

Organizing for Socio-Economic Security in India

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Abstract

Women workers in the informal economy are amongst those with least access to social protection. Given their vulnerable status at home and at work, income generation alone may not improve their socio economic status. Their economic empowerment needs to go along with political empowerment, which could improve their bargaining power both in the household and at work. This means that organizing women workers in the informal economy could have beneficial impacts on their work and their life if such organization combines voice representation along with access to resources such as credit and information - a holistic strategy that provides political empowerment allied with economic empowerment. Using data from the People's Security Survey carried out by the ILO's Socio Economic Security programme in India, this paper examines the hypothesis that such organization of women in the informal economy leads to both tangible and intangible benefits - greater income security, employment security and work security along with greater control over their earnings and greater self-esteem.

I would like to thank the Gujarat Institute of Development Research (GIDR) who coordinated the ILO's People's Security Survey in Gujarat, and to Self Employed Women's Association (SEWA) for carrying out the case studies.

1. Introduction

Amongst those who are left out of any social protection system in India, and amongst those who are poor, women form a major group. This is because women, more so than men, dominate those forms of work that are unregulated and unregistered – found mostly in the so-called “informal economy”.¹ According to Visaria (1996), the informal economy in India employs about 90 per cent of the country’s workforce and 97 per cent of its women workers. Many of these women workers are the primary earners in their families - their earnings necessary for their own and their families’ survival. With the economic reforms currently underway in India, some believe that such informal work, characterized by low earnings, irregular employment and unsafe working conditions, is likely to intensify in the coming years (Oberai et al., 2000, p.3).

This paper examines socio-economic insecurities of low-income women workers in the informal economy, and the importance of voice representation in improving their socio-economic situation. It also examines the conditions that are necessary for this to take place.

Low-income women workers form one of the most vulnerable groups in Indian society. Their vulnerability arises from their irregular work, their low economic status, their little bargaining power, their lack of control over their earnings, their need to balance work with care for children and homework, and their lack of assets. Unequal gender relations indeed assume a very important role in defining their insecurities. While there are some common experiences amongst women of all race, class and culture, women from the poorer income groups in poorer countries are at a greater disadvantage in relation to their men, other men, women from higher income groups, and women from richer countries (Young and Dickerson, 1994, p.6). These poor women’s access to institutional credit, training and information is restricted. They are often powerless in the face of forces that rule their lives, social customs and norms, as well as the persons who exercise control over them and their earnings. Their coping strategies in the face of crises are also few or absent. “The forces which control and sustain the vulnerability of women are institutionalized in society and in the economy” (National Council of Labour (NCL), forthcoming, pp. 168).

In order to confront these institutional forces, it is necessary for people to come together so that they can combat these forces as a group, instead of individually. Unionization and other forms of membership-based or community-based association are some of the ways in which they can do this.

Coming together, organizing, has other benefits as well: it gives a voice to the voiceless, it can pool resources, both financial and emotional, and it can empower workers, both politically and economically. Organizing provides workers with representation security - the security of a collective voice in the labour market (Standing, 1999),² a voice

¹ The informal economy is defined by negation - it is that which is not formal, or that which is not regulated by the state. Portes et al. (1989, p.12) note that informal activities are those that are “unregulated by the institutions of society in a legal and social environment in which similar activities are regulated”. The ILO defines the informal sector by its characteristics - ease of entry, reliance on indigenous resources, family ownership of enterprises, small scale of operation, use of labour intensive technology and skills acquired outside the formal school system (ILO, 1972).

² The “collective voice” view of unions or organization as opposed to the “monopoly” view of unions sees unions as the economic and political institutions of weaker segments of the society. The “monopoly” view sees unions as fighting for their “own selfish interests” as opposed to that of other non-unionized workers (Freeman and Medoff, 1984).

that allows them to express their views about their work and their working conditions and empowers them to bargain over their rights at work.

Representation security is a vital element of overall security, and at the same time it is a means to basic security for those segments of workers who fall outside the reach of social protection systems and state-governed regulations relating to rights and benefits at work. For representation security to fulfil this second function, however, depends on its viability, i.e. whether it can empower workers both politically and economically.

If organization is measured in terms of union density, rates of representation security are low in India. According to latest data by the National Sample Survey Organization (CSO, 2001), the total unionization rate in India is 8.83 per cent and the female unionization rate is 4.06 per cent. Less than 2 percent of India's workers in the formal and informal sectors are covered by collective bargaining agreements though a larger proportion of those in the formal sector would clearly be covered by labour legislation (Bhattacharya, 1999, p. 31).

In general, it is more difficult for informal workers to organize than for others, and therefore it is harder for them to achieve representation security. In India, though a large proportion of formal sector workers also remain unorganized ("ununionized"), the informal sector is officially synonymous with the unorganized sector (Venkata Ratnam, 2000, p.48).³

Traditional trade unions in India have so far been less than effective in addressing the issues of informal workers. The main reason for this lies in the fact that traditional workers' unions organize wage and salary workers, while the majority of those in the informal economy are so-called self-employed.⁴ Employers' unions, or unions of the formally self-employed, on the other hand do not place the needs or realities of those in the informal economy on their agendas. Furthermore, the mobile, irregular and often illiterate characteristics of the informal workforce, a large proportion of which are women, make organizing such workers a real challenge. While the Trade Union Act in India is very liberal in its definition of a union (any seven workers can get together and form a union), the actual registration of a union lies with individual state Labour departments, which have raised the following issues with regard to unionization in the informal sector:

- A large proportion of informal workers are self-employed, so there is an absence of employer-employee relation. Hence there arises the question of whom to bargain with and within which framework.
- How can there be union of so many different kinds of workers?
- How can workers who are so widely dispersed be organized?

The problems of organizing informal workers, especially informal women workers have already been dealt with,⁵ and this is not the primary focus of this paper. Though the paper recognizes at the outset the difficulties and limited relevance of traditional organization strategies in the informal economy, it instead chooses to highlight an organizational strategy that has encountered some success amongst informal women

³ Only 22.8 per cent of India's formal sector workers were unionized in 1995 (Bhattacharya, 1999).

⁴ Some trade unions that work exclusively with informal workers in India are the Self Employed Women's Association (SEWA), the Working Women's Forum (WWF), the National Alliance of Construction Workers, the National Fish Workers Federation and the National Alliance of Street Vendors.

⁵ See for example ILO Report on International Symposium on Trade Unions and the Informal Sector, Geneva, 18 - 22 October 1999.

workers (decidedly the most difficult group to organize). This is the strategy of the Self-employed Women's Association (SEWA). The paper thus focuses on illustrating the importance of representation security in the informal economy as a means of attaining basic security.

Given the nature of social institutions that govern gender relations in India - and in many developing countries - it is imperative to focus on women's organizations as a means of empowering women, rather than to focus on any organization of both women and men workers. It has been the experience that a common platform for both women and men does not serve the needs of women workers adequately (Carr et al., 1996). Secondly, there might be greater objections to women going out to meetings and organization work if such gatherings involved both men and women.⁶

The hypothesis that organization improves socio-economic security is examined here, on the basis of a) data from a People's Security Survey (PSS) carried out by the Socio-Economic Security Programme in the ILO in collaboration with Gujarat Institute of Development Research (GIDR),⁷ and b) case studies on women who are members of SEWA in Gujarat.⁸ The hypothesis is examined using a mix of quantitative and qualitative methods.

The survey provides indicators of security in the lives of organized (SEWA) and unorganized (non-SEWA) women, capturing their perceptions and the realities of security where they are concerned. The case studies on the other hand give a holistic view of socio-economic security in the lives of poorer workingwomen who are members of SEWA, and who are therefore a part of an organization. They reveal the subordinate position of these women as girls and wives in their homes, as well as the difficult conditions of work, the many crises they face, and the way they tackle, or fail to tackle, these crises.

Barriers to organizing women, and the kind of interventions that should accompany such organizing in order to ensure that organizing does provide women with representation security and political empowerment also emerge clearly from these studies. Most importantly, the studies bring out the many changes that these women go through in their life cycle, and their perceptions of governments, non-governmental organizations (NGOs) and other social institutions that touch them during their life. Using the survey data and case study information to complement each other, this paper seeks to articulate the impact of viable representation security on the lives of these women workers, and the changes, if any, that it brings forth.

The paper has seven sections. Following the introduction, section 2 examines the nature of work in the informal economy that women are engaged in. Section 3 delves into conceptual distinctions between socio-economic security, basic security and social security. It argues that, given the failure of traditional social security systems to address the problems of social protection, it is necessary to have a holistic approach that combines

⁶ There are a number of organizations in India, mostly non-governmental, working only with women: *Annapurna Mahila Mandal*, Maharashtra; Trade Union Collective, Tamil Nadu; Working Women's Forum, Tamil Nadu; *Shakti Mahila Vikas Swavlambi Sahayog Samiti*, Bihar; and Self-Employed Women's Association, Gujarat are some of them.

⁷ The ILO's Socio Economic Survey programme has carried out these People's Security Surveys in 15 countries across the world between 2000 and 2002. The main purpose of these surveys is to assess the extent of security and insecurity of workers, people's perceptions about their insecurities, and their perceptions about policies that affect their work and life.

⁸ A part of the PSS sample in both urban and rural areas, is comprised of members of SEWA.

both promotional and protective aspects, and recognizes work as integral to the notion of security. Section 4 articulates the importance of representation security as an enabling security and provides the theoretical background to examine the hypothesis posed in this paper. Section 5 describes the work and life situation of the sample of low-income workers studied in the PSS survey, completing this with further qualitative details that emerge from the case studies. Within this context section 6 examines whether organization has indeed brought about any change in the lives of those women who are members of SEWA. And section 7 concludes, noting in the process the policy implications that arise from these findings.

2. Women workers in the informal economy

In some countries, globalization has led to increase in women's participation in the manufacturing sector. However, as Bannerjee (1997) notes, women's opportunities for employment in the manufacturing sector have fallen drastically in all Indian states. On the other hand, women workers are increasingly taking to self-employment, especially in the informal economy.

As noted earlier, "self employment" as an economic status is somewhat misleading. It includes a variety of work forms - some home based, some disguised wage employed. Specifically, the following kinds of work, usually included in the statistical work status category "self-employed" can be identified.

- Own account workers - self-employed women workers in the informal economy are typically own account workers. Their activities range from agriculture, animal husbandry, fishery and forestry in rural areas, to vending, service work, rag picking, paper recycling and manufacturing in urban areas. Much of this self-employment requires little capital investment and a low level of skills, and leads to low earnings. While their employment is not at the mercy of any employer, they have little control over markets and virtually no access to credit and skills that could ensure their continuous employment or upward mobility within self-employment.
- Casual workers - in rural as well as urban areas in India, women dominate casual work. Between 1973/74 and 1993/94, the share of women in casual work in rural areas increased from 31.4 per cent to 38.4 per cent. The corresponding rise in share of women in casual work in urban areas over the same time period was from 23.7 per cent to 26 per cent (Visaria, 1996). This rise in casual work amongst women workers is an indication of their increasing insecurity of employment. Studies by the World Bank (1989) and Ghosh (1993) reveal the strong links between casual work and poverty in both urban and rural areas. In the construction industry, which is a large employer of casual labour, women tend to perform the less skilled and less paid casual work. Sometimes when men and women of a family engage in casual construction work, the women workers are not registered as workers. Their output is added to that of their male relative and their earnings are passed on to him as well (see Kelles-Vittanen, 1998, p. 120).
- Domestic workers - a large number of poorer women in India work as domestic helps. These domestic workers work either full time for one employer, or part time for many employers. Child labour is quite rampant in domestic service. Domestic work is the least regulated of informal work. Women as domestic workers often work long hours, with no contracts, no protection against job loss and no leave. Those who live in the employers' house are on duty all hours of the day.

-
- Home workers - they tend to be the most hidden of all informal employees. According to a survey by the National Institute of Urban Affairs (NIUA, 1990) about a quarter of all informal work is homework. Amongst the different kinds of work that home workers engage in are making of various food products and pickles, incense sticks, garments, *bidi* rolling and filling of capsules with medicines. There is also conceptual confusion between homework and self-employment. Though home workers are often classified as self-employed, some home workers are piece rate workers and some are self-employed workers. Self-employed home workers buy the raw materials from a market, take them to their homes and work on them, and finally market their finished products themselves. A businessman or middleman gives piece rate home workers raw materials on the basis of weight or numbers; they work on these and return it to the person who gave it to them. In turn, they are paid, based on the numbers or weight of produce that they bring back which meets the standard set by the middleman. Piece rate home workers are therefore effectively “disguised” wageworkers. According to a directive of the Supreme Court of India, piece rate home workers are employees and the direct hold that the middle man or business man has over them qualifies as an “industrial relation” (SEWA, 1987). According to the latest Indian NSS survey data; there are 30 million home workers in India.

3. Socio-economic security, social security and basic security

Socio-economic security is a broader concept than social security. Social security refers to the result achieved by a comprehensive and successful series of measures for protecting the public (or a large section of it) from the economic distress that, in the absence of such measures, would result from the stoppage of earnings in sickness, unemployment or old age, and after death; for making available to that same public, medical care as needed; and for subsidizing families bringing up young children (ILO, 1958, p. 11). Social security therefore refers to relief for specific contingencies. In an earlier document, the Beveridge Committee Report of 1942, social security was more broadly defined as “freedom from want”, though in terms of actual provisions the report emphasized the contingency-related aspects of health, rehabilitation and allowances for children (Beveridge Committee Report, 1942, p. 120).

These definitions of social security cover security in times of contingencies for workers. Dev *et al.* (2001, pp. 12-13) note that these definitions of social security presume that members of society have already achieved a satisfactory standard of living, and that the main aim of social security is to protect citizens from a fall in this standard of living. Further, the definitions assume that a majority of the population have access to regular work, and thereby income, and that only specific contingency need to be tackled through public policy.

However, when a large proportion of workers remain excluded from such public policy, social security needs to be articulated in broader terms and in a more inclusive sense.

The term socio-economic security is more inclusive, and it refers to the security of not only having remunerative work, but also having possibilities of advancement in one’s career, as well as access to benefits, and control over one’s work. Defined in this way, socio-economic security differs from social security in not being only contingency based,

but also work-based.⁹ Work-based socio-economic securities have been defined by Standing (1999) to include the following:

- labour market security - opportunities for productive employment in the labour market;
- employment security - protection against employment loss;
- work security - protection against accidents and illness at work;
- skill reproduction security - widespread opportunities to gain and retain skills, through apprenticeships, employment training, etc.;
- income security - protection of adequate and regular income; and
- representation security – the protection of a collective voice in the labour market.

In addition to these, security of other aspects of existence that relate to accessing adequate food, adequate health care and adequate shelter can be understood as basic security. Basic security is therefore security of access to basic amenities and opportunities.

Basic security is largely determined by a person's social and economic status, as well as by the existing institutional infrastructure that guarantees each citizen her and his basic needs. Therefore, work-based security or security in working life impacts on security in other aspects of life. While the work-based socio-economic securities defined above refer to workers, basic security, which is in essence "freedom from want" (where "want" is defined as lack of food, health and shelter), can apply to all citizens, workers and non-workers.

Whether it is self-employment, casual work, domestic work or homework, work that women in the informal economy are engaged in is mostly irregular, characterized by employment insecurity. The earnings from these forms of work are low and there is no pension for old age. Earnings are irregular and often inadequate, thereby implying little or no income security. Working conditions are poor and unregulated. These women workers are often exposed to hazardous working conditions. There is no provision for sick leave or maternity leave, and women vendors, for example, face harassment from public authorities. Many of these women develop work-based diseases or illnesses, because of lack of work security. Skill requirements of work in the informal sector are often the lowest in the skill hierarchy. These skills are easily transferable. In fact, one of the main reasons that these women engage in this low-paid work is their lack of skills and education. It is not unusual that these women workers were not given the chance to go to school as children being busy with household activities - cooking, cleaning or looking after their younger siblings. Finally, the nature of their work, often in isolation from fellow workers, makes their organization more difficult than that of any other group of workers. They lack representation security, and voice, which makes them even more vulnerable.

Most of these workers also lack basic security. This is because in a situation of low work-based socio-economic security, in the absence of social infrastructure or a social protection system that guarantees each person decent basic amenities, basic security remains low.

For poor workers in India, women and men, income from employment and fall-back options in the form of family and community networks are more important for achieving the basic securities of food, health and shelter, than is public policy. For poorer working women in the informal sector, for example, the existence of income-earning partners or

⁹ It can be argued that socio-economic security is not only protective, it is also promotional. See Prabhu (2001).

household members might assure a household income that secures these basic securities. Help and assistance for basic survival in times of need, from relatives, neighbours and community, are the major determinants of basic security for most poor workers. Yet for those who come from that part of society where these entitlements are few or poor, basic security is also poor.

The insecurities that poor women workers suffer are therefore related to two factors; firstly, they and their families come from the poorer sections of Indian society, and secondly, within these poorer families, women tend to be discriminated against and subordinate to their male partners.

However, their insecurities are not simply “additive” - dependent on their poorer economic status plus their gender. To understand the insecurities these women workers face, it is necessary to recognize both elements as integral to defining their situation.

4. Representation security as a basic security and an enabling security

The low socio-economic status of these women workers goes hand in hand with their low socio-economic security, which in turn perpetuates their poverty. This has a circular effect because poverty in turn perpetuates their low socio-economic status, and their low socio-economic security. While crises abound, fallback options and coping methods are limited. Insecurity is at the very essence of their existence.

To address their vulnerability therefore, this cycle needs to be broken, which means that their socio-economic status has to be improved, which means that work has to become more socio-economically secure.

The obvious and the most commonly advocated macro policy in this regard is growth, or, more specifically, employment-generating growth that will pull more and more people out of poverty. However, it cannot be assumed that the benefits of growth will reach the poorer classes of society. Furthermore, if growth is not employment generating, the “trickle-down effect” of growth may be small and far-fetched. Nevertheless, that growth along with redistribution has an important role to play in poverty alleviation in poor countries can hardly be doubted.

Another approach is to initiate development from the bottom - by increasing productivity in the low-income segments of the economy. Instead of the poor standing at the end of the queue waiting for the growth initiated in the modern sectors to trickle down, this approach makes them the prime agents of the growth process. Strategies to increase the productivity of the poor do not constitute an independent growth process, but realize the potential for initiating growth from their activities. This can be achieved through access to credit, access to education and access to better opportunities that could lead to economic empowerment and ensure income security.

In the context of poor women workers in the informal economy, however, economic empowerment through income generation and work force participation alone may not improve their socio-economic status. This is because this redistribution of resources cannot be complete unless the women have control over their earnings, and control over the materials and methods of production. The main issue is therefore how best to overcome those forces which perpetuate the subordination and oppression of these women workers in their families, in their work place and in their society.

It is in this context that the importance of representation security as an “enabling” security cannot be overemphasized. However in the context of poverty and lack of

resources, political empowerment needs to go along with economic empowerment. Only then can there be any improvement in women's bargaining power - in the family and in the community that can have an impact on their socio-economic situation. Representation security is a necessary condition for political empowerment. Participation in workers organizations, trade unions and other forms of associations that provide a collective voice in the labour market are some of the means for attaining this. Political empowerment necessitates changes in power relationships in economic and social spheres, and would in theory be able to tackle issues of subordination and oppression within families, in the workplace and in society.

This political empowerment-allied-with-economic empowerment model is superior to the simple economic empowerment model because economic empowerment without political empowerment may be short lived, especially for women. Since women tend to have lower bargaining power in the family and at work, the benefits of economic empowerment may easily be usurped by other male family members. Ensuring women's work, or women's participation in the labour force is not enough, because such work, without political empowerment, may not lead to socio-economic security.¹⁰

Work of women in the informal economy is characterized by poor working conditions, indebtedness to money lenders or suppliers of raw materials, lack of legal protection, lack of land rights and uncertain hold over their tiny market share (Birchall, 2000, p. 20). Organizing may therefore be needed around these special needs of these women workers, especially around their need for credit, information and training. Moreover, a community-based organization strategy may prove more useful for organizing informal workers as it can reach more workers, particularly those who work from home, or those who are domestic workers¹¹.

"Collective voice" or representation security is based on pluralist democratic principles (Turnbull, 1991), and is generally applied to the context of wage and salary workers in the formal economy. But collective voice can be just as much of a powerful institution for bargaining and arbitration for informal workers. But the collective voice of women workers in the informal economy will be truly effective if they are recognized, and if overall policy structures are responsive to such voices. Sudarshan and Unni, (2000, p. 3) note that there is at present "considerable optimism that these mutually reinforcing efforts - organized voice and policy responses - will be able to change the terms on which informal workers participate in national and international economic and political development".

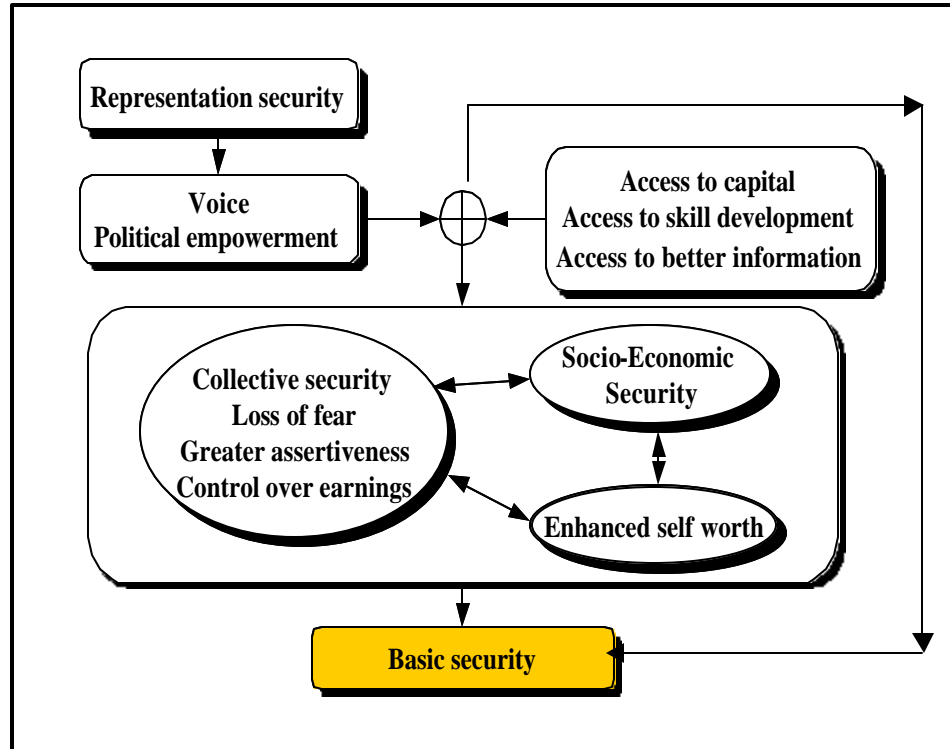
Yet neither voice, nor economic empowerment alone, is enough to provide these women workers with basic security. As figure 1 indicates, voice needs to be complemented by access to basic provisions of credit, training and information, if any meaningful change is to be brought about in the lives of these women workers. A means of providing such access is through producers' cooperatives. A combined strategy such as described in the figure could lead to basic security in two ways. First directly, if organization and access to basic provision are linked to, say, access to housing loans. Second, and more importantly, a combination of voice with these capabilities could lead to material gains in the form of enhanced work-based socio-economic security, and intangible gains in the form of

¹⁰ Farrington and Lewis (1993) note that strategies to improve the socio-economic status of women through enhanced work participation and income generation have often not been successful in truly empowering women.

¹¹ Organizing informal workers has principally been initiated by non-governmental organizations (NGOs). These differ from trade unions or other membership-based organizations in that they are set up by others to provide a certain kind of service, which may involve organizing workers. In membership-based organizations, on the other hand, members take the major organizing role. However, NGOs have a role to play in the emergence of people-based or membership-based organizations because these need much financial and technical support in their initial years, which NGOs can provide.

enhanced self worth, a sense of collective security, loss of fear, greater assertiveness and greater control in terms of decision making over one's earnings. While cause and effect relationships between the three circles in the larger box cannot be clearly articulated, each of these impacts on the other, and together they can lead to a basic security.

Figure 1. Representation security as an enabling security



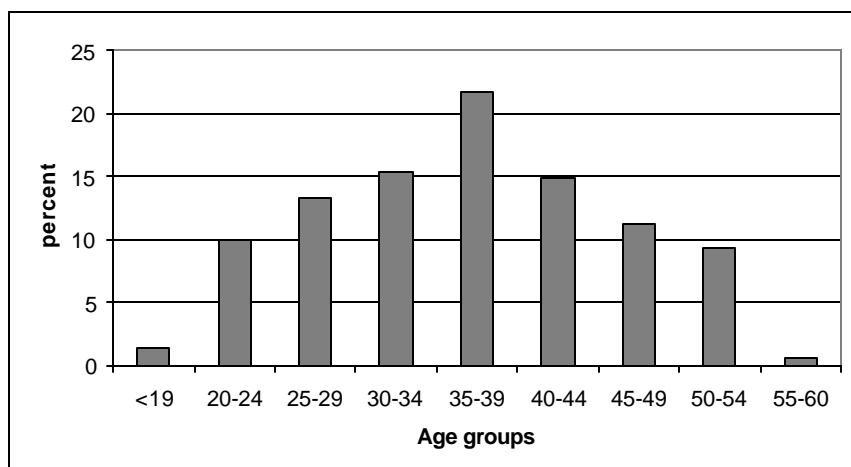
5. Work and life in the informal economy

This section reviews the nature of work and life in the informal economy as it emerges from the survey and the detailed case studies. Based on these realities, it underlines the needs for greater security of informal women workers.

The PSS in Gujarat, like other PSS, was a household survey. It was conducted in urban Ahmedabad in Gujarat state and in five rural districts surrounding Ahmedabad. The sample consists of 1,236 workers of the age group 18 to 60 years, of whom 625 were from rural areas and 611 were from urban areas. Of the sample, 1,030 were non-SEWA women 206 were men, and 119 were women who are members of SEWA. The sample is stratified by the following activity statuses - wageworkers including casual workers, salaried workers, self-employed workers and home-based workers.¹² The data has been tested for outliers and the sample analysed in this paper uses 1,233 respondents, of which 206 are men and 119 are SEWA members. Figures 2 and 3 show the distribution of women in the sample by age and education level.

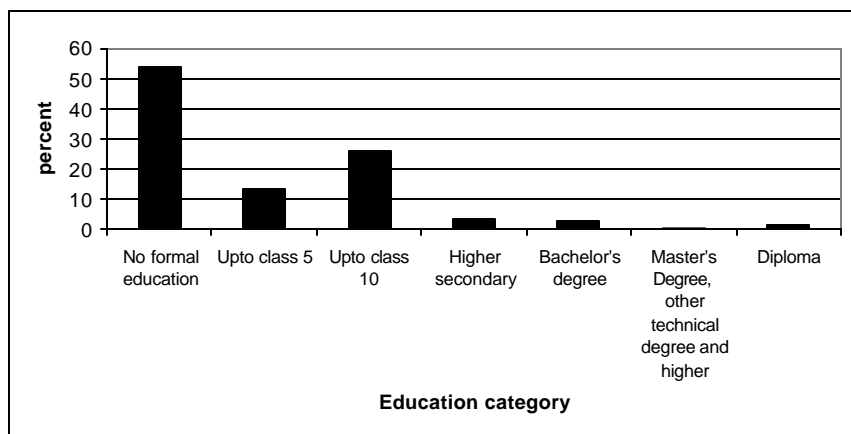
¹² The survey was carried out between April and October 2000. Copies of the questionnaire are available on request.

Figure 2. Distribution of women by age, Gujarat (weighted percentage)



Source: IFPSES (2000) People's Security Survey, Gujarat., India

Figure 3. Distribution of women by education, Gujarat (weighted percentage)



Source: IFPSES (2000) People's Security Survey, Gujarat, India

The 13 case studies of SEWA members were chosen randomly from the 11 districts in which SEWA organizes women in Gujarat. The sample was stratified by the following activity statuses: home based workers, self-employed and casual labourers.¹³ Though each case study account is unique, there remain some strong similarities. All the case studies reveal the insecurities low-income women in informal work face and their coping strategies. These are stories of lives that encounter crisis after crisis. The women have undergone some typical cyclical patterns in their lives - crisis, coping with it, managing to break even, till another crisis strikes. Their very existence is threatened by insecurity. Table 1 below provides a description of the women in the case studies.

¹³ The case studies were prepared by researchers from SEWA, who spent time with the women, observed them in their daily routine and listened to them speak about their life and their work.

Table 1. Some characteristics of women in cases studies

Name	Years of schooling	Age	Type of worker
Bhanuben	4	45	<i>Bidi</i> rolling – home worker
Hanifaben	5	46	Block printing – home worker
Kantaben	7	42	Tailor – self-employed
Motiben	None	50	<i>Datan</i> worker – home worker
Mahanandaben	None	55	<i>Bidi</i> rolling - home worker
Nathiben	4	40	Tailor- self-employed <i>Bindi</i> making - home worker <i>Anganwadi</i> - salaried worker
Niruben	7	30	Weaving - home worker
Hansaben	3	30	Weaving – home worker
Vijayaben	8	38	Agriculture - casual worker
Kamlaben	4		Tobacco (agriculture) – casual worker <i>Anganwadi</i> – salaried worker
Paluben	None	30	Agriculture – selfemployed
Rajiben	None	37	Embroidery –home worker
Savitaben	None	42	Agriculture – selfemployed

Note: *Bidi* is a traditional cigarette
Datanis a stick used for brushing teeth
Bindi is the traditional beauty spot Indian women use widely
Anganwadi is nursery school teacher

5.1 Education

The mean age of the women in the sample of workers in the survey is 35 years and 48.2 per cent of them are illiterate, with a majority of those who are literate being educated till the tenth class (secondary school). In the case studies, the women had usually experienced difficult childhood conditions where they were typically denied education. Most of the women worked as children, in both paid and unpaid work.

The fact that they were not able to go to school or were forced to leave school at an early age is seen by some of these women as “situational”. Their parents wanted their daughters to be educated but could not do so because of poverty.

When I was seven-years old, my father fell ill and was diagnosed with tuberculosis and finally had to give up drinking. But the damage to his health had already been done and he was unable to do any work at all. Since my mother could barely earn enough to sustain the family, we often went hungry. The financial hardship and the *extreme poverty forced me to drop out of school after completing the third standard*. My mother and I started to work together in a tobacco factory soon after, when I was eight-years of age. I was one of the youngest workers in the factory, so I was allowed to work for half shift, and I was paid Rs.4 per day. The others who worked full time were paid Rs.8 per day. The tobacco dust sometimes caused me to suffer from spells of giddiness, and then sometimes I would vomit as well from the strain of the work and from hunger. Once I was so badly affected by the tobacco dust that I remained unconscious for three consecutive days. (Hansaben, emphasis added).

I was born in Thasra district, in village Rakhiyal and I am the eldest of four sisters. My parents, who were agricultural and tobacco workers, earned just Rs.2.50 per day, and that too not on a regular basis, with which they had to feed six family members. On days when they failed to earn any money, they would feed only the kids and skip their own meals. Despite such penury, they continued to toil and try to raise us in the best possible

manner. *They even admitted me into a local school where I studied up to the fourth standard, but monetary difficulties finally compelled me to drop out of school.* My younger sisters were not able to study at all. After quitting school, I started working with my mother in the fields and in a barnyard, where I earned about Rs.6 per day. (Kamlaben, emphasis added).

I used to attend school with my two brothers while my elder sister helped my mother in weaving *sarees*. My father was working in a mill, but he did not contribute any money for running the household, as he spent most of it on liquor. Since my mother and elder sister could not earn enough to sustain the family, *I gave up my studies and joined them in the weaving trade at the age of 10 years.* But since the weaving work required me to stand continuously for long hours, and since I was already frail and weak, I started suffering from back pain. My mother therefore taught me to roll *bidis*. (Mahanandaben, emphasis added).

My parents sent me to school, but by the time I was in the fifth class, I was mature enough to realize the financial problems being faced by parents *I urged my mother to allow me to give up my studies and join them in block printing work.* After some hesitation, my mother agreed. But, in retrospect, I regret stopping my education so early. (Hanifaben, emphasis added).

However, Rajiben on the other hand says that her parents did not allow her to go to school because she was a girl.

My parents, who were engaged in agricultural work in their own fields, sent only their sons to the village school, which was up to the 5th standard. *I had wanted to go to school as well, but my parents said "girls are not supposed to go to school. They must only do the house work and agricultural work."* I would do house work from as far back as I can remember, and when I was ten years of age, I also started working with my parents in the fields. I was assigned the task of seeding, cutting and procuring fodder for the cattle. In the morning, I would complete the household chores, and then I would carry lunch for my parents in the fields and work in the fields in the afternoon. (Rajiben, emphasis added).

All the women regret their lack of proper education. In one way or another, they all attribute their poor economic status and their vulnerable situation to their lack of proper schooling in their early childhood. These women also want to make up for their own lack of schooling by educating their children.

One of the major regrets in my life is the fact that I have remained illiterate. I desperately wanted to study. But at a very young age I started to work. Besides, who would look after the house if I went to school? (*Motiben*)

One of my sons now studies in the fifth grade and my daughter is in the third grade. I am extremely relieved at this. With an education, my children will never starve. And they will be able to read what is written on the *Panchayat*¹⁴ House wall. (Paluben)

5.2 Work

Most of the people interviewed in this survey work in the informal economy, and as has been widely observed, conditions of work and income in the informal economy are poor. There are no employment benefits and employment contracts that are usually verbal.

In the paddy fields sometimes I would earn about Rs.10 per day for harvesting the crop. But I could do this work only for 15 days in a month as standing continuously in knee-

¹⁴ *Panchayat* is local government at village level.

deep water for a fortnight would make my feet sore and I had to apply *mehndi* or medicines to heal the sores during the fortnight when I gave up work. Once the paddy crop had been harvested, I, along with three others, would tie it up in small bundles, for which I was paid in kind, viz. a total of 20 kg. of rice for the entire work. (Motiben)

The self-employed and the home workers lack any legal status, which makes their situation even more vulnerable. Furthermore, as table 2 shows, for 36.5 per cent of the women, their home is their workplace.

Table 2. Place of work of women respondents, (weighted percentage)

	Percent
At home	36.5
In the factory	1.3
In the shop	2.2
In the office/school/hospital/railway/ post office/	12.2
On the street	10.4
In the field	35.8
Employer's house	1.1
Construction site	0.4

Source: IFPSES (2000) People's Security Survey, Gujarat, India

With their little education and low skills, the work that they perform is also usually low in the skill hierarchy. As Bhanuben says, when she and her husband were thrown out of the bigger joint family because her husband did not earn and thereby did not contribute to the family expenses, she went out to work "as she had no other option". And obviously the work that was available to her was low income, irregular and insecure. In other words, the choices that are available to women from low-income households with little or no formal education are very limited.

Realising that I had no option but to seek work for myself, I set out in search of a job. I started work, which required shovelling hot bowls of mud in a furnace even though I was pregnant at the time. When the furnace shut down during the monsoons, I started working in a bobbin factory. Here, however, the wages were so low that I had to supplement them by doing some other some work. It is then that I learnt how to make *bidis*, a task that I continue to this day. Apart from working in the factory and making *bidis* at home, I also had to do all the household chores and look after my children with absolutely no support from anyone. Through all my travails, my husband refused to change his habits at all and even began to accuse me of having an affair with another man in the guise of going out to work in the factory. He also began demanding money from me for liquor and would turn me out of the house if I refused to give it. I silently suffered all this humiliation and violence because I did not want to burden my mother by going back to her with my children. (Bhanuben)

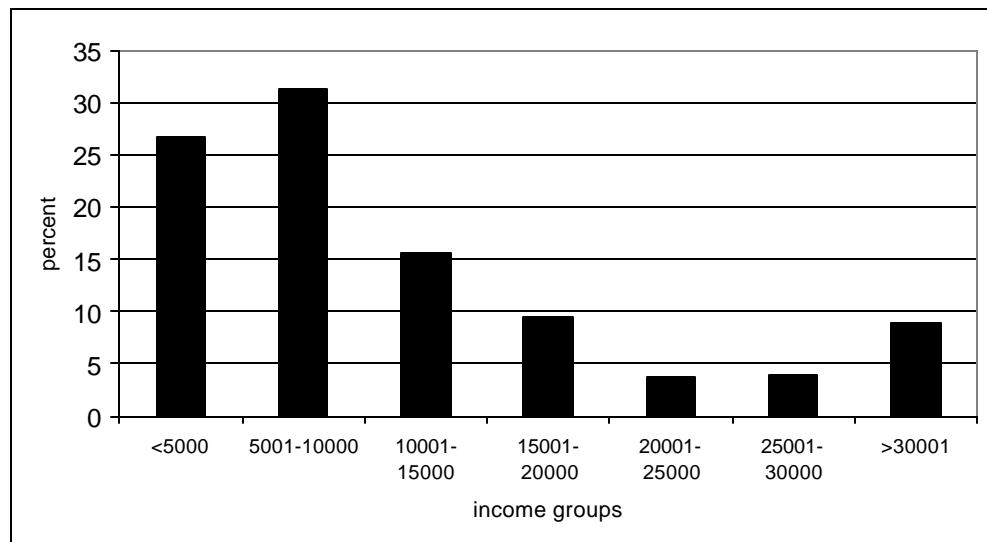
Furthermore, a considerable proportion of the women have multiple employments, both in the course of a day and in the course of a year. As Jhabvala (2000, p. 5) notes, these workers move from being self-employed to piece-rated home-based worker to wage worker, sometimes in the course of a day, a week or a month. The survey finds that 34.6 per cent of the sample of women workers has at least two jobs in the course of a day and 26 per cent have at least two jobs in the course of a year. Those who are involved in more than one job in the course of a day, determining which is the main activity might not always be easy, because all their occupations may be equally important. Nathiben, for example moves from being a piece-rated home worker to a salaried worker to a self-employed tailor in the course of a day!

Together with my daughter who helps me in my work, I make 400-500 *bindis* a day, and get paid at the rate of Rs.1.50 –2.50 per dozen of *bindis*. It is strenuous and monotonous work and I often have pain in the waist from sitting in one position for too long. Along with this, a few years ago I began working in a child care centre run by ICDS for which I get paid Rs.90 per month. I have to wash and clean the children, pick them up from home and drop them home again, and clean up the centre. The timings of the centre are 11 am to 3 pm, so I get sufficient time in the evenings to carry on my *bindi* making work. In addition, nowadays I stitch blouses for the local women in my house, and charge them Rs.2 per blouse. I manage 10 - 15 blouses a day. (Nathiben)

Figures 4 and 5 show the distribution of income amongst the sample of women workers. As is clear from the figures, income of respondents is highly skewed, with the mean income being Rs.12,441.96, and the majority earning less than this mean income.

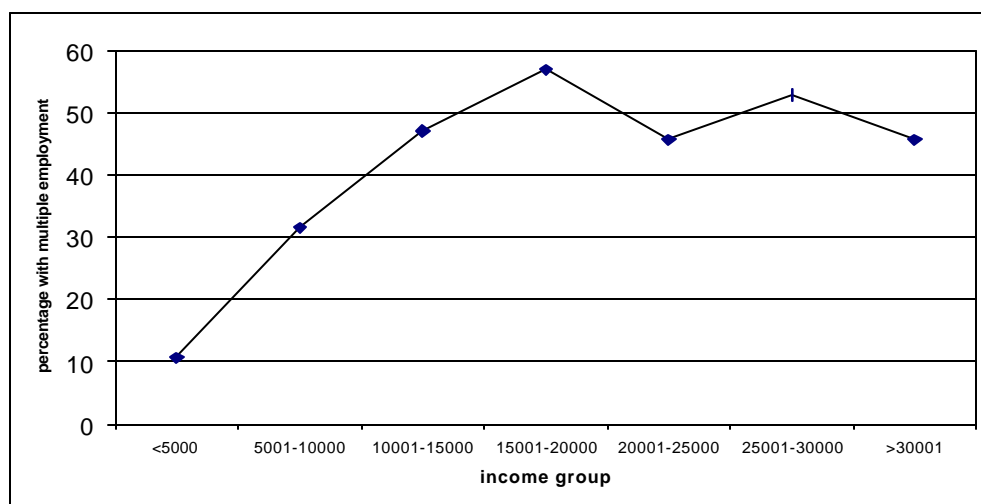
There is also a correlation between having more than one employment and total income (income from main and secondary activities). As is clear from the figure 5, 37 per cent of those in the income bracket Rs.10,000-15,000, have more than one employment in the day, while only 12.3 per cent of those in the lowest income bracket have more than one employment. However, there is little incremental relationship between multiple employment and income after the Rs.10,000 - 15,000 levels has been reached. What this means that that income from these activities are low, so having more than one activity is a means of increasing one's total income. However, beyond a certain income group, increasing income further may be a function of factors other than just another job. This also means that those who have higher income tend to work longer hours, or that income depends on hours worked.

Figure 4. Distribution (weighted percentage) of annual income (main + secondary) of women workers (rupees)



Source: IFPSES (2000) People's Security Survey, Gujarat, India

Figure 5. Incidence (weighted percentage) of daily multiple employment and income (main + secondary)



Source: IFPSES (2000) People's Security Survey, Gujarat, India

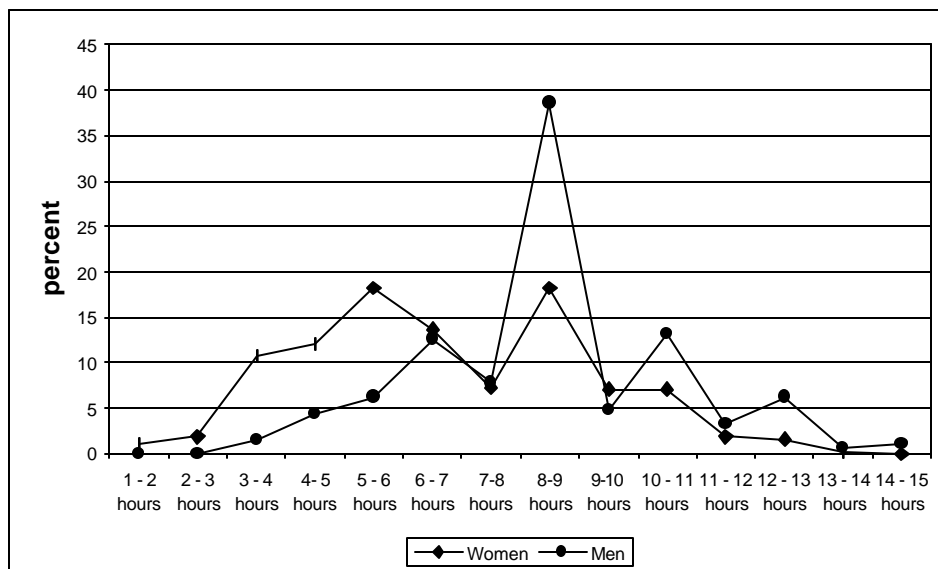
Figures 6 and 7 show the distribution of hours of work for income generating activities and for un-paid work activities for the women and men in the sample. Men spend more hours on average on income generating work, while women spend 4 hours daily, on average on un-paid care work. The longer hours spent in care are a reason why they probably have less time to spend on income generating work.

Many women try to combine income-generating work with unpaid care work by working from home and looking after children at the same time. This overlap between paid and un-paid work does not get captured in the survey. In fact, care work, traditionally assumed to be women's work, is one of the main reasons that restricts women's income earning possibilities, while the necessity of performing care work along with other paid work puts a tremendous strain on these women. Most women do not have any maternity benefits. They have to be up and about as soon as possible after childbirth because they might otherwise lose their jobs, or for those who are self-employed, simply lose their income if they do not work.

I have never given up working even after the birth of each of my six daughters and two sons. When initially I had just two daughters, I would leave biscuits and milk for them and put the younger one to sleep in a hammock made from a *sari*, under the supervision of the elder daughter while I went to the *datan* fields. (Motiben)

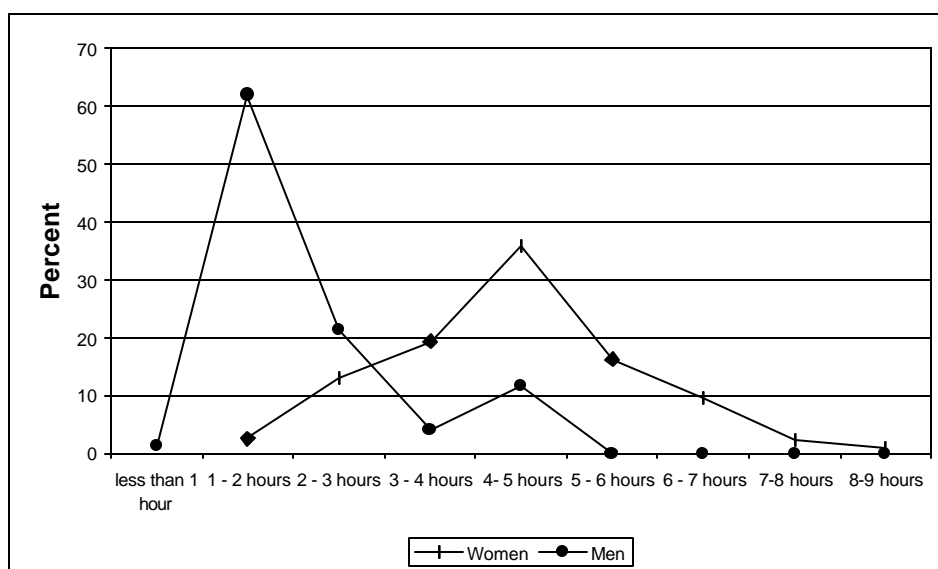
When I had to go to work, I used be very worried about my child. Initially I would take him with me to the tobacco field and tie a sari from a tree and make a small hammock for him. So I could keep watch on him while I worked on the fields. But my employer objected. Then I would leave my child at home, but I used to be very worried about him. But what could I do? I had to earn, and I had absolutely no option. (Kamlaben)

Figure 6. Distribution of hours spent on income generating work (weighted percentage)



Source: IFPSES (2000) People's Security Survey, Gujarat, India

Figure 7. Distribution of hours of work spent on unpaid household work (weighted percentage)



Source: IFPSES (2000) People's Security Survey, Gujarat, India

5.4 Crises and coping strategies

The survey indicates that expenditure on family and social functions, inflation and loss of employment stand out as the most common cause of crises affecting the sample of low-income households in Gujarat.

Table 3. Crisis and coping strategies first preferred option (weighted percentages)

	Women	Men
Crisis because of expenditure on social functions	41.2	38.7
Crisis because of rise in prices	24.7	29.6
Crisis because of loss of employment	20.7	18.2
During financial difficulties approach relatives	71.1	67.3
During financial difficulties approach bank/financial institutions	13.0	17.9

Source: IFPSES (2000) People's Security Survey, Gujarat, India

These same causes appear in the case studies. Below, the excerpts from the life stories of some of the women illustrate how these are indeed major crises in their lives, and how these crises often forced them into complete destitution.

A couple of years later, my mother-in-law and sister-in-law both died within a month of each other. I now had to mortgage my ivory bangles *to organize money for carrying out the necessary rituals after their deaths*. Meanwhile, my younger brother-in-law had attained the age of 20, and was thus ready to be married. According to custom, my husband's elder brother was also responsible for organizing and paying for the younger brother's marriage, but he refused to take any responsibility. My husband and I therefore mortgaged our *land to facilitate the marriage* because we did not have any other kind of savings. Now that our land had been mortgaged, we had to take up work as casual agricultural labourers. (Rajiben, emphasis added).

Soon after, my husband started suffering from tuberculosis. I was therefore the lone family breadwinner. I would do casual work in the tobacco factory during the day and weave during the night. However, even after we had shifted out of my in-laws' house, and in spite of our problems, my mother-in-law continued to trouble me with reminders about repaying the bride price that she had given at the time of my marriage. I therefore decided to take a loan from the government, and gave my mother-in-law the money. I am still toiling to pay off the loan in instalments. Meanwhile, my seven-year old son fell ill and needed treatment for anaemia. *I was forced to sell off the jewellery given to me by my parents during my wedding to be able to treat my son*. Whatever money I earned from my work in the tobacco field was used up in buying groceries and necessary items for the house including oil, rice, spices, vegetables and *bajri* flour. I also needed money to continue my husband's treatment in a private hospital, as doctors in the local government hospital could not treat him properly. For this, I took a loan of Rs.6,000 from the village *patel* (money lender), in return for which my husband, in spite of his illness paid off by doing construction work on the *patel's* house continuously for four months. (Hansaben, emphasis added)

Other causes of crisis are loss of employment of earning member of family and death of earning member of family, which also feature in the lives of the women studied.

In 1991, the mill where my husband worked shut down and to compound matters, my eldest son, 16-year old Girish ran away from home. I was in dire need of money to both sustain my family and to find my missing son. I took small loans from SEWA, besides selling off or bartering all my gold jewellery. Altogether we spent nearly Rs.30,000 in trying to find our missing son and were virtually reduced to bankruptcy. (Kantaben, emphasis added)

My in-laws were farmers and owned some land, but my husband was perpetually ill and could put in very little work on his own land, leaving me to manage both the household chores and the agricultural work, as also the upbringing of my two sons and two daughters. With his illness worsening progressively, my husband eventually became too ill to do any work at all and I too had to sell off all the family land to treat his

tuberculosis. I received some cash along with food grains for the land I sold and I used the latter to feed my children and husband. Meanwhile I continued to hunt for both food and work, but in a land stricken by drought for four successive years, finding either was next to impossible. The government too would not undertake any drought relief work for several days at a stretch. Despite failing to make ends meet, I had to continue my husband's treatment for which I had to borrow money at an exorbitant interest rate. But in spite of all my efforts, I could not save my husband. He died in August 1988. And I was left a widow with a mounting debt and children to feed and clothe. (Paluben)

As these accounts show, the fallback options that these women have for coping with a crisis are very limited, which makes the negative impact even more acute. For large social expenditure, be it for weddings or funerals, low income and no savings mean they often have to sell whatever little assets (jewellery received during marriage, or land) they possess. The other option is to borrow money from *patels* or moneylenders, and these are exploitative, because the rates of interest charged in these informal credit transactions are often very high. The survey in Gujarat shows that only a very small proportion of the sample of women has access to bank credit (13.0 per cent). But for others the fallback options remain few, and coping strategies often drag these people into further debt and destitution. As Hansaben notes, the money that she borrowed for treatment of her ill husband could not be repaid, and therefore her husband had to work on the moneylender's house in payment of the loan. What is also important is that these and other people from the poorer sections of society have no health insurance, and access to government hospitals, which offers free treatment, may not be a real solution. As Hansaben notes, the quality of treatment in these hospitals is very poor. In the absence of social security, the fallback options of poor women are mostly in the form of family and neighbours. However, in poorer societies, networks of friends and relatives are also poor and their ability to pull others out of difficult times is thus limited.

During my childbirth, I had to stay in a hospital in Sanand for eight days. In order to meet this expense, my husband had to mortgage our pots and buckets worth Rs.500, which we are yet to recover. My father too contributed Rs.800 towards the hospital expenses. But when I brought the baby home, there was no food, and the baby had complications but we had little money to treat him. My uncle then stepped in to help and mortgaged his land to procure money for my son's treatment. My son survived. (Kamlaben)

So long as my brother was there, I had a fallback option in the city of Solapur. My in-laws too helped in some ways. But it was my brother mainly who offered me financial assistance regularly. But he suddenly got a job in Ahmedabad and shifted there. I did not want to stay behind so I too decided to shift to Ahmedabad with my children, and my brother helped me to get a small house with wooden walls and a roof made of iron sheets and I managed to survive by making *bidis*. (Mahanandaben)

6. The effect of organization

A proportion of women in the PSS sample are members of the Self Employed Women's Association (SEWA). SEWA is a registered trade union, and it aims to protect and promote the rights and interests of its members. It currently has about 300,000 members. The organization seeks to work collectively to secure improvements in the working and living conditions of its members, and of self-employed women in the informal sector in general. In addition to being a union, SEWA sponsors workers' cooperatives. In particular, it has sponsored a Women's Cooperative Bank and over 90 cooperatives and federations. In addition to producers' cooperatives there are also service cooperatives that provide health care, child-care and insurance. The SEWA Academy enhances women's capacities through training, leadership building and research. SEWA sees itself as a family of organizations and as a movement.

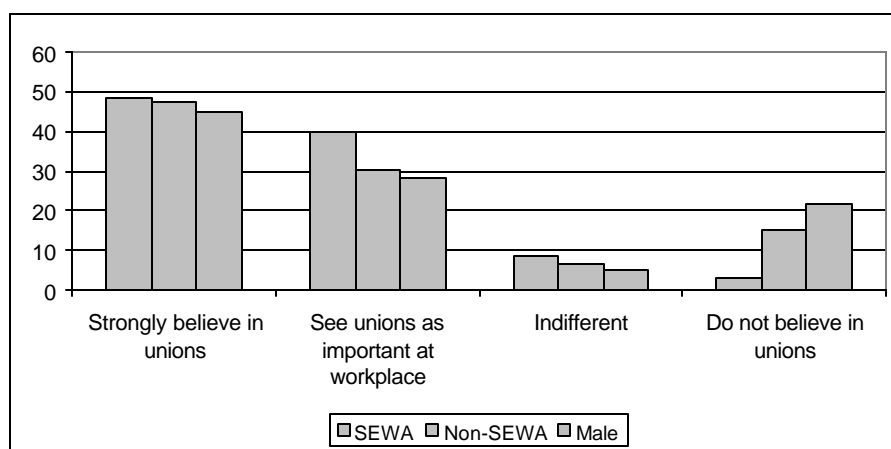
Furthermore, as a substantial proportion of all women workers in India are home workers, the SEWA union took the initiative of drafting what later became ILO Convention 177 on home workers, and of introducing, in 1988, a bill in the Indian Upper House of Parliament that attempted to equalize the treatment of home workers in relation to other workers, in terms of remuneration, health and safety, minimum wage and maternity benefits. The bill did not go through, but it created awareness about the problems relating to the socio-economic security of home workers.

However, in answer to the PSS question “Are you a member of an organization that represents your interests at work?” only 52.1 per cent of SEWA members answered in the affirmative! Second, only 23.3 per cent of SEWA members in the sample said that they “knew about unions”. The comparative figures for non-SEWA women and men are 10.8 per cent and 42.5 per cent.

Less than half of those who “know about unions”, believe strongly in unions, and about 30 to 40 per cent (depending on which group they belong to, SEWA women compare favourably to other groups) “see unions as important at the workplace”. More than 20 per cent of men “do not believe in unions”, while the comparable percentage for SEWA women is very small (Figure 8).

However, all SEWA members in the sample “know about SEWA”. Therefore, while they are aware of their SEWA membership, it is not clear to many that SEWA is a trade union, nor what unions are. Perhaps, to many, SEWA is a bank, or SEWA is a source of health insurance. There is some support for this hypothesis from the survey: 99.4 per cent of SEWA members are aware of SEWA’s credit schemes, 73.9 per cent are aware of SEWA’s housing schemes, and 83.1 per cent know about SEWA’s life insurance schemes. Other less known schemes are SEWA’s health insurance schemes (43.5 percent know), SEWA’s literacy programmes (42.5 per cent know), SEWA’s child care facilities (only 49.0 per cent know) and SEWA’s legal securities (only 34.3 per cent know). But 98.8 per cent says that they have utilized one or more of these facilities. What is particularly noteworthy is that as high as 79.4 per cent said that they have used SEWA’s savings and credit facilities.

Figure 8. Attitude towards unions of those who “know about unions”(weighted percentage)



Source: IFPSES (2000) People's Security Survey, Gujarat, India

As table 4 shows, the average SEWA woman is poorer than her non-SEWA counterpart, even after joining SEWA. Their poorer income status is probably one of the reasons why they are more attracted to join an organization that provides them with credit facilities and with benefits.

Table 4. Mean weighted average income (standard deviation in parenthesis), (rupees)

	SEWA	Non-SEWA	Men
Average income from main activity	8 588.7 (7 225.1)	9 784.8 (11 776.3)	20 886.9 (24 141.9)
Average income from main and secondary activity	11 758.8 (8 631.6)	12 426.7 (13 437.6)	21 987.3 (22 900.8)
Average household income	34 454.9 (20 500.6)	37 439.9 (47 902.0)	37 360.8 (25 945.2)

Source: IFPSES (2000) People's Security Survey, Gujarat, India

The case studies corroborate this hypothesis. There is no evidence from the case studies that any of the women joined SEWA because they wanted to be organized, to be together with other women in similar situations, similar problems and similar experiences, or even to have a “voice”.

However, though the motivation to join come from obtaining some very immediate and tangible benefits that SEWA could bring to them, once the women come together they share their problems, bargain collectively over their working conditions and try to make a difference in their work and basic security.

From the case studies we know that most of the respondents came to know of SEWA from a SEWA volunteer who visited their locality. One of the main motivations to join SEWA is to access credit from the SEWA bank.

It was at this juncture, when I was going through a particularly difficult time, (husband had lost his job and son had run away) that I was introduced to SEWA and I became a member. I was then introduced to SEWA Bank schemes, and I was motivated to open an account in the bank and to take loans from it. (Kantaben)

One day, while I was selling off my *datan* bundles, I came across Zohraben of SEWA. She introduced me to SEWA and to the SEWA bank. They convinced me to save and to start a fixed account in the bank, against which I regularly take loans, paying back the instalments meticulously. The first loan that I took from the Bank, was worth Rs.2,000. It was for my daughter's wedding, and I gave her one pot and bucket made of brass, ten plates, five silver rings and silver anklets weighing seven *tolas* in dowry. (Motiben)

For others, it was the access to training that SEWA offered. SEWA's training schemes provide these women with an opportunity to upgrade their existing skills and to learn new skills, and thereby to create more security for themselves in their work.

One day, in the village, I met Meenaben, a SEWA member. Meenaben visited my house and informed me about SEWA's various activities. Meenaben also told me that SEWA planned to undertake a one-year training programme for block printers, while offering them a monthly stipend of Rs.100 during the course of the training. Training would make my earnings more regular. Meenaben said that I could attend the programme. (Hanifa)

For yet others, SEWA was the “saviour” - SEWA showed them the way, when they felt that they had no more options.

The elders in the village society made a rule that soon only the village men folk would undertake heavy physical work like salt farming, and that the local women would not be allowed to take up such work or to travel far from their homes for any kind of work. I was distraught and I started looking for ways to overstep this rule. It was then that I met Sairaben of SEWA, who happened to visit the salt farm one day when I was working there. She seemed approachable and I told her of my problem and the village ruling. Sairaben advised me to join SEWA and to take up embroidery work instead. Embroidery

involved much less labour and fetched much more money. The very next day Sairaben came to my house with a sample piece, urged me to embroider it and even fixed the rate per piece. (Rajiben)

These examples from the case studies imply that though voice representation and organization are the primary motives of SEWA as a union, SEWA's holistic approach to improving the conditions of workers, not only through collective bargaining, but also by giving them to a number of basic amenities that they normally lack, has had a profoundly powerful impact in inducing these women to join SEWA.

An added lesson is that organizing workers in the informal economy where there is no employer-employee relation, and no employment insecurity in the sense of "dismissal from employment", traditional methods of organizing are not enough. Representation security has to go along with access to credit, training and information, which can bring about material gains.

The needs for socio-economic security for these workers are special. There is a great need for small loans to tide over specific crisis situations. Also, these loans are not all for productive purposes as needs for social expenditure are very high. However, while these social needs are quite specific from work needs, they can be linked. A huge social expenditure can lead to land having to be mortgaged for example, incurring the loss of an income earning asset and employment. Moreover, home workers have to deal with middle persons, even though there is no specific worker-employer relation, and very often they are in an exploitative relationship with these middle persons. A legal status or a collective voice could ensure that they are treated with greater fairness. Furthermore, employment security is of major importance to these women workers. As high as 98 per cent of women in the survey report so. Employment means income and only with income can the basic amenities be met. Yet, the nature of employment is such that for a large majority of these workers, employment is often irregular, or multiple or seasonal.

Being a member of an organization as the discussion in the preceding section illustrates can provide two kinds of benefits:

- material benefits in the form of greater access to credit, training and information, and, in the process, basic security and income and employment security;
- non-material benefits in the form of greater decision-making power over earnings and expenditure from earnings, as well as greater self-confidence and greater self worth. These non-material changes can empower women, in turn having an impact on their income and working conditions.

This hypothesis is examined in the following three sub-sections, taking into account the objective realities and perceptions about life and work of SEWA women, non-SEWA women, and in some cases the men in the sample.

6.1 Organization and basic security

The size of the SEWA sample (119) is quite small and stratifying it into urban rural, or different income groups would mean even smaller samples. Therefore, in this paper we consider SEWA as one group. In addition, the income distribution of SEWA members shows that the distribution is less spread, meaning that there is less variance between the incomes of SEWA members. The non-SEWA women are a much larger group and also more dispersed in terms of income (see mean and standard deviation of income in table 4). The non-SEWA women have accordingly been categorized into three groups: low income, middle income and high income, in terms of their total income (main and secondary). The

paper therefore compares how SEWA women compare in terms of different securities to each of these groups of non-SEWA members. For comparison it is important to know that SEWA women, in terms of income are closest to the middle-income group of the non-SEWA women.

As noted earlier, basic security is about access to basic amenities, in the case of these women workers, to shelter, health, food and childcare.

Adequate shelter

The case studies show that “owning” your home is given very high priority amongst the women. In the absence of a home to call their own, these workers face much harassment from their landlords. Second, for many of these women, the home is also the workplace, and a home, even if it is not a *pucca* home, provides a sense of peace and belonging. However, if homes are not *pucca*, they can be in poor condition with rains and heat. It is essential to be able to renovate homes regularly. In this context, the percentage of those who live in their own homes, those who have been able to renovate their homes in the last year is examined for the three groups on the sample - SEWA, non-SEWA and men. It is clear that though poorer in earnings, access to SEWA bank loans has enabled a larger proportion of SEWA women to build or buy their own homes. But SEWA women tend to reside more often in non-*pucca* houses, even though a larger proportion of SEWA women have renovated their homes in the past year.

Table 5. Shelter status (weighted percentage)

	SEWA	Non-SEWA low income	Non-SEWA middle Income	Non-SEWA high income	Men
Own house	84.0	78.2	80.5	77.2	78.6
<i>Pucca</i> house	15.4	14.9	17.8	21.8	16.5
House renovated in the past year	72.0	66.2	68.1	65.1	65.5

Source: IFPSES (2000) People's Security Survey, Gujarat, India

Health

Almost a quarter SEWA and non-SEWA women suffer from regular aches and pains. Public hospitals, where free health care is available up to a point, usually offer very poor services. About 80 per cent of the population are excluded from any kind of state-sponsored social protection in the field of health (ILO/STEP, 2001). However, through its own initiative, SEWA set up an integrated insurance scheme that comprises, amongst others, life insurance, health insurance and maternity benefits. The survey shows that 13.6 per cent of SEWA women have access to health insurance compared to a much smaller percentage of non-SEWA women or men no matter what income group they belong to. Again, if we compare the SEWA group to the middle-income non-SEWA group as being similar in terms of income, only 0.5 per cent of non-SEWA women have health insurance compared to 13.6 percent of SEWA members.

Table 6. Health status and access to health insurance ((weighted percentage)

	SEWA	Non-SEWA low income	Non-SEWA middle income	Non-SEWA high income	Men
Regular pains and aches	26.9	25.0	27.9	18.8	12.0
Has health insurance	13.6	0.5	0.5	3.0	10.4

Source: IFPSES (2000) People's Security Survey, Gujarat, India

Food

A majority of SEWA, non-SEWA and men in the sample noted that neither they nor any household member went hungry in the last 12 months. A large proportion of the total, SEWA, non-SEWA and men also noted that they and their household normally eat two meals a day. Though the differences are small, indeed a larger proportion of SEWA women, than non-SEWA women and men did not fear a food crisis, and felt more confident about their food security. Clearly, even at low-income levels there is some sort of food security in India, as the data indicate. The pertinent question, however, relates to the quality of food that they consume. This was not addressed in the questionnaire.

Table 7. Food security (weighted percentage)

	SEWA	Non-SEWA low income	Non-SEWA middle income	Non-SEWA high income	Men
Rural:					
Household did not go hungry in last 12 months	99.1	95.8	90.6	95.0	96.2
Household members normally get two meals a day	100.0	95.8	95.0	97.9	99.9
Urban:					
Household did not go hungry in last 12 months	98.2	65.7	80.4	82.1	92.0
Household members normally get two meals a day	97.1	89.6	85.3	96.1	97.6

Source: IFPSES (2000) People's Security Survey, Gujarat, India

Child care

Obviously, good quality child-care continues to be a major problem for all working women with children. The problem is more acute in nuclear families; while in extended families, parents, and in-laws help by sharing the work of caring for children while mothers go out to work. In low income families, however, whole families work during the day, and infants have to accompany their mothers to work, or have to be looked after by older children, implying that the older child is barred from going to school.

Based on the survey question "Who looks after children when you work?", table 8 shows that as many as 67.2 per cent of SEWA women older children who take care of younger children when their mothers work. The percentage is smaller for all three-income groups of non-SEWA women, and for men. Moreover, the percentage where spouses or parents take care of children is highest for men. In addition, none of the SEWA women said that neighbours took care of their children, while there are at least some non-SEWA women, who had this option. On the other hand, 5.3 per cent of SEWA women leave their young children with baby-minders that they pay for themselves, something that is absent in the other two groups.

Table 8. Care for small children when at work (weighted percentage), Gujarat

	SEWA	Non-SEWA low income	Non-SEWA middle income	Non-SEWA high income	Men
Older children	67.2	35.9	39.8	45.0	34.6
Spouse/ In-laws/ parents	10.1	42.8	32.9	30.7	55.6
Neighbours	-	2.1	2.7	4.3	-
Paid baby minders	5.3	-	-	-	-
Self	16.9	12.1	20.2	17.7	0.3
No one	0.5	7.1	4.4	2.1	9.5

Source: IFPSES (2000) People's Security Survey, Gujarat, India

6.2. Income and employment security

For women who are self-employed, access to capital to expand or sustain business, access to training in case they need new training to make their products more marketable, and access to markets and information, remain the main forms of work-based security. In the absence of these, self-employed women could lose their employment and thereby their income. Access to credit and access to training can therefore be looked upon as “promotional” measures that avert deprivation.

To examine what affects the earnings of the self-employed in the sample, I estimate an earnings function of the sort that was popularized by Mincer (1974). It is hypothesized that earnings are a function of education, initial capital invested, and experience in these typical earnings functions¹⁵. To these I add the number of different kinds of work performed during the day, whether or not the respondent is a member of an organization that looks after its interest at work, and the per capita income level of the household. Age is used as a proxy of experience. Moreover, as Mincer argued, income initially increases with experience and then falls. The data indicates the same, so a square of the age term is included. The exact functional form used is

$$\begin{aligned} \text{Log } Y = & \alpha + \beta_1 \text{ EDU} + \beta_2 \text{ AGE} - \beta_3 \text{ AGESQUARE} + \beta_4 \text{ INVESTMENT} + \beta_5 \\ & \text{MULTIEMP} \\ & + \beta_6 \text{ PCHHY} + \beta_7 \text{ SEWA} \end{aligned}$$

Where:

Log Y = log of (main + secondary) average monthly income of respondent. A semi-logarithmic function is used because we are interested in the change in income due to a change in one unit of the explanatory variable.

AGE - AGESQUARE = age of the respondent. It is expected that earnings increase with age but at a decreasing rate, which is why we include a quadratic function which is age less the square of the age variable.

EDU = years of formal schooling. Education thus measured is expected to have a positive relation with earnings.

MULTIEMP = number of employment generating activities of the respondent during the course of a day. Therefore, if the number is 2, then the respondent engages in two kinds of income generating activity during the day. It is hypothesized that this variable is positively related to earnings.

PCHHY = per capita income of the household which is total household income divided by the number of household members. The hypothesis is that earnings of respondents are positively related to their per capita household income. Those who come from wealthier families are therefore likely to earn higher incomes.

SEWA = this is a dummy variable, taking the value 1 if the respondent is a SEWA member and 0 if not. It is hypothesized that the SEWA variable is positively related to earnings. This is because as a SEWA member, one has voice representation security, as well as access to credit, training and information, which brings tangible material benefits in the form of increased earnings.

¹⁵ Such earnings functions have been used widely in the literature. See for example Burki and Abbas (1991), House (1984), Teilher-Waldorf and Waldrof (1983) and Smith and Metzger (1998).

INVESTMENT = is initial investment made on tools and equipment.

The estimates of the Ordinary Least Square regression are presented in table 9. The first important finding here is that there is a negative relationship between education and earnings, though it is not statistically significant at the 10 per cent level. More than 50 per cent of the sample has no formal education at all; this might therefore have affected the results. An alternative method of using a dummy variable, which is 1 for those who have had some formal schooling and 0 for those who have not had any, was tried and it produced very similar results. This finding with respect to education can be explained by the nature of work in the informal economy, which is generally of a low skill nature, does not depend on education per se, but on experience, which is captured by the AGE variable. Since most of these women have been working in the informal economy for all their working life, age is a good approximation of experience. Earnings rise with age but fall beyond a point (as evidenced by positive coefficient of AGE variable and negative coefficient of AGESQUARE variable). There is therefore a concave relation between earnings and age. Initial capital investment is positively related to earnings of the self-employed - this implies that initial access to capital is of critical importance amongst the self-employed in the informal economy.

Earnings also increase with the increase in numbers of income generating activities in the course of a day (MULTIEMP). Earnings are positively related to per capita household income. However, there appears to be no significant relationship with the SEWA variable. The SEWA coefficient has a positive sign, but it is not statistically significant at the 10 per cent level. Therefore, while belonging to SEWA might certainly have some positive impact, this positive impact does not get captured in earnings when earnings of a cross-section of self-employed women are considered at a point in time.

Table 9. Ordinary Least Squares (OLS) regression estimates of earnings equation for self-employed women

	Standardized coefficients
Constant	
EDU	- 0.175
AGE	0.619**
AGESQUAR	- 0.709*
INVESTMENT	0.092*
MULTIEMP	0.159*
PCHHY	0.504**
SEWA	0.011
R - square	0.290
F statistic	14.265
Durbin-Watson	1.9
No. Obs.	287

Significance of coefficient is denoted by *. Where *** denotes significant at 1 percent level, ** denotes significant at 5 percent level and * denotes significant at 10 percent level.

Nonetheless, earnings of women who joined SEWA might have increased over time, but this cannot be estimated because of lack of time series data. However, in response to the question "Do you earn more now than in the past year?", relatively more SEWA women than low-income and middle-income non-SEWA women noted that they did. A high percentage of high-income non-SEWA women too felt that they earned more now than in the past. The same pattern holds for perceptions about their family's income security. More SEWA women than low and middle-income non-SEWA women feel very

secure about their family's income, but again the higher income non-SEWA women tend to feel the most secure of the lot (table 10).

Table 10. Indicators of income security (weighted percentage)

	SEWA	Non-SEWA low income	Non-SEWA middle income	Non-SEWA high income	Men
Earn more now than in the past	80.0	50.6	61.8	84.5	70.1
Feel very confident about family's income security in next five years	13.2	9.9	12.3	29.4	25.0
Able to save regularly	57.1	22.3	24.9	32.6	28.3

Source: IFPSES (2000) People's Security Survey, Gujarat, India

As regards employment security, again, relatively more SEWA women feel very secure about continuing in their present employment, though the percentage amongst high-income SEWA women is much higher. The difference between SEWA and non-SEWA women is also evident when one examines the ability to find alternative employment at least fairly easily, should their present employment be lost: 71.7 per cent of SEWA women, as compared to 55.9 per cent of low-income non-SEWA, 61.5 per cent of middle-income non-SEWA and 69.7 per cent of high-income non-SEWA. Tables 11 and 12, which show their perceived easier access to training and credit probably explain this,

Table 11. Indicators of employment security (weighted percentage)

	SEWA	Non-SEWA low income	Non-SEWA middle income	Non-SEWA high income	Men
Feel <i>very secure</i> about continuing present employment	64.4	42.5	36.8	58.7	45.2
In case of loss or present employment, <i>it is at least fairly easy</i> for respondent to get alternative comparable employment	71.7	55.9	61.5	69.7	69.9

Source: IFPSES (2000) People's Security Survey, Gujarat, India

Access to training

With little formal education, most of women working in the informal economy tend to be poorly skilled. Moreover, work in the informal economy does not require complex skills, and these skills are often easily transferable. Understandably in this context, for many women, training is a means of both improving their present work and moving to some other occupation that is more remunerative. From the survey we find that a large proportion of both SEWA and non-SEWA women feel that they require skill training before they can change their product or their work. However, a large proportion of SEWA women feel that they can indeed have access to such training if they so desired. In a world where new products and services soon make previous skills obsolete, access to training is a very important element of retaining employment security. Training is also a means to increase productivity and earnings. The quote below from Hanifa's case study indicates that the training and exposure that she received as a SEWA member had an impact on her work and earnings.

I attended the SEWA training course, leaving my small baby in my mother's care and also successfully completed it. Soon after the training, I joined the SEWA block printers' co-operative, Abodana. I am today a member of its executive committee. I have since also undertaken training in skill upgradation, adult education, and management and marketing techniques. After the training, my work has improved immensely. Earlier I

would do block printing for private traders, but now that I have learnt the art of colour making I can market my products through SEWA. Through SEWA I have come to meet various other women who are in the block printing business. SEWA also organizes exposure programmes in different parts of the country and I have had the opportunity to visit different cities including Chennai, Delhi, Bangalore, Mumbai and Kolkata. (Hanifa)

Table 12. Need and access to training for the self-employed, (weighted percentage)

	SEWA	Non-SEWA low income	Non-SEWA middle income	Non-SEWA high income	Men
Requires skill training to change current work	74.9	62.9	56.6	47.1	53.4
Has access to such skill training if necessary	69.5	53.6	39.1	56.7	74.0

Source: IFPSES (2000) People's Security Survey, Gujarat, India

Access to credit

For self-employed women, access to capital is one of the most important means of sustaining and improving their earnings from their work. On the other hand, lack of capital creates a major source of crisis for their work, and can cause them to lose their employment. Table 13 indicates that women who are members of SEWA are more likely to feel confident that they have access to capital, than those from similar backgrounds who are not organized. This is because SEWA cooperative bank is an important source of credit for these women, especially as they are not able to access credit from other institutions because they lack assets, or because they may not be able to sign their names. In SEWA thumbprints are accepted in lieu of signatures, if necessary. Very often the loan from SEWA, however small, has helped the women tide over crisis situations, and also, in the long term, has helped them to improve their earnings through investment.

A smaller proportion SEWA women than their non-SEWA counterparts felt that there was any scope for expansion of their business to new markets. This is so in spite of marketing being one of the areas that SEWA as an organization looks into. Yet over half the sample of SEWA women were confident that if they had to expand to new markets, they would have access to capital to do so, which is more than even the proportion of those who felt confident about credit access in the high-income non-SEWA group. Slightly more men on the other hand (60.2 per cent) reported that they had access to capital.

Table 13. Access to markets and capital for the self-employed (weighted percentage)

	SEWA	Non-SEWA low income	Non-SEWA middle income	Non-SEWA high income	Men
Scope for expansion of current business to new markets	10.5	20.2	19.1	13.1	18.7
Have access to capital in case the need arises	60.2	33.6	29.4	54.5	49.3

Source: IFPSES (2000) People's Security Survey, Gujarat, India

The case studies reveal in greater detail how the loans SEWA members took from SEWA bank were utilized. While some were indeed used for productive purposes – to expand business, much of it was used for urgent unproductive purposes, such as social expenditure. Loans were also taken to pay off earlier debts, some of which may have been incurred for productive and unproductive purposes.

As a SEWA member I initially took loans to help locate my missing son and also two loans of Rs.3,000 and 5,000 respectively for expanding my tailoring business. I ceased casual work in construction completely, and instead concentrated on increasing my tailoring production. Then I took another loan of Rs.15,000, and I invested this in a new

business of making *punis* or loose cotton rolls used for making candlewicks. Soon all my family, including my husband, started helping me in running my tailoring work and the *puni* business. (Kantaben)

I have repaid my first loan and I have taken another for purchasing a bullock cart worth Rs.4,000 for my husband. He used it for transporting wood, wheat and other foodstuffs for people of other villages and sometimes even Ahmedabad city, earning an average of Rs.50-60 per day in the process. The third loan that I took was for the purpose of buying a plot of land to grow grass and generate about 5,000-10,000 bundles of cattle-feed required during the rice-buying season. I repaid all the instalments in time, save once when I had fallen ill, and had incurred heavy expenses on account of the Diwali festival. But SEWA bank staff was sympathetic to my situation. (Motiben)

Legal status

In general, workers in the informal economy have little legal status. Wageworkers usually have verbal contracts, if they have any contract at all. The survey reveals that 44.3 per cent of all wageworkers works without any kind of contract. Only 8.5 per cent has a written contract while 47.3 per cent has verbal contracts. Self-employed workers, especially the self-employed in urban areas that tend to be street vendors, have recurring problems with the authorities over the question of space because they tend to occupy public space. They are expected to pay bribes or *hafta* to local *dadas* or policemen, or else run the risk of being harassed. However, if they have the license to carry out their work in that space, the threat of harassment is less. SEWA as a union has fought so that its members can obtain this legal status and the survey shows that as many as 63 per cent of the sample of SEWA urban self-employed workers do indeed have a license to conduct their business, whereas the percentage is as low as 25 per cent for the non-SEWA urban self-employed women.

6.3 Control over earnings

This is a qualitative aspect of change that organization can bring about, related to women's political and economic empowerment. A growing body of research supports the hypothesis that woman's greater control over her earnings increases their self-confidence and their sway over other life options, which are to do with their well being (Blumber 1995, page5).

According to Standing (2000, p. 6), basic socio-economic security is linked to being in control of one's labour and being in control of one's employment and earnings. When one lacks control, or has little autonomy at work, one tends to be more vulnerable. The poorer socio-economic security of women workers in the labour market can be traced to their lack of control over their employment conditions on the one hand, and their lack of control over their earnings on the other. These in turn are linked to the nature of social relations between the genders. These unequal gender relations often put women in a disadvantaged situation, and are often articulated and propagated by existing labour market and social institutions. Control over earnings, or decision-making power over own earnings, is a very important aspect of an individual's personal development.

Some authors have suggested a positive link between women's economic participation and their decision-making in the family.¹⁶ However in societies such as that in India, where cultural norms dictate strong male authority, socio economic resources of

¹⁶ See for example Bahr et al 1974, and McKinly 1964.

women may not translate into influence on household expenditure decision making, even if that woman contributes to the household income.

Women workers face many kinds of control over the proceeds of their work. Sometimes control is imposed at an early stage in the production process: the woman works, but the payment is made to the male relative. This is especially so in the case of female construction workers, where women are registered under the names of their male relatives, and thereby the payment is made to the male relative (Kelles-Vittanen, 1998, p. 115). Second, even if women are paid, it is not unlikely that they have to hand over the earnings to the spouse or to the head of the household who decides how the money is spent. Women workers may in such cases, lack control over their earnings, an issue that this paper examines in greater details. But the issue of control over earnings is important not only because it is related to the issue of decent work for women, but also because labour participation of women per se may not be liberating, or empowering for women unless they can exercise control over their own proceeds from work.

The survey in Gujarat asked if the workers had control over their earnings. By control we mean specifically if women have decision-making power over the way their earnings are utilized. Using data from the PSS, a regression analysis was carried out to examine the organization effect on a woman worker's control over her earnings. The hypothesis is that organization leads to political and economic empowerment that increases a woman's bargaining position within the family as well as her importance in the family. But factors that affect a woman worker's control over her earnings are multidimensional. Along with organization, which is an external effect, it includes socio economic variables such as (the hypothesis is that control increases with age, but only till a point), marital status (single women have more control over their earnings than married women) and literacy (women who are literate have greater probability of control than those who are not; household-characteristics such as number of males in the household (the hypothesis being that the larger the number of males, the less the control the women have), and household debt (a household debt reduces women's control over their earnings).

The logistic regression therefore used the following variables, with the dependent variable (Control) taking two values:

- usually have control over earnings = 1 (This includes those who say that they always have control and those who say they usually have control over their earnings);
- do not usually have control over earnings = 0

The independent variables in the regression equation are:

- LITERATE: categorizes respondents into their literacy status:
 - Not literate = 0
 - Literate = 1
- MARIT: categorizes marital status of the respondent into the following groups:
 - Single = 0 (single includes those who were never married, those who are widows, those who are divorced and those who are separated from their partners.)
 - Married = 1
- AGE CAT: groups the age of the respondent into 9 groups:
Less than 19, 20 – 24, 25 – 29, 30 – 34, 35 – 39, 40 – 44, 45 – 49, 50 – 54 and 55 – 60 years.

- LDEBT: categorizes households into those who have a large debt and those that do not. Therefore, it takes the following values:
 - Household has large debt = 0
 - Household does not have large debt = 1
- HHMSIZE: this variable measures the number of males in the household of the female respondent.
- Organized: a variable that categorizes respondents into those who are organized and those who are not. It therefore takes the following values:
 - Non-SEWA = 0
 - SEWA = 1

The results of the estimated logistic regression, presented in table 14 show that all variables relating to personal characteristics of women affect control significantly (at the 5 per cent level) as hypothesized. The probability of control increases with age, the highest being for the age group 50- 54, and is higher for single women and for literates.

The primary hypothesis of this exercise, namely that women who are organized (SEWA members) are likely to have greater control over their earnings than those who are not, holds. Other things remaining the same, the odds ratio of organized women having control over their earnings is greater. This variable is significant at the 5 per cent level. However, there is no systematic evidence from the data that SEWA women are themselves the household heads, or that SEWA women are mainly single women. Based on the data, organization therefore is a statistically significant positive variable that affects the likelihood of women having control over their earnings.

Table 14. Regression estimates of odds ratio of having control over earnings

Independent variable is control, which takes two values: = 1 if usually has control, = 0 if does not usually have control						
Independent variables	B	S.E.	Wald	df	Sig.	Exp(B)
AGECAT			55.314	8	.000	
AGECAT (less than 19)	1.151	.613	3.520	1	.061	3.160
AGECAT (20 - 24)	1.766	.620	8.107	1	.004	5.845
AGECAT (25 - 29)	2.324	.615	14.293	1	.000	10.218
AGECAT (30 - 34)	2.581	.614	17.681	1	.000	13.207
AGECAT (35 - 39)	2.585	.617	17.545	1	.000	13.258
AGECAT (40 - 44)	2.414	.625	14.942	1	.000	11.180
AGECAT (45 - 49)	2.943	.634	21.549	1	.000	18.966
AGECAT (50 - 54)	2.462	.892	7.611	1	.006	11.727
LDEBT (55 - 60)	.254	.166	2.334	1	.127	1.289
SEWA (1)	.759	.233	10.594	1	.001	2.135
LITERATE(1)	.218	.144	2.295	1	.130	1.243
HHMSIZE	-.203	.050	16.311	1	.000	.817
MARIT(1)	.617	.217	8.111	1	.004	1.853
Constant	-1.624	.631	6.620	1	.010	.197
No. of Obs.	1201					

Nagelkerke R-square = 0.145
Log likelihood = 1,251.252

In addition, women from households that do not have large debts are more likely to be in control over their earnings than those that do, and women from households that have larger numbers of male members are less likely to have control over their earnings than women from those households that have fewer men. The former can be explained by the fact that when households have large debts, the earnings of women workers are likely to be used in repaying that debt, so that these workers in general have less control over their earnings. The significant relationship that the Control variable has with the HHMSIZE variable also corresponds to normal expectations given the patriarchal set up in Indian households and the relations between the genders. It also follows that women who head their households, normally because there are no male members in those households, have greater control over their earnings than those where men take major household decisions. However there is no significant correlation between the independent variables. There is also no evidence that SEWA women are generally single, and hence they have control over their earnings, or that SEWA women are generally household heads (tables 15 and 16).

Table 15. Relation with head of household (weighted percentage)

	Self	Husband	Son/daughter	Daughter-in-law	Other
SEWA	7.6	82.4	5.9	2.5	1.6
Non-SEWA	10.8	67.7	9.6	10.2	1.6

Source: IFPSES (2000) People's Security Survey, Gujarat, India

Table 16. Women by marital status (weighted percentages)

Type of respondent	Married	Single
SEWA	85.7	14.3
Non-SEWA	81.9	18.1

Source: IFPSES (2000) People's Security Survey, Gujarat, India

6.4 Awareness and self-esteem

Another qualitative aspect of organization is increased self-esteem. In the context of women members of self-help groups in Bangladesh, Kabeer (1998, p. 31) notes: "where space is given to women's voices ... it helps us to appreciate the importance that women attach[ed] to their new identities as bearers of valued economic resources and their consequent enhanced sense of self worth". This is also clear from the case studies of women who have become members of SEWA. SEWA brings them self-respect, dignity, enhanced self-esteem and a loss of fear. These are possibly the most important changes that organization has brought to them.

Of the SEWA members interviewed in the PSS, 47.6 per cent said that being part of SEWA has helped them become aware of a number of issues, and 37.5 per cent said that SEWA has helped them gain in self-confidence. Enhanced self-esteem and greater awareness have also meant a stronger voice in the household decision-making process, and greater control over their own earnings and household expenditure.

The following quotations from the case studies testify to this change in the women's attitudes and the change in people's attitudes to them after they became members of SEWA.

My life, which was hitherto like poison, is suddenly worth living. I am honoured and respected as a SEWA member wherever I go. I am also respected in my own house. Whereas earlier I was only Bhikha Moti's wife, I am now the authoritative Hansaben

who takes major family decisions and have even managed to influence my husband to give up his vices. (Hansaben)

Finally, being a SEWA member has been very good for my own self-confidence, and I think it's the same for other women in my village. Our men folk respect us more now as well (Savitaben)

And I am much respected in my community and village today, thanks to SEWA. People who earlier were adverse, come to me today for advice and information. There were days when I did not have any food to eat. But today if I need Rs.5,000 to Rs. 10,000, anybody will easily give it to me as they respect me as a person. (Rajiben)

In SEWA I have come in touch with other women who like me are self-employed and who face similar difficulties. I feel more confident of myself. In the beginning, I was afraid to speak out. I had no confidence. But after coming to SEWA and coming into contact with my SEWA sisters, I am no more afraid of anything. I like to come to SEWA everyday and love to talk to my SEWA sisters. I always hope that my success story will inspire other Vaghari sisters to become members of SEWA one day and to avail of the benefits and self-esteem that this membership gave me. (Motiben)

Over the years, I have built up both my financial standing and self-respect through my association with SEWA. (Kamlaben)

7. Conclusion and policy implications

To recapitulate, there are areas in which women workers in the informal economy who are organized (SEWA members) are better off than their non-organized counterparts - mostly in terms of access to credit and training at work, as well as of access to loans for housing that enables the former to buy their own homes and have health insurance. These are made possible by SEWA's cooperatives that specifically aim at providing basic credit, training and information to their members.

However, in terms of earnings, SEWA women still earn less, on average, than non-SEWA women, but the dispersion in earnings amongst SEWA women is lower than among their non-SEWA counterparts. Moreover, across a cross section of self-employed women, there is no statistical evidence that being a member of SEWA improves earnings. Furthermore, a larger proportion of SEWA women than their non-SEWA counterparts have their elder children looking after their younger children, even though they are the only group that has access to child care, and there is little difference between SEWA women and non-SEWA women in terms of their perceptions about possibilities of market diversification that can assure them of continued employment if the need arises.

Nevertheless when it comes to perceptions, a higher proportion of SEWA women feel that they are better off now than in the past, and a greater proportion feel that their family has greater financial security in the future. A larger proportion of SEWA women indeed feel that they have access to credit and training should the need arise. Moreover, women who are from SEWA tend to have greater control over their earnings, and they feel an enhanced sense of self-esteem after becoming a member of an organization.

But the survey data also show that the primary motive of the women to join SEWA was not a desire to organize, or to have voice. Their primary motive came from more immediate and material needs - mainly for credit. This brings out an important lesson with regard to organization in these forms of work. When survival is at stake, especially for workers who do not have a clear employer-employee relationship, organization needs to be based around other more immediate needs such as access to credit and access to training, notably through the creation of self-help groups or cooperatives.

Organization is necessary for empowerment, and is the first step towards voice representation. However, it is not enough to have organization, it has to be effective organization, one that can properly represent members' needs and bargain over those needs. Organization must also inform - so that organized members are aware of their rights and duties, and aware of what their organization stands for. This analysis indicates an information gap amongst SEWA members where "voice" is concerned because only half of them are aware that they belong to an organization that represents their interests at work, and only 23.3 per cent have even heard of 'unions'.

This is especially important because models of simply economic empowerment may be inadequate to truly empower women. Furthermore, as the analysis in section 6.2 shows, employment *per se* may not be liberating for women, unless these women are able to exercise control over the proceeds from their employment. Therefore, this paper argues that economic and political empowerment have to go hand in hand if any real material or non-material change is to be brought about in the lives of women in the informal economy. A holistic approach such as this can provide these workers with basic security.

There are other unions working with women in the informal economy that follow a similar model, and such strategies have indeed been successful in creating awareness and providing socio-economic security to women workers. But in terms of low-income informal women workers as a whole, their impact remains limited, and dispersed.

Organization will only really be effective if other institutions in society and community recognize it. Only then can it represent the voice of its members. Without recognition and support from the state and from the national trade union movement, such strategies will not be able to benefit larger numbers of women. Traditional trade unions have so far been less effective in reaching out to women workers in the informal economy. Unions like SEWA that are not affiliated to the central trade union federations and work exclusively with workers in the informal economy remain isolated and divided (NCL Report, p. 170).

"Established trade union federations have to take the lead in fostering these organizational models and cooperating with local NGOs where the situation warrants, especially in states where gender equality is a serious problem" (Bhattacharya, 1999, p. 29). This is necessary because the trade union movement in India will have to convince the public that it can indeed act on behalf of all workers, not only certain sections of the workforce. This will require them to form strategic alliances with unions working in the informal economy, as well as with NGOs, community bodies and other social movements.

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