

A photograph of a woman in a red and black sari working at a sewing machine in a workshop. She is wearing a red headscarf and is focused on her work. The workshop has a green wall and a window with a metal grille. There are various fabrics and sewing tools visible in the background.

Status of Skilled Women in the Informal Sector: Case Study of Bhiwandi, Maharashtra

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Status of Skilled Women in the Informal Sector: Case Study of Bhiwandi, Maharashtra

I) The Context:

It is estimated that 31.6% of the world's urban population lives in the slums¹. India's slum population is increasing and is home to 377 million people (31%) which is comparable to the total population of many countries of Europe, Africa and Latin America². As cities urbanize, they are increasingly witnessing the proliferation of slums indicating magnitude of the problem where, a large proportion of the population is deprived of quality of life. The issues of access to basic services in the slums are complex and cannot be seen in isolation.

However, with the proliferation of slums and informal settlements, cities are experiencing an on-going expansion of the informal sector. The informal sector is a key source of employment, engaging half to three-quarters of the urban workforce. Slums and informal settlements are often lively center's of economic activity, with buzzing small-scale enterprises and home-based work that serve both the local populations and the wider city. Yet, there is limited understanding and awareness of the diversity of the informal sector that influences the lives of the urban poor in terms of their livelihood, health, education, gender equity and the strong social capital binding them together.

Informal sector or the unorganized sector are synonymous and used in research to suggest the existing networks and locations of economic activities and its contribution to employment, income generation and the role of gender dimensions– that contributes directly to poverty reduction. Moreover, this type of economy has the potential of challenging the formal and the political structure of the nation³ Research suggests, nearly all slum dwellers are engaged in informal employment, sustaining poverty and reducing resilience among poor slum households. In this sector, women constitutes majority of the informal entrepreneurs as compared to men. However, existing socio-cultural practices limits women's bargaining power unless they are organized. Most women in the informal sector are scattered and unaware of their right and position in the economy. Lack of collective strength is a trait that characterizes the work of women in the informal sector thus making them more vulnerable to the middle men. Besides, informal sector is not covered under the labour laws.

This paper therefore, seeks to understand – the nature of work women are engaged in the informal sector, second, if there are formal space for operations and if it has any implications

¹ Kumar, R. S. Kumar, & Anurag, Regional Dimension of Disparities in Slum Literacy in India, Research and Practice in Social Sciences Vol. 2, No. 2 (Feb. 2007) 103-123

² Census 2011

³ Avasthy, D., Ray, A. K., & Deb, R. (2013). Women informal economy: Its characteristics and legitimacy in the intergenerational context. *Cuadernos de Psicología, 13*(1), 4-12.

on the health and safety risks, three, as their work is not constituted as a separate legal entity, how do they manage transactions that are totally market based and lastly, this paper explores the occupational variations for women and investigate their work-life perceptions and their social acceptance

II) Definition of Informal Sector

The informal economy, informal sector or grey economy are synonymous terms which forms the part of economy of a country. It is neither taxed nor monitored by the government. The term 'informal sector' was first used by British Anthropologist Keith Hart (1973) to connote his field work carried out amongst the urban poor of Ghana⁴. This term got popular with ILO and UNDP and was first used by their Employment Mission Report. Though this term, the informal sector ained importance, and the ILO evolved a conceptual framework and prepared guidelines for the collection of statistics on informal sector, as there had not been any singular definition of informal/unorganised sector in India. There are several definitions of the informal sector as the informal sector remains a matter of discussion among policy makers, academics and researchers alike, as a large chunk of workforce is employed in this sector. Few of the selected ones are:

International statistical definition of employment in the informal sector:

- The fifteenth International Conference of Labour Statisticians, (ILO 2000) defined employment in the informal sector as 'comprising all jobs in informal sector enterprises, or all persons who, during a given reference period, were employed in at least one informal sector enterprise, irrespective of their status in employment and whether it was their main or a secondary job⁵'.
- The OECD defines the informal sector 'as consisting of units in the production of goods or services with the primary objective of generating employment and incomes to the persons concerned' ⁶

Indian statistical definition of employment in the informal sector

- The First Indian National Commission on Labour (1966-69) defined the unorganised sector workforce as – "those workers who have not been able to organize themselves in pursuit of their common interest due to certain constraints like casual nature of employment, ignorance and illiteracy, small and scattered size of establishments".⁷

⁴ Raveendran, G., Murthy, SVR. and Naik, A.K. (2006), "Redefining of Unorganized Sector in India", Paper No-2, Paper presented at Delhi Group meeting, New Delhi.

⁵ Ralf Hussmanns (2003), Statistical definition of informal employment: Guidelines endorsed by the Seventeenth International Conference of Labour Statisticians. At the 7th Meeting of the Expert Group on Informal Sector Statistics (Delhi Group) New Delhi, 2-4 February 2004.

⁶ OECD (Organisation for Economic Co-operation and Development). (2001). Glossary of statistical terms. *Informal sector–ILO (International Labour Organization)*.

⁷ Ibid

- The National Sample Survey Organization (NSSO), adopted the following criteria for the un-organised sector:
 - I. In the case of manufacturing industries, the enterprises not covered under the Annual Survey of Industries (ASI) are taken to constitute the un-organized sector.
 - II. In the case of service industries, all enterprises, except those run by the Government (Central, State and Local Body) and in the corporate sector were regarded as un-organized. ⁸

The NSSO also conducted a survey for the informal sector during 1999-2000 and all the non-agricultural enterprises, except those that were included in the ASI, with type of ownership as either partnership or proprietary “were treated as informal non-agricultural enterprises for the purpose of the survey.”⁹

III) **Urban Poverty and Informal Sector**

Poverty and deprivations are often associated with lack of income and other resources. However, considering the complexities of urban settings and habitations, vulnerabilities are beyond income alone. They are rather multi-dimensional in nature as health, education and standard of living all impact deprivation. It is believed that urban areas are likely to have better human development outcomes and improved infrastructure for education and sanitation than the rural areas. This phenomenon is termed as “urban advantage”¹⁰. At the same time, inequality and exclusion are the most criticized characteristics of urban areas. “Urban penalty” is a term used for such inequality where sometimes the urban poor perform worse than the rural population. In the context of India, the urban penalty outpaces the urban advantage, as despite a sharp decline in the level of urban poverty from 31.8 per cent in 1993-94 to 13.7 per cent in 2011-12, more than 53 million people still live below poverty line in urban India. Of the total urban population, 65.5 million (17%) live in slums and the population of children under six living in slums is more than 8 million.

In India, the state of Maharashtra, contributes to the largest share of slum population with 19.5 percent share in total slum population of the country. With 34.7 percent slums in the State, the slum population is on the rise from estimated 14.3 million (2001) to 18.2 million in the year 2011.

Urban poverty is a multi-dimensional issue that includes housing, low incomes, lack of access to basic services and exclusion from social protection schemes. To escape poverty, the urban

⁸ ibid

⁹ Ibid

¹⁰ Montgomery, M. R., & Hewett, P. C. (2005). Urban poverty and health in developing countries: Household and neighborhood effects. *Demography*, 42(3), 397-425.

poor engages in activities termed as informal or unorganized – which, is largely not recognized by the Government. To escape poverty, the urban poor requires assured skill set, knowledge, education, health care that will engage them in paid employment. With limited formal job opportunities urban workers seek informal employment or own-account work. Their enterprises produce goods and services both for the local population and the wider urban market including global markets. Economic activities by the poor often take place within the home as this serves two purposes, one, providing for family care and two, as an income generation, saving and investment.



Bhiwandi-Nizampur slum areas having inadequate basic infrastructure facilities

IV) **Objectives of the Study**

This study is conducted in Bhiwandi Nizampur Municipal Corporation with the objective to understand the existing challenges and opportunities that persist for urban poor women working in the informal sector. It also explores their interactions with various agents that affect their income generation activities. Absence of institutional support, the pivotal role played by 'middle men' besides, conceding to the dictates of the informal markets largely emerges in this study.

The key objective of the study are listed as below:

- Understand the current status of women's participation and their wages in undertaking the informal sector works
- Elucidate on the key vulnerabilities faced by women working in this sector
- Study the challenges that women face in terms of education and health outcomes.

V) Study Design and Methodology

a) Bhiwandi Nizampur Municipal Corporation

Beginning in 1985, fueled by the 1985 Textile Policy, a very competitive small-scale sector emerged in India, building upon the handloom industry and alongside the well-established but inefficient mill industry. This industry came to be known as the powerloom sector and employed mechanical and electrical power to handloom weaving. Over the years, the powerloom industry replaced the mill industry as the primary producer and exporter of textiles in India. The decline of the old mill industry concentrated in bigger cities such as Ahmedabad and Mumbai were complemented by the rise of this small-scale powerloom sector, located within the catchment area of these large cities. This gave rise to cities such as Ichalkaranji, Malegaon and Bhiwandi, where powerloom industry continues to dominate the economy of these cities. (Shah 1999) A growth of 'small-town capitalism', as described by D Haynes was witnessed, and an informal sector grew around these small-scale industries. (Haynes 2012)

Over the past three decades, Bhiwandi's population has grown from 2.5 lakhs to more than 7.5 lakh people. This has been fueled by large migrations. These migrations predominantly comprise of Muslims from the Uttar Pradesh and Andhra Pradesh states in India. (Roy 1998) (Nag 2001) This rapid growth of Bhiwandi over the past, however, was not met with adequate planning. The city received autonomy as a Municipal Corporation only in 2002, and several (60) villages in the 'Bhiwandi Surrounding Notified Area' (BSNA), continue to urbanize under a village administration ('Gram-Panchayats') and not under the Municipal Corporation. (Kandpal and Saizen 2019) The rapidly increasing density of Bhiwandi and the unmet housing demand lead to the proliferation of slums. These slums create barriers to their residents from accessing education, adequate sanitation, improved water sources, and quality healthcare.

b) Research Questions

Based on the scope of the study, questions with respect to the trend in employment and wages are studied. The focus of the research questions includes first, a comparative analysis of the trends of women's work force participation with respect to the state of Maharashtra and India and secondly, a qualitative analysis of urban poor women working in the informal sector in Bhiwandi Nizampur Municipal Corporation. Based on these tenets, certain research questions are attempted to be answered. They key research questions are listed below:

- What is the gender wise trend in workforce participation of women and men in India and Maharashtra?

- What is the trend in workforce participation of women in urban areas in India and Maharashtra?
- What is trend in status of contractual employment status for urban men and women in India and Maharashtra?
- What is the trend in status of social security benefits enjoyed by men and women in India and Maharashtra?
- Are they key stakeholders at play in women obtaining employment and wage in Bhiwandi?
- What the status of working conditions for women working in the informal sector in Bhiwandi
- What are key observations from presently functioning government programs that support women in the informal workforce

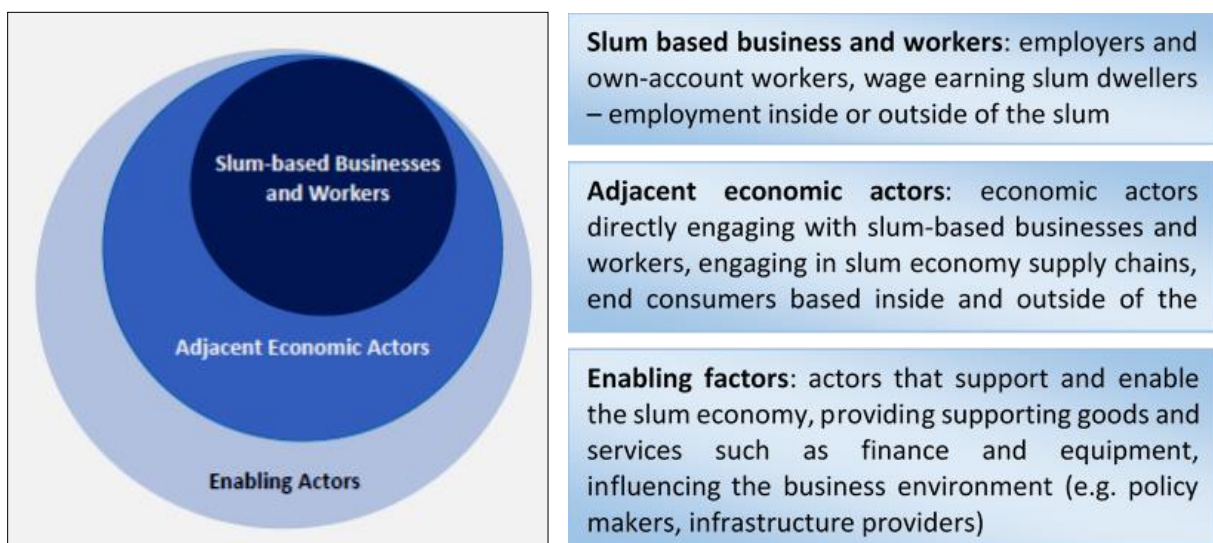
This study is based on qualitative analysis approach which, includes Focus Group Discussions and secondary data analysis conducted through field survey in Bhiwandi. John Crosswell (2014), 4th edition, book titled 'Research Designs: Qualitative, Quantitative and Mixed Methods Approach' was largely used as a guide.

VI) Findings and Discussion

a) Urban Slums and Informal Sector

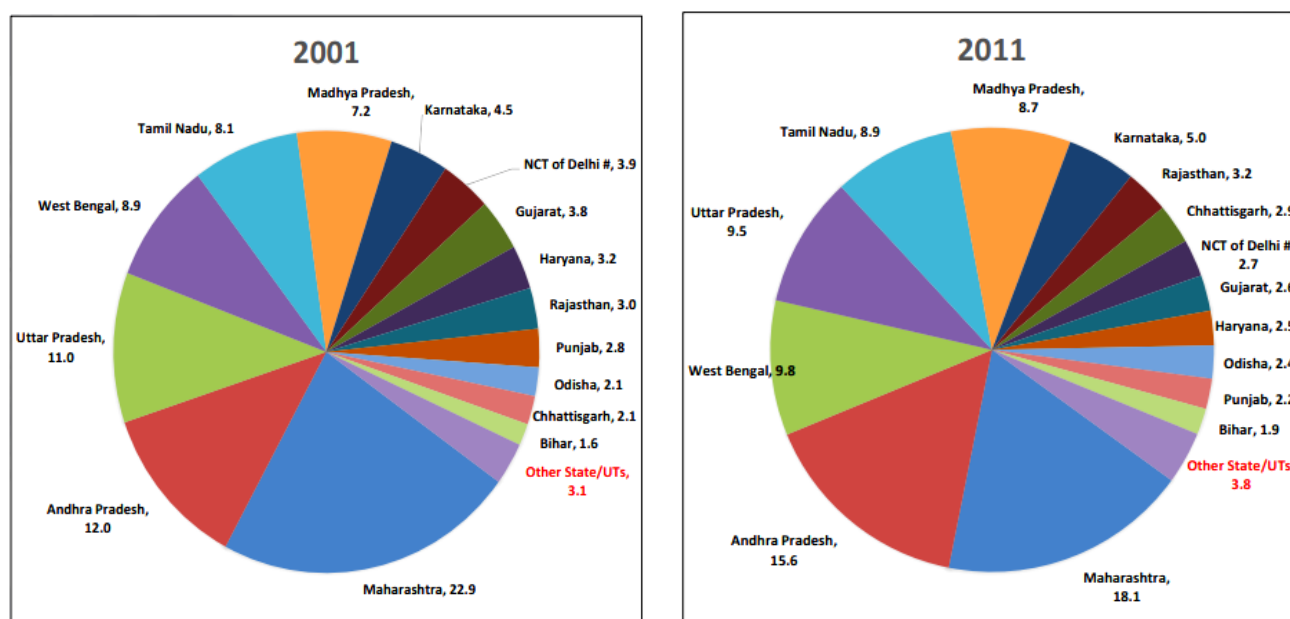
The urban slum economy comprises of slum-based businesses that involve complex network of economic actors and institutions, both formal and informal, that enable the economic activity in the area. For instance, power looms and beading industries operating in Bhiwandi-Nizampur Municipal Corporation and leather industries, pottery, and embroidery businesses of Dharavi.

Following diagram explains the aspects related to slum economies:



Under Section-3 of the Slum Area Improvement and Clearance Act, 1956, slums have been defined as mainly those residential areas where dwellings are in any respect unfit for human habitation by reasons of dilapidation, overcrowding, faulty arrangements and designs of such buildings, narrowness or faulty arrangement of streets, lack of ventilation, light, sanitation facilities or any combination of these factors which are detrimental to safety, health and morals.

The slum population in India has increased - 25.1% decadal growth 2001-2011. However, percentage of urban population living in slums is declined from 23.5% (2001) to 22.4% (2011). Following graphical representation shows the state wise proportion of the slum population then Maharashtra has the largest share of the slum population as per Census 2001 and 2011.



(Source: Primary Census Abstract for Slum, 2011 Office of the Registrar General & Census Commissioner, India)

The United Nations report on India's urban population was projected at 33 crores in 2001, 45.4 crores in 2010, 59.1 crore in 2020 and 65.8 crores by 2025 against the projected population of 122 crores approximately. The population in urban settlements is growing at rates between 2 to 3 per cent per annum; the population in the slum and informal settlements in urban areas is estimated to be growing at the rate of 6 to 8 per cent per annum¹¹.

As slum populations grow, slum economies will continue to play an increasingly important role in meeting the livelihood and consumption needs of slum dwellers. According to 'World Population Prospects: The 2015 revision' Population Database of United Nations Population Division, India has the world's highest number of 10 to 24-year-olds, with 242 million—despite having a smaller population than China, which has 185 million young people. This

¹¹ Source: An Empirical Study of Growth of Slum Population in India, Dr. S. Kumar Swami, International Journal of Political Science, Volume 3, Issue 1, 2017, PP 10-13

youth bulge will also magnify slum economies' role in generating livelihood opportunities and mitigating broader urban social risks.

Urban slum populations will continue to rely heavily on informal slum economies for employment, as the formal sector will be increasingly unable to provide sufficient opportunities. Youth bulge can turn into demographic disaster if youth is not provided with enough skills and employment opportunities. This represents not only a wasted economic opportunity, but looming social cost for cities as unemployed urban youth are at higher risk for mental health issues, drug abuse, and involvement in violent or illicit activity.

With rapid increase in the slum population, capacity of government in providing basic facilities like housing, clean drinking water and sanitation facilities will be limited. Inadequate infrastructure can restrict economic productivity and perpetuate the likelihood of health, economic and environmental crises. Therefore, slum economies may also play a bigger role in filling this gap.

b) Characteristics of the Informal Sector in India

The informal sector in India is overwhelming large in terms of its number range and therefore they are omnipresent throughout India. As seasonality of employment heavily affect the unorganised sector, a majority of the unorganized workers do not have any stable and durable avenues of employment. Those visibly employed also may not be gainfully and substantially employed, indicating the existence of disguised unemployment. Another feature of this sector is that The workplace is often scattered and fragmented and there exists to no formal employee-employer relationship.

Furthermore, the informal sector is highly stratified on caste and considerations of community play an important role in occupational choices, working conditions and pay. Although these may be lesser in urban areas, such considerations do not altogether disappear as the bulk of these workers in urban areas are basically migrant workers from rural areas.

The working conditons for workers in the informal sector, are generally poor and the are usually subject to indebtedness and bondage as the low pay they cannot often meet their basic livelihood needs. The workers in the informal sector are also subject to exploitation significantly by the rest of the society. In addition to their poor working conditions, the wages for closely comparable jobs are much lower even though labour productivity may not be much different.

Fuedal production relations are rampant in the unorganised sector and primitive production technologies are often used. Ignorance and illiteracy seem rampant and and limited exposure to the outside world means that the workmen are unable to imbibe and assimilate higher

technologies and better production relations. The workers in the informal sector do not receive adequate attention from the trade unions either, leading to ineffective labour laws and standards relating to the informal sector.

c) Statistical Trends in Workforce Participation

As per 15th International Conference of Labour Statisticians, the informal sector is broadly consisting of: (a) The primary objective of engaging units in the production of goods is to generate employment and incomes to the persons concerned. Such units operate at a low level of organization, and there exists little difference between capital and labour as factors of production, especially and on a small scale. When labour relations exist, they are only based on casual employment. Personal relations, kinship and other contractual arrangements often dominate formal guarantees. (b) The units of production in the informal sector often have the characteristic features of household enterprises. Fixed assets, for example do not belong to the production units and they belong to some owners. These units cannot enter into contracts or engage in transactions with other units. They can also not incur liabilities. The owners of these enterprises often have to, at their own risk, raise the necessary finance and they are personally liable. This is without limit, and without consideration of any debts or obligations that may be incurred in the production process. This expenditure for production is also often distinguishable from household expenditure. Similarly, the use of buildings, vehicles or other capital goods may also be indistinguishable for business and household purposes¹².

According to the Report of the Committee on Unorganised Sector Statistics, National Statistical Commission Government of India, 2012, more than 90 per cent of India's workforce and about 50 per cent of the national product are accounted for by the informal sector.

NSS-66th round (2010) data given as a report titled "Informal Sector and Conditions of Employment in India" by the National Statistical Organisation, Ministry of Statistics & Programme Implementation, Government of India 2012 findings suggest that a significant proportion of women are part of the informal sector, however they receive disproportionately lower salaries than men, and a majority are not given a written job contract nor are they given social security benefits like PF/ pension, gratuity, health care and maternity benefit.

For detailed analysis we have to look the data related to worker population ratio (WPR). WPR indicates the proportion of the population per 1000 people that are employed. NSS-66th round (2010) data shows that although a greater proportion of the population in Maharashtra

¹² INTERNATIONAL LABOUR ORGANISATION (ILO) "Resolution concerning statistics of employment in the informal sector, adopted by the Fifteenth International Conference of Labour Statisticians (January 1993)." International Recommendations on Labour Statistics.

are in the workforce relative to India, there are stark differences when segmented across genders. In rural Maharashtra, the WPR is 3.5 times higher for men than it is for women and in urban Maharashtra, the WPR is 1.5 times higher for men than it is for women.

Figure 1 also shows that WPR of female for Maharashtra urban area is significantly higher than the WPR of female for all-India urban area. This is not the case with WPR for male (urban and rural areas) and WPR for female of rural areas. This builds the case for the studying the status of women in informal economies of urban areas i.e. case study of informal sector in Bhiwandi-Nizampur Municipal Corporation.

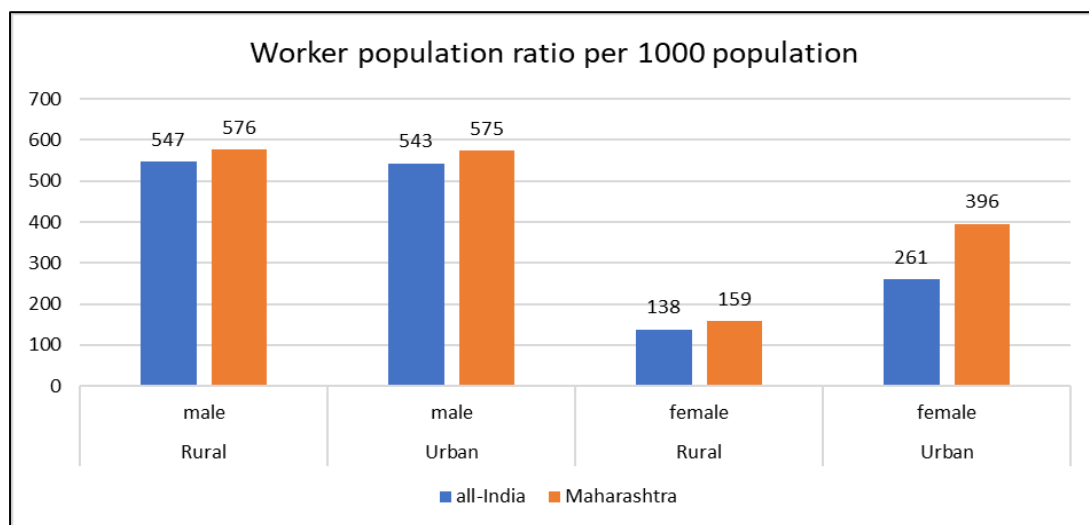


Figure 1: Work population ratio of male and female in India and Maharashtra

C.1) Trend in Wages

If we do undertake a further analysis in terms of wages then it shows the gender divide not only in terms of participation but also wages for both casual and salaried labour. Figure 2 and Figure 3 shows that in the urban informal sector, there are severe gender divide in wages (men are getting almost double wages than women) for casual labour. However, in case of salaried labour men are getting 12% more wages than women.

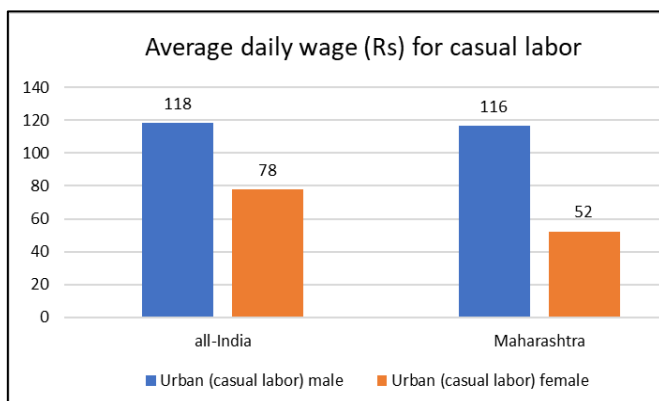


Figure 2: Average daily wages for casual labor

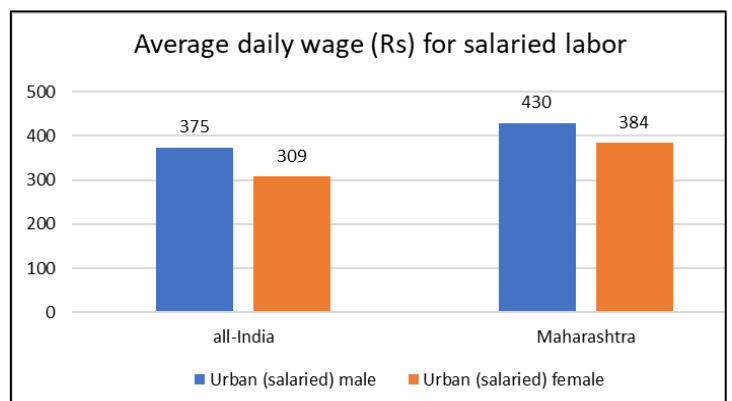


Figure 3: Average daily wages for salaried labor

C.2) Status of Contracts and Social Benefits

This gender divide in terms of wages has questioned the work security and benefits available to women especially in case of casual labour. According to Figure 4 and Figure 5, it can be observed that irrespective of gender, a majority of employees had no written job contract nor social security benefits (This includes - PF/ pension, gratuity, health care and maternity benefit.)

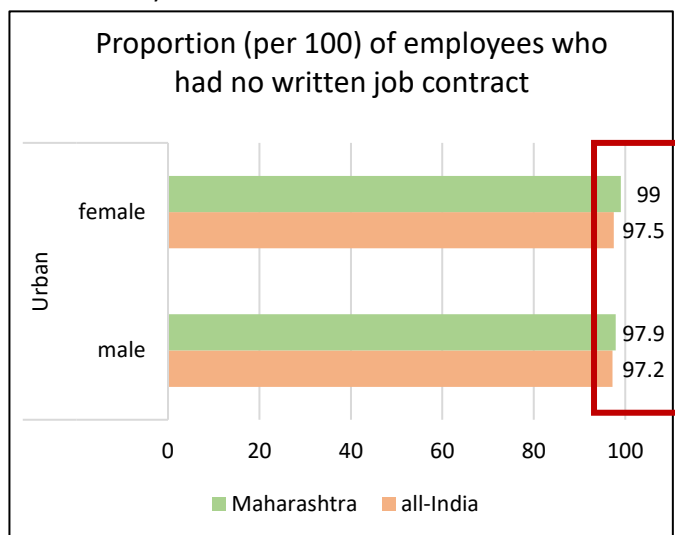


Figure 4: Proportion of employees with no written job contract

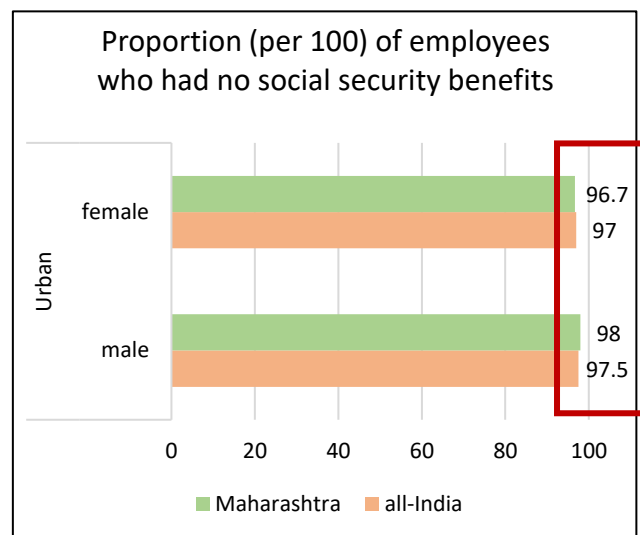


Figure 5: Proportion of employees with social security benefits

d) Women and the Informal Sector:

Over the last two decades, it has been extensively recognized that informal employment is a fast growing feature of the contemporary global economy¹³. Research suggest, that globally, two billion people which accounts for more than 61% of all employed people are informal workers.¹⁴ This number is higher for India, where nearly 86 percent are informal workers.¹⁵ Informal work is understood as a low quality work conducted under poor conditions and low pay. Such works are carried out of necessity, when formal employment is not possible. It is an attempt at having an alternative means of livelihood and is an absorber of surplus labour and to provide cheaper goods and services as a mean of maintaining a low cost of living. Informal works have a strong relation to poverty, long hours, poor conditions, no legal or social protection, amongst others. Entrepreneurship in the sector comprises of insecure and unstable work and a very limited access to credit¹⁶.

¹³ J. Charnes, cited at Women in Informal Employment: Globalizing and Organizing (WIEGO) Second Annual Meeting, Cambridge, Massachusetts, 22-24 May 2000.

¹⁴ Women and Men in the Informal Economy – A Statistical Picture (Third edition), International Labour Organisation, 2018

¹⁵ Report on Employment in Informal Sector and Conditions of Informal Employment, ministry of labour & employment, Government of India, 2013-14

¹⁶ F.Lund & S. Srinivas, Learning from Experiences: A gendered approach to social protection for workers in the informal economy

Traditionally, most of the migrants who have migrated to the cities, were employed in the agriculture sector either as waged laborers or on their own land. The main reason for the migration are promise of better remuneration and various work opportunities in the cities. This migration trend is significantly changing the face and nature of cities they are migrating to. The impoverished migrants settle in sub-par and often illegal slums and are subjected to poor health and sanitary conditions. This results in a permanent change in residence due to cultural, social, economic and non-economic factors. These changes affects the social and economic conditions of migrants.

One of the predominant reasons migration in women is virilocal patterns of residence whereby women move to live in the husband's residence after marriage¹⁷. Another reason for an increase in proportion of women due is the gender-specific pattern of labor movement¹⁸. Given the rise of nuclear families and women working in various formal professions in cities, the demand for domestic helps, full-time home-based maids and childcare givers has increased. These nuclear families with working women take the domestic help services from the women migrated from rural area to these cities. This informal services provides source of income for the migrant women. Migrants settling in the cities with purpose of finding such work opportunities, avail many of the facilities provided by the urban infrastructure such as – housing, electricity, water etc. Besides this increased load on urban infrastructure, emerging role of women, defying traditional gender norms, opens new door of inquiry into the changing face of women's role in the informal sector and their social status. This study aims to address all these issues along with analysing the relationship of these factors with women's occupational life.

e) Access to Institutional Credit and Financial Insecurities

A significant amount of literature has highlighted instability in the informal sector. Standing observes¹⁹ that the growth of semi-formal and informal sectors, and increasing efforts to integrate women in the workforce brings about greater precariousness and insecurity, in which many more men as well as women have been pushed into precarious forms of labor. Further, IFC reports that 55% of informal enterprises in developing countries either lack access to credit or do not have enough financing to grow their businesses²⁰. In India, the Ministry of Labour and Employment reports²¹ that the unorganized sector has a scattered and fragmented workplace with no formal employer-employee relationship. Workers do not have

¹⁷ Migration and Gender Empowerment: Recent Trends and Emerging Issues, UNDP, Jayanti Ghosh 2009

¹⁸ S. Sassen-Koob, 1984, Notes on the Incorporation of Third World Women into Wage-Labor through Immigration and Off-Shore Production, International Migration Review, Volume 18, Issue 4, 1144-1167

¹⁹ Global Feminization Through Flexible Labor: A Theme Revisited, Guy Standing, International Labour Organisation, Geneva, Switzerland, 1999

²⁰ Closing the Credit Gap for Formal and Informal Micro, Small, and Medium Enterprises, International Finance Corporation 2013

²¹ India Development Gateway portal (InDG), Ministry of Electronics and Information Technology, Government of India

stable avenues of employment and the income is not substantial to meet livelihood needs. Wages are also much below the formal sector, even for closely comparable jobs where labour productivity is no different. The unorganized sector is also plagued by a lack of attention by the trade unions and inadequate and ineffective labour laws.

The rural poor migrate to urban areas in search of employment, and start a venture on their own with meager capital. The previous section of this paper (women and the informal sector) discussed the trend in women migration and reasons behind it. After settling in slum areas, migrant women enter into informal sector to earn wages and support the family. The challenges which constrain these women from productivity are discussed by Avasthy, Ray and Deb in their paper²². Following are the four key challenges faced by the women in the Indian informal sector:

1. Their work operates at low levels of scale and have little access to institutional credit
2. They face a number of health and safety risks including dangerous working conditions and gender violence. Additionally, they have to protect themselves from harassment by local authorities
3. Their work is often not constituted as a separate legal entity, independent from the household
4. Their activities get locked within traditional/ gender roles such as selling flowers and fruit or work that can be performed at home

There is a need for more proactive and gender sensitive policies in the informal sector. Kundu recommends²³ that streamlining registrations with the public authorities, ensuring implementation of non-discriminatory labour laws for migrant workers, provision of technical guidance, subsidized credit, and social security protection to domestic help and in other vulnerable activities would enhance the working conditions of women in the informal sector.

f) Challenges for Slum Economies

The political, economical, and social system prevalent in the Urban Local Bodies fail to adequately support slum economies, constraining economic opportunities for slum dwellers. Infrastructure facilities remain poor in slum areas due to inadequate coordination between various government bodies, persistent corruption. Whether private homes or public roads, slum dwellers often lack secure access to the spaces in which they conduct business. This insecurity discourages long-term investment, reducing economic productivity. Slum dwellers typically lack sufficient access to basic infrastructure and services, including electricity, water, and sanitation, reducing the time and capacity available for productive economic activity.

²² Women informal economy: its characteristics and legitimacy in the intergenerational context, Avasthy, Ray, Deb, 2013

²³ Urban Informal Sector in India: Macro Trends and Policy Perspectives, Amitabh Kundu, 1999

Government institutions and laws fail to foster enabling environments and, in some cases, deliberately constrain slum economies. For example, India has a plethora of labor laws, regulations and rules, both at the centre and the state levels. The Industrial Disputes Act (IDA), 1947 mandates firms with more than 100 employees, to get permission from the Government before retrenchment of employees. Given the transaction costs inherent in complying with such regulations, naturally a large majority of firms would prefer to be below the threshold of 100 employees and remain small²⁴. Slum-based informal workers are often ineligible for formal legal protections and often lack political voice and power, increasing their susceptibility to exploitation by both employers and regulators. In terms of government policy making, little data is available about slum economy dynamics and contributions. Consequently, policymakers and urban planners typically make decisions inconsiderate of and often harmful to slum economies.

Due to highly populated slum areas like Dharavi (Mumbai), the abundance of low-cost labor in slums often supports the growth of economies. But it limits capacity of the government to reduce inequalities or to promote slum worker access to more equitable economic opportunities. India's economic factors like financial investment, taxation system affects the growth of slum economies. For example, textile industries of India faces stiff competition from Bangladesh, Vietnam, Ethiopia in global market due to high domestic taxes on man-made fabrics, stringent labor laws and high logistics cost²⁵. Government supports sick and inefficient industries through subsidies (like bailouts) or through loans, tariffs etc. This increases borrowing by the government causing increase in fiscal deficit leading to increased interest rate & "crowding out" of private sector²⁶. Slum dwellers often lack access to formal finance, literacy and skills, and linkages to non-slum markets, limiting both employment and enterprise growth opportunities.

Indian social system is divided on the lines of religion, caste, sex and other social norms. This ingrained social norm limits self-organization and affects power dynamics between labor unions and employers. Slum dwellers lack voice and influence among employers, supply chain actors, policymakers and other urban stakeholders. Even perception of slums restricts the non-slum dwellers in actively engaging with slum economies. Non-slum dwellers typically have negative views of slum environments and perceive slum dwellers as "outside" the mainstream urban population, sustaining inequitable access to opportunities and resources.

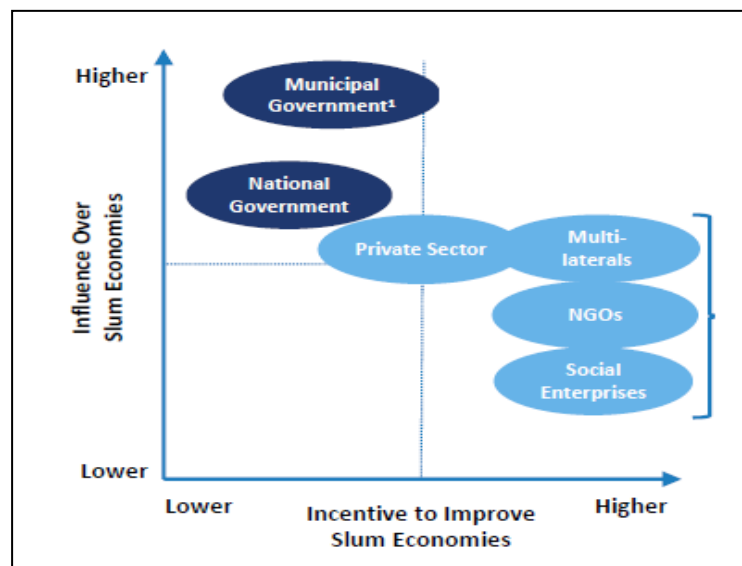
g) Stakeholders Involved for Improving Status of Slum Economies

²⁴ Economic Survey 2018-19, Government of India

²⁵ Economic Survey 2017-18, Government of India

²⁶ Economic Survey 2015-16, Government of India

While municipal governments have the greatest influence through their control over slum and broader urban policies and investment decisions, they often lack the incentive to make choices that benefit slum economies.



(Source: Decision Intelligence Document Constrained Opportunities in Slum Economies, Search Cycle 2, November, 2013, Rockefeller Foundation)

Municipal governments have very strong influence, as they make and implement policy and planning decisions that affect slum economies, for example, those related to informal worker policies and infrastructure investments. However due to bureaucracy, corruption, and misaligned incentives, municipalities and urban planners often make decisions that deliberately constrain slum economies.

Multilaterals, NGOs and social enterprises often undertake initiatives that circumvent government bureaucracy, directly working with slum-based workers and enterprises to improve economic outcomes. While multilaterals and NGOs sometimes also work to influence government policy and investment decisions to benefit slum economies, their ability to address constraints related to the enabling environment are limited and ultimately dependent on buy-in from municipalities' and national governments.

VII) Case of Women working in the informal sector of Bhiwandi Nizampur Municipal Corporation

a) Healthcare challenges faced by women and children

The legal nature of the settlements and the inaccessibility of its residents presents additional challenges to healthcare delivery. Bhiwandi, for example, was one of the last few pockets in India to eradicate polio, despite being located in the metropolitan region of an affluent city such as Mumbai. Women disproportionately face the consequences of these poor living conditions, affecting their physical and mental health, in addition to the nutritional

impairment of their children. A study found a significant correlation between the type of dwelling and incidence of child malnutrition. (Ghurge and Udipi 2019) Similarly, proximity of the residence to garbage disposal areas and open drains was also found to increase risk of morbidity in children. The study reported that only 40-50% of children had received vitamin A supplements, coverage being weakest in the study area of Bhiwandi. (Ghurge and Udipi 2019). This finding is corroborated widely in literature, conducted for several other similar areas. (Rossi-espagnet 1983).

According to 2011 census Bhiwandi-Nizampur Municipal Corporation (BNMC) has population of 7,11,329. BNMC. Health department has 15 Urban Health Post and one Dispensary in BNMC area. The Corporation has One Sub District Hospital called Indira Gandhi Memorable Hospital which is administered by Public Health Department of Maharashtra. According to case studies done, these facilities are not sufficient considering the higher population density and higher fertility rate in comparison to state or national average. This affects the indicators related to pregnant mother and new born care. The Bhiwandi-Nizampur Municipal Corporation data for April 2019 to September 2019 shows the poor performance in terms of health and nutritional indicators. For example, in term of pregnant mother care, BNMC has registered 6,616 ANC out of 13,413 which is 49% of the total ANC registered. Among these registered ANC, 3,682 (56%) ANC received 4 or more ANC checkups and 4,168 (63%) ANC received IFA supplementation. Similar stitauation is observed in terms of new born care. For example, out of targeted 12,194 newborns, 1,143 newborns (9%) received 6 HBNC visits after institutional delivery. Though there is a significant improvement in polio vaccination coverage (91.6% coverage), the percentage of fully immunization coverage is 32%. This poor performance in terms of immunization coverage can also be associated with the community myths and traditions related to immunization. BNMC has been working with the community with support of NGOs for improving the situation through behavioural change and communication.



Health, nutrition and sanitation related awareness activites in Bhiwandi-Nizampur Municipal Corporation by community leaders and government frontline funcgtionaries



Measeals-Rubella immunization awareness and drive in Bhiwandi-Nizampur Municipal Corporation

b) Occupations, Choice, and Skills

All the women we interviewed asserted that they were working due to economic necessity and that their job choices were dictated by family constraints. During our visit, we found that many women in the neighborhood traveled to nearby industries to work as day laborers. However, several of them did not, and engaged in home-based part-time occupations, such as sewing, earning several times lesser than their counterparts. When probed whether they would like to work in the industries and make a much higher income, the answer invariably was that they were disallowed by their families (especially husbands) from doing so.



Ornamental work by women at home in Bhiwandi-Nizampur Municipal Corporation

The reasons for this denial of outdoor work are complex, and we shouldn't be quick to judge the attitudes of these marital households. For instance, while the families often pushed women into lower-paying occupations, the women also had a high degree of autonomy with the earned money.

The women also found their work as gratifying and as a way to entertain themselves while the kids were at school, and the husbands were at work. In a sense, these part-time occupations had provided these women an outlet to fulfill their desire for empowerment. Often, the women themselves prefer spending time nurturing children instead of performing a multi-hour duty.

To support this informal sector that has grown in the region, that is based on the extension of female gender roles, several coaching avenues have sprung up all over the slums, and several 'middle-men' have sought business opportunities in the area. These coachings, usually run by a skilled woman in the area, have provided further empowerment to women in the area. Some of these coachings are also adapted to illiterate women. An interviewee had even developed an alternative method for measuring the length of cloth, suitable for women who were not able to read an inch-scale. These coachings have further provided skilling opportunities for women who were unable to get any formal education due to societal constraints.

(Roy 1998) points out that after the handloom sector in Bhiwandi had been converted to powerloom, the continuity of informal training of master-apprenticeship kind, ensured that skill and ethnicity were tied. Thus, most of the employees in the Bhiwandi powerloom sector come from either from UP or from Andhra Pradesh. A further extension of this is also that within a particular community, certain types of skilling became more readily available. When we probed our interviewees about how they learned the skill required for their occupations, the answer was always that the skills were either easy to learn or there was someone available in the community to teach them.

c) Impact of Female Labor on the Household

The women we interviewed considered their work to be only complementary to household work. The working hours were not fixed, and the women completed the work only when they found time between their other household activities. This was typically after lunch and before they had to start preparing dinner for the family. When we asked all the interviewees whether they felt that their work was affecting their children health's and nutrition in any way, all of them replied in the negative.

The perception of mothers regarding children's nutrition may not necessarily be the case. Ghurge and Udipi, 2019 for example, found that 73.1% of mothers in Bhiwandi with underweight children perceived them to be in good health. The literature on the effect on children nutrition women's work in the informal sector is mixed. While some studies affirm the view that female labor does lead to malnutrition in children, others deny any role that women's work plays, calling the other studies 'biased'.



Women simultaneously working and taking care of their children

d) Working Conditions

The working conditions of women in the informal are consistently reported to be poor. This is true not only for women employed in small-scale enterprises but also household based workers. The work that the women engage in is often strenuous and demanding. Most women we interviewed reported eye-strains, headaches and back-aches from long hours of work. The reason why these women engage in such strenuous activity can be a result of their lack of skills.



Powerloom industry's working condition from Bhiwandi-Nizampur Municipal Corporation

The working conditions of these women is deeply tied to the living spaces of these women. Most of the women we interviewed were using the limited living space and storage that they had in their homes for the work. We even observed an entire room covered with raw materials and equipment. An interviewee had built a loft to make space for her embroidery

and tailoring work. The occupation of these living space has a rental cost associated with them – by something that the middleman is saving on but the household has to pay for.

Much of their work happens in cramped environments with little regards to personal hygiene and sanitation. Most working spaces neither have lights or even a breeze of air. Much of this yield to high stress levels amongst the women in these communities. A lack of information adds to these struggles leading to further exploitation by the community and middle-men.

e) Middle Men

A competitive network of middle-men has developed in this informal sector of Bhiwandi. Women in the area did have some choice when it came to which middle-man they chose to work with. This was possibly due to a low barrier of entry into the ‘middle-men market’.

The middle men often take a large share of the earnings of the women. A typical commission enjoyed by the middle men is 25%. We found that many women we interviewed did not have an idea of the commissions these middle-men enjoy. Some middlemen also set targets and put high demands and pressures on the workers. Many were reported to deduct money for minor incidences. However, the attitude of these women was surprisingly, not overwhelmingly negative about these middle-men. Most of them were appreciative of the work they had and even found it gratifying.

When the interviewed women were probed into why did they not think of becoming a middle-‘man’, we would get perplexed looks; most of the interviewees had never thought of this. Societal constraints were understood as a barrier to this, however capital constraints were also cited.

f) Informal Sector as Empowering

A common recurring theme that we found in the women we talked to was the lack of self-confidence amongst them. Most women seemed to have been conditioned to not have any ambitions of their own. This seemed most apparent when we would ask them questions regarding their own life goals; on hearing this question there would be a long pause. One particular interviewee replied “What can the poor ever dream of?”. Still, the women chose to work in their free time, as a hobby or to support their families, forming SHGs and training each other; gaining a position, although varyingly, in the economic dynamics of the household and establishing themselves as an essential part of the socio-dynamics of the society.

As India’s cities will grow, both the formal, and parallelly, and the informal sector will grow. As these growing economies attract more people seeking a better livelihood, growth will also be found in the many slums of these cities. While the housing and living conditions of the

residences of many of the urban poor remain uncondusive towards healthy living, many of the participants, especially women have found a source of empowerment in these economies.



Interaction with women from Bhiwandi-Nizampur to understand their aspirations

VIII) Conclusion

A large number of women in India work in the informal sector, especially at home due to financial necessities of the family, social restrictions, lack of education and skills, and to spend their free time more productively. They empower themselves through formation of SHGs to raise loans and upgrade their skills. These women use their income not only for their personal needs but also to support their families during ceremonies, education of children and health emergencies. We can find a lot of variation in income as pointed out in the case studies – sewing, beading work, factory labor, but centered around traditional gender roles. This highlights the vulnerabilities of women in the informal sector. Liberal feminists will consider social restrictions in terms of patriarchy in the family as main hindrance for women empowerment. Whereas Marxist feminists will highlight the “double burden of work” of women – as none of the interviewees considered household work as productive labor – the conception that women must take the burden of household responsibilities, is affecting their participation in factories. Post feminists, however, will argue that women are happy with their work, and although they consider household work as their responsibility, they are liberating themselves through their part-time work at home.

From the literature study it is observed that there is an increase in migration of womens to urban slums for various reasons like marriage mobility, search of new employment opportunity, better wages etc. However in the Urban market the job opportunities and

amount of wages for women are at the bottom of the economic ladder. The women in informal sector end up getting low productive services like domestic help or home based jobs.

In the long run, education, and skilling can help women move towards better-paying jobs in the formal sector and hopefully slowly change the attitude of society towards female labor. In the short term, women should collaborate further with each other through SHG cooperatives to upgrade their skills and increase their livelihoods.

IX) Recommendations

The dominant discourse to overcome the challenges women face in the informal sector suggests – making urban planning and policy approaches more inclusive and directly address the economic-related challenges of the individual slum dwellers as no slums are the same and complexities vary between the informal settlements.

A combined effort of government, private sector, social enterprises and community together is required to bring about palpable change in the socio-economic situation of women in the informal sector. Few of the recommendations are as follows -

a) Creating policies and strengthening institutions

To promote the economic wellbeing of slum dwellers, policies can be created which address the challenges faced in the informal sector and support them in growing their ventures. There is need to strengthen the existing institutions (e.g. urban local bodies and national government) to implement the new policies and empower slum dwellers. The interventions based on these approaches will have direct positive implications on livelihood of slum dwellers. They will get greater protection, safe working environment and better wages.

b) Increasing availability of slum data to inform urban decision making

To design any policy or programme, evidence about the situation and on ground issues are primary requirement. A baseline of status is required as the targets for improving the situation can be designed accordingly. Inventory of baseline data sets about skilled women working in informal sector has to be created by Urban Local Bodies (ULBs). Based on the situational analysis of the inventory, will result into most appropriate policy and programmes.

Following are some of the existing programmes of government which might be helpful in supporting the women working in informal sector focusing on upgrading their skills, providing financial support and safety and security at workplace.

- Skill Development Programs – Skill India Mission, Pradhan Mantri Kaushal Vikas Yojana, Upgrading the Skills and Training in Traditional Arts/ Crafts for Development (USTAD), Nai Manzil which aims at minority youth who do not have a formal school leaving certificate

- **Institutional Financial Support – MUDRA Yojana, SHGs or Cooperative strengthening**
The Government's report of on Mudra Yojana[2] shows that women got higher employment after availing Mudra loan compared to men. 90% of these job came on account of Shishu loan (loan up to Rs. 50,000). Women working in informal sector can be motivated to avail the loan in higher slab, viz. Kishor loan (Rs. 50,000 to Rs. 5 lakhs) and Tarun loan (Rs. 5 lakhs to Rs. 10 lakhs). This can help the women in informal sector to raise finances (capital) to scale up their work.
- **Enforcement of Law – Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act 2013, The Maternity Benefits Amendment Act 2017, The Contract Labour (Regulation and Abolition) Act 1966, The Factories Act 1948, The Equal Remuneration Act 1976.** The state governments must ensure implementation of labour laws minimising the possibility of discrimination between migrant and non-migrants and men and women.

c) Flow of information, skill development and creating new jobs

Unemployed urban poor population should be connected with work opportunities, should be given training to develop skills required for gainful employment or develop business model which create new jobs. All these steps will result in more and better employment opportunities. For instance, skilling academies initiated by both government and corporates are booming in India (Government ITI, Mahindra Skill Academy, ICICI Skill Academy and likewise) and are training both urban and rural youth in better skilling and knowledge enhancement.

d) Availability of business resources

Availability of business resources like access to finance, market skills, infrastructure etc. at slum level will improve the self-employed slum dwellers and specially the women working in informal sector. Creating micro-enterprises or handling micro-franchises of larger business and brands are some of the innovative models which can improve the livelihood and can contribute to economic mobility.

e) Private sector engagement with slum dwellers

Private sectors like multi-national companies, social enterprises, NGOs can undertake initiatives towards empowering these women. With growing urban population, it is difficult for ULBs to provide basic needs like water, sanitation, electricity etc. The private sector engagement in slum areas will help in filling up the service delivery gap in these areas. This will improve the social status of slum dwellers and mainly the women.

Private sector engagement will also improve the access to goods and services, increasing the accessibility and variety of job opportunities. Private companies can also start adopting the innovative business model which can create more employment opportunities.

f) Improved connectivity to economic opportunities

To increase the earnings of women in informal sector, accessibility to market is one of the major factor. Different models like technology-based platforms will connect the informal

sector to employers or consumers through direct market linkages. This connectivity to economic opportunity will create more job, reduce involvement of middle-men and thus improve their economic status. For instance; Google for India recently launched a feature called the Job Spot on Google Pay mobile application. The Job Spot will provide a platform for job seekers in the country to search and prepare entry-level job opportunities. Its algorithm is built such that it will recommend jobs and training content to users which will help in learning new skills. The feature includes application to new jobs, scheduling interview and direct interaction with potential employers.

g) Organising slum dwellers and informal workers

This is a “bottom-up” approach to overcome the challenges in informal sector. In this approach the slum dwellers and informal workers need to organise and demand economic rights including fair wages, equitable employment opportunities and safe working environment as a group.

X) Case Studies:

1. Jakira Bano



Jakira Bano is the chairman of a 36 members' group - the Nargis group which was started in 2010. She is educated till 5th class and has acquired sewing skills from her parents. Earlier she had joined Khuda Gawah group under Sahasi Sansthan and later established Nargis group under Bandhan Bank to raise a loan for employment and family needs. As a chairman, she monitors the loan raising and interest collection process and conducts monthly meetings of the group. She also guides women from her community for the formation of self-help groups.

After this, she started working on sewing machines and embroidery at her home. She buys raw materials from the power looms' wastage stock at a meager cost. For example, she buys

a raw material at Rs. 10/- for child's dress and sells at Rs. 100-150/-. She also conducts sewing skills classes for the batch of 7 people from the last 18 years, charges Rs. 600/- for three months of the course per student. But she does not provide certification due to the absence of educational proofs and other official documents. Therefore, she is not able charge more money for tuition, and many students learn at her class informally at low cost and get certification from other institutions.

Her family first shifted to Bhiwandi from U.P. to seek better employment opportunities, and they get a lot of respect at her native place because they live in Mumbai, but when her relatives come to Bhiwandi, they found living conditions not much better than that in a village. Her family consists of 7 children and her husband. Her husband runs a shop. They possess their own house having two floors: the first floor - living space and the second floor - workspace. She has four sewing machines - two are in working condition. She supports the family with her monthly income of around Rs. 2500-3000/- per month from sewing business.

She aspires to educate her children and make them self-dependent. She sends her children to the Anganwadi Center for getting early childhood development. She has completed the vaccination of her children with the help of the center. She cooks Daal, Chawal, Rotis, Vegetables, Chicken and Eggs as a nutritious food.

She is proud to support her family during crisis with her income. She says that the government can support her financially to start a small business and provide certification with the education she possesses. Because she knows both traditional and modern sewing terminologies and therefore, she can teach both literate and illiterate people. She dreams to start a small sewing business with a team of 10-12 women, and empower women from her community.

2. Shabana and Tabassum



Shabana and Tabassum are members of the Nargis group, work on beading manually. They buy raw materials in kilograms from an agent of a company as agent distributes the pearls and strings to concerned women from the community. They started working at home on the beading to support their family, spend time at home more fruitfully and due to household responsibility and social norms. They receive Rs. 0.8/- for 12 pieces of pearl strings. Both earn Rs. 150-200/- per day combined with 2-3 hours of work daily. An agent gets 20 paise per 12 pieces of pearl strings.

Shabana shifted from Aurangabad, Maharashtra after her marriage in Bhiwandi whereas Tabassum has been living in Bhiwandi. Their family consists of 3 adult males, three adult females, and ten children. The family has an understanding of nutritious food and cook Chawal, Daal, Roti, Vegetables, Eggs, Chicken, fruits. They spend sufficient money on education and health of children and proudly said that their children go to private schools.

Both are satisfied with their work because they are able to manage household responsibilities along with their work. They are happy in Bhiwandi because of employment opportunities and educational opportunities for their children.

3. Akila Bano



Akila Bano is a member of Nargis group, educated till the 8th class. She works on beading manually from the last two years. She buys raw materials from an agent in kilograms. She gets Rs. 3/- for 24 pieces with 1 hour of work. With this, she earns Rs. 50/- per day and also handles household responsibilities.

She shifted from Burhanpur, Madhya Pradesh after her marriage. Her family has two adult males, one adult female, and four children. Family members especially children support her in work. This might be affecting their studies.

She is satisfied with her work because she can support financially to her family during a time of crisis. She said that males in the family promote work from home instead of going to the

company despite getting better income in a company because women have to handle household responsibility as well.

She said that the loan process of private banks is easy and less time consuming compared to government banks. She has obtained a loan from Bandhan Bank and utilizes it for self-employment, family ceremonies, health, and education.

When we would ask her questions regarding her dream; on hearing this question, there was a long pause. She replied “What can a poor ever dream of?”

However, she aspires to learn sewing along with continuing the present beading work. This will help her to increase their income to have better living conditions and educate her children. She said that the government should provide financial support to fulfill her dream.

4. Bibi Fatema



Bibi Fatema is a member of Anaya group which is associated with the Swastik Bank. She is educated till the 5th class and works on beading with a semi-automatic machine. She has invested Rs. 250/- for semi-automatic machine and Rs. 150/- for a set of needles. Needles need to be changed frequently. She works from home and handles house responsibilities. She earns Rs. 1000/- per month with daily 3-4 hours of beading work. She also works on the sewing machine and sells customized dresses during the festival season, part of seasonal employment for her. She charges Rs. 150/- per cloth for adults.

She shifted from Banaras after her marriage. Her family consists of a husband and three children. Her husband provides an auto-rickshaw service. Earlier both were working in the power loom industry and the glasswork industry in Banaras and later shifted to Bhiwandi for better opportunities. However, they found that there is hardly any improvement in their family income.

She had also given long pause when asked about her dream. However, she wanted to financially support her family and educate her children.

5. Community Co-ordinators (Committed Community Development Trust - Bhiwandi)



Community Coordinators are working for improving the health and nutritional status of Bhiwandi urban areas under the Committed Communities Development Trust (CCDT). They are selected from the community itself for greater acceptance. They said that women who go to factories are not able to pay attention to children which affect the health and education of children. Elder female sibling has to take household responsibilities which affect her education. The male community wants that females should work from home as she can handle house responsibilities.

Family size is mostly more than 5 in the Shantinagar, Bhiwandi. Some families have opted for family planning measures after explaining them about the effects on women's health, the economic condition of the family. There is an increase in the percentage of fully immunized children after continuous awareness drives.

Bhiwandi has issues with drinking water facilities. Most of the people from Shantinagar use community toilets because of the unavailability of space for toilet construction.

Bhiwandi has only a single government hospital that costs Rs. 10000-12000/- per pregnancy case. However, all beds are occupied due to a higher pregnancy rate in the area, whereas private hospitals charge around Rs. 18000-20000/- per pregnancy. Therefore, many prefer home delivery conducted by dai (traditional health worker). Home delivery with the help of dai costs around Rs. 6000-10000/-. This has been affecting the health of mothers and children.

They are determined to work for improving the nutritional and health status of urban areas and believe that education is a crucial tool to empower women from their community.

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