

A Report on Female workers in the Unorganized Sector

A Study in Slums of Bhuj City in Kutch



Submitted to :



Kutch Mahila Vikas Sangathan

Submitted by :



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Team.....

- ~ Indranil De
 - ~ Mukul Kumar
 - ~ H S Shylendra
 - ~ Institute of Rural Management Anand
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List of KMVS team who undertook the study:

1. Mr Shourya Moy Das
2. Ms. Lata Sachde
3. Ms. Preeti Soni
4. Ms. Maalshri Gadhavi
5. Mr. Dilip Patel
6. Mr. Asif Rayma
7. Ms. Ketan Bhatt
8. Ms. Khatta Sameja
9. Mr. Ahemad Sameja
10. Ms. Jagruti Gadhavi
11. Ms. Jayshri joshi (SJS)
12. Ms. Seeta Rabari (SJS)
13. Ms. Utkantha Dholakia
14. Ms. Aruna joshi
15. Ms. Jigna Gor
16. Ms. Minaxi Chauhaan
17. Ms. Anjana Prajapati
18. Ms. Rinkal Davda
19. Ms. Bhavna Jaimini (HSF)
20. Mr. Jignesh Maheshwari
21. Ms. Vanita Shekha

List of Sakhi Sangini Leaders supported the study :

1. Fatmaben Hussain jatt
2. Rukaiya ben jatt
3. Hansa ben Vaghela
4. Asha ben Maheshwari
5. Aarti ben Goswami
6. Shabanam ben Akhtar .

IRMA students who contributed for H.H. survey:

1. Ms. Ira Tayal
2. Ms. Shakshi Chug
3. Mr .Anuj Bhatia
4. Mr. Raghav Goyal
5. Ms. Trisha Kumar
6. Ms. Sayani Datta
7. Ms. Shrishti Gupta
8. Mr. Vatsal Bhatore
9. Ms. Pallavi yadav

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List of Acronyms

AIDS	Acquired Immune Deficiency Syndrome
ALC	Assistant Labor Commissioner
APL	Above Poverty Line
ASKAY	Ambedkar Safai Karmachari Awas Yojana
BPL	Below Poverty Line
CBOs	Community Based Organizations
CEO	Chief Executive Officer
CSOs	Acronyms is Civil Society Organizations
DIC	District Industries Centers
DSSO	Data System Support Organization
FGDs	Focus Group Discussions
FI	Factory Inspector
FSWs	Female sex workers
GIDC	Gujarat Industrial Development Corporation
GKM	Garib Kalyan Mela
HIV	Human Immunodeficiency Virus
ICDS	Integrated Child Development Services
IGNOAPS	Indira Gandhi National Old Age Pension Scheme
IGNWPS	Indira Gandhi National Widow Pension Scheme
IRMA	Institute of Rural Management Anand
JDY	Jan Dhan Yojana
KMs	Kilometers
KMVS	Kutch Mahila Vikas Sangathan
MFIS	Microfinance Institutions
NABARD	National Bank for Agriculture & Rural Development

NFA	National Food Authority
NGOs	Non governmental Organization
NGSY	Nirmal Gujarat Shauchalay Yojana
NLASA	National Legal Services Authority
OBC	Other Backward Caste
PDS	Public Distribution System
PF	Provident Fund
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMSBY	Pradhan Mantri Suraksha Bhimayojana
RHY	Rajiv Housing Yojana
RTDs	Resistance Temperature Detectors
RTE	Right to Education
SBM	Swach Bharat Mission
SC	Schedule Caste
SEBC	Socially and Educationally Backward Classes
SHGs	Self-help Groups
Self-help	Schedule Tribe
STDs	Sexually Transmitted Diseases
TDO	Tactical Data Officer
TSC	Total Sanitation Campaign
UID	Unique Identification

Executive Summary

The study aimed to understand women and adolescent girls' working in unorganized segments of the economy. It also focuses on entitlements, livelihood choices and issues of security of women and girls in the city. It tried to understand their earning profile and how do they matter in decision making process in the family and community.

Methodology

The study objective was sought to be achieved both through the use of qualitative and quantitative tools. In all, a total of 926 households have been selected for the survey. The sample households have been selected from 14 different wards.

A total of 11 focus group discussions (FGDs) were conducted with woman workers from different occupations. More than 125 women were consulted as part of FGDs. Interviews were also conducted with three key government officials. In addition, a few female sex workers were consulted by team of KMVS. Broad findings of the study are given as follows:

Socio-economic Characteristics

A substantially high proportion - 30 percent of the slum population - are illiterate; illiteracy being higher for females than males. The dominant occupations of both the adult and youth are skilled and semi-skilled non-agricultural labor and small artisan work in household and cottage industry. The average monthly income of households is Rs. 18576 per month. The average income of male is almost double as compared to that of female for both adults and youths below 18 years. In spite of earning lower income on average, some women contribute a lot to overall family income. Around 19 percent women contribute more than 90 percent of total family income. Overall, one-third of women contribute 50 percent and above of family income.

Occupation and Enterprises of Women

The woman workers of the slums of Bhuj are primarily engaged with traditional activities such as Bandhni and other types of handicrafts. Many also work as domestic help. The major driving factor behind choice of their occupation is working from home and flexibility of work schedule and lack of other options. Most of the workers (80 percent) have not received any formal training; they either learn on their own or on the job. Many of them have obtained the skills from previous generations; while training has been obtained by some women for handicraft, textile and cottage industry commensurate with the nature of their occupation.

Around 42 percent women work in their own enterprises of which 32 percent work inside their own dwellings. This enunciate the preference of women for proximate workplace and flexible work schedule. Moreover, preference for working in their own enterprises is high.

Work Conditions

Involuntary unemployment for women workers in Bhuj is substantial; workers do not get work for about 17% percent of workable days. Private companies are important employer but the number of work days provided by the sector is one of the least. More than 70 percent workers in private sector get

payments either daily or on the basis of assignment. Government sector provides more regular payment (monthly income) than any other sector. However, with respect to basic amenities such as toilet, government is much worse than private enterprises. The results also reveal that a substantial proportion of women cannot access toilet facilities in spite of having toilets at workplace.

More than half of the workers do not have any formal or informal contract with their employers. Government appears to be the best employer so far as written contract is concerned. Around 30 percent workers in government sector have written contracts. Absence of formal or informal contract is highest for the workers in private companies. Oral terms of employment are offered by the household employers.

Coverage of formal or informal social security by the employers is available for less than half of the workers only. Private companies again appeared to be awfully bad in offering social security despite high exposure to health hazards.

Status of Working Women in Family and Society

Financial decisions, other family decisions and other social decisions are either taken or influenced by 52 percent, 51 percent and 41 percent working women respectively. By other family decision we mean non-financial decisions taken with regard to family issues. Other social decisions with regard to community or surroundings. Women earning highest income in the family are found to be taking more financial and other family decisions but influencing lesser social decisions. Women as highest income earner take more financial but lesser other family and social decisions if income of women increases beyond Rs. 10,000 per month. Women from smaller families (up to 5 members) take such decisions more than women from larger families.

Women from middle family income and moderate highest individual income look for different profession for their girl child as compared to other women. However, women from low family income and low highest individual income families want their child to continue with their own profession. As an alternative profession, the women prefer government job or being doctor, engineer or taking higher studies for their girl child.

Development Interventions and Urban Unorganized Sector

Given poor working and living conditions of the unorganized sector workers, there is a dire need for interventions which can address and alleviate varied vulnerabilities of these workers. The rapid and widespread growth of unorganized sector has made policy makers at national and state level to take note of the adverse conditions faced by the workers and come up with suitable interventions and schemes to address the needs. The Central and State governments have formulated various schemes to extend diverse types of benefits and welfare measures to the poor and other disadvantaged sections. These schemes entail benefits like training, loan, pension, insurance, scholarship, housing, identity cards/certificates, and financial assistance. There are only a couple of schemes which are very specific to women, though under all general schemes even women can access the services. The needy have to approach the concerned agencies/ departments to obtain these benefits. Government programmes have reached only 41 percent of the slum households. The major benefits obtained by households are sanitation and financial inclusion through opening of bank accounts. Benefits of government schemes have been received by 17 percent of working women.

About 32.5 percent of the households reported that they have links with some or the other type of associations. About 10.3 per cent of the households identified linkage or association with NGOs and trusts. Some of the prominent NGOs identified by them include SOS, Kutch Mahila Vikas Sangathan (KMVS) and Kutch Jyoti Trust.

A significant proportion (30.72 percent) expressed their view either regarding their acutely felt need for assistance from government or the concern they have with the schemes. Such need varied from getting pension to medical assistance to ration card. Many of them either wanted better information on relevant schemes or complained about delay or non-receipt of the benefits despite their effort.

Recommendations

Given the diverse nature of unorganized sector, a clear identification of different trades/occupations, especially involving women, has to be done so as to bring them under the purview of legal and other measures.

Given the vulnerabilities and weak bargaining strength of the workers, the main strategy of agencies working with these workers has to mobilize and organize these workers. These organizations should create awareness about legal provisions and other rights of these workers and try and engage with relevant agencies for their enforcement

CSOs need to focus on training of the unorganized sector workers both to build newer skills as well as to upgrade skills of existing vocations in collaboration with various training centers, craftsmen, and employers who can help identify training needs and organize needed trainings.

More safety measures with respect to health and personal security of women should be taken under public services even if work is contracted out.

Better work conditions in private sector, more workdays, regular and equal payment, stable job contract, provision for paid leave and more social security are few initiatives that should be provided by private sector. CSOs should work with them towards this end.

The access to washrooms or toilets for woman workers should be given priority by both private and government for health, privacy and safety of women. Improvement of city transport and enterprise transport facility can substantially improve the welfare of women. More clear title and rights of housing for slum dwellers should be provided including improving the housing and living conditions



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Chapter 1

Introduction



1.1 Introduction

Gujarat is one amongst the few highly urbanized states in India. According to Census of India, the urban population of Gujarat increased from 37.36 per cent in 2001 to 42.58 per cent in 2011. Kutch district also has a fairly higher level of urban population which accounted for 34.72 per cent of the total district population in 2011. The rate of urbanization was much higher for Kutch (4.33 per cent) as compared to Gujarat (3.11 per cent) during 2001-2011 (Mahadevia 2014). Coupled with faster industrialization, urban areas in Gujarat, like in the country as a whole, are experiencing the growth of informal or unorganized sector. Inability of the formal/organized sector to absorb the growing labour force is spurring such a growth of the unorganized sector. Informal enterprises accounted for 82.8 per cent of the total non-agricultural enterprises in Gujarat during 2009-10 (Unni and Naik 2014). Employment in such informal enterprises/activities accounted for 84.1 per cent of the total employment. Incidentally despite relatively widespread growth of industrial sector, the level of unorganized sector is much higher in Gujarat than in the country as whole.

The growth of urban unorganized sector has brought in its wake several social and developmental challenges, especially given the fact that a significant proportion of women participate in the activities of the unorganized sector. The workers in the unorganized sector face several disadvantages which acutely affect their working and living conditions. As many of them also migrate from elsewhere seeking gainful employment and livelihood in urban areas, access to decent housing becomes one of

the major challenges. As a result, many of them end-up living in slum and slum-like areas without proper civic facilities, tenement rights, and access to basic services. Given that a large proportion of them belong to weaker sections, the members of these households including women end up facing several threats and constraints for their livelihood.

1.2 Background of the Study

The Saki Sangini is a unique federation of self-help groups (SHGs) of women promoted by the Urban Cell of Kutch Mahila Vikas Sangathan (KMVS). The federation works as a platform to address women's concerns by promoting and nurturing their leadership and creating a space wherein they can actually execute projects and programs based on their own capacities and competencies for livelihood betterment.

Having economic sustainability and security of poor women in urban areas as its key goal, the federation has been working towards providing them the much needed support and linkages. But as Saki Sangini is becoming more mature, through a few reflective exercises it has realised that this alone is not adequate. The federation hopes to build knowledge, improve information levels and develop core perceptions to understand the situation of women engaged with different economic deeds by conducting in-depth studies in Bhuj city.

It is with this context, the Urban Cell of KMVS proposed to partner with the Institute of Rural Management Anand (IRMA) to ensure that a study of above nature is conducted which is methodologically robust and analytically persuasive.

1.3 Objectives of the Study

The following were the specific objectives identified for the study:

- To understand the situation of women and adolescent girls working in unorganized segments of the economy. In particular examined security and entitlements, livelihood choices and issues of security of women and girls in the city.
- The choice of professions available to uneducated / less educated and / or unskilled adolescent girls is different from older and skilled female workers. The study aimed to analyze factors that determine such choices and their preferences among women.
- To look into the socio-economic conditions of young working women and examine vulnerabilities linked with age.
- To understand aspirations of mothers for their children, especially for the female child.
- For women the need to earn a livelihood depends on the socio-economic position of families they come from. The study tried to find out how these two factors are interrelated.
- The study intended to gain insight into the conditions that empower women socially as well as within their families i.e. how earning a livelihood contributes to augmenting their decision making powers within the family and the community.
- The earning profiles within the families were also studied to understand how factors such as number of earning members, family size, total income, income of the highest earning member, and professions of family members are involved in, affect power dynamics with the family.
- The study made an assessment of the government programs for women and their suitability for supporting livelihood of these women and girls.
- The study also looked into how issues of empowerment are related to skill levels of women.
- The study documented the quantum of value and the nature of female contribution to the family income.

Besides the above objectives, the study aimed to develop suitable analytical framework for similar studies. With the growth in urbanization, it would be useful to develop a methodology and framework to study the issues of women / girls, their needs and issues in the unorganized sector - be it services, manufacturing, labour or home based work. With this study, Saki Sangini seeks to develop a study framework which can be replicated for other similar towns. The investigation of the study becomes the basis for Saki Sangini to plan its future interventions on economic rights and livelihood security.

1.4 Methodology

The study has been conducted by taking recourse to both qualitative and quantitative research methods. A field survey was conducted during January to June 2016. This section describes the sampling plan and method of data collection. Furthermore, the distribution of sample over different areas of Bhuj city has also been illustrated. The study has adopted mixed methodology for data collection and analysis.

1.4.1 Qualitative Research

A total of 11 focus group discussions (FGDs) have been conducted with woman workers from different occupations. More than 125 women were consulted as part of SHGs. These include Bandhni workers, factory workers, domestic maids, rag pickers, catering workers and women engaged in stitching. Women not participating in the workforce were also part of some of these FGDs.

Interviews were also conducted with three key government officials. These include Chief Executive Officer (CEO) of Bhuj Municipality, Assistant Labour Commissioner and Factory Inspector. An interview was conducted with the owner of a Biotech Company.

In addition, interview of a small number of female sex workers were also done by the KMVS team. Data collected as part of it was however not analyzed as part of the main survey as the main survey was predominantly quantitative and conducted on the basis of sampling plan. Some of the points that have come out of the analysis are mentioned alongside the findings of the main survey.

1.4.2 Quantitative Research

Sampling Plan

A sample survey was conducted in Bhuj to gather primary data. The survey data has been collected from the slums of Bhuj. The slums were identified according to a survey conducted earlier by a partner organization viz. URBAN-SETU in 2011. URBAN-SETU had identified the slums according to a set of parameters described below:

a) Low income areas: These are where, in majority of cases, the household incomes were less than Rs. 10,000 per month. The households of these areas are mostly engaged in unorganized activities, and are not protected by government laws or regulations.

b) Negligible public infrastructure: Areas where there are absence of public infrastructure such as health care centers, Anganwadis, schools, and roads. Areas where public infrastructure existed but were in poor working conditions were also selected.

c) Residents with no land rights: Areas where the residents did not have land rights were also considered to be slums. The migratory population did not have land rights. The households were dislocated from villages due to economic conditions.

d) Not notified by the urban local bodies (ULB): Areas in the city that were not notified by the ULB(Municipality).

According to the above mentioned criteria 75 slums were identified. The data provided by URBAN-SETU reveals that the age of the slums range from 10 years to 150 years with an average age of around 51 years. Around 37 percent households of these slums belong to BPL. These households generally belong to backward castes. 20 percent of the households belong to SC, 4 percent belong to ST and 66 percent belong to OBC category. The housing structures were primarily semi pucca (80 percent); pucca houses were observed for 11 percent households. The remaining 9 percent households had katcha house or hut.

We have sampled 10% of all households in the slums as identified based on the above mentioned parameters. The data collection team made attempt to collect data from every 10th house hold. All data has been collected by a team of staff members, federation leaders, and PG students.

Sample Selection

In all, a total of 926 households have been selected for the survey. The sample households have been selected from 14 different wards. The maximum number of samples have been drawn from ward number 3 followed by ward number 2, 1 and 10. The number of samples selected is proportion to the population of the wards. These samples were selected from more than 100 locations in the city slums.

Table 1.1: Distribution of Sample Households by Wards

Ward No.	No. of Households	Household (%)
1	119	13
2	143	15
3	239	26
4	30	3
5	74	8
6	1	0.12
7	38	4
9	13	1
10	120	13
11	39	4
12	4	0
13	88	10
14	18	2
All	926	100

In each household, the working women were surveyed. We have selected up to three working women from the sample households. In case there are more than three women then one each from the age group of below 18 years, 18-40 years and above 40 years were selected.

1.5 Chapter Scheme

The report consists of eight chapters. Chapter 2 illustrates the socio-economic conditions of households. Chapter 3 describes and analyses the occupation of working women and the nature of enterprises they work with. Chapter 4 demonstrates the condition of work environment, nature of contract, social security and other benefits received by woman workers. The next chapter 5 attempts to elucidate the position and status of women in family and society. Chapter 6 attempts to look into the government interventions in urban unorganized sector in Bhuj. The final chapter (chapter 7) draws recommendations for government and NGOs for improving the socio-economic position of workers and women involved in the unorganized sector in Bhuj and such other towns and cities.

Chapter 2

Socio-Economic Conditions of Sample Households



2.1 Introduction

The Chapter makes an assessment of households' profile with respect to demography, occupation, income and assets, and provides a perspective on socio-economic conditions of households in slums of Bhuj. It also illustrates the benefits obtained from government developmental programmes through different schemes. The analysis illustrates the distribution of ethnic identity of households. Furthermore, it reveals the overall position of the households with respect to occupation, income and asset holding. The contribution of women in overall economic activity and family income emerges out of the analysis.

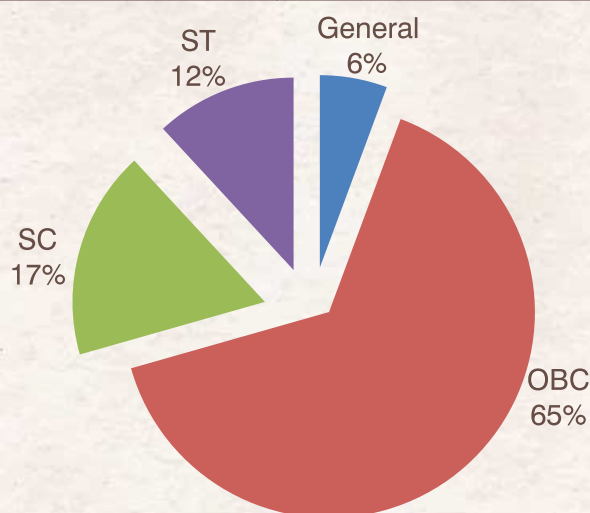
2.2 Demography

The religious identities of slum households of Bhuj are largely divided into two groups. Overall, the Hindus and Muslims account for 56 percent and 44 percent of sample households. There is only one Christian family in the sample which accounts for less than 0.1 percent of sample households. The caste identities of households are more diverse with several castes being observed in the sample.

Some of the prominent castes observed are Devipujak (8 percent), Kumbhar (4 percent), Rabari (4 percent), Jogi (4 percent), Patani (4 percent) and Lohar (2 percent). Majority of the households belong to other backward classes (OBCs) including Muslims and a meager 6 percent belong to general (upper) caste group (See Figure 2.1)

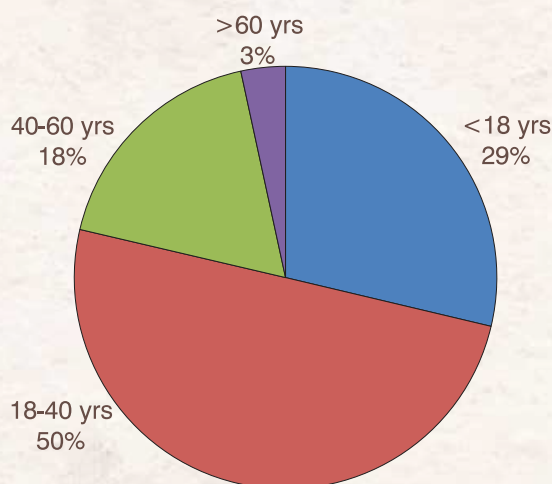
The SC and ST also account for 29 per cent of sample households indicating to presence of a significant proportion of vulnerable households in slums.

Figure 2.1
Distribution of Households by Caste



There are on average five members per household with almost equal number of male and female members in both Hindu and Muslim families. The overall slum population appears to be young as the average age is around 25 years with no significant difference between male and female. Almost half of the working women are aged between 18 and 40 years (Figure 2.2). 29 percent working woman are aged below 18 years.

Figure 2.2
Age Distribution of Working Women

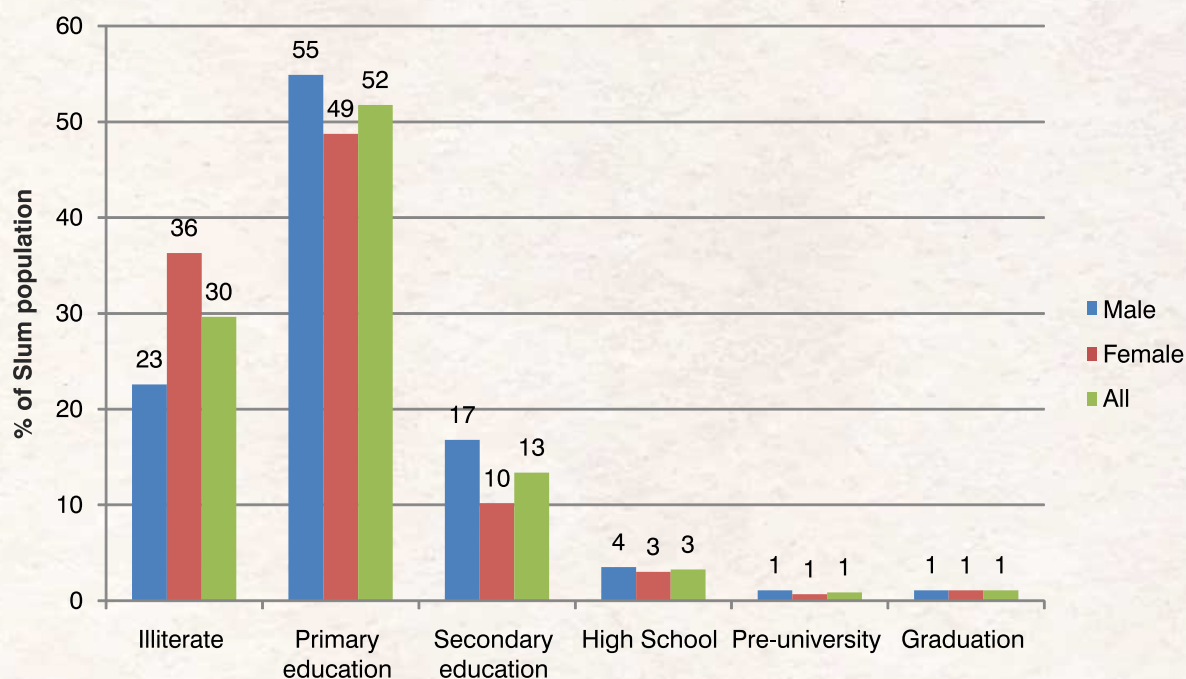


A substantial proportion of slum dwellers (30 percent) are illiterate. Illiteracy is higher at 36 percent for the female and lower at 23 percent for the male (Table 2.1 and Figure 2.3). There are comparatively fewer females than males having primary and secondary education. Although a small proportion of the slum dwellers have undergone education till Higher Secondary and above (only 5 percent) but there are no substantial differences between male and female in this group.

Table 2.1: Distribution of Slum Population by Level of Education

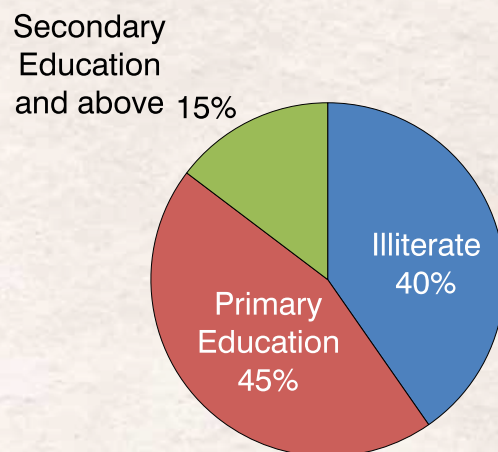
	Illiterate	Primary education	Secondary education	High School	Pre-university	Graduation	Total
Male	23	55	17	4	1	1	100
Female	36	49	10	3	1	1	100
All	30	52	13	3	1	1	100

**Figure 2.3
Distribution of Slum Population by Level of Education**



A substantial proportion of slum dwellers (30 percent) are illiterate. Illiteracy is higher at 36 percent for the female and lower at 23 percent for the male (Table 2.1 and Figure 2.3). There are comparatively fewer females than males having primary and secondary education. Although a small proportion of the slum dwellers have undergone education till Higher Secondary and above (only 5 percent) but there are no substantial differences between male and female in this group.

Figure 2.4
Education Level of Working Women

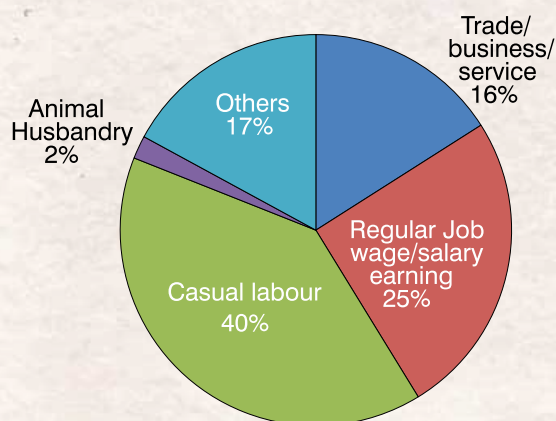


2.3 Occupation

Around 73 percent of the adult (18 years of age and above) members of the slums are employed fully or partially. Adult females are more unemployed (voluntary and involuntary) than males: 39 percent females as compared to 15 percent males. It is clear from FGDs that they do not actively look out for opportunities of work. Only if economic conditions of families are very difficult, they are allowed to work outside their households. Generally, men do not want women to step out of their homes. In many instances, women are allowed to work under certain conditions. For working in catering business they are allowed to go out if they go as part of a group of women. In case of construction they go out to work on sites where their family members or relatives work. Bandhni and embroidery involve employment that does not expect them to go out of their homes. Around 7 percent slum dwellers aged below 18 years are also employed. Employment below 18 years of age is marginally higher among males (8 percent) than females (7 percent). The study also finds that one percent of children below 14 years are also employed. The types of occupations of those employed are illustrated below.

The households are engaged with multiple occupations. These are divided into two broad groups: primary and subsidiary. The occupation from which household earn maximum in a year is the primary occupation. Any other occupation which sources lesser income is considered as subsidiary occupation. There could be multiple secondary occupations for a house hold. The primary occupation of a large portion of the slum households (around 40 percent) is wage labour followed by regular wage or salary earning (around 25 percent). Around 16 percent pursue trade, business and service as primary occupation (Figure 2.5). Amongst the other primary occupations, which account for about 17 percent of households, driving, vending, cooking and catering and Bandhni are important. The occupations of individual members are diverse as discussed below.

Figure 2.5
Distribution of Households by Primary Occupation



Adult slum dwellers are primarily employed as skilled or semi-skilled non-agricultural laborers (32 percent) and small artisans in household and cottage industry (11 percent) in their primary occupation (Figure 2.6 and Table 2.2). In addition, 7 percent are employed in construction related work. Workers below 18 years of age also similarly depend on these occupations. They focus more on skilled or semi-skilled non-agricultural laborers and small artisans in household and cottage industry, even more than those aged above 18 years. Amongst employed children (below 18 years), 43 percent work as skilled or semi-skilled non-agricultural labour and 21 percent work as small artisan in household and cottage industry. Adult females are more employed as small artisan and domestic help as compared to male. Around 15 percent female workers are employed as domestic help while less than one percent male works in the same occupation. Similarly, percentage of male employed as small artisan is fewer than their female counterpart. Adult males are more employed as non-agricultural labour and construction workers combined together as compared to females; 51 percent of the males as compared to 23 percent of females are employed in these two occupations taken together.

Domestic work is an important source of work for adult women. It also came out quite clearly through an FGD with Rabari women. A significant number of Rabari women engaged in domestic maid work. Through domestic work they are able to earn around 4000-5000 rupees per month. It involves washing clothes, washing utensils and cleaning of homes. They do not do any cooking or caring for children. In terms of main occupation, adult women are engaged the most as semi-skilled non-agricultural laborers. This possibly is due to availability of opportunities for tie and dye work relating to Bandhni clothes which is an important artisanal product of Kutch. This is done through a process of tying clothes by women in the city of Bhuj and then dyeing is done by a community of Khattris. Khattris distribute work to these women for tying which is collected after completion of the work. Bandhni artisans (more skilled Bandhni worker) who work for 5-6 hours daily are able to earn up to 2000 rupees a month. However a normal Bandhni worker earns around Rs.1000/- per month.



Figure 2.5
Distribution of Households by Primary Occupation



Table 2.2: Distribution of Slum Working Population by Primary Occupation

	Gender	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)	Col (10)	Col (11)	Total
Age >= 18 Years	Male	2	9	5	10	41	2	2	5	9	0.46	15	100
	Female	3	3	4	4	19	6	23	7	1	15	15	100
	Total	3	7	5	7	32	4	11	6	5	7	15	100
Age < 18 Years	Male	2	6	2	9	59	0	3	3	1	0	14	100
	Female	0	0	3	4	21	9	44	3	1	6	9	100
	Total	1	3	3	7	43	4	21	3	1	3	12	100
All Age	Male	2	9	5	10	42	2	2	5	8	0	15	100
	Female	3	3	4	4	19	6	24	7	1	14	14	100
	All	3	6	4	7	32	4	12	6	5	7	15	100

Note: Col (1): Govt servant, Col (2): Pvt. Organization, Col (3): Shop owner, Col (4): Construction and related work, Col (5): Skilled / semi-skilled non-agricultural laborer, Col (6): Tailor, Col (7): Small artisan in household and cottage industry, Col (8): Self-employed/professional, Col (9): Drivers/cleaners, Col (10): Domestic-servant, Col (11): Others.

The choice of subsidiary occupation by adults though is similar on the whole but somewhat different when disaggregated by gender. Female have selected tailoring relatively by a higher percentage (14 percent) while men have generally ignored the occupation (Table 2.3). On the contrary, men have preferred construction and related work as subsidiary occupation more than female: 15 percent of men as compared to 5 percent of female. Slum dwellers aged below 18 years do not in general take any activity as subsidiary profession. Less than 1 percent takes any subsidiary profession and they primarily choose to work as small artisan in household and cottage industry.

**Table 2.3: Distribution of Adult (18 Years and above)
Slum Working Population by Subsidiary Occupation**

	Col (1)	Col (2)	Col (3)	Col (4)	Col (5)	Col (6)	Col (7)	Col (8)	Col (9)	Col (10)	Col (11)	Total
Male	1	2	1	15	25	0	32	5	1	2	14	100
Female	1	1	2	5	11	14	32	6	5	3	21	100
Total	1	1	1	9	17	7	32	6	3	2	18	100

Note: Col (1): Govt servant, Col (2): Pvt. Organization, Col (3): Shop owner, Col (4): Construction and related work, Col (5): Skilled / semi-skilled non-agricultural laborer, Col (6): Tailor, Col (7): Small artisan in household and cottage industry, Col (8): Self-employed/professional, Col (9): Drivers/cleaners, Col (10): Domestic-servant, Col (11): Others.

2.4 Income

The average monthly income of adult employed slum workers in Bhuj is around Rs. 7800; the average monthly income of workers less than 18 years is less than half of the average income of the adult (Table 2.4). The average monthly income of adult male workers is much higher than female workers depicting the obvious gender difference. Income from main and subsidiary occupation and both sources taken together is more than double for the adult male as compared to the female. The difference between male and female aged less than 18 years with respect to monthly income from main occupation is much lesser. However, the same difference is very high for income from subsidiary occupation. Males earn proportionately higher income in subsidiary occupation than females but not in main or both main and subsidiary occupations taken together. This indicates higher dependence of males on subsidiary occupation for additional income.

Table 2.4: Average Monthly Income (Rs) of Workers

		Main Occupation	Subsidiary Occupation	Main and Subsidiary Occupation
Age >= 18 Years	Male	10638	8639	10766
	Female	4617	2446	4648
	All	8067	4414	8090
Age < 18 Years	Male	5045	3625	5038
	Female	2734	788	2589
	All	4053	1733	3930
All Age	Male	10310	8385	10429
	Female	4506	2367	4524
	All	7831	4284	7841

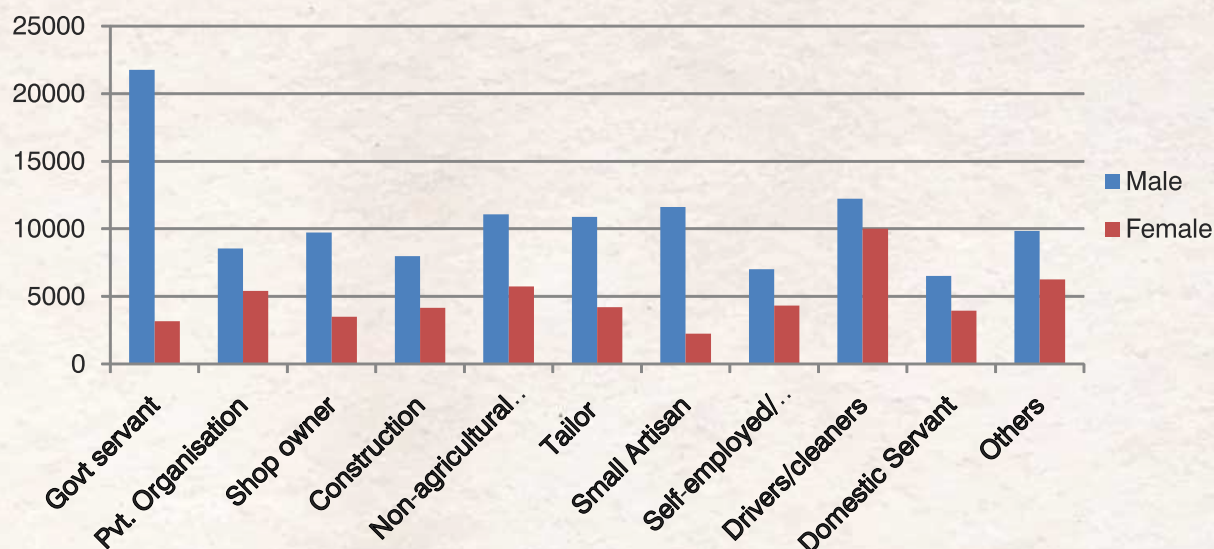
The difference of average income of male and female is present in all the professions. Adult male earns 192 percent higher than female as skilled or semi-skilled non-agricultural labourer which is the primary occupation for majority (Table 2.5 and Figure 2.7). The earnings of adult males are often substantially higher than female: more than 400 percent higher as government servant and small artisan, between 200 and 150 percent higher as shop owner and tailor, and between 100 and 50 percent higher as construction labour, non-agricultural labour, employee in private organization, self-employed or professional, domestic servant and other unclassified occupations.

Table 2.5: Average Monthly Income (Rs.) by Primary Occupation of Adult Workers

Primary Occupation	Male	Female
Govt servant	21766	3158
Pvt. Organization	8551	5400
Shop owner	9725	3496
Construction	7974	4150
Non-agricultural labour	11063	5743
Tailor	10881	4213
Small Artisan	11605	2251
Self-employed/ professional	7011	4319
Drivers/cleaners	12237	10000 [#]
Domestic Servant	6512	3954
Others	9853	6262

[#] based on very small sample

Figure 2.7
Average Monthly Income from Primary Occupation by Adult Workers



In catering industry women mostly earn Rs. 300/- per day. In some seasons they are able to work for two shifts and earn 600/- per day. This is however back-breaking work and they work since 8 am in the morning to 12 o'clock in the mid night. Domestic workers (maids) are able to earn 4000-5000/- per month. Generally, they charge 250/- per person per month for washing clothes, 200 per month for cleaning a room and 800 per month for washing utensils for a family of 4 to 5 people. These women work for around 5-6 hours in a day so as to earn the above-said amount. While doing an FGD in Shanti Nagar it came out that the earnings from Bandhni is meager. For a sari of 5.5 meter they are paid Rs. 50/-. For fine (barik) work such as one with 4000 knots they are paid a total of Rs. 100/-. In Pathan Fadiyo area most of the women earn 1000 per month through Bandhni. Those who work for five to six hours are able to earn 2000/- per month. Women factory workers in GIDC area who do cleaning of groundnut in a factory earn around 3000-4500 per month. Work is however available only for six months in a year. Women who do solid waste collection earn 4800 for 30 days.

The average total income of a family is Rs. 18576/- of which around five percent is from subsidiary occupations. High family income is surprising given that there are 51 percent households below the poverty line (BPL). The data analysis reveals that the average monthly income of BPL household is Rs. 16084/- while the average monthly income of APL household is Rs. 24731/-. It implies that many high income families hold BPL status. The problem of misrepresentation cannot be ruled out as well i.e. many better off people might have figured in the BPL list.

Although income of female is much lower than male but female contributes a substantial proportion of total family income. In about 18 percent households women contribute 50 per cent or more of family income (Figure 2.8 and Table 2.6). In around 12 percent of the households, female contribute more than 90 percent of total family income; in another 22 percent of households female contribute between 30 to 50 percent of total family income; in 28 percent households female contribute between 10 to 30 percent of total family income. Nevertheless, female do not contribute financially in around 20 percent of households.

Figure 2.8
Distribution of Households by Percentage of
Female Contribution in Total Family Income

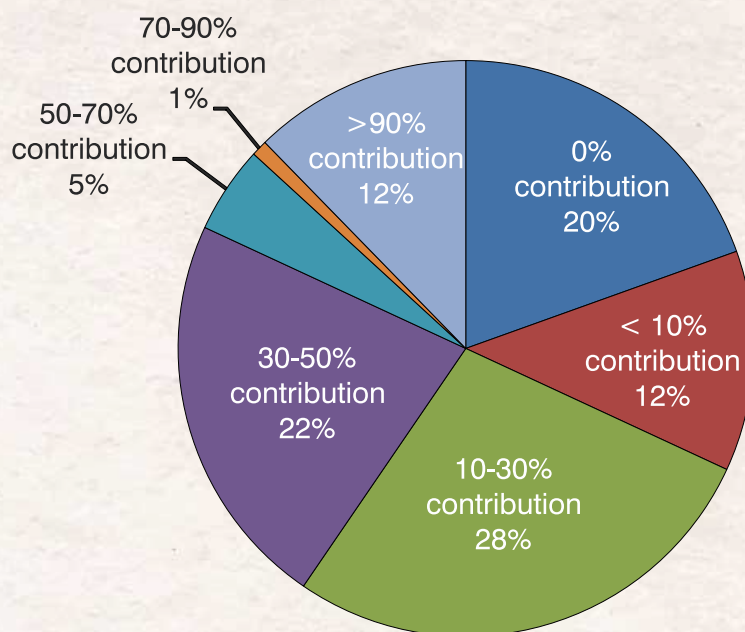


Table 2.6: Distribution of Households by Percentage of
Female Contribution in Total Family Income

Percentage of Female Contribution in Family Income	Households (%)	Average Monthly Income of Female (Rs.)	Average Monthly Income of Family (Rs.)
0	20	0	16989
< 10%	12	1595	29847
10-30%	28	3408	17754
30-50%	22	7735	18978
50-70%	5	16394	27309
70-90%	1	17130	22793
> 90%	12	7022	7071
Total	100	4690	18576

2.5 Slum Housing

Kutch was one of the potential destinations after partition of British India. Both Hindus and Muslims from now Pakistan migrated to the region. However, the inflow was much lesser as compared to other parts of India (Bharadwaj, Khwaja, & Miana, 2008). Migration after partition has led to informal settlements in many parts of India (Prakash, 2011; Schenk, 2010; Kundu, 2003). Our results demonstrate that the residents of the slums in Bhuj have varied duration of living in Bhuj. Around 44 percent of the residents are staying in Bhuj for less than 20 years and around 80 percent are staying for last 40 years (Table 2.7). Only 20 percent residents are more than 40 years old in Bhuj. Although 29 percent Scheduled Tribe (ST) households are living in Bhuj for more than 40 years but only 10 percent general (upper) caste household staying for that long. As a substantial section of the slum households are new to the place, a majority of the houses (around 70 percent) are built on encroached public land while only 17 percent of the houses are owned (Figure 2.9). Semi-pucca structures alone account for 67 percent houses. Only 25 percent of the houses are pucca (Figure 2.10)

Table 2.7: Length of Residence in Bhuj City

Years	Households (%)	General	OBC	SC	ST	Hindu Household (%)	Muslim Household (%)
<20	44	40	46	44	32	45	42
21-40	36	50	34	39	39	36	37
>40	20	10	19	17	29	19	21
Total	100	100	100	100	100	100	100

**Figure 2.9
Distribution of Households by Ownership of House**

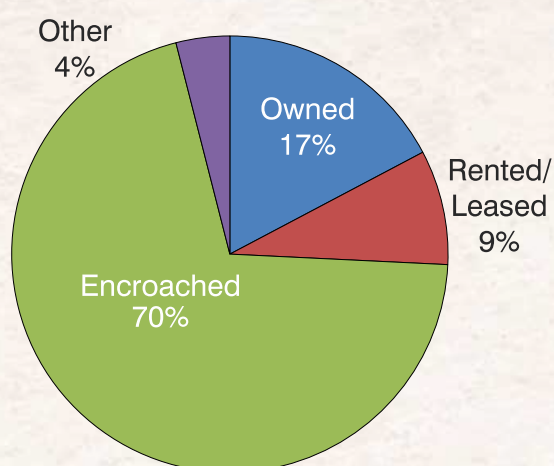
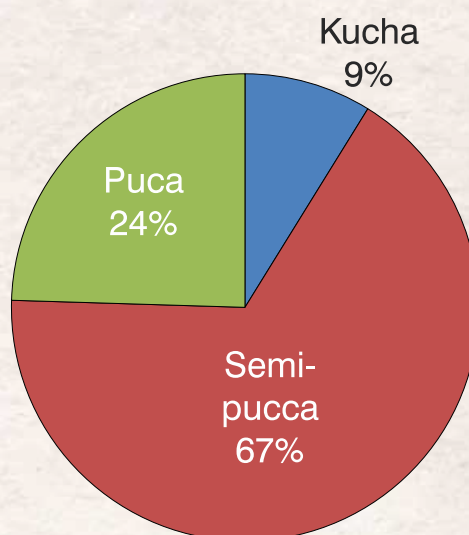


Figure 2.10
Distribution of Structure of House



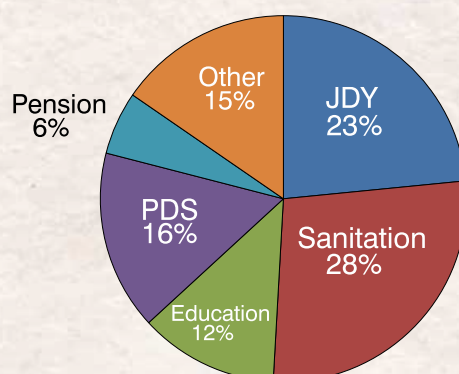
2.6 Household Assets

Only a meager 7 percent of the households possess agricultural land. This could be a potent reason for migration to Bhuj. Most the households possess basic means of communication and comfort. Around 98 percent households possess mobile phone, 93 percent have television, 97 percent have fan, 70 percent have refrigerator and 10 percent have air conditioner or cooler (Appendix Table 2.1). Households generally have two mobiles and fans, on an average. A substantial proportion of the households have basic mode of transport as well. Around 63 percent have bicycles and around 69 percent have two wheelers such as scooter, motor cycle, and moped. A decent proportion of households have livestock which could be one of the important sources of additional income and food. Around 44 percent households possess three animals (cattle or sheep or goat or buffalo), on an average. Only about 16 percent have six hen or other birds, on an average. A substantial section of the households also have other kinds of assets which are of help for their livelihood. More than half households have tailoring machines which meets both household needs and the need to generate income. Furthermore, more than one third households have three wheelers such as auto-rickshaw and van which are used for income generation.

2.7 Benefits from Government Programmes and Financial Inclusion

The access to government development schemes appears to be limited. Only 41 percent households have received benefits of some or the other government schemes. Around 51 percent households are identified as below the poverty line (BPL) which makes them eligible for receiving benefits from many government schemes. The proportion of BPL households is almost same for Hindus and Muslims - 50 percent Hindus and 52 percent Muslims belong to BPL. The benefits of government schemes hover around few households as a handful of them have received multiple benefits. A substantial proportion of the schemes are related to sanitation (28 percent) and financial inclusion (23 percent) (Figure 2.11). Swachh Bharat Abhiyan for sanitation and Jan Dhan Yojana (JDY) for financial inclusion have made some strides in this regard.

Figure 2.11
Distribution of Governemnt Schemes



JDY appears to be a prominent programme launched for financial inclusion in Bhuj as revealed by the survey data. The results reveal that the slum dwellers have got considerable access to banking sector. Around 85 percent of the households have bank accounts with 28 percent having 3 or more accounts per family (Table 2.8).

Most of the respondent have not considered the PDS system as government scheme therefore the figure 2.11 reflects only 16% as benefitted from this scheme, whereas in realism this is the only scheme which is accessible by more than 80% of the poor house hold in the city.

Table 2.8: Distribution of Households by Number of Bank Accounts

Numbers of Accounts	Household (%)
0	15
1	35
2	22
3	11
>3	17
	100

The working women have also received benefits from different government schemes. Around 17 percent working women reported to have received benefits from government schemes. These benefits pertain to support for sanitation, educational scholarship and pension. The working women did not report receipt of any support for skill formation and loan for own enterprise.

More Muslim women seem to have received benefits of various schemes than Hindu women. Lower proportion of women belonging to general caste have received such benefits as compared to women from backward castes such as OBC, SC and ST (Table 2.9). The women with secondary and higher education have received lesser benefits as compared to women having no and only primary education. More women in the middle family income bracket (Rs.5,000-10,000 per month) have received benefits than other women. Except for one group (5-10 K), the proportion of women receiving benefits remains same across income groups.

Table 2.8: Distribution of Households by Number of Bank Accounts

Religion		Caste		Family Income		Family Size		Education	
Religion	%		%	Rs/Month			%		%
Hindu	15	General	10	< 5 K	15	Small (≤5 members)	16	Illiterate	17
Muslim	20	OBC	18	5-10 K	19			Primary Education	18
Christian	17	SC	19	10-20 K	15	Large (>5 members)	18	Secondary and above	12
		ST	17	> 20 K	15				

2.8 Summary and Conclusion

The sample households from slums of Bhuj thus exhibit diverse socio-economic characteristics. A substantially high proportion - 30 percent of the slum population - are illiterate; illiteracy being higher for females than males. The dominant primary occupation of the households is wage labour. Amongst the adult slum dwellers around 70 percent are engaged in some or the other occupation. Even youths below 18 years of age are also participating in work in different sectors. The dominant occupations of both the adult and youth are skilled and semi-skilled non-agricultural labour and small artisan work in household and cottage industry. The average monthly income of households is Rs. 18576 per month. The average income of male is almost double as compared to that of female for both adults and youths below 18 years. In spite of earning lower income on average, females contribute a lot to overall family income. Around 19 percent female contribute more than 90 percent of total family income. Overall, one-third contributes 50 percent and above of family income.

Although a small percent of households have own house and even smaller percent have agricultural land but most of the households have two basic assets: mobile phone and fan. Around 70 households have fridges and two wheelers. The major types of assets possessed by households with the scope of income generation are tailoring machines and three wheelers. Most of the households do not have clear title for their house. As a result, 70% households live in structures built on encroached land. The houses are predominantly semi-pucca.

Government programmes have reached only 41 percent of the slum households. The major benefits obtained by households are sanitation and financial inclusion through opening of bank accounts. The latter has probably received fillip after JDY was launched recently. Benefits of government schemes have been received by 17 percent of working women. More women belonging to Muslim community, backward castes (OBC, SC and ST), middle family income (between Rs. 5,000 to Rs. 10,000 per month) and having primary education have received benefits of varied government schemes than other women.

Appendix Table 2.1: Possession of Assets by Households

Assets	Households (%)	Average Number of Assets
Radio / Transistor	10	1
Television	93	1
Mobile Phone	98	2
DVD player	41	1
Computer	8	1
Telephone	8	1
Fan	97	2
AC /Cooler	10	1
Fridge	70	1
Washing machine	9	1
Grinding machine	2	1
Bicycle	63	1
Scooter, Motor Cycle, Moped	69	1
Three wheeler (Auto/ Van)	33	1
Car / Jeep	6	1
Hand cart	20	1
Tailoring Machine	54	1
Cattle/ Sheep/ Goat/ Buffalos	44	3
Donkey /camel	2	5
Hen/ other bird	6	16



Chapter 3

Occupation and Enterprises of Women (livelihood)

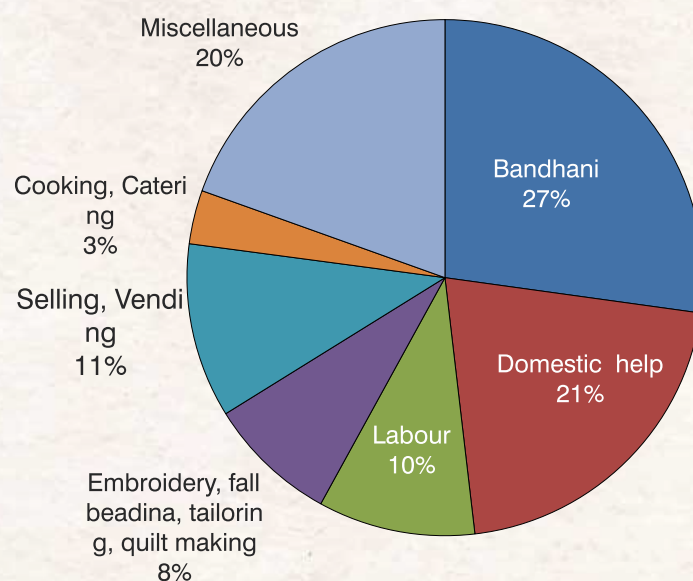
3.1 Introduction

This chapter provides an overview about the range of occupations pursued by women workers and the nature of organizations they work with. It delves deeper into preferences of occupations and alternative work opportunities of women. It also looks into the training and skill formation of the women workers. The results of the analysis could be useful for policy formulations to develop economic activities and enterprises preferred by women.

3.2 Primary Occupation

Women take up different economic activities. Traditional handicraft is one of the major occupations; 27 percent of women surveyed are engaged in Bandhani (tying and dyeing) and 8 percent with embroidery (Figure 3.1), fall beading, tailoring and quilt making. Another major engagement of women is working as domestic help where 21 percent of the women are involved. Women also take-up variety of other activities including all types of vending (6 percent), shop owning and house-keeping (5 percent), catering and cooking (4 percent), and cleaning and sweeping (3 percent). Very few are employed in salaried job in company or hospital or school.

Figure 3.1
Primary Occupation of Woman



Educational attainment has significant impact on the choice of profession by the women. Domestic help and Bandhni are two mostly prominent occupations for women of all levels of education (Appendix Table 3.1). Illiterate women work as domestic help more than other women. Women having formal education work more as Bandhni workers than illiterate women. The proportion of women working as domestic help, labour and vegetable vendor goes down as education level increases.

Bandhni appears to be the most important occupation for adolescent girls (less than 18 years) and women within 40 years of age. Women above 40 years get engaged more as domestic help than Bandhni. Older women aged more than 60 years work as domestic help more than women of any other age group.

Women from middle family income households tend to get more engaged with Bandhni where as women from lower income families more as domestic help. The proportion of women working as domestic help falls as family income increases. Interestingly, women from all levels of family income work as labour and masonry worker. The percentage of women working as labour is higher for households having better income. Labour could be a dependable and significant contributor to household income. Most difficult of all vocations is that of Female Sex Workers (FSWs). above 40-45 years hardly get customers and hence mostly remain unemployed. They do not usually have any stable source of income and hence they start brokering for other FSWs. Interviews for FSWs have been done separately from the main household survey. The KMVS team visited the and collected some data about their life and occupation.

Box 3.1: Structure of Sweeping and Waste-Picking

Sweeping streets is a low skill activity but extremely hard work. The Valmikis have been doing such work for generations and they take this work as a traditional occupation. The women workers are paid a sum of Rs. 4800 for 30 days of work. Since they are contract employees they do not have any social security benefits. Even a day off amounts to a pro-rata deduction of salary. The women workers work in two shifts. The first shift technically starts at 9 am. For that the women have to start at 8 am from their homes. All the workers have to first mark attendance with the contractor and then they are allocated daily responsibilities. This involves doubling of the total effort and time needed for their commute since they have to report at one location for attendance first and then report at their actual place of work for the day. The first shift ends at 12:30 pm and the workers break for lunch. The post lunch session starts at 2 pm and follows the same schedule – attendance first and then allocation of work area. The women finish at 6 pm in the evening. Considering that the women work for an equivalent daily wage of less than Rs.160 a day and work for at least 8 hours; their hourly wage comes to a measly Rs. 20an hour.

~Sourced from FGD

3.3 Training and Skill-formation

The women workers are in general not formally trained. Around 37 percent workers were self-trained and 11 percent got trained on the job (Table 3.1). Formal vocational training from any institution or organization was received by only 20 percent of the women workers. Those who received training were trained mainly for handicraft and cottage based production (33 percent) and textile related work (17 percent) (Table 3.2). 9 percent of the trained women went through beautician training course. Tailoring, sewing, pillow and teddy making and computer operation are amongst other types of training received by women.



Appendix Table 2.1: Possession of Assets by Households

Type of Training	Training (%)
Received formal vocational training (Institutions/ organizations)	20
Hereditary	28
Self-learning	37
Learning on the job	11
Others	4
	100

Table 3.2: Distribution of Women by Subject of Training

Subject	Training (%)
Textile related work	17
Catering	3
Nutrition	2
Hotels and restaurant related work	1
Artisan/ craftsman/ handicraft and cottage based production work / creative arts/ artists	33
Packing/ packaging of goods related work	1
Health and paramedical services related work	3
Office and business related work	1
Beautician	9
Work related to tour operators/ travel managers	0
Work related to childcare	2
Journalism / mass communication and media related work	0
Other	28
Total	100

The survey data reveals that 25 percent women engaged with Bandhni received training on textile, handicraft or cottage based production (Appendix Table 3.2). 33 percent Anganwadi workers received training on childcare and 11 percent received training on health and paramedical services. However, women did not take training for lesser skill intensive work like potter, vegetable vending, casual labour, masonry work, cleaning and sweeping and domestic help; 81 percent domestic help, 85 percent casual labour, 87 percent masonry workers did not receive any training. It came out of discussion with women that some domestic workers who were part of the group discussion showed willingness to undertake training for being better domestic workers. They asked about the possibility of turning themselves into home managers. There are also instances of training not related to present occupation: 43 percent women engaged with hospital and beauty parlor are trained in textile related work.

Adult women have some skill of taking care of households. As part of growing up in the family they also learn skills of Bandhni and embroidery. From an FGD at Pathan Fadiyo area it appeared that quilt making and embroidery is mostly learnt from parents while Bandhni and street vending are taught by neighborhoods. In Madinanagar girls reported that they learnt most things such as cooking, cleaning and other things as part of their families. As girls grow up mothers get more time to do activities such as Bandhni. Women reported that the skill of tying is mostly learnt by women after moving to Bhuj city after marriage. The gendered division of labour was visible as boys are not expected to do this. Tying is not done by men but it is men who control Bandhni business. It is clearly evident from the fact that women are involved in less skilled activity of tying. Males of Khatri community control designing and dyeing which are more skilled activities.

Our study reveals that women in general have not taken help of any placement agency for finding work. 97 percent have not registered themselves with any placement agency while only a meager one percent has registered with government and private agencies. They usually find work through their own networks.

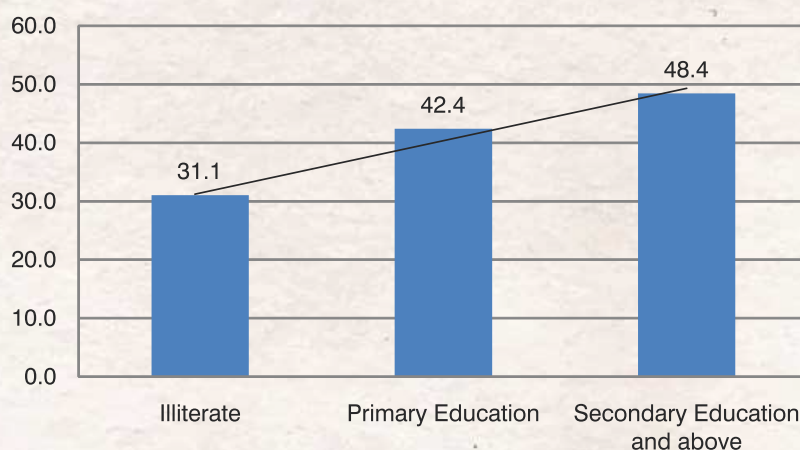
3.4 Alternative work opportunities

Women were asked question about other alternative work opportunities that are available to them. This was both to explore scope for alternative work as well as the type of job they want to pursue. Around 38 percent women said they have alternative work opportunities in different economic activities. Alternative opportunities fall as family income rises but increases steadily as education level of women increases (Table 3.3 and Figure 3.2). Women aged between 18 and 40 years have maximum alternative work opportunities, if they wish to change their current occupation.

Table 3.3: Percentage of Working Women Having Alternative Work Opportunities

Total Family Income		Age		Education	
Rs/Month	%	Years	%	Level	%
< 5 K	39	<18	32	Illiterate	31
5-10 K	38	18-40	40	Primary Education	42
-20 K	33	40-60	33	Secondary Education and above	48

Figure 3.2
Availability of Alternative Work Opportunities



Working from home is the most dominant alternative work opportunity for 28 percent women (Table 3.4). The other major alternative work opportunities are casual labour in private sector (19 percent), daily wage labour (12 percent) and self-employment (16 percent). Higher education opens up alternative job opportunities in government and private sector. The opportunity to work from home appears to be highest for women having primary education. Illiterate and primary educated women see more opportunity as casual worker in informal sector, while women with secondary and above education see more opportunity in formal sector. One can thus see varied preferences of women with varied education.

Table 3.4: Distribution of Alternative Work Opportunities

Occupation	All	Education Level		
		Illiterate	Primary	Secondary and above
Government Job	8	4	10	16
Regular Private Job	9	8	7	18
Working from home	28	28	35	27
Service provider	8	7	6	9
Casual Labour in Private Sector	19	21	16	11
Daily wage labour	12	16	9	1
Self employed	16	16	16	18
Total	100	100	100	100

The women however continue with their primary and existing occupations primarily due to lack of alternative job opportunities and lack of flexibility elsewhere. 29 percent do not find any alternative opportunity and 15 percent find the present profession to be most remunerative (Figure 3.3 and Table 3.5). Furthermore, 25 percent prefer to continue with their present occupation as they are able to work from home and 14 percent want to continue due to flexibility of work schedule. About 3 percent women want to stick to the present profession as they perceive other work environments to be unsafe and without amenities.

Figure 3.3
Distribution of Reasons for Continuing with Primary Occupation

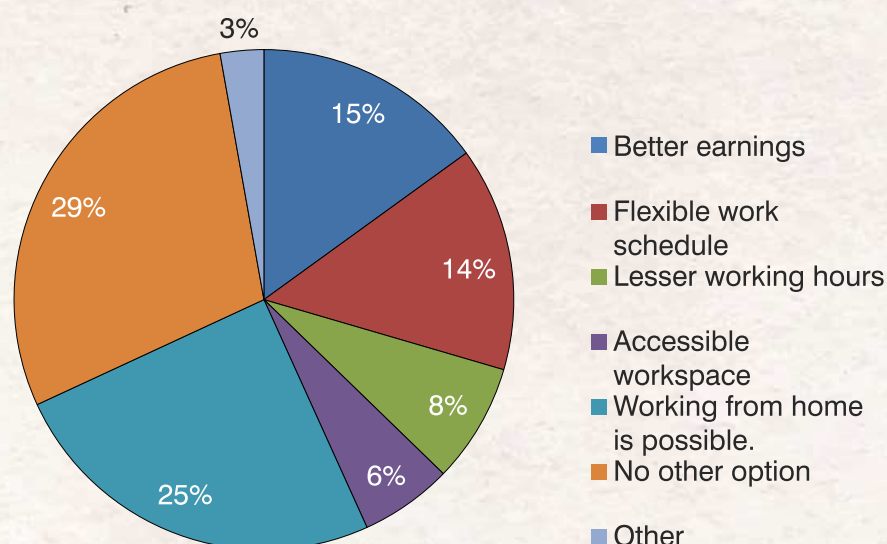


Table 3.5: Distribution of Reasons for Continuing with Primary Occupation

Reasons	%
Better earnings	15
Flexible work schedule	14
Lesser working hours	8
Accessible workspace	6
Other work environment is unsafe/Without amenities	3
Working from home is possible.	25
No other option	29
Total	100

The reasons for continuing with primary occupation vary across occupations. While 60 percent women engaged with cottage industry and 31 percent engaged with Bandhni prefer to continue with the same profession as they are able to work from home but 67 percent women working in private company, 50 percent working as potter and 40 percent working as cook prefer to continue with their occupation as these occupations offer better earnings (Appendix Table 3.3). In discussion with Jogi women it came out that one woman amongst them was training young girls in the art of stitching. Stitching produces an opportunity of working from home. 33 percent cutlery sellers and 28 percent vendors prefer to continue with their occupation due to flexible work schedule, whereas 43 percent women engaged with hospital job, 38 percent Anganwadi workers and 33 percent engaged with laundry prefer to continue with the profession due to ease of accessibility of work place. Women also continue with the occupation as there are no other options: 62 percent engaged with scrap dealing, 52 percent sweepers and 49 percent masonry workers continue with the occupation due to lack of other options.

3.5 Type of Workplace and Ownership

Around 32 percent women work in their own enterprises located in their own dwelling units (Table 3.6). This ensures flexibility for maintaining balance between home and income generating activities. The following box contains a description of a vocation which primarily runs from women's own dwellings. On the whole 42 percent women work in their own enterprises. Only 6 percent women work in family member's enterprise. A substantial 32 percent work in enterprises owned by employers; 15 percent work in employer's dwelling unit and 19 percent outside employer's dwellings Unit. The average number of workers in these enterprises is around 18. The average distance to the workplace outside own dwelling unit is 7 Kilometers. Around 13 percent women travel more than 15 KMs for work.

Table 3.6: Distribution of Type of Workplace

Workplace	%
Own enterprise and workplace in own dwelling unit	32
Own enterprise and adjacent to own dwelling unit	5
Own enterprise/unit/office/shop but away from own dwelling	5
Family member's enterprise and workplace in own dwelling unit	2
Family member's and adjacent to own dwelling unit	1
Family member's enterprise /unit /office /shop but away from own dwelling	3
Employer's dwelling unit	15
Employer's enterprise /unit/office/shop but outside employer's dwelling	19
Street with fixed location	2
Construction site	2
No fixed workplace	10
Others.	5
Total	100

Box 3.2: Stitching As Vocation

All women (except one) who were engaged in stitching operated from their homes. Customers knew about them through word of mouth. Since they did not have shops, they could not have got business from customers walking into their shops by chance. The women also charged a lot less than tailors who operated from formally designated shops. Customers are inclined to pay them less as they consider them less skilled and their work to be less valuable than that of tailors who operated from shops.

The major investment that is required for the business is sewing machine. It costs anywhere between 3500/- to 10000/- rupees. In addition, women need to have some working capital to buy beads, lining-cloths, buttons, and threads for their work. The women had allocated spaces in their homes for their work. Some of the women had taken classes to learn sewing and pattern-making while some others had learnt it on their own. They take up to 8 months to get trained in sewing and pattern-making. All the women who made clothes did it on order only. They did not prepare readymade clothes for customers to pick from.

One of the women in the FGD was engaged in making bags. Making bags is easier and low skill activity. She charges Rs.10-20/- per bag if cloth is made available. It also costs four to five hours of work. Selling bags readymade gives her better margins (50 rupees a bag). But it involves investment of capital and the risk of the inventory not getting cleared is also borne by her. Hence the woman was less inclined to pursue this route of bag making.

The income levels amongst women varied from one to another. Some of them who had readily available work spent 6-7 hours daily on making clothes and could earn up to 6000 rupees a month. There were others who were hardly getting any work. They earned even 1200 rupees a month with a lot of difficulty. None of the participants had received any government support in buying a machine or any kind of training. However some of them mentioned that their relatives had been able to acquire government support in buying stitching machines.

~ Sourced from FGD conducted with Seven Participants

The enterprises owned by women are dominantly self-proprietary (66 percent) while 24 percent are in partnership with other male members (Table 3.7). Very few women owned enterprises are in partnership with other women. Amongst the employer owned enterprises, 47 percent are proprietary or in partnership (Table 3.8). Furthermore, around 41 percent of employer owned enterprises are at employer's households.

Table 3.7: Distribution of Type of Own Enterprises

Type of Enterprise	%
Self-proprietary	66
Partnership with male members from same household	24
Partnership with female members from same household	8
Partnership with members from different household	1
Total	100

Table 3.8: Distribution of Type of Enterprise of Employer

Type of Enterprise	%
Private company (Proprietary/ partnership)	47
Government/public sector	10
Households(i.e. private households employing maid servant, caretaker, cook, etc.	41
Co-operative societies/trust/other non-profit institutions	2
Total	100

3.6 Women Owned Enterprise and Self-employment

Amongst 35 percent women are self-employed in self-owned shops. Vending, including vegetable vending, accounts for 39 percent enterprises (Table 3.9). The average annual turnover of these enterprises is Rs. 55804.

Table 3.9: Distribution of Occupation of Women Run Enterprise

Occupation / Enterprise	Enterprise (%)
Vegetable vendor	21
Potter	6
Cattle breeder	6
Beauty parlor	3
Shop owner	35
Vending	18
Others	12
All	100

There are 1-2 members as partners in these organizations for 67 percent of women working in self-owned organizations (Table 3.10). However, 22 percent women run their organizations on their own; none of these women partner with anyone for work.

Number of Partners Within Family	Woman Run Own Enterprise (%)
0	22
1	35
2	32
3	3
4	8
	100

Although 68 percent of women take decision on their own but around 16 percent take help of other family members for making decision regarding their enterprise (Table 3.11)

Table 3.11:
Distribution of Women Owner by Decision Maker for Organization

Decision Maker	Enterprises (%)
Self	68
Partner(s)	7
Other family members	16
Any other	9
Total	100

3.7 Summary and Conclusion

The woman workers of the slums of Bhuj are primarily engaged with traditional activities such as Bandhni and other types of handicrafts. Many also work as domestic help. The major driving factor behind choice of their occupation is working from home and flexibility of work schedule and lack of other options. Most of the workers (80 percent) have not received any formal training; they either learn on their own or on the job. Many of them have obtained the skills from previous generations; while training has been obtained for handicraft, textile and cottage industry commensurate with the nature of their occupation.

Around 42 percent women work in their own enterprises of which 32 percent work at own dwellings. This enunciate the preference of women for proximate workplace and flexible work schedule. Moreover, preference for working in their own enterprises is high. They also work in partnership with male members from their own household. But they do not very often work in partnership with other females from same or different household. Outside their own enterprises women are either employed primarily in private property or partnership company or other households. Only a few work in government sector or co-operative societies. The results reveal that there is a severe lack of institutional support for placement of women in professions of their choice. The enterprises where women work are often small which automatically exclude them from the purview of labour laws.

It is recommended to focus on enhancing work opportunities for women above 40 years. These opportunities should be based at home with flexible work schedule as gendered roles, responsibility of unpaid care and household work may put restrictions on mobility of women. Basic education and skills for women would increase the alternative work opportunities. Institutional support for women to develop enterprises singly or in partnership may generate more employment opportunities.

**Appendix Table 3.1:
Percentage Distribution of Nature of Work by Women**

Occupation	All	Education			Age (years)				Family income (Rs/month)			
		Illite- rate	Prim- ary	Seco- ndary and above	<18	18 - 40	40- 60	> 60	< 5 K	5 - 10 K	10 - 20 K	> 20 K
Bandhni	27	17	41	33	35	30	22	18	24	32	27	22
Embroidery	4	1	6	4	5	3	4	0	2	4	4	4
Fall beading / Tailoring	4	2	5	9	9	4	2	0	5	4	3	5
Quilt making	1	1	1	0	0	1	2	0	1	1	1	1
Waste collection	1	1	1	0	0	1	1	0	0	1	0	2
Catering	2	2	1	1	0	2	2	0	1	1	1	4
Scrap dealer	1	2	1	0	0	1	2	6	1	1	1	2
Cook	2	2	1	3	3	2	2	0	1	2	2	2
Laundry	0	0	0	0	0	0	1	0	0	0	1	0
Domestic help	21	27	17	10	23	19	26	35	26	20	22	17
Anganwadi Helper	1	0	1	3	0	1	1	0	0	2	2	1
Company job	0	1	0	1	0	0	0	6	0	0	1	0
Hospital job	1	0	0	4	0	1	0	0	0	1	1	1
Teacher	0	0	0	3	3	0	0	0	0	0	1	1
Cleaner/ sweeper	3	3	2	2	0	2	4	9	2	1	3	5
Other pvt jobs	1	0	1	4	0	1	2	0	0	1	3	1
Mason worker	4	5	4	1	5	6	1	0	4	4	4	4
Other labour	6	10	3	1	3	7	6	3	3	6	4	8
Vegetable vendor	4	8	1	1	0	5	2	6	5	5	3	2
Potter	1	1	0	0	1	0	1	0	0	0	0	2
Cutlery seller	0	0	1	0	0	0	0	0	0	0	0	1
Cattle breeder	1	1	0	0	0	0	1	0	0	1	1	1
Beauty parlor	1	0	2	5	1	2	0	0	0	1	2	2
Shop owner	5	5	4	8	0	3	9	9	6	4	7	1
Vending	2	2	0	1	0	1	3	0	6	1	2	3
Cottage Industry	0	0	1	1	1	0	0	0	0	0	0	1
Others	8	8	7	6	10	7	7	9	8	7	6	10
Total	100	100	100	100	100	100	100	100	100	100	100	100

Appendix Table 3.2: Percentage Distribution of Subject of Training

	No training	Textile related work	Catering	Nutrition	Hotels and restaurant related work	Artisan/ craftsman/ handicraft and cottage based production work / creative arts/ artists	Packing/ packaging of goods related work
Bandhni	57	5	0	1	1	20	0
Embroidery	37	11	5	0	0	26	0
fall beading / Tailoring	45	19	0	0	0	16	0
quilt making	67	0	0	0	0	33	0
waste collection	100	0	0	0	0	0	0
Catering	20	0	20	0	0	20	0
scrap dealer	60	0	0	0	20	0	0
Cook	25	0	0	13	0	38	0
Laundry	100	0	0	0	0	0	0
Domestic help	81	0	1	1	0	2	0
Anganwadi Helper	22	0	0	0	0	0	0
company job	25	0	25	0	0	0	0
hospital job	14	43	0	0	0	14	0
Teacher	100	0	0	0	0	0	0
cleaner/ sweeper	83	17	0	0	0	0	0
other pvt jobs	18	18	0	0	0	18	0
mason worker	87	0	0	0	0	13	0
Other labour	85	0	0	0	0	4	4
vegetable vendor	88	0	0	0	0	0	0
Potter	100	0	0	0	0	0	0
cutlery seller	50	0	0	0	0	50	0
cattle breeder	100	0	0	0	0	0	0
beauty parlor	0	43	0	0	0	7	0
shop owner	59	15	0	0	0	15	0
Vending	95	0	0	0	0	5	0
Cottage Industry	100	0	0	0	0	0	0
Others	58	6	8	2	0	8	2

**Appendix Table 3.2 (Continued):
Percentage Distribution of Subject of Training**

	Health and paramedical services related work	Office and business related work	Beautician	Work related to tour operators/ travel managers	Work related to childcare	Journalism / mass communication and media related work	Other	Total
Bandhni	1	0	5	0	1	0	11	100
Embroidery	0	5	0	0	0	0	16	100
fall beading / Tailoring	3	0	3	3	0	0	10	100
quilt making	0	0	0	0	0	0	0	100
waste collection	0	0	0	0	0	0	0	100
Catering	0	0	0	0	0	0	40	100
scrap dealer	0	0	0	0	0	0	20	100
Cook	0	0	0	0	0	0	25	100
Laundry	0	0	0	0	0	0	0	100
Domestic help	0	0	0	0	0	0	15	100
Anganwadi Helper	11	0	0	0	33	0	33	100
company job	0	0	25	0	0	0	25	100
hospital job	29	0	0	0	0	0	0	100
Teacher	0	0	0	0	0	0	0	100
cleaner/ sweeper	0	0	0	0	0	0	0	100
other pvt jobs	9	0	9	0	0	9	18	100
mason worker	0	0	0	0	0	0	0	100
Other labour	0	0	0	0	0	0	8	100
vegetable vendor	0	0	0	0	0	0	13	100
Potter	0	0	0	0	0	0	0	100
cutlery seller	0	0	0	0	0	0	0	100
cattle breeder	0	0	0	0	0	0	0	100
beauty parlor	0	0	29	0	0	0	21	100
shop owner	0	0	11	0	0	0	0	100
Vending	0	0	0	0	0	0	0	100
Cottage Industry	0	0	0	0	0	0	0	100
Others	0	2	0	0	0	0	13	100

Appendix Table 3.3:
Percentage Distribution of Reasons for Continuing with Primary Occupation

	Better earnings	Flexible work schedule	Lesser working hours	Accessible workspace	Other work environment unsafe	Lack of basic amenities in other work environment	Working from home is possible	No other option	Total
Bandhni	8	13	5	0	2	1	51	20	100
Embroidery	18	21	5	0	5	3	24	24	100
fall beading / Tailoring	10	21	4	2	4	0	50	8	100
quilt making	29	14	0	0	14	0	29	14	100
Waste collection	25	13	0	13	0	0	0	50	100
Catering	11	11	11	17	6	11	6	28	100
Scrap dealer	8	8	8	8	0	0	8	62	100
Cook	40	13	20	0	0	0	0	27	100
Laundry	0	0	33	33	0	0	33	0	100
Domestic help	19	15	12	10	1	0	6	36	100
Anganwadi Helper	31	0	15	38	8	0	0	8	100
Company job	67	17	17	0	0	0	0	0	100
Hospital job	14	0	0	43	0	0	0	43	100
Teacher	0	0	33	0	0	0	33	33	100
Cleaner/ sweeper	13	13	6	0	0	6	10	52	100
other pvt jobs	33	17	17	17	8	0	0	8	100
Mason worker	16	22	4	10	0	0	0	49	100
Other labour	18	18	6	3	1	0	7	46	100
Vegetable vendor	29	21	18	3	0	0	3	26	100
Potter	50	17	0	17	0	0	17	0	100
Cutlery seller	0	33	0	0	0	0	33	33	100
Cattle breeder	22	11	0	22	0	0	33	11	100
Beauty parlor	29	14	0	0	14	0	14	29	100
shop owner	10	10	0	16	4	0	31	29	100
Vending	3	28	19	9	3	3	3	31	100
Cottage Industry	0	0	20	20	0	0	60	0	100
Others	26	10	6	8	0	1	19	29	100

Chapter 4

Work Conditions

4.1 Introduction

The work conditions of women have profound impact on their welfare especially when they work outside in private companies or government / public sector organisations or private households or non-profit organizations. Periodicity of payment, type of contract, basic amenities in workplace, opportunity to avail leave of absence, social-security measures are very important elements of work conditions. All these have implications for 35 percent women working in employer run enterprises or other households.

4.2 Workdays and Payment

The average number of workdays sought by women workers is around 324 days per year, of which workdays available in the enterprises/activities are around 277 days. The average actual workdays are further lower at 268 days per year which tantamount to 17 percent involuntary unemployment days per year for the workers. The average number of actual workdays is least for those who work in private companies being at 258 days per year as compared to other two sectors; both government and households provide employment of 299 days per year (Table 4.1)

Table 4.1: Average Actual Workdays of Women during Last 365 days

Enterprise	Workdays
Private company / Organization	258
Government/public sector	299
Households	299
Co-operative societies/trust/other non-profit institutions	316
All	268

More than half of the workers do not get any regular payment. They are either paid on piece rate/ assignment basis (41 percent) or on daily basis (17 percent) (Figure 4.1 and Table 4.2). 33 percent workers get regular monthly payment. The private companies mainly make payment on the basis of piece rate and assignment (50 percent) or on daily (22 percent) basis. Bandhni and stitching are two important examples of payment on piece-rate basis. Quilt making is another example of payment on piece rate basis. The craft shop owners pay Rs. 150/- for making of each quilt. In case of stitching women earn by completing their work. However, if a woman works for 6-7 hours a day she is able to earn 3000/- per month. In a factory in Gujarat Industrial Development Corporation (GIDC) where women do cleaning of grains are also paid on piece-rate basis. In catering industry payment is however done on a daily basis. 87 percent of government or public sector workers and 79 percent of workers employed by households receive regular monthly payments. In case of Bandhni, payment is done on delivery of work. In catering industry women are paid on a daily basis in most cases. In the instance of solid waste workers and domestic workers payment is done mostly on a monthly basis.

Figure 4.1
Periodicity of Payment of Female Workers

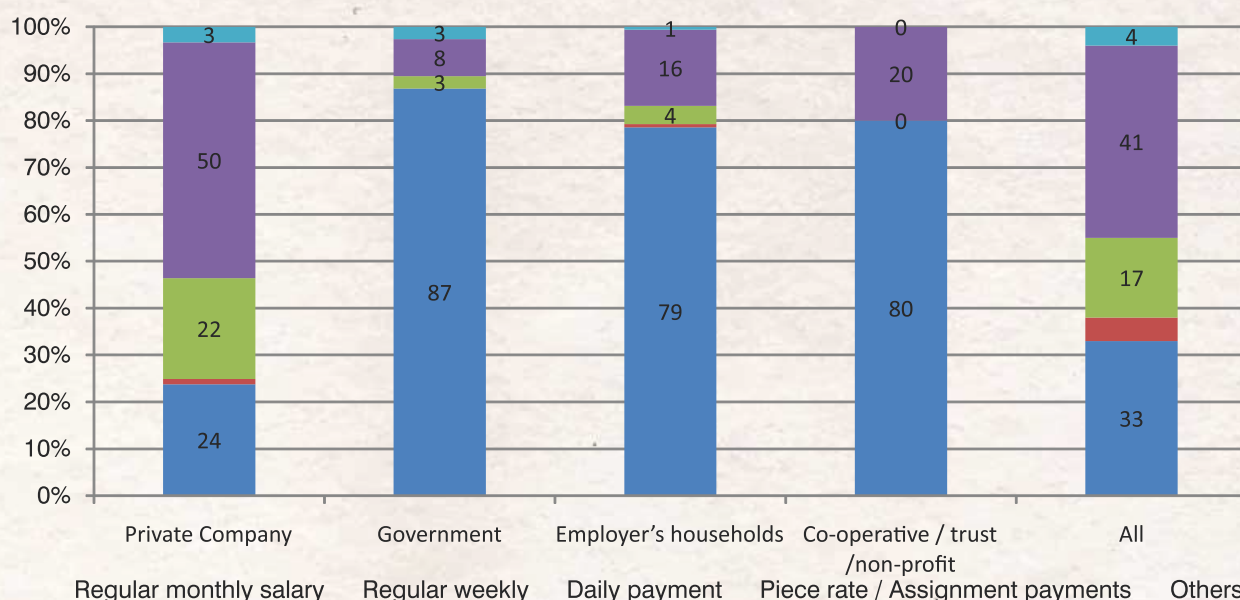


Table 4.2: Periodicity of Payment of Woman Workers

Enterprise / Organization	Regular monthly salary	Regular weekly payment	Daily payment	Piece rate / Assignment payments	Others	Total
Private company	24	1	22	50	3	100
Government/public sector	87	0	3	8	3	100
Households	79	1	4	16	1	100
Co-operative societies/trust/other non-profit institutions	80	0	0	20	0	100
All*	33	5	17	41	4	100

*Includes also woman not classified by enterprise type. Due to data unavailability these women were not included while representing periodicity of payment by type of enterprise or organization.

4.3 Basic Facilities

Access to basic amenities including crèche and washroom is low in enterprises owned by government. Only 17 percent of women reported to have crèche at workplace. Although 79 percent women reported availability of washroom or toilet at the workplace but only 65 percent reported to have actual access. It reveals that 18 percent of the workers are not able to access washroom or toilet in spite of availability at workplace. Further analysis shows that access to washroom is relatively high in private company or even households but rather low in workplace for government or public sector works (Table 4.3). The latter is more relevant for contractor mediated works of municipality (Nagarpalika)

Table 4.3: Access to Washroom or Toilet by Type of Enterprise

Enterprise Type	%
Private company	76
Government/public sector	50
Households	60
Co-operative societies/trust/other non-profit institutions	80
All	65

Though in case of domestic workers water and toilet is available as they mostly serve in better-off houses, but they themselves feel uncomfortable in using these services. These women are mostly not offered any food and they come home to get food. As domestic workers have to take care of their own houses as well, some of them are stretched for time and sleep only five hours in a day. For women workers who handle solid waste in streets the condition is pathetically tough. They do not have any access to toilet or drinking water. They also work under harsh weather conditions. Besides, they have to purchase their own brooms for sweeping. They are given only one broom every three months which gets exhausted in a short period of time. They also work in two shifts. Workers in the GIDC factory that were covered as part of the study reported that it has toilet and is used by them. There are however some mills who do not have toilets. None of the similar mills in the area have any crèche in place. They are strongly discouraged to bring their children to workplace by the employers. As part of catering business women mostly work as subsidiary cooks. They mostly work under sheds but there are usually little ventilation and fire-safety arrangements. Women are however dropped at home if they are doing evening shift.

Box 4.1: Some Features of Work Environment for Women Workers

For Domestic Maids

Since domestic maids work at homes, the provisions for water, toilets etc. exist. Access to such provisions however depends on the employers. Some employers not only let them access the washrooms etc., they also give food to their house maids. Others are not so generous. Maids can be allowed leaves generally up to 3 days in a month. The women have not had any kind of skill training from the government nor do their employers provide them with any other employment benefits. The domestic maids have to pay for their own medical expenses. At times their employers agree to lend them money in case of need.

For Construction Workers

The women construction workers work in extremely harsh conditions. They are neither provided with any kind of safety equipment nor are any basic facilities provided. The women are paid generally, on a daily basis, but at times the contractor does not pay them at the end of the day and payment is made in a lump-sum form for up to a week. There are no social security benefits from work. The women (and the rest of the workers) sometime do not even have a place to sit in shade for a while. They look for shade underneath a wall under construction and sit under it during lunch. They are not allowed any breaks, and are usually hounded by the contractors/supervisors if found resting for too long.

For Factory Workers

While some of these mills have toilets and the workers are allowed to access the toilets; there are some mills where no such facilities are available. None of the mills have a crèche. Many of the women workers are mothers with young kids. These women prefer carrying the kids with them to the workplace since, generally, there is no one back home to take care of the kids. The contractor/employer often child workers who bring their kids along and asks them not to bring them to work.

For Waste-Pickers/ Collectors

Women sweepers work on the streets. They largely have no access to washrooms or drinking water. Since weather in this region is usually hot, some of them ask for water from the residents and sit in the shade for brief periods of time. Even these brief rest periods are stressful since the contractor's other employees are on the lookout to find and penalize those who are resting. There are no social security benefits to them. The women also have to buy their own brooms for sweeping. A broom is supplied by the contractor every three months. It runs out in a month and then the workers have to buy new ones with their own money. The women belong to the same community and geographical area, and this gives them collective strength. They mentioned not being troubled by sexual advances since they have brooms in their hands and work in groups.

~Sourced from Different FGDs

4.4 Job Contract

By and large, the contracts for appointment either do not exist or at best informal: 56 percent workers do not have any contract and 36 percent only have oral contract (Table 4.4). Government or public sector provide best job contract amongst all types of enterprises. Substantial proportion of government workers get written job contract either of one year or less (16 percent) or of more than three years (14 percent). Non-existence of job contract is highest for households (59 percent) followed by private sector (58 percent)

Table 4.4: Distribution of Type of Job Contract by Enterprises

Enterprise Type	No written or oral contract	No written job contract but oral (informal) contract	Written job contract: for 1 year or less	Written job contract of more than 1 to 3 years	Written job contract: more than 3 years	Total
Private company	58	35	6	1	1	100
Government/public sector	38	32	16	0	14	100
Households	59	40	0	0	1	100
Co-operative societies/trust/ other non-profit institutions	40	20	20	0	20	100
All	56	36	5	1	2	100

Box 4.2: Structure of Bandhni Work and Types of Informal Contract

This is a work solely done by women. As part of this they undertake piecework for “tie and dye”; a traditional textile technique practiced by Khatri communities in Kutch. These women are engaged in the tying process only. A typical piece involves tying many thousands of small knots per square foot. This is done following a pre-decided design or pattern given to them. The Khatri are the artisans who control the complete value chain as well as retain key knowledge/skill of the profession. Bandhni is a highly skilled profession; and of them designing and dyeing the cloth are considered more skilled than tying the cloth. The other two apart from tying is completely controlled by male in Khatri community. Khatri artisans outsource the labour intensive tying work to community women. The women are generally engaged in either of the two following ways: a) On a piece-work basis; where the number of knots are not counted and a lump sum is paid based on a broad estimate of the quantum of work done. This model generally pays less and such work is done on cheap quality clothes. b) On count of knots basis; the payment is commensurate with the number of ties(knots). The exact payment depends on the quality of the knots; and quality measures are not

standardized. The master artisans (Khatri) decide the rate at which women need to be paid based on their personal evaluation of the quality of work. Some of the cloths do not have prints on them; and the women have to tie the cloth with great attention. Such work pays better and is outsourced to the more skilled amongst the women. Tying cotton is the easiest. It is more difficult to do on other kinds of more expensive fabrics like wool and silk. It is outsourced to a select few amongst them who are more skilled. Payments are usually made as soon as the work is completed and the cloth is passed on to the master artisan. Sometimes the Khatri also pay a part of the money in advance. Some of the women also claimed that the master artisans lend them money in times of need; but such cases are few and far between. Some of these women artisans outsource counting of knots to a third party. This they do it because of the following reasons: a) they do not trust the Khatri to count and pay fairly, b) They are either unable to count or unwilling to count. The women pay up to 4 rupees for counting a thousand knots.

~Sourced from FGD at PathanFadiyo

4.5 Leave of Absence

Availability of paid leave is very much limited in private companies (14 percent) which generally pay on the basis of assignment or daily wage, as compared to households (49 percent) and government (45 percent), who largely make regular monthly payment (Table 4.5). The average number of days of paid leave available or possible to manage is highest for households (13 days/ year) followed by government (11 days/ year). The average number of leave available is least in private companies (9 days/ year). In work segments such as solid waste management and catering workers are paid wages only for the number of days they actually work. Domestic maids are sometimes allowed 3 days of leave in a month. Bandhni is the best work to do as women can schedule their own work and leave as per their personal and work-related engagements.

Table 4.5: Availability of Leave by Enterprises

Enterprise Type	% of Workers Having Paid Leave	Average Number of Days of Leave in a Year Available/ Possible
Private company	14	9
Government/public sector	45	11
Employer's households	49	13
Co-operative societies/trust/other non-profit institutions	75	17
All	36	12

4.6 Social Security

More than half (around 58 percent) of the women workers do not have any social security (Figure 4.2). Oral commitment for health and maternity is the more prevalent (17 percent) form of social security for the women workers (Table 4.6). Benefits of pension, provident fund (PF) or gratuity are available only for a meager one percent worker. Lack of social security is most dominant in private companies. Formal social security such as health care and maternity benefits, accidental insurance and any other benefits are more available for the workers in government or public sector (11 percent) than any other type of enterprises. For women workers engaged in unorganized activities there is no social security scheme made available to them. In an FGD in Pathan Fadiyo area some women reported to know about Indira Gandhi National Old Age Pension Scheme (IGNOAPS) and Indira Gandhi National Widow Pension Scheme (IGNWPS). Some eligible women were also accessing it.

Figure 4.2
Social Security of Workers

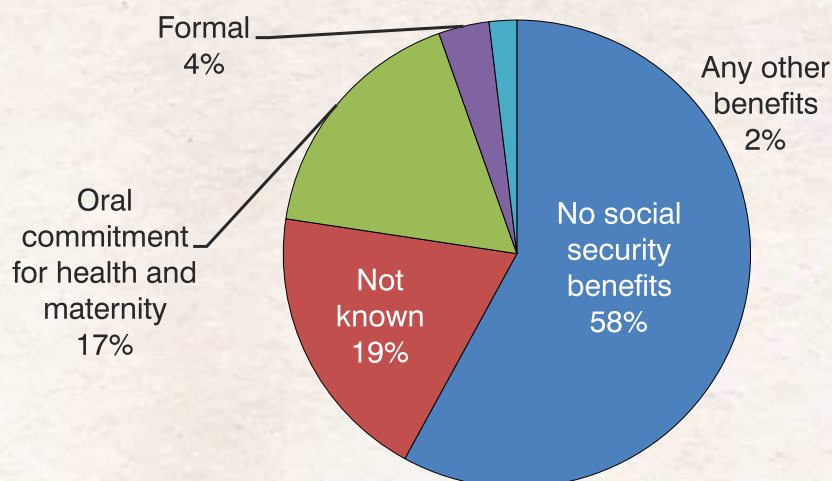


Table 4.6: Distribution of Workers by Social Security

	Oral commitment for health and maternity	Formal: only health care & maternity benefits	Formal: pension/PF/ Gratuity	Formal: Accidental Insurance	Any other benefits	No social security benefits
Private comp	13	0	1	1	0	67
Government/public sector	11	11	0	7	7	46
Households	24	1	1	1	3	49
Co-operative societies/trust/other non-profit institutions	0	0	0	33	0	67
All	17	1	1	2	2	58

Higher social security in government sector as compared to other sectors could be due to higher exposure to health hazards and legal compliance. 32 percent of workers in government sector face potential health hazards (Table 4.7). The exposure to health hazards is also high in private sector as reported by 29 percent workers. Nevertheless, there is hardly any social security coverage in the private sector. The general symptoms of health hazards are pain in different body parts including eye, back, waist, hand, foot and head. Women have to carry heavy load and there are chances of goods falling on them. There is also fear of accident while working on roads.

Table 4.7: Percentage of Workers Facing Potential Health Hazards

Enterprise Type	Workers (%)
Private company	29
Government/public sector	32
Households	15
Co-operative societies/trust/other non-profit institutions	0
All	31

4.7 Transportation

Women generally have to walk to reach their workplace as reported by 68 percent respondents (Table 4.8). Amongst those who are employed with the private sector, 11 percent avail chakda (Local Auto rickshaw)and 4 percent avail company bus. 13 percent of workers employed with the government avail auto rickshaws to reach their workplace. On an average, women have to travel 7 kilometers if the workplace is not at home. Around 13 percent travel more than 15 kilometers for work. Transportation facility is mostly available for women working in catering business as contractors have to drop them in case of any delay or due to an evening/night shift in place.

Table 4.8: Distribution of Mode of Transportation to Workplace

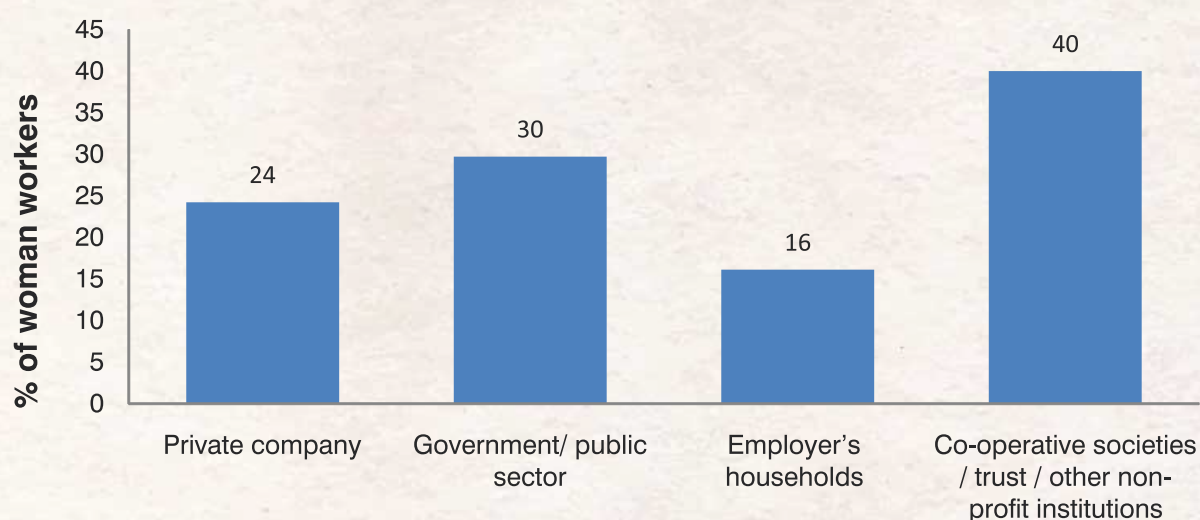
	City bus	Chakda	Auto rickshaw	Two wheeler	Bi-cycle	Company bus	All types of vehicles	Others	On foot	Total
Private company	3	11	6	6	4	4	3	5	59	100
Government/public sector	3	0	13	3	0	0	0	0	80	100
Households	3	8	4	3	0	0	9	1	72	100
Co-operative societies/trust/other non-profit institutions	0	0	50	0	0	0	0	0	50	100
All	3	8	6	4	2	2	5	2	68	100

4.8 Safety and Security of Women

Around 67 percent women reported that they feel safe and 33 percent do not feel safe against sexual harassment in their work place. The reasons for not feeling safe are multiple: contractor or employer does not respect privacy, staring or going bad look, men drinking at workplace and even other men visiting their home. Women in catering business mostly go out as part of a group. As women in solid waste collection come out of the same caste they are able to safeguard themselves against any sexual advance strongly. Women engaged with the government for contractual work in Nagarpalika and other department also felt unsafe against sexual harassment (Figure 4.3). However, the latter does not hold true for woman directly working with government. From the point of safety Bandhni and stitching

are found to be most suitable for women as they work out of their homes. Working from home, commuting with other workers and working with husband or other family members are common coping strategies against sexual harassment. Work conditions of Sex workers are highly insecure. They are subject to sexual abuse and harassment by customers and police. They are also exposed to Reproductive health issues (RTDs/STDs and HIV-AIDS) and in Bhuj at present there is no organization that works with them.

Figure 4.3
Women Fearing Sexual Harrasment



4.9 Summary and Conclusion

Involuntary unemployment for women workers in Bhuj is substantial; workers do not get work for about 17 percent of workable days. Private companies are important employer but the number of work days provided by the sector is one of the least. More than 70 percent workers in private sector get payments either daily or on the basis of assignment. Government sector provides more regular payment (monthly income) than any other sector. However, with respect to basic amenities such as toilet, government is much worse than private enterprises. The results also reveal that a substantial proportion of women cannot access toilet facilities in spite of having toilets at workplace.

More than half of the workers do not have any formal or informal contract with their employer. Government appears to be the best employer so far as written contract is concerned. Around 30 percent workers in government sector have written contract. Absence of formal or informal contract is highest for the workers in private companies. Oral contract is mainly offered by the household employers. A small proportion of workers in private sector have got paid leave during last one year while this proportion is much higher for government and household category. The number of days of leave is also much lesser in private sector as compared to other types of enterprises.

Coverage of formal or informal social security by the employers is available for less than half of the workers only. Private companies again appeared to be awfully bad in offering social security despite high exposure to health hazards. Social security measures are not much better in government sector where exposure to health hazards is also high.

Chapter 5

Status of Working Women in Family and Society

5.1 Introduction

The social position of women has been analyzed by looking into the abilities to take or influence decisions within and outside family, the expectations about occupation of their girl child, and the average age of marriage of woman. The decision making ability of women has been expounded through the analysis of ability of women to take financial and other decisions within family and ability to take or influence social decisions. By other decisions within the family we mean non-financial decisions pertaining to the family. Social decisions mean decisions with respect to social and community matters.

5.2 Financial Decision

Around 52 percent women reported that they have been able to either take or influence financial decision in the family. These decisions range from taking loan for daughter's marriage to buying necessary goods for herself. Financial decisions taken by women also include buying household goods, clothes, mobile, television, refrigerator, ornaments, education for children, auto-rickshaw for son, property, etc. Women also take financial decision regarding loan, house building, social work and gifts for others. Earning has given financial freedom to some women as for day-to-day and personal expenses they do not have to ask their husbands. Women generally have not come out of the hegemony of their male counterparts who usually take key financial decisions. FGDs conducted with women involved in catering and in construction business have shared that men take important decisions with regard to expense of money earned by them. It came out from FGD with domestic maids that whenever decision regarding large sum of money is to be made men have an important say. This also came out quite clearly in the FGD with solid waste workers I.

Interviews with sex workers revealed that there are approximately 500 FSWs providing their services in the city – 50% local and 50% come from out side the district and state. Their per service earning vary between Rs 300 to Rs 1500 / depending on the customer and the service provider. 3 types of sex work services exist in Bhuj city 1. Home based 2. Brothel based 3 street based. There are no red-light areas or recognized brothels , but the aged FSWs / madams provide their premises / rooms on rental basis with other services like food / tea -snacks/ hard soft drinks and contraceptives , these mediator women charge 40% of the service fee paid to the service provider FSWs by the customers. This system is practiced more in the city . The home based FSWs have their fixed customers with fix timings and they directly receive Rs 300 to Rs 1500 per service . There are a few street based FSWs (very less in number) , they have their own code words and signals to attract customers near public places. They generally hire low budget hotel rooms for the service providing. These FSW women are addicted to Gutka / tobacco / Pan masala etc . It came out from their sharing , that they are not very serious about their future securities, they hardly save in the bank .Home based FSWs hide from their families that they are in to this service. They are not organized therefore there are no standards

developed related to this service , further Bhuj being a small and socially conservative city , FSW women are scared of revealing their identify . Hence interviewing them was also challenging.

Women involved in catering business reported that their contribution to earning led to improving the quality of diet the family took. Solid management waste workers do some savings with SHGs while none of them saved through bank accounts though a few of them had bank accounts.

There is no significant difference across religions in this regard but there exists differences across castes, level of family income, family size, and highest individual income in family and own education (Table 5.1 and Figure 5.1). The percentage of women taking financial decision is highest for general caste and then decreases gradually across OBC, SC and ST castes. Women belonging to families with monthly income of more than Rs. 20,000 take lesser financial decisions than women from families with monthly income less than Rs. 20,000. A higher proportion of illiterate women take more financial decision than literate women. Women from smaller family take financial decision more than women from larger family.

The percentage of women taking financial decision also varies with highest individual income of the family and depends on whether the women herself or any other family member is the highest individual income earner in the family. At all levels of highest individual income, if women herself is the highest income earner then higher percentage of women take financial decision than if other member of family is the highest income earner (Figure 5.2). Very high proportion (69 percentages) of women takes financial decision if they earn more than Rs, 10,000 per month.

Figure 5.1
Percentage of Women Taking Financial Decision in Family

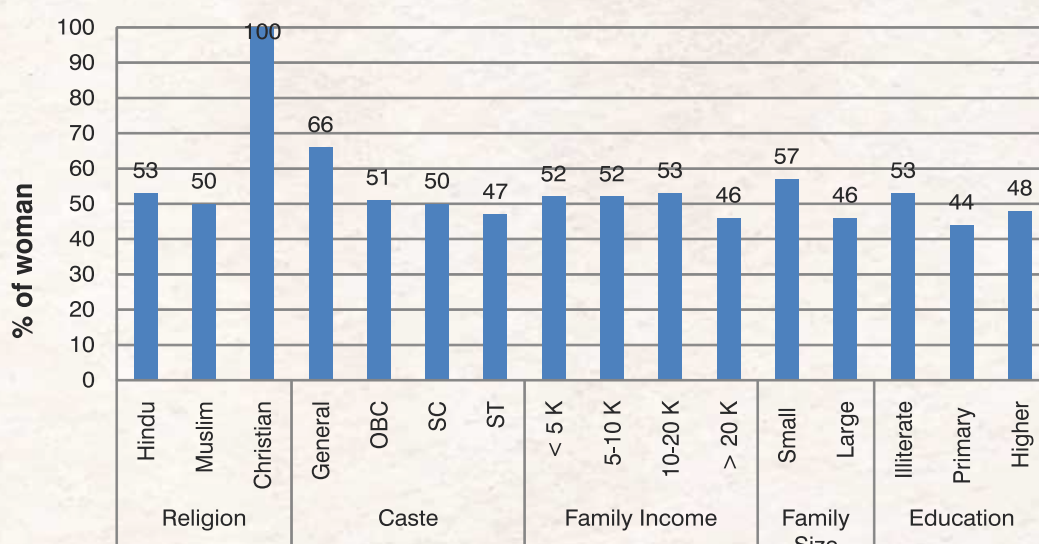


Figure 5.2: Percentage of Women Taking Decisions by Highest Income Earned by Woman and Other Member of Family

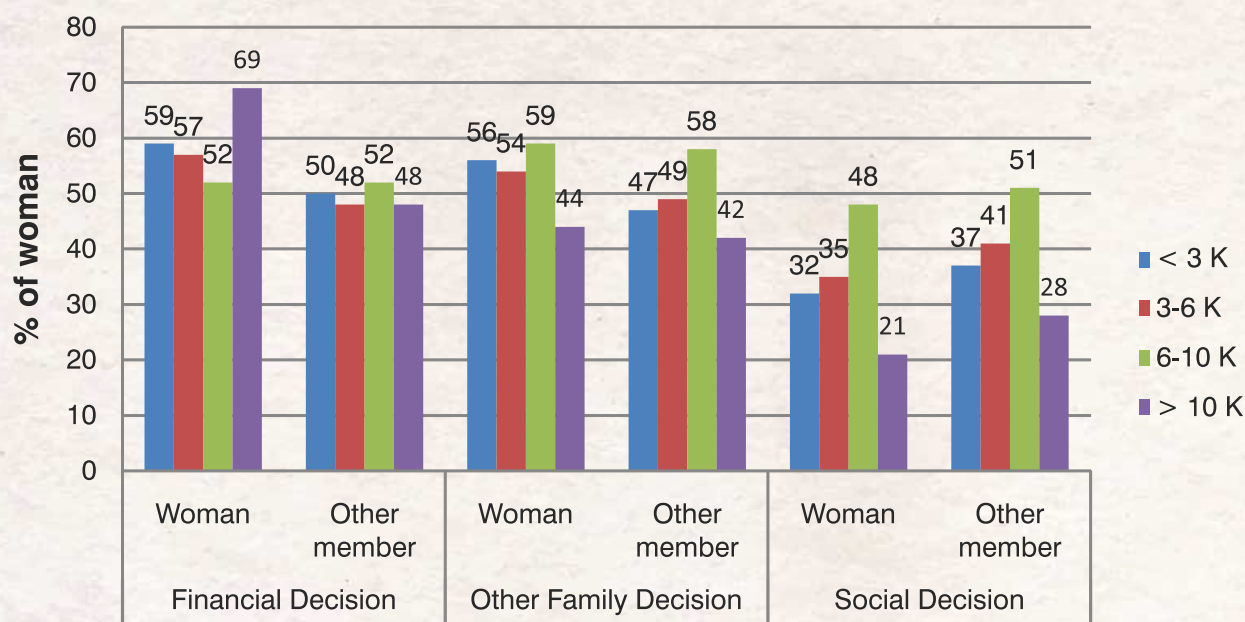
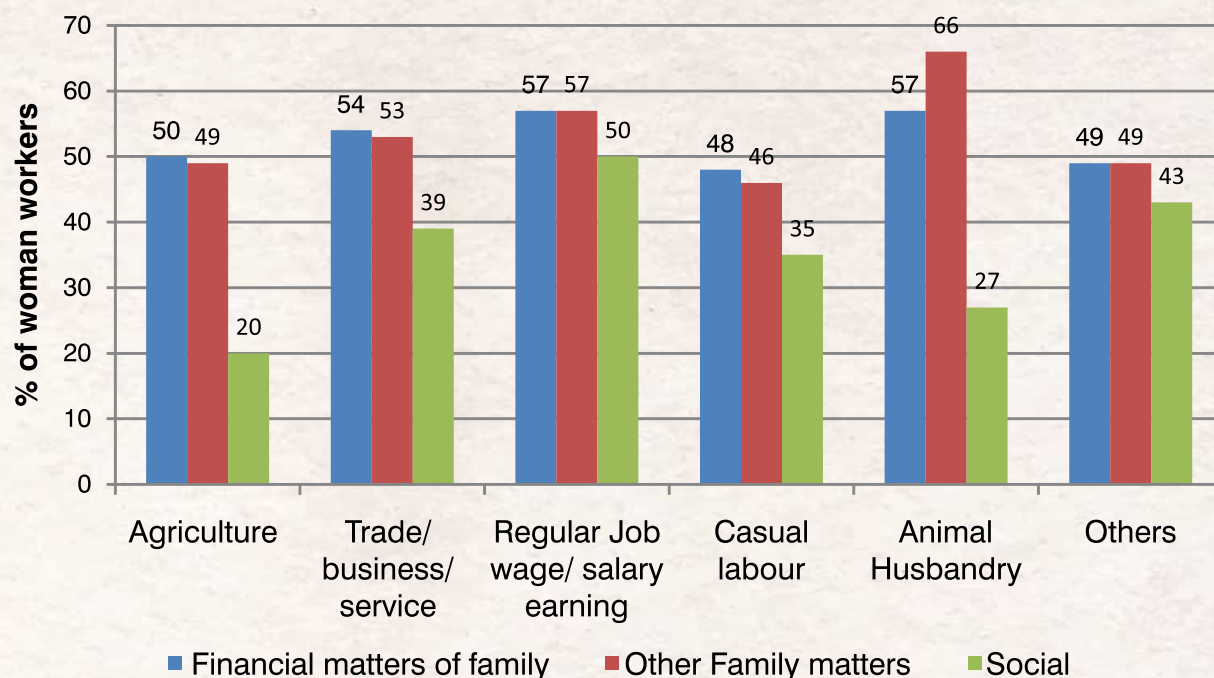


Table 5.1: Percentage of Women Taking Financial Decision in Family

Religion		Caste		Family Income		Family Size		Education		Highest Individual Income		
											Woman (Self) Highest Income Earner	Other Member Highest Income Earner
Religion	%	Caste	%	Rs/month	%	Size	%	Level	%	Rs/month	%	%
Hindu	53	General	66	< 5 K	52	Small (<=5 mem)	57	Illiterate	53	< 3 K	59	50
Muslim	50	OBC	51	5-10 K	52			Primary	44	3-6 K	57	48
Christian	100	SC	50	10-20 K	53	Large (>5 mem)	46	Secondary and above	48	6-10 K	52	52
		ST	47	> 20 K	46					> 10 K	69	48

The percentage of the women taking financial decision also varies across principal occupation or source of livelihood of the family (Figure 5.3). Should the principal occupation of family be casual labour or agriculture then proportionately fewer women takes financial decision. Furthermore, should principal occupation be regular job then a higher percentage of women take financial decision. Amongst female sex workers' families income earned by them is spent by their husbands mostly on liquor and other addictions. It is their husbands that take key financial decision.

Figure 5.3: Decision Making by Primary Occupation of Family



5.3 Other Family Decisions

Women also participate in other family decisions or their opinion gets seriously considered. Around 51 percent women expressed that they either take decision or their opinion gets considered in other family decisions. A substantially higher percentage of women belonging to general caste take other family decisions as compared to other castes (Figure 5.4 and Table 5.2). Illiterate women take other family decisions lesser than women having secondary or higher level of education. The higher the family income the higher is the percentage of women taking other family decisions but it holds true only until Rs. 20,000 monthly family income. Should monthly family income be more than Rs. 20,000 then lesser percentage of women takes such family decisions. A higher percentage of women having highest income in family tend to take other family decisions as compared to women in families where male member is the highest income earning individual (Figure 5.2 and Table 5.2). This is more or less true across all income groups of highest individual incomes but the difference narrows down from income levels more than six thousand per month. Moreover, a lesser percentage of women take family decisions when the highest level of income, either self or any other member, is more than Rs. 10000 per month. This along with the finding that women from families having income more than Rs. 20000 per month take lesser family decision implies that the voice of women in family decisions are less heard when individual or family income is high.

Figure 5.4: Percentage of Women Taking Other Family Decisions

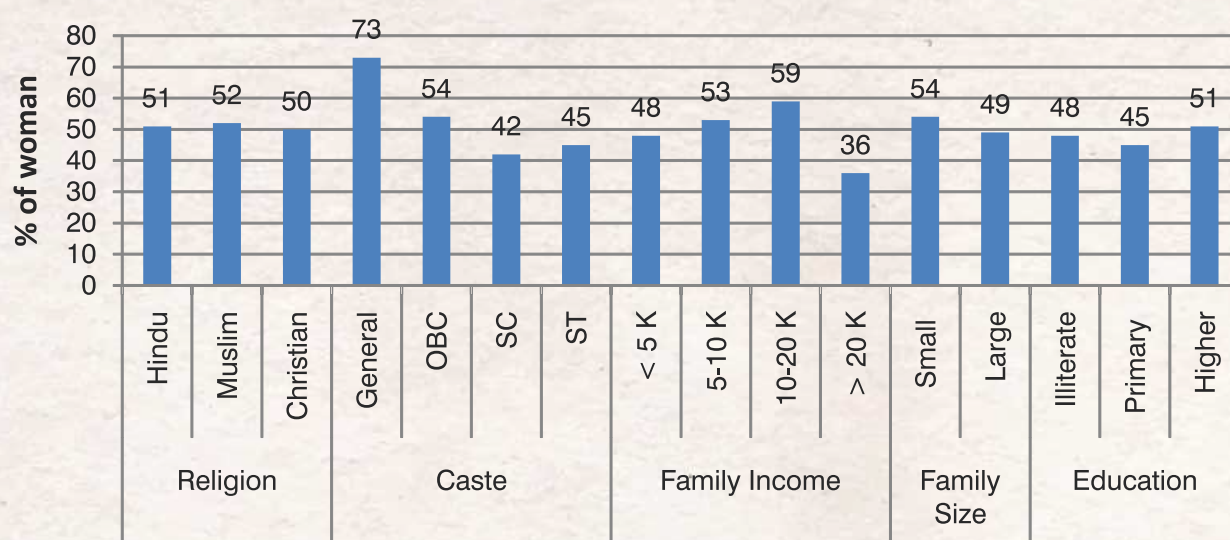


Table 5.2: Percentage of Women Taking Other Family Decisions

Religion		Caste		Family Income		Family Size		Education		Highest Individual Income		
											Woman (Self) Highest Income Earner	Other Member Highest Income Earner
Religion	%	Caste	%	Rs/ month	%	Size	%	Level	%	Rs/ month	%	%
Hindu	51	General	73	< 5 K	48	Small (<=5 mem)	54	Illiterate	48	< 3 K	56	47
Muslim	52	OBC	54	5-10 K	53			Primary	45	3-6 K	54	49
Hristian	50	SC	42	10-20 K	59	Large (>5 mem)	49	Secondary and above	51	6-10 K	59	58
		ST	45	> 20 K	36					> 10 K	44	42

A lesser percentage of women belonging to families whose principal occupation is casual labour or agriculture take other family decisions as compared to women from other families. Other family decisions are taken by higher percentage of women belonging to families whose principal occupation is regular job.

5.4 Social Decision

The opinion of working women influences social decision. Around 41 percent women reported to have influenced social decisions. A higher percentage of women from Muslim community have influenced social decisions than women from Hindu community (Figure 5.5 and Table 5.3). The ability to influence social decisions depends on caste and family income. Women from general (upper) caste have more influence more than OBC, SC, and ST groups. Higher the caste hierarchy, higher the proportions of women able to influence social decisions. Women from middle income families (between Rs 5,000 to Rs 20,000 per month) influenced social decisions more than women from lower (less than Rs. 5000 per month) and higher (more than Rs. 20,000 per month) income families. Women from smaller families influence social decisions more than women from larger families. Women with secondary and higher education are able to influence social decisions more than other women.

Figure 5.5: Percentage of Women Taking or Influencing Social Decisions

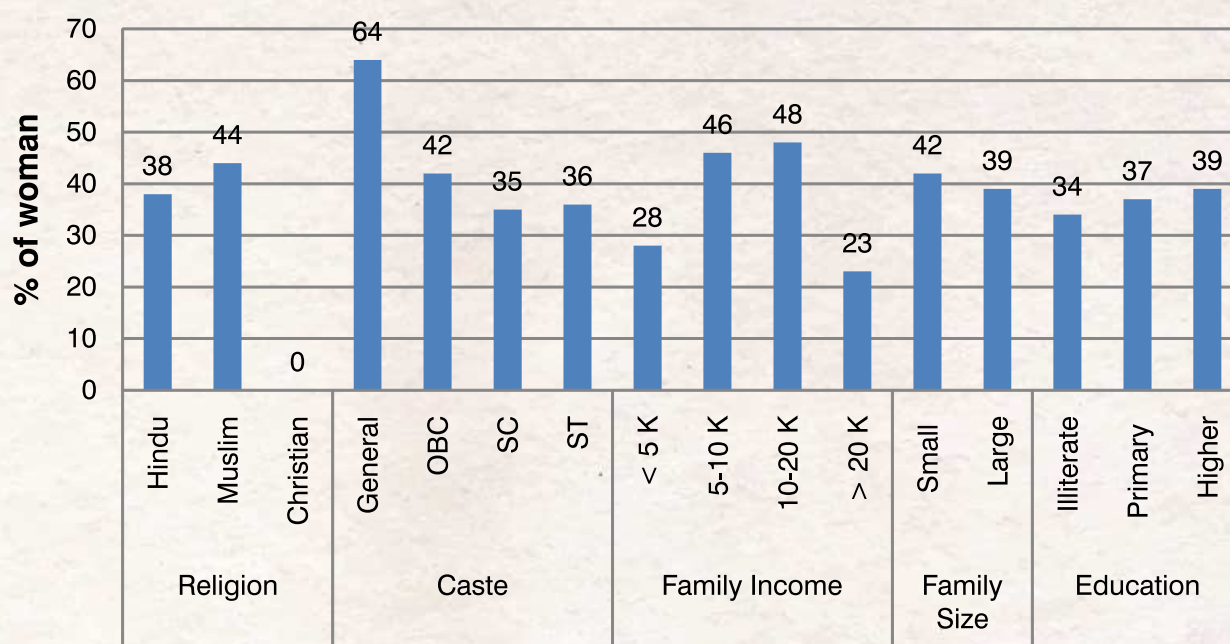


Table 5.3: Percentage of Women Taking or Influencing Social Decisions

Religion		Caste		Family Income		Family Size		Education		Highest Individual Income		
											Woman (Self) Highest Income Earner	Other Member Highest Income Earner
Religion	%	Caste	%	Rs/ month	%	Size	%	Level	%	Rs/ month	%	%
Hindu	38	General	64	< 5 K	28	Small (<=5 mem)	42	Illiterate	34	< 3 K	32	37
Muslim	44	OBC	42	5-10 K	46			Primary	37	3-6 K	35	41
Christian	0	SC	35	10-20 K	48	Large (>5 mem)	39	Secondary and above	39	6-10 K	48	51
		ST	36	> 20 K	23					> 10 K	21	28

Should other members earn the most (male in general) in family then more women have influenced social decision than should women herself is the highest income earner (Figure 5.2 and Table 5.3). This is contrary to what is found in case of financial and other family decisions. Furthermore, as highest individual income rises until Rs. 10,000 per month, a higher percentage of women influence social decisions; above highest individual income of Rs. 10,000 per month, a lower percentage of women influence social decision. This along with the finding that women from families having income more than Rs. 20,000 per month influence lesser social decisions implies that women are more disengaged or their voices are less heard when individual or family income is high.

Women belonging to families having agriculture and animal husbandry influence social decisions lesser. However, families taking these two occupations as primary source of livelihood are minuscule in the sample. Much lesser percentage of women belonging to families pursuing casual labour and trade, business or services as principal occupation influence social decisions than women belonging to families having regular job as primary occupation.

5.5 Profession for Girl Child

We believe that when adult women consider own profession to be followed for own girl child then they might be satisfied with their income and social status out of that very occupation. Overall around 52 percent women want their girl child to follow their own profession. Furthermore, the results evince that lesser percentage of Muslim women considers own profession for girl child as compared to Hindu women (Table 5.4). Similarly, a lower percentage of women from OBC are willing to consider same profession for girl child. A higher percentage of women from middle level family income (Rs. 5,000 - 10,000 per month) want different profession but a higher percentage of women from higher family income (more than Rs. 20,000 per month) want same profession to be followed by girl child. Similarly, more women having secondary and higher education wants their girl child to follow same profession than women with lower education.

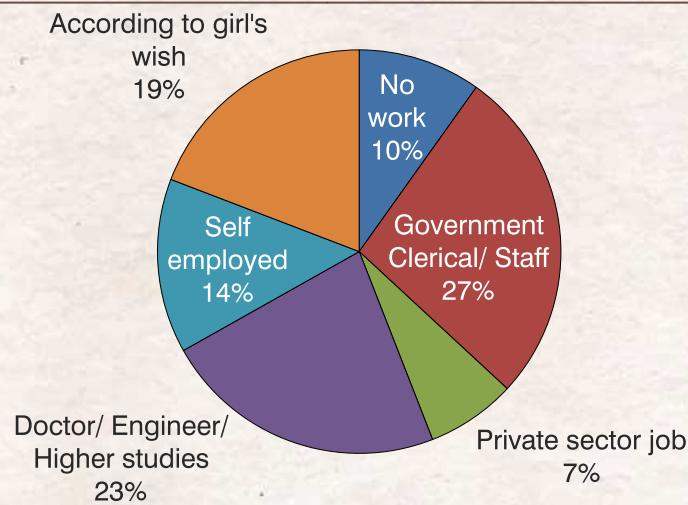
Table 5.4: Willingness to Consider Same Profession for Own Girl child

Religion		Caste		Family Income		Family Size		Education		Highest Individual Income		
											Woman (Self) Highest Income Earner	Other Member Highest Income Earner
Religion	%	Caste	%	Rs/month	%	Size		Level	%	Rs/month	%	%
Hindu	59	General	55	< 5 K	53	Small (<=5 mem)	52	Illiterate	53	< 3 K	61	57
Muslim	43	OBC	47	5-10 K	43			Primary	57	3-6 K	38	45
Christian	100	SC	59	10-20 K	49	Large (>5 mem)	52	Secondary and above		6-10 K	35	42
		ST	57	> 20 K	68					> 10 K	78	72

A higher percentage of woman earning the highest individual income in family wants own profession to be considered for girl child, if their income is at the lowest (less than Rs.3,000 per month) and highest (more than Rs. 10,000 per month) level. On the contrary, a lower percentage of highest income earning women willing to consider their own profession for their girl child as compared to other woman workers if highest individual income in family is moderate (between Rs. 3,000 to Rs. 10,000 per month). In the same income rage, if women are highest earner then lesser proportion wants their girl child to follow their profession. The insufficiency of earning of family and own has prompted women from middle income family and moderate highest individual income family to consider different profession for their girl child. The women from lowest family income and low highest individual income family probably are not able to consider any other profession for their girl child due to lack of knowledge and capacity.

The alternative choice of profession for girl child is biased towards medicine, engineering or higher education (Figure 5.6). 19 percent women want their daughters to select any profession according to their own wishes. Around 10 percent women do not want their daughters to work.

Figure 5.6: Alternative Choice of Profession for Girl Child



The aspiration about the future of girl child is much higher for women from the middle income family (Rs. 5,000 – 20,000 per month) as they look forward for secured government job or highly acclaimed professions like doctor, engineering or higher studies (Table 5.5). Women from low income (less than Rs. 5,000 per month) families prefer no work for their girl child more than women from other higher income families. In FGD with women in Shanti Nagar it came out that there is a need of change in current times. One of the women whose daughter was studying in class VI wanted to support her to become a doctor. She was determined to work towards this end. In an FGD with young girls at Madina Nagar they reported that they wanted to be doctors, engineers and administrators.

Table 5.5: Choice of Profession of Girl Child by Family Income

Profession	Family Income (Rs/ month)			
	< 5 K	5-10 K	10-20 K	> 20 K
No work	17	9	7	9
Government Clerical/ Staff	19	30	29	25
Private sector job	10	7	7	4
Doctor/ Engineer/ Higher studies	15	24	29	15
Self employed	15	15	10	18
According to daughter's wish	24	14	17	28
Total	100	100	100	100

5.6 Social Acceptance

With regard to mobility required for women to be able to work there was generally not much restriction. This came quite clearly in FGDs with solid waste management workers and domestic maids. Women in catering reported some freedom with regard to movement but not every woman had this kind of freedom of movement. They are allowed to go out and work largely because women work as part of a group. Women factory workers in GIDC also reported that women go out for work in a group. For construction work women are allowed to go out but usually they work at sites where their husbands or other male members of the family work. Female Sex Workers (FSWs) are stigmatized because of their occupation and hence have to face many difficulties in the society. Many times they are forced to vacate their rented accommodation. Even if they have the means to build their own houses, it is not always easy to own their house in main residential areas of the city. Sometimes, they are thrown out from their houses by their husbands and families as well.

5.7 Average Age of Marriage

The average age of marriage of working women is around 18 years. It is higher for the Christian as compared to Hindu and Muslim women.

The results reveal that the difference of average age of marriage between women belonging to different religion, castes, family income, family size and education attainment is only marginal. The difference of average age of marriage between working and other women is also minuscule. .

Table 5.6: Average Age of Marriage of Women Workers and Other Family Members

	Religion		Caste		Family Income (Rs/month)		Family Size		Education	
Working Women	Hindu	18	General	19	< 5 K	17	Small (<=5 members)	18	Illiterate	17
	Muslim	18	OBC	18	5-10 K	18			Primary Education	18
	Christian	20	SC	17	10-20 K	18	Large (>5 members)	18	Secondary and above	19
			ST	18	> 20 K	18				
	Total	18	Total	18	Total	18	Total	18	Total	18
Other Woman in Family	Hindu	19	General	20	< 5 K	18	Small (<=5 members)	19	Illiterate	19
	Muslim	19	OBC	19	5-10 K	19			Primary Education	19
	Christian	-	SC	19	10-20 K	19	Large (>5 members)	19	Secondary and above	20
			ST	19	> 20 K	19				
	Total	19	Total	19	Total	19	Total	19	Total	19

5.8 Summary and Conclusion

Financial decisions, other family decisions and social decisions are either taken or influenced by 52 percent, 51 percent and 41 percent working women respectively. Women earning highest income in the family are found to be taking more financial and other family decisions but influencing lesser social decisions. Women as highest income earner take more financial but lesser other family and social decisions if income of women increases beyond Rs. 10,000 per month. Religious identity does not seem to play an important role in the abilities of women to take decisions except in case of social decisions. As per data the percentage of Muslim woman influencing social decisions is marginally higher than that of Hindu Women. However, caste identity of women is an important differentiator in almost all types of decision making. A higher percentage of women from general caste make or influence financial and non-financial decisions in family and society as compared to women from OBC. Furthermore, a higher percentage of general caste women are able to do the same than women belonging to SC and ST castes. Women from highest family income bracket (more than Rs. 20,000 per month) take or influence decisions less than women from other lower family income. Women from smaller families (up to 5 members) take such decisions more than women from larger families.

Literacy of women does not appear to be an important differentiator of their ability to make or influence decisions. A marginally higher percentage of illiterate women make financial decisions than literate women. However, with increase in literacy the percentage of women taking or influencing other family decisions or social decisions increases but only marginally. The primary occupation of the family appears to have a lot of implications on women's ability to take or influence decisions. Should the primary occupation of family be casual labour then much lesser percentage of women take or influence decisions as compared to women belonging to families where primary occupation is regular salaried job.

Women from middle family income and moderate highest individual income look for different profession for their girl child as compared to other women. However, women from low family income and low highest individual income families want their child to continue with their own profession. Paucity of money could have persuaded the former to consider different profession for their girl child while the latter is unable to consider a different profession for girl child. However, more illiterate women want their girl child to follow different profession than women having education. As an alternative profession, the women prefer government job or being doctor, engineer or taking higher studies for their girl child. Women from the lowest family income prefer either no work or any profession according to daughter's choice.



Chapter 6

Development Interventions and Urban Unorganized Sector

6.1 Introduction

The unorganized sector households largely tend to get excluded from purview of varied policy interventions. Till recently not many proactive interventions were framed to address the needs of urban unorganized sector. The existing interventions, if any, given their common top-down nature and design, remain weak and ineffective in their outreach and implementation. Invisibility and social backwardness of these households, bureaucratic hassles, lack of mobilization and limited role of civil society are some of the factors coming in the way of effective working of development interventions for the unorganized sector.

One of the objectives of the present study is to examine the role of development programmes and schemes in supporting the livelihoods of the informal sector households especially working women and adolescent girls living in the slums of Bhuj. Given the objective, the present chapter specifically attempts to address three interrelated aspects:

- a) Overview of some of the major policies and programmes meant for urban unorganized sector households and workers;
- b) Outreach of the varied development interventions, and nature and extent of benefits received, if any, by the sample households; and
- c) Draw implications for addressing the common developmental challenges and needs of the urban unorganized sector households.

These aspects have been analyzed descriptively using both secondary and primary sources of data. The secondary data has been drawn from relevant literature and websites of concerned development agencies. Primary data comes from the household sample survey carried out in the slums of Bhuj city and interviews/focus group discussions (FDGs) conducted with varied stakeholders on issues of relevance for the study.

6.2 An Overview of Relevant Development Interventions

Currently a large number of interventions undertaken by Central and State governments can be identified that address varied aspects/needs of disadvantaged groups including urban informal sector households and workers. Some of the interventions are general in nature that cover all types of households and are applicable or relevant for informal sector households. There are also interventions of NGOs working with specific unorganized sector workers.

Laws/Agencies Relevant for Urban Unorganized Sector

- a) The Contract Labour (Regulation and Abolition) Act 1970: The Act regulates the employment of contract labour by establishments. Every establishment or contractor with 10 or more workers has to obtain registration. Essentially, it means all establishments or contractors employing 10 or more workers necessarily have to be registered and complying with various provisions applicable for protection of workers' interests.
- b) The Minimum Wages Act, 1948 and Rules (1961): The Act provides for fixing minimum rates of wages in employments included in the schedule of the Act. Every employer shall pay minimum wages fixed including wages for overtime. The minimum wages are revised regularly and publicized by the Labour and Employment Department of Gujarat. The rates are announced for skilled, semi-skilled and unskilled workers separately (<http://labour.gujarat.gov.in/portal/news>).
- c) The Unorganized Workers' Social Security Act, 2008: Under the Act, Centre and State governments must formulate and notify suitable social security and welfare measures for unorganized sector workers. The measures relates to life and disability cover, health and maternity benefits, old age protection, PF, employment injury benefit, housing, skill up gradation, etc. Besides defining unorganized sector and unorganized worker, the Act identifies and lists social sector schemes relevant for unorganized workers.
- d) The Street Vendors (Protection and Livelihood and Regulation of Street Vending) Act 2014: The Act aims to protect the rights of urban street vendors and to regulate street vending activities. As per the Act, the street vendors are to be surveyed and issued certificate of vending and given protection against eviction/relocation. The Act upholds the rights of street vendors to carry on the business of street vending.
- e) The Inter-State Migrant Workmen Act 1979: The act provides for registration of establishments which recruit (5 or more) interstate migrants, duties and obligations of contractors, and wages, welfare and facilities to be provided to inter-state migrant workers.
- f) Gujarat Unorganized Sector Workers' Welfare Board: The Board was set up in 2007 to pursue social security and welfare measures for unorganized workers in urban areas. The Board is gradually expanding its area of operation. It covers workers like rag pickers, street vendors, agarbatti rollers, brass-part workers, Bandhni workers, kite makers, garment makers, independent sweepers. Registration of workers, health check-up, medical aid, skill development, and tool kit distribution are the major activities of the Board.
- g) Building and other Construction Worker's Welfare Board: Set up in 2004, the Board takes up implementation of various social security and welfare schemes for construction workers and their family members.

- h) NALSA Scheme (Legal Services to Workers in Unorganized Sector) 2015: The Scheme has been framed by National Legal Services Authority consolidating earlier schemes towards welfare and protections of unorganized sector workers as assured under various legislations and schemes. NALSA 2015 Scheme aims at institutionalizing legal services to unorganized Sector workers besides help them get benefits of various entitlements and schemes.

While the above mentioned laws are in the right direction of ensuring protection and welfare of unorganized sector workers, but it is well-known that these laws are followed more in violation than compliance. As a result, the unorganized sector workers continue to suffer by way of lack of minimum wages, absence of social security and poor amenities in their working and living places. As regards, the working of the two boards, their coverage is limited leaving many towns and activities from their jurisdiction (going by the information available from their websites).

Programme and Schemes for Urban Unorganized Sector

The Central and State governments have formulated various schemes to extend diverse types of benefits and welfare measures to the poor and other disadvantaged sections. Many of these measures are equally relevant for unorganized sector workers. The prominent and more widely known are listed below in the Table 6.1. Information on these schemes is drawn from Gujarati handout made available by KMVS and the websites of relevant department/agency. The purpose here is to understand the range of schemes available to unorganized sector households especially those in Kutch district and examine their outreach/working based on the household survey carried out for the study.

Table 6.1: Brief Details of Programmes and Schemes

No.	Brief Scheme Details	Nature of Assistance	Contact Agency/ Department
1.	Issue of SC/ST Eligibility Certificate	Certificate	Mamlatdar
2.	Issue of SEBC Eligibility Certificate	Certificate	TDO
3.	Income Certificate for the BPL and Needy	Certificate	Mamlatdar
4.	Aadhaar Card for accessing government services/benefits like DBT (UID Card)	Identity Card	UID Enrollment Centre
5.	U-WIN: Unorganized Worker Identification Number to access various social security schemes for UO workers in Gujarat	Identity Card	Labour Department
6.	Identity card for persons with disability (+Renewal)	ID Card	DSSO
7.	Destitute Widow Pension; Rs. 750 p.m. (BPL, 18-60 years)	Pension	Mamlatdar
8.	Destitute old-age person/PWD Pension	Pension	Mamlatdar
9.	Old Age Pension (Rs. 400 p.m.)	Pension	Mamlatdar
10.	Atal Pension Yojana during old age	Pension	Mamlatdar
11.	Assistance to disabled students (Rs. 1000 to 2500) (1-7 standard / 8 & above)	Scholarship	District Social Security Officer (DSSO)

12.	Assistance for Marriage to SEBC (KMY) (Rs. 10,000)	Financial Assistance	Social Welfare Office
13.	Monthly Assistance for medical treatment for SEBC-BPL; (Rs. 250 to 500 p.m.)	Financial Assistance	Social Welfare Office
14.	AmbedkarSafai KarmachariAwasYojana (ASKAY) Rs. 43,500 for house / plot	Housing /Plot	District Backward Class Welfare Officer
15.	Swatch Bharat Mission: Assistance for Sanitation	Toilet	Municipality
16.	Anganwadi Centre: Habitation of upto 1000 population can seek a Centre	Nutrition & Pre schooling	ICDS PO
17.	PMAY (Housing for All) for Housing for poor and amenities in urban slums (Rs 1.5 lakh for a dwelling unit)	Housing; Slum development	Municipality
18.	(SJMMSVY) Development of urban amenities road, street light, civic facilities, housing	Urban Amenities	DSSO
19.	Shri Vajpayee Bankable Yojana; Loan uptoRs. 5 Lakh for business project (Male/Female with annual income below Rs. 40,000)	Loan	DIC
20.	ManavKalyanYojana: Tool kit assistance (uptoRs. 4000) for self-employment by BPL.	Tool kit	DIC
21.	Direct Personal Loan (Rs. 0.5 to 5 Lakh) for Safai Karmachari	Loan	District Backward Class Welfare Officer
22.	MahilaSamruddiYojana: Microcredit uptoRs. 30,000 for Safai Karmachari / Dependents	Microcredit	District Backward Class Welfare Officer
23.	NULM (Mission Mangalam): Poverty Alleviation through self-employment for urban poor women	SHG& Bank Linkage,Marketing	DSSO
24.	Skill Building for Urban Poor (UMEED)	Training & Placement	DSSO
25.	PMJDY: Individual Bank Account with access to savings, insurance and overdraft	Savings, Credit & Insurance	Bank
26.	Pradhan Mantri Suraksha BhimaYojana (PMSBY); Accident / disability cover uptoRs. 2 Lakh having PMJDY account	Insurance	Bank / Insurance Co.
27.	Pradhan Mantri Jeevan JyotiBhimaYojana. Term life coveruptoRs. 2 Lakh	Insurance	Banks / Insurance Co.
28.	NALSA Scheme (Legal Services to Workers in Unorganized Sector) 2015	Legal awareness and assistance.	NALSA; State Legal Services Agency.

As can be seen from Table 1, diverse schemes have been framed for the socio-economic benefit of the unorganized sector households and workers. Some of these schemes are meant for particular sections or target groups like SC, STT, BC, old age, students and widow and poor including those in the unorganized sector. These schemes entail benefits like training, loan, pension, insurance, scholarship, housing, identity cards/certificates, and financial assistance.

There are only a couple of schemes which are very specific to women, though under all general schemes even women can access the services. The needy have to approach the concerned agencies/ departments to obtain these benefits. The needy encounter several challenges in accessing / utilizing these services due to illiteracy, lack of identity proof, lack of information, social discriminations, rigid bureaucratic norms and even corruption. An effective outreach has to overcome these hassles. At the same time, the impact of these programmes is determined by the adequacy and suitability of the assistance provided given the diverse conditions of the unorganized sector workers.

Involvement of Civil Society Organizations (CSOs) can to a great extent enhance the outreach and impact of these schemes. There are a few CSOs working in addressing the developmental challenges of urban informal sector especially focusing on slums in Bhuj. Urban Setu, KMVS, SakhiSangni, Arid Communities and Technologies, Sahjeevan, HHunnershala Foundation, and SOS are some the CSOs working in Bhuj/Kutch mobilizing the poor urban communities to access entitlements and services for livelihood betterment (see Box-6.1 for an example of the CSO effort in Bhuj for urban poor women)

Box 6.1: SakhiSangini- A CBO of the Urban Poor

SakhiSangini is a federation of self-help groups of poor women from urban slums in Bhuj. Promoted by KMVS, a well-established NGO in Kutch, SakhiSangini aims to empower poor women socially and economically through multi-pronged approach. Savings and credit, training and capacity building, social security, social issues and women's rights are some of the major thrust areas of SakhiSangini. By 2015 the federation has a membership of over 2300 women who have been mobilized into 160 SHGs. The SHGs have in turn mobilized Rs 70.50 lakh savings from members and disbursed cumulatively about Rs.1.05 crore loan funds for various needs of the members. Besides help link SHG with bank to access capital for livelihood generation, the federation is planning to promote insurance and pension services to its members. The federation in the recent past has tried catalyzing linkage of the women from slums to access housing and other facilities under Rajiv Aavas Yojana (RHY)

~Source: Annual Report of KMVS 2014-15

6.3 Development Interventions: Outreach and Gaps

In this section we are going to analyze the extent of outreach of various development interventions among the sample households. Developmental interventions include here all types of schemes implemented by Central and State governments for the socio-economic benefit of the poor and other disadvantaged sections and which are reported by the sample households during the survey. Besides analyzing the extent of outreach of these schemes, an attempt is also made to assess the gaps in their working based on the qualitative response of the sample households gathered during the FGDs or sample survey.

Developmental Profile of Households

Before attempting the outreach analysis, a brief profile of the sample households is presented below keeping the socio-economic background of the households which also helps us understand the outcomes of past developmental interventions.

As reported elsewhere most of (94 per cent) the households belong to socially disadvantaged groups like SC, ST and OBCs. Further about 44 per cent of the households are from the minority communities. Overall 51 per cent of the households belong to BPL category indicating the level of economic backwardness among the sample households. The overall backwardness of the sample households is further indicated by the fact that these households have been compelled to live in slums with poor living conditions and pursue mostly unorganized sector jobs. Only 24 per cent lived in pucca houses. More than three-fourth of the households are into jobs which are casual, informal and self-employed in nature. In terms of education, it could be observed that the members of the sample

households have not been able to attain any significant results with hardly 4 per cent of both male and female able to go beyond high school level. In a way, each of the major socio-economic characteristics has a reinforcing effect on these households.

The above profile thus indicates two major aspects of the sample households. One is their general socio-economic backwardness and second is the limited transformational impact of varied development interventions especially those made in the past on their livelihood. The general limited impact of development interventions is also reflected in several other characteristics. Only in about 10 percent of the household members are able to obtain job in some formal organizations- government or private, rest working in variety of unorganized sector jobs without proper working conditions or earnings. Nearly 92 per cent of the workers did not have any kind of written contract indicating to a high degree of informalisation of these jobs, with bulk of them not able to obtain any kind of social security benefits.

In terms of training, only 20 per cent of the women workers had received some kind of formal training for their job forcing the bulk to pursue unskilled or semi-skilled work. In terms of scope for alternative work, only 17 per cent expressed the view that they would like to pursue some kind of formal sector job. With limited educational and training outcomes there are no way these households can hope to attain significant occupational mobility?

Further, the composition of household assets reveals certain interesting aspects of the outcomes of the broader development process on these households. Largely three types of household assets are possessed by these households viz., the common household assets, assets for livelihood generation and assets for comforts. Except in the case of assets for livelihood generation like animals, carts, three wheelers, in the case of other two categories one can see that there is apparently considerable influence of market forces working on these households given also their desires and aspirations. Many of the assets like mobile, fridge, TV, fan and two wheelers seem to have become very common assets for possession by these households even living in slum or slum like conditions. Thus, whether development/social interventions like school, housing, education, and sanitation have reached them adequately or not, the consumer durables to meet practical and comfort needs have invariably made full inroads in the case of these households.

Outreach of Development Schemes

As per the sample survey about 39 per cent of the households (Figure 6.1 and Table 6.2) reported receiving benefits/assistance under various kinds of schemes. It is likely that both at the overall and scheme specific level there could be some underestimation as the information on the schemes has been collected on a self-reporting basis. Also, many of the schemes identified earlier are not of universal type as they are meant for only certain category of target groups. For example, Old-age pension is relevant only for house holds with eligible old-age person and its benefit can be reported only by such households.

Figure 6.1 Percentage of Households Reporting Access to/Receipt of Scheme Benefits

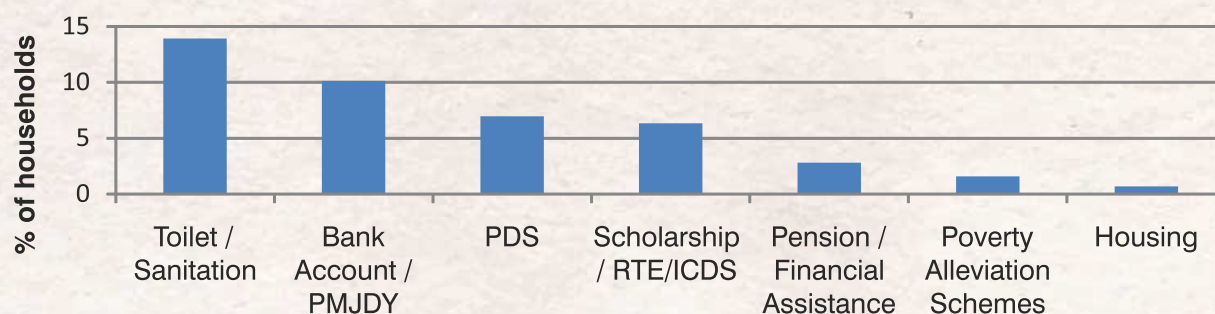


Table 6.2: % of Households Reporting Access to/Receipt of Scheme Benefits

Scheme-wise Outreach		% (No.)	
1.	Toilet / Sanitation (SBM/NGSY/TSC)	13.92	(158)
2.	Bank Account / PMJDY	10.13	(115)
3.	Scholarship / RTE/ICDS	6.34	(72)
4.	Pension / Financial Assistance	2.82	(32)
5.	Poverty Alleviation Schemes	1.59	(18)
6.	Housing	0.70	(8)
% of Total Households Reporting Access to/ Receipt of Scheme Benefits (No. of Households)		38.85	(441)

Thus, less than 40 percent of the households have received benefits of diverse schemes. Given the fact that about 51 percent of the sample households are under BPL category, the extent of outreach leaves much to be desired. Though apparently there are plethora of interventions the last mile reach of these schemes is very limited when it comes to unorganized sector and slum households. Implementing agencies thus have a major onus in expanding the outreach of these interventions lest they become too exclusive.

As regards the outreach of specific schemes, it may be seen from Table 2 that sanitation and Pradhan Mantri Jan DhanYojana(PMJDY) are the two schemes prominently reported by the sample households. As PMJDY was carried out in a mission mode for financial inclusion, fairly a large number of excluded households/individuals have been able to obtain bank accounts. In some of the households even children have been able to open bank accounts. As reported in an earlier chapter about 50 percent of the households possessed two or more accounts which indicates that even women in these households possess bank accounts now. However, still over 15 % of the households did not possess any bank account which indicates to continued exclusion of many of the unorganized sector households. Moreover, PMJDY entails three kinds of services – savings, credit and insurance. How many of the sample households have been able to actually access these services needs to be explored for any clear assessment of the financial inclusion goal. However the sample survey did not make effort in this direction. But going by the secondary evidence available a large number of PMJDY accounts have remained dormant rendering them ineffective to avail the specified benefits. The qualitative insights reported in the next section indicate very poor utilization of these accounts by the unorganized sector workers especially women.

Toilet construction is the most prominent scheme accessed by the households. About 14 percent of the households reported having received benefit of some or the other toilet construction scheme. The households have obtained the benefit either under the erstwhile TSC /NGSY scheme or under the ongoing SBM. Again how far these toilets are under use and their actual benefits are being obtained could not be assessed by the survey. Other prominent interventions reported pertain to scholarship/RTE benefit (6.78 percent). The children of many of the households have been able to obtain scholarships and RTE benefit available to disadvantaged groups. The only programme which has benefitted a large section of households is PDS. According to Kutch MahilaVikasSangathan (KMVS), around 85 to 90 percent households receive the benefits of PDS. Otherwise the gap between percentage of households receiving benefits of other government schemes and percentage of BPL households (51 percent) is high. However, there could be some upward revision of percentage of households receiving benefits if underreporting is adjusted. If the gap in reality is high after adjustment, then many of the needy households are thus being denied their rightful benefit of food security. Currently as per the NFA 2013 the rations cards are to be issued to woman member of the eligible households.

Coming to other schemes, 2.82 percent reported receiving pension/financial assistance (old-age, widow, medical help, earthquake relief). Apparently pension schemes are popular and their outreach is relatively better as many of the eligible members are aware of them. With regard to schemes meant for poverty alleviation or livelihood promotion, only about 1.6 percent reported receiving help under poverty alleviation schemes like Mission Mangalam, GKM, and DIC loan. Here again the outreach of various flagship poverty alleviation schemes like NULM appears abysmally low among urban poor and slum dwellers.

Housing is another scheme reported by the households. However, far less than 1 percent (0.70 %) reported receiving housing scheme support. Even allowing for some self-reporting gap, the outreach of housing scheme is also very low given the fact that 75 percent of the households are living in kuchcha or semi-pucca houses with poor conditions.

Access to Scheme Benefits by Women

The survey also made an attempt to identify specifically benefits or schemes accessed by women members of these households. In only about 17 percent of the sample households, women members reported receiving benefit of diverse schemes. It is more likely that there is considerable overlap in the schemes reported by households and women members. This is quite evident from the fact that the women also reported schemes like toilets, pension and scholarship identified at the household level. But the fact that women explicitly or majorly did not identify or report any other scheme specific to their needs, indicates that women focus of these interventions leaves lot to be desired. Not many women specific schemes seem to have been framed.

6.4 Links with Associations

An attempt was made to capture the links or association of the households with various organizations involved in addressing development and other causes.

Table 6.3: Links with Associations and CSOs

	Type	Proportion (%) of Households (No.)
1.	SHG Federation	12.49 (126)
2.	NGOs	10.31 (104)
3.	SHGs	5.84 (59)
4.	MFIs	0.59 (6)
	Total	32.51 (328)

About 32.5 percent of the households reported that they have links with some or the other type of associations (Table 6.3). However, not all could identify the type of organization with which they have links. Those who reported links with specific organization identified four categories which include Micro Financial Institutions (MFIs), NGOs, SHGs and SHG federation (Table 3). The most prominent linkage reported is with the SHG federation followed by NGOs. About 12.50 per cent of the total households reported specifically that they have association with the Saki Sangini Federation. However, only about 5.84 per cent households reported linkage with SHGs. As invariably membership in a SHG federation entails membership in SHGs, the overall SHG membership among the households is actually much higher than what is reported explicitly (5.84 per cent). In all, about 18 percent of the households includes members of both SHGs and SHG Federation are apparently linked to SHGs. Households associated with Sakhi Sangini have both psychological and social support because of being part of a collectivity such as this.

About 10.3 per cent of the households identified linkage or association with NGOs and trusts. Some of the prominent NGOs identified by them include SOS, KMVS, and Kutch Jyoti Trust. Less than one per cent said they have loan or links with a couple of MFI working in the area. Given the poor access to banks/MFIs and the overall limited outreach of various state-led interventions, the linkage with SHGs, SHG federation and NGOs assumes considerable importance for these households.

6.5 Social and Developmental Concerns of the Households: Qualitative Analysis

The survey made an attempt to seek views of households and their members on any aspect they think as relevant. Nearly about 41 percent of the households expressed their views in response to the survey. While a few of them expressed views which are general in nature, many specifically tried to identify their social and developmental needs and concerns in this regard. Hence, we have made an attempt to identify and categorize what are the major views of these households pertaining to developmental needs.

Figure 6.2 and Table 6.4 depicts varied views of the households tabulated by major category of their responses. A significant proportion (30.72 percent) expressed their view either regarding their acute felt need for assistance from government or the concern they have with the schemes. Such need varied from getting pension to medical assistance to ration card. Many of them either wanted better information on relevant schemes or complained about delay or non-receipt of the benefits despite their effort. As many of these households are poor and vulnerable, implementing agencies and CSOs have a major role in clearly identifying these needs so as to bridge gaps. It is also possible that as the survey was conducted by the staff of KMVS, an NGO, these households would have proactively aired their expectations.

Figure 6.2: Need/ Views of Households

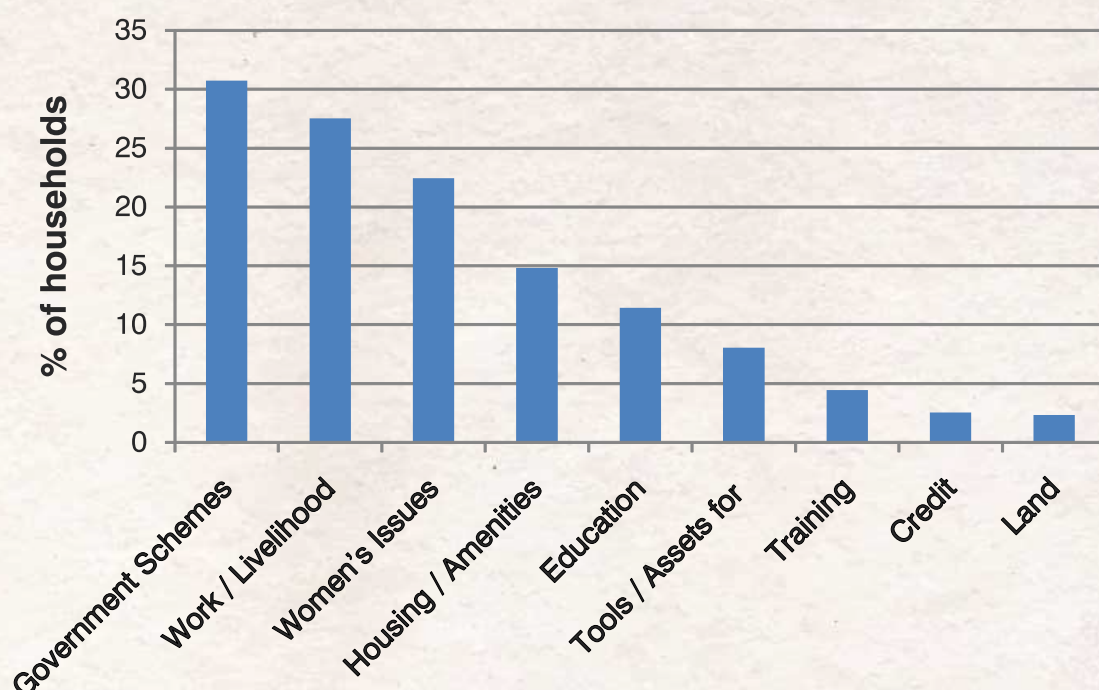


Table 6.4: Need /Views of the Households

No.	Type of Views	% (No.)	Details
1.	Government Schemes/ Benefits	30.72 (145)	Need for suitable benefit; need for pension/financial assistance ; lack of information; delay in sanction.
2.	Work / Livelihood	27.54 (130)	Need for work/job; enhancement of business, better job, better wages; Demand for work at home; market linkage.
3.		22.46 (106)	Bias and Discrimination; Hurdles for education and employment; desires; widow support; Women's Rights;
4.	Housing / Amenities	14.83 (70)	House; Shift to better area; sewage and sanitation, water and light.
5.	Education	11.44 (54)	Schooling; Scholarship; support for girl children
6.	Tools / Assets for Livelihood	8.05 (38)	Hand carts; Sewing machine; shop/cabin
7.	Training	4.45 (21)	Tailoring; Computer education
8.	Credit	2.54 (12)	Loan for business / IGP/medical
9.	Land	2.33 (11)	Land/Zamin for housing or agriculture; regularization of plot
Total Households Expressing Views		40.73 (472)	

The second prominent category of views/needs pertains to obtaining work or livelihood improvement. Many households expressed the need for gainful job or self-employment opportunity. While some of them wanted to shift to more regular jobs especially under government sector, others expressed need to expand or augment their own business or venture through better marketing and other linkages. An interesting finding that emerged in this regard pertains to women employment. Many of the women members though wanted some employment; they preferred a job which would enable them to work from their own home. The finding was reflective of the constraints these women face in terms of the restriction placed by elders or male members and the compulsion to take care of family chores simultaneously.

Somewhat linked to this need of augmenting livelihoods is the category of views that pertains to obtaining tools and assets, training, and credit. About 8.05 of the households expressed the need for providing tools/assets to enhance their self-employment venture. Such tools/assets include sewing machine, handcart and shop/cabin using which they could strengthen their income earning capacities. Another 4.45 percent expressed the need to obtain training to upgrade their skills so that they have an enhanced chance in job market, and about 2.54 percent expressed the need for credit to pursue their livelihoods.

Education and support for it is another significant desire and need expressed by the family members (11.44 percent). Educational need came up in two ways with the members. Some are seeing education as a way forward to better employment opportunities. Many women members specifically wanted support to educate their children more so girl children both to overcome their vulnerabilities and as a catalyst of socio-economic empowerment.

Given the common problem of housing nearly 15 percent households expressed the need for obtaining house and better amenities. Many want to live in better areas away from slums, others wanted better water and sewage facilities in their vicinity given the poor conditions. About 2.33 percent wanted to have land either for agricultural purpose or probably for building a house. Incidentally, some of them expressed the need for regularization of their current plot/house which is on an encroached land.

Apart from these economic kind of needs, a significant proportion of the households especially their women members expressed views explicitly on issues concerning women and their rights. About 22.5 per cent of the households expressed such views. The common issues raised include the severe discrimination and indignity women face at home and society because of the pervading gender bias, the restraint faced by girls for getting educated due to discrimination, and the multitude of hurdles women encounter when they prefer to work outside. Problems of widows and single women and domestic violence were also aired by the women. As a solution to their plight many sought measure ranging from suitable support from government and other agencies to promotion of girls education to changing societal norms for ending the gender bias and ways to assert their rights.

Thus the sample households have expressed multitude of views which highlight both their socio-economic plight and the dire need for interventions which can ameliorate these conditions.

6.6 Insights from Interviews and FGDs

Team members of KMVS conducted a few interviews of key informants and FGDs of different unorganized sector workers to understand various issues having a bearing on their work and life in Bhuj city. The interviews and FGDs throw up many interesting insights about the nature of their work especially given its informal nature and the role of various interventions. An attempt is made in the section below to put together some of the insights relevant for the chapter.

Role of Bhuj Municipality: The Bhuj municipality has few responsibilities towards unorganized sector workers as part of its role in providing various civic amenities to citizens. For example, as per the Street Vendors Act of 2014, the committees of the municipalities are supposed to ensure protection to street vendors against any kind of eviction or dislocation. As per the chief officer of Bhuj municipality, a survey of street vendors has been planned by the municipality. As the street vendors do not have a fixed place for their business, the survey is expected to help in giving protection to street vendors by giving them a proper place. The chief officer also identified few activities having potential to generate employment opportunities for informal sector women and SHGs. These include poly bag making, traffic policing, toilet construction, development of park/game and sale of food/snacks in common places. His suggestion was to train SHG women in some of these trades so that municipality can even hire their services on contract basis. He drew the example of Valsad women's federation which has taken-up similar initiative.

Implementation of Labour Laws: Interviews were conducted with Assistant Labour Commissioner (ALC) and Factory Inspector (FI) of Bhuj and with the owner of a bio-tech company to understand the situation of labour which brought out several revealing facts. The ALC oversees implementation of labour acts. His priorities include ensuring minimum wages, equal wages, and bonus and gratuity payment. While child labour is banned, adolescent girls can be recruited subject only to certain regulations. Women cannot be assigned work causing physical injuries. Women cell of the labour department monitors issues concerning women workers including sexual harassment. The ALC attempts reconciliation of labour disputes before referring them to labour courts for settlement. As per ALC there is a general compliance of various labour laws in the area.

On the other hand, the interaction with the Factory Inspector (FI) and the owner of a factory brought out quite a few divergent views than what was revealed by ALC. The FI expressed the view that unlike organized sector there are hardly any rules to govern the unorganized sector labour leaving them at the mercy of their recruiters. Permission of FI necessarily has to be obtained for recruiting women workers. Transportation and crèche facilities have to be arranged when sizeable women are recruited. Despite lack of compliance hardly any complaints are received by the FI from the women workers which clearly tells about fate of the laws.

The factory owner of a biotech company even argued that the labour from Kutch has a poor work culture and discipline, which even hampers the business of the company. The company prefers recruiting young girls as they are generally hard working. The workers are employed on a casual basis and paid pro-rata wages including overtime put-up beyond normal work time (8-5 PM). However, workers are not provided any paid leave and insurance cover. No medical check-ups are conducted for the workers. Thus, even an organized sector company keeps the workers on tenterhooks keeping them casual besides denying them their rightful social security benefits.

The views of Women Workers: The FGDs of diverse workers brought out insights which largely confirmed the findings of the sample survey. FGDs covered Bandhni workers, factory labor, domestic maids, catering service workers, sweepers, stitching workers and construction workers. Besides several peculiarities about the nature of work the FGDs brought out several commonalities that could be observed across jobs with regard to the terms of work, reason for and benefits of such employment for women, and the nature of interface with development schemes. Though no force has been as such imposed by their families on the women to work, most of them have decided to participate on their own volition. Given the poor economic condition of households these women have decided to contribute to the family income by taking different kinds of work that suits their household and social conditions. Given the low education and poor training, almost all of these women have been able to take-up jobs which are part-time/irregular, seasonal and casual. Some of them have opted for home-based work,

others have been compelled to take up outside work either in a factory or catering service or construction work or trading. They receive wages either on piece rate basis or daily wage basis. None of them invariably receive any kind of benefits like leave, medical assistance, accident benefit and minimum wages. Some who work as construction workers and sweeper have to even put-up with harsh working conditions. Overall they end-up earning monthly anywhere between Rs.1000 to 5000 which only help supplement their family income. Given the highly informal and casual nature most of these works fully remain outside the purview of any kind of supervision or monitoring by the labour department.

As regards development interventions and schemes, the FGDs revealed that most of them, as is common, fail to reach the unorganized sector workers. Many of them do not have or get clear information on schemes which are relevant for them. However, some of the vulnerable groups like widows and aged are able to receive pensions under the schemes meant for such groups. Most of them also miss out on formal training. They end-up getting informal training from family members or neighbors including on job training. Some of them who pursue stitching job have obtained training from local private training centers. Many expressed their desire to obtain proper training which may help them in seeking regular job.

As regards housing though some have managed to build decent houses they are compelled to live in slum areas with poor drainage and sanitation facilities. Though schemes for slum improvement exist, many areas are not able to benefit from them. Incidentally most of these workers possess individual savings account in banks. However, almost all of them do not use these bank accounts. Despite many of them saving small amounts out of their income they still prefer their SHGs over banks. Many of the local workers and residents are members of the SHGs promoted by NGOs. However, migrant workers are neither able to access banks nor take help of SHGs for their savings and credit needs. Migrants also lose out on their PDS ration in view of the dislocation due to migration though at times they try and obtain some loan or advance from their employers. Nor are they able to make any kind of long term investments to take care of future contingencies of their life.

6.7 Summary and Conclusion

Urban unorganized sector has become a prominent segment of the economy along with its attendant problems like in formalization of employment, lack of social security and absence of decent working and living conditions. In a way, the growth of slums is an off shoot of the growth of the unorganized sector. Given poor working and living conditions of the unorganized sector workers, there is a dire need for interventions which can address and alleviate varied vulnerabilities of these workers. The rapid and widespread growth of unorganized sector has made policy makers at national and state level to take note of the adverse conditions faced by the workers and come up suitable interventions and schemes to address the needs. More recently there has been a spurt in legal, social and economic measures meant to tackle diverse challenges of the unorganized.

However, the available evidence suggests that the interventions for the workers and households in the unorganized sector have not able to make any significant dent so as to transform the conditions radically. While there are problems of poor compliance of legal measures, development schemes have faced problems with regard to their outreach and implementation. Unless these interventions are made to work better, the conditions of the workers including women may worsen further. The study in Bhuj corroborate the macro level evidence about the prevailing working and living conditions of the unorganized sector workers and the outcomes of varied development interventions meant to improve their conditions. Any development strategy for unorganized sector has to address both the specific and common needs of diverse vocations and workers. Some of the needed interventions in this regard are highlighted in the next chapter on policy implications.

Recommendations

Based on the findings, the study makes following recommendations to government and civil society organization (CSOs)/non-government organizations (NGOs) towards improving the social and economic conditions of the unorganized sector workers and households.

7.1 Broader/Common Recommendations

1. Given the diverse nature of unorganized sector, a clear identification of different trades/occupations, especially involving women, has to be done so as to bring them under the purview of legal and other measures. A collaborative effort of government agencies, CSOs and research organizations can help in such identification and enlisting.

2. Given the vulnerabilities and weak bargaining strength of the workers, the main strategy of agencies working with these workers has to mobilize and organize these workers. CSOs /Unions need to mobilize workers of different occupations both under common and job-specific platforms and associations to address their varied work and livelihood needs. Collectives like SHGs, federations, unions and job-specific associations may be formed and strengthened so as to improve overall and trade specific bargaining strengths of these workers.

3. These organizations should create awareness about legal provisions and other rights of these workers and try and engage with relevant agencies for their enforcement.

4. A much wider section of slum dwellers should be brought into the ambit of government schemes. Women from the lowest bracket of income should receive more focus. Old age pension schemes should get wider reach. Education and skill formation should be focused upon through government schemes.

As there are several schemes which can be tapped for improvement of living conditions of these workers, CSOs and CBOs should catalyze improving access to these schemes through information dissemination and awareness creation. They also need to work with programme agencies to create necessary linkages which can help in better implementation.

5. CSOs need to focus on training of the unorganized sector workers both to build newer skills as well as to upgrade skills of existing vocations in collaboration with various training centers, craftsmen, and employers who can help identify training needs and organize needed trainings. More work opportunities should be generated, especially for aged women. Employment exchanges should work towards providing information to the unskilled and semi-skilled women.

6. More safety measures with respect to health and personal security of women should be taken under public services even if work is contracted out.

7. Better work conditions in private sector may have a high positive impact on the lives of women; more workdays, regular and equal payment, stable job contract, provision for paid leave and more social security are few initiatives that should be provided by private sector. CSOs should work with them towards this end.

8. The access to washrooms or toilets for woman workers should be given priority by both private and government for health, privacy and safety of women. Improvement of city transport and enterprise transport facility can substantially improve the welfare of women.

9. More clear title and rights of housing for slum dwellers should be provided including improving the housing and living conditions.

7.2 Recommendations for KMVS

As a CSO while KMVS can adopt some of the broader strategies mentioned above, it can also focus on some of the following specific interventions for Bhuj and other areas of its interventions:

1. Enhance the reach of SHGs :Enhance the outreach of Saki Sangini through SHGs to bring more women and diverse unorganized sector workers under its fold. A coordinated effort can be carried out with possible collaboration of other NGOs, Mission Mangalam and NABARD.

2. Organize trainings for building / upgrading skills of diverse workers involved in home-based work. Saki Sangini can identify and prepare new viable income generating projects which could be taken up by SHGs and their members and arrange / facilitate relevant linkages for the same. There is a need to create more work opportunities for woman above 40 years. These opportunities should preferably be home based and should have flexible work schedule.

Institutional support has to be organized for women to begin their own enterprises .Such support could be with respect to credit, capacity building etc. Promote more partnership within women owned and run enterprises.

3 Facilitate all organized sector workers to obtain U-WIN registration/card for accessing the eligible benefits. Help conduct street vendors' survey; explore partnership/networking with Gujarat Unorganized Sector Workers' Welfare Board and Building and Other Construction Worker's Welfare Board for accessing their schemes.

4. Lobby with the private sector for the following:

- Regular payment, stable job contract, provision for paid leave and more social security
- Access to washrooms or toilets for women
- Better enterprise transport facility

5. Facilitate the unorganized sector workers through information and orientation to seek full benefits of PMJDY services relating to savings, credit and insurance.

6. Mobilize/organize some of the prominent and vulnerable workers like Bandhni workers, domestic maids and sweepers so as to address their work specific needs. Help utilize the unused capacity in tailoring and promote it as potential income generating occupation.

7. Focus both on education and skill-formation. Facilitate accessing adult education and open-schooling for those who are desirous of pursuing education.

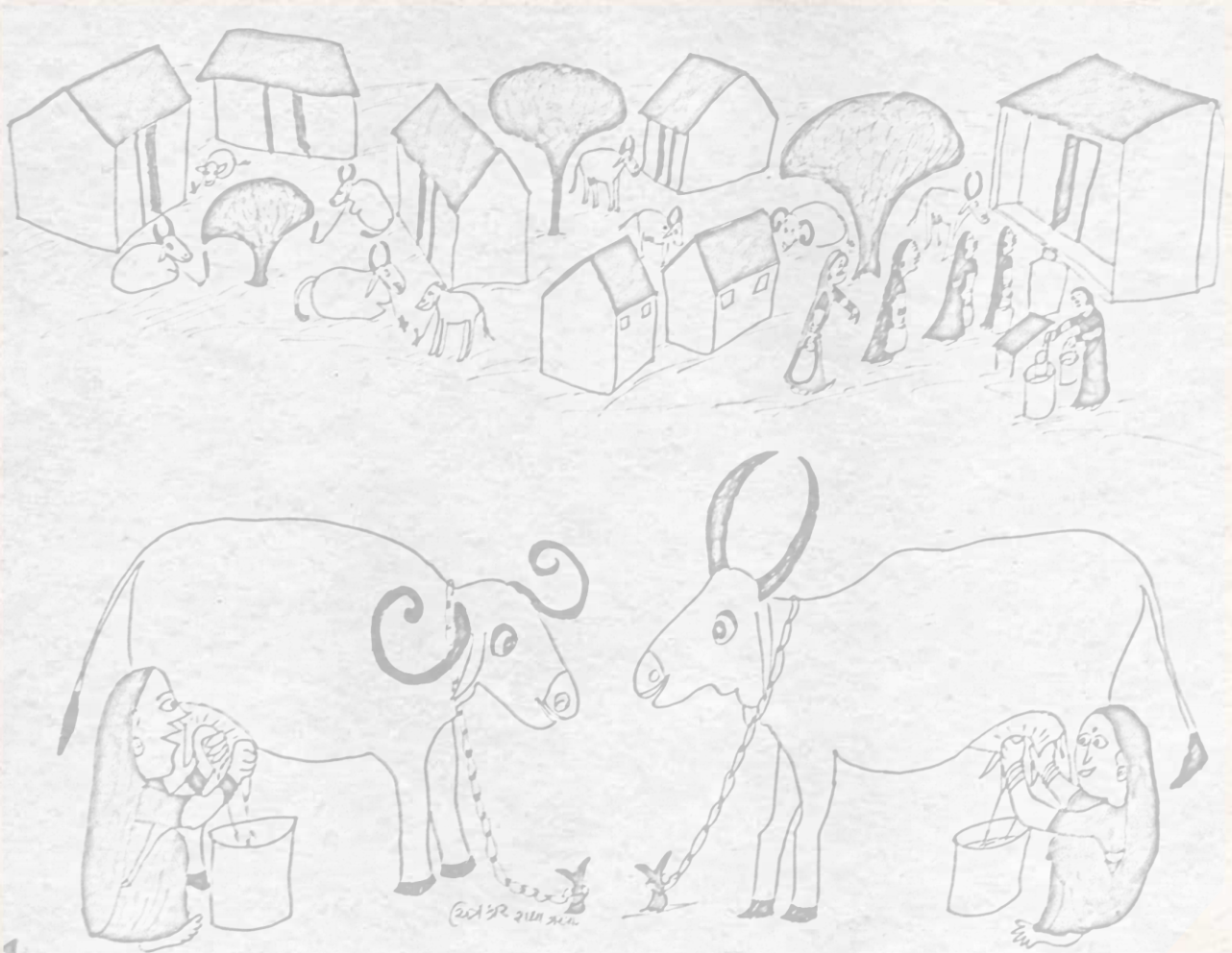
8. Help catalyze formulation and implementation of slum development schemes. Collaborate with agencies implementing SBM to access toilet and sanitation schemes. Help construction workers to obtain night-shelter facilities as is being attempted in several other cities.

9. Work towards improving the tenure conditions of the slum dwellers. As many of the households are living on encroached lands with many types of insecurities, KMVS and other CSOs may take up the issue with the relevant agencies like municipality and urban department to seek/facilitate regularization of these plots/houses. (Recently in major cities of Gujarat, the state government has brought out amendment to Urban Land Ceilings Act to facilitate regularization of such residential encroachments)



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Kutch Mahila Vikas Sangathan

36, Bankers Colony
'Aaiya Apartment' Street
Near gate No. 1
Opposite Jubilee Ground
Bhuj-Kutch. 370 001
Ph : (02832) 222124, 223311
kmvskutch@gmail.com
www.kmvs.org.in

