).

**Table 2: Workforce Participation in Rural and Urban Areas of Ahmedabad District**

	Male Respondents		Female Respondents		All Respondents	
	MPR	FPR	MPR	FPR	MPR	FPR
Rural Area	62.06	52.84	57.12	58.61	59.08	56.46
Urban Area	56.73	19.54	50.36	49.18	54.19	32.56
All	59.75	38.16	55.41	56.08	57.43	48.23

Note: MPR: Male Participation Rate; FPR: Female Participation Rate  
Source: People's Security Survey, GIDR, 2000.

**Table 3: Percentage of Female Headed Households in Male and Female Respondent Households**

	Percentage of Female Headed Households		
	Male Respondents	Female Respondents	All Households
Rural	2.6	9.4	6.8
Urban	8.8	19.2	13.1
All	5.3	11.8	8.9

Source: People's Security Survey, GIDR, 2000

**Table 4: Average Days of Employment and Unemployment by Status and Gender**

	Workers Reporting Unemployment			Days of Employment		
	Male	Female	All	Male	Female	All
Self-Employed Agriculture	154 (13.7)	91 (3.8)	134 (7.5)	334	341	338
Self-Employed Non-agriculture	47 (10.7)	116 (8.2)	67 (9.8)	328	308	321
Salaried	30 (1.4)	48 (1.5)	37 (1.4)	356	348	354
Casual Labour	106 (23.8)	148 (45.0)	137 (36.3)	290	229	254
Piece Rate Workers	43 (52.5)	121 (23.2)	113 (24.7)	295	257	259
All	105 (15.2)	141 (22.8)	129 (19.0)	319	285	301

Note: Figures in parentheses are the percentage of workers reporting unemployment  
Source: People's Security Survey, GIDR, 2000.

**Table 5: Income and Work Insecurities (Percentage of Households) by Gender**

	Male	Female	All
Average Individual income (Rs.)	16704	12912	14208
Average Household income (Rs.)	34512	35712	35184
Irregularity of Work	17.3	28.8	23.7
Multiple Activities in a Day	15.5	36.8	27.3
Multiple Activities in a Year	33.1	44.7	39.5
Type of Contracts for Salaried Workers			
No Contract	2.7	7.9	4.7
Verbal Contract	42.4	55.6	47.4
Written Contract	54.8	36.6	48.0
Easy transferability of Skills	62.4	63.7	63.1
Difficult to get alternate work	36.4	32.6	34.2

Source: People's Security Survey, GIDR, 2000

**Table 6: Educational Insecurity (Percentage of Households) by Gender**

	Male	Female	All
Literacy Rate	84.2	38.2	58.8
Children of School going age not going to school	19.4	26.9	23.9
Children involved in income generating work	8.1	10.7	9.7
Rural	12.6	10.5	11.2
Urban	2.9	11.2	6.8
<b>Probable level of Education of the male child</b>			
1. Upto secondary	48.4	41.7	44.5
2. Upto Higher secondary	15.7	23.3	20.2
3. Upto college	35.9	34.9	35.3
<b>Probable level of Education of the female child</b>			
1. Upto secondary	67.7	65.3	66.5
2. Upto Higher secondary	13.2	17.4	15.4
3. Upto college	19.1	17.3	18.2

Source: People's Security Survey, GIDR, 2000

**Table 7: Capital and Demand Insecurity Among Self Employed in Rural and Urban Areas by Gender**

	Rural			Urban		
	Male	Female	Total	Male	Female	Total
Average Fixed Capital (Rs.)	10896	5712	8640	31824	5904	22752
Average Variable Capital Rs.)	49296	23376	38928	33936	30240	32688
Fixed capital less than Rs. 500 (Rs.)	85.4	68.3	74.8	74.4	76.2	75.2
Lack of Access to capital	47.2	48.7	49.6	39.5	77.4	57.1
No scope to expand production in future	93.0	96.0	94.8	52.1	75.8	63.1

Source: People's Security Survey, GIDR, 2000

**Table 8: Food Insecurity\* (Percentage of Households) by Gender**

	Male			Female			All		
	MH	FH	All	MH	FH	All	MH	FH	All
Rural	4.7	-	4.7	7.1	12.8	7.6	6.2	11.0	6.5
Urban	9.2	35.4	11.5	16.8	23.0	18.0	12.1	27.9	14.2
All	6.6	25.7	7.6	9.3	16.9	10.2	8.0	19.3	9.0

Note: \*\* - Indicates households going hungry over the last 12 months

MH denotes Male Headed Household; FH denotes Female Headed Household

Source: People's Security Survey, GIDR, 2000

**Table 9: Health Insecurity (Percentage of Households) by Gender**

	Male	Female	All
No hospital or PHC in the neighbourhood	17.7	20.3	19.1
Rural	26.0	24.4	25.0
Urban	6.9	8.0	7.3
Not Availing Medical Facility	17.0	13.2	14.2
Rural	14.7	7.6	10.2
Urban	19.4	27.1	22.5
General health Poor	7.0	9.4	8.3
Rural	3.5	6.1	5.1
Urban	11.4	18.3	14.3
Having aches and pains on regular basis	11.5	25.5	19.3
Rural	6.8	23.9	17.5
Urban	17.6	30.4	22.9
Deterioration of health	12.1	15.1	13.8
Rural	12.0	11.4	11.6
Urban	12.2	26.6	18.1
Adverse affect of work on health	37.5	58.5	48.2
Rural	33.7	59.4	49.7
Urban	42.5	55.9	48.0
Paying fully for Medical care	77.7	79.7	78.8
Rural	79.9	80.7	80.4
Urban	74.9	76.4	75.5
Having Medical Insurance Having Medical insurance	4.2	1.9	2.9
Rural	3.2	1.4	2.0
Urban	5.4	3.5	4.7
Benefits for Salaried Workers			
No medical care	20.0	48.2	30.6
No medical leave	6.9	25.4	13.8
No maternity leave	-	40.7	40.7

Source: People's Security Survey, GIDR, 2000

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