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Vulnerability of Women Engaged in Unorganized Sector:

A Study in a Suburban Area of North 24 Parganas District, West Bengal

We have a situation where, in the Third World, Millions of people toil under a broiling sun from morning till dusk for miserable rewards and premature death without even discovering the reasons why-----

Jan Tinbergen



Source: <http://www.demotix.com/news/1948057/brick-workers-face-migration-problems-india/all-media>

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Section----I

The Indian economy is characterized by the existence of a vast majority of informal or unorganized labour employment. National commission on Labour (1966-69) has defined unorganized labour as those who have not been able to organize themselves in pursuit of common objectives on account of constraints like casual nature of employment, ignorance and illiteracy, small and scattered size of establishments and position of power enjoyed by employers because of the nature of industry.

There are various definitions for the informal sector in India. According to the Central Statistical Organization, all incorporated enterprises and household industries (other than organized ones) which are not regulated by law and which do not maintain annual accounts or balance sheet constitute the unorganized sector. As per the Economic Survey 2007-08, 93% of India's workforce include the self employed and employed in unorganized sector.

The major Characteristics of Unorganized Labourers

1. The unorganized labour is overwhelming in terms of its number range and therefore they are omnipresent throughout India.
2. As the unorganized sector suffers from cycles of excessive seasonality of employment, majority of the unorganized workers does not have stable durable avenues of employment. Even those who appear to be visibly employed are not gainfully and substantially employed, indicating the existence of disguised unemployment.
3. The work place is scattered and fragmented.
4. There is no formal employer—employee relationship.
5. In rural areas, the unorganized labour force is highly stratified on caste and community considerations. In urban areas while such considerations are much less, it cannot be said that

it is altogether absent as the bulk of the unorganized workers in urban areas are basically migrant workers from rural areas.

6. Workers in the unorganized sector are usually subject to indebtedness and bondage as their meagre income cannot meet with their livelihood needs.
7. The unorganized workers are subject to exploitation significantly by the rest of the society. They receive poor working conditions especially wages much below that in the formal sector, even for closely comparable jobs, i.e., where labour productivity are no different. The work status is of inferior quality of work and inferior terms of employment, both remuneration and employment.
8. Primitive production technologies and feudal production relations are rampant in the unorganized sector, and they do not permit or encourage the workmen to imbibe and assimilate higher technologies and better production relations. Large scale ignorance and illiteracy and limited exposure to the outside world are also responsible for such poor absorption.
9. The unorganized workers do not receive sufficient attention from the trade unions.
10. Inadequate and ineffective labour laws and standards relating to the unorganized sector.

There are three dominant schools of thought about the informal economy. The dualist school, popularised by the ILO in the 1970s, considers informal sector as distinct and not related to the formal sector. According to this school of thought, informal economy provides income for the poor at the time of crisis. The structural school was popularised by Caroline Moser and Alejandro Portes in the late 1970s and 1980s. This school establishes a connection between the formal sector and the informal sector. Also informal sector increases the competitiveness among large firms by reducing labour and input costs. The Legalist School was popularised by Hernando De Soto in 1980s and 1990s. According to this school,

the informal sector consists of micro-entrepreneurs who choose to operate informally to avoid the costs, time and effort of formal registration.

The workers who come under informal economy can be broadly classified as,

Employer:

- A. Owners of informal enterprises.
- B. Owner operators of informal enterprises.

Self- Employed

- A. Own –account workers
- B. Heads of family business
- C. Unpaid family workers

Wage Workers

- A. Casual Workers without a Fixed Employer
- B. Domestic Workers
- C. Temporary and Part-Time Workers
- D. Unregistered Workers

(Source:- Carr & Chen,2002)

The Ministry of Labour, Government of India, has categorized the unorganized labour force under four groups in terms of Occupation, Nature of employment, especially distressed categories and Service categories.

1. *In terms of Occupation:*

Small and marginal farmers, landless agricultural labourers, share croppers, fishermen, those engaged in animal husbandry, beedi rolling, labelling and packing, building and construction workers, leather workers, weavers, artisans, salt workers, workers in brick kilns and stone quarries, workers in saw mills, oil mills etc come under this category.

2. *In terms of Nature of Employment:*

Attached agricultural labourers, migrant workers, contract and casual labourers come under this.

3. *In terms of Specially distressed categories:*

Toddy tappers, Scavengers, Carriers of head loads, Drivers of animal driven vehicles, Loaders and unloaders come under this category.

4. *In terms of Service Categories:*

Midwives, Domestic workers, Fishermen

In addition to these four categories, there exists a large section of unorganized labour force such as Cobblers, Handicraft artisans, Handloom weavers, Lady tailors, Physically handicapped self employed persons, Rikshaw pullers, Auto drivers, Sericulture workers, Carpenters, Tannery workers, Power loom workers and Urban poor. A large number of unorganized workers are home based and are engaged in occupations such as beedi rolling, agarbatti making, papad making, tailoring, embroidery work etc.

Indian society has got a significant role in the increasing number of women workers in the informal economy. Indian society is hierarchical with everyone ranked according to their caste, class, wealth and power. In addition to that, much of women's economic activities like working in farms, weaving and home based work etc are not accounted in the statistics. In addition to that, women are traditionally responsible for the daily household chores. As a result of the cultural and other

restrictions more and more women are involved in informal work than in the formal work, where the jobs are unskilled and low paying with little benefits (Dunlopard Velkoff,1999).

The life of informal sector workers, particularly women, is filled with hardships and difficulties due to various reasons, especially in a country like India where there is little social security for the informal sector workers.

The labouring women generally work in unorganized sector. They are outside the reach of Protective Labour Laws and Trade Union Organizations. They are not offered fair wages and decent terms of work. There are hardly any opportunities to improve their income because in this sector, females work generally as labourers in unskilled occupations, do traditional work as domestic servants. The process of globalization, export oriented industrialization and relocation of industries from the developed to developing countries also lead to increase in women workers in unorganized sector.

The prevalence of women workers in urban unorganized sector is significant in number. They are engaged in activities like domestic work, construction work, small trades like brick making, coir and basket weaving, household industries etc. In rural unorganized sector women are engaged in agricultural activities, animal husbandry, dairy, fisheries etc. Economic pressures compel households to take recourse to various survival strategies. The burden of adjustment process falls disproportionately on the shoulders of women. Women have been drawn into direct economic role as wage earners in factories, construction sites, homes and even in farms. They are employed as cheap substitute manual labour where the situation is pitted heavily against women workers and in favour of their employers (Kumar and Srivastava, 2002). They work in a situation which is sometimes not bearable but they are forced to do their job for the better life style. Unfortunately they are illiterate and unaware about social status and reluctant to protest against the misconduct or prevailing situation at the workplace (Saxena and Srivastava,2002).

Section II

In this background the present study is conducted among 50 women involved in unorganized sector. All of these women are the residents of Naihati, a suburban area, which is situated in North 24 Parganas District of West Bengal. Two types of women unorganized workers have been selected in the study: Domestic and Home-Based. Attempt has been made to understand the socio economic condition, nature of work, working conditions and difficulties of women labourers working as home based and domestic labour.

Objectives of the Study:

1. To find out the cause and nature of work along with the working conditions of these women.
2. To understand the difficulties and problems faced by informal sector women workers in their daily life.
3. To analyze the role of their family members in their hardship of life and their living condition.
4. To highlight the needs of these women.
5. To recognize the need to bring this population under an umbrella of guidance, care and support that can be provided by NGOs, and civil society.

Methodology

In any research an important aspect has been the way in which the units of enquiry or samples are chosen. Since it is not possible to enquire everyone, a sample of the population is taken. Of course, the purpose of sampling has always been to make inferences or statements about the population. There are two major types of sampling: probability and non probability sampling techniques. In this study a non probability sampling, with an intention to collect information, is followed. The type of non probability sampling, which is used, is purposive or judgmental sampling.

[Purposive Sampling---A sample composed of classes deliberately selected individually on the basis of certain variables so that they will be representative of the population from which they are drawn. The selection of a purposive sample assumes knowledge of the population characteristics of which the sample is to be representative.]

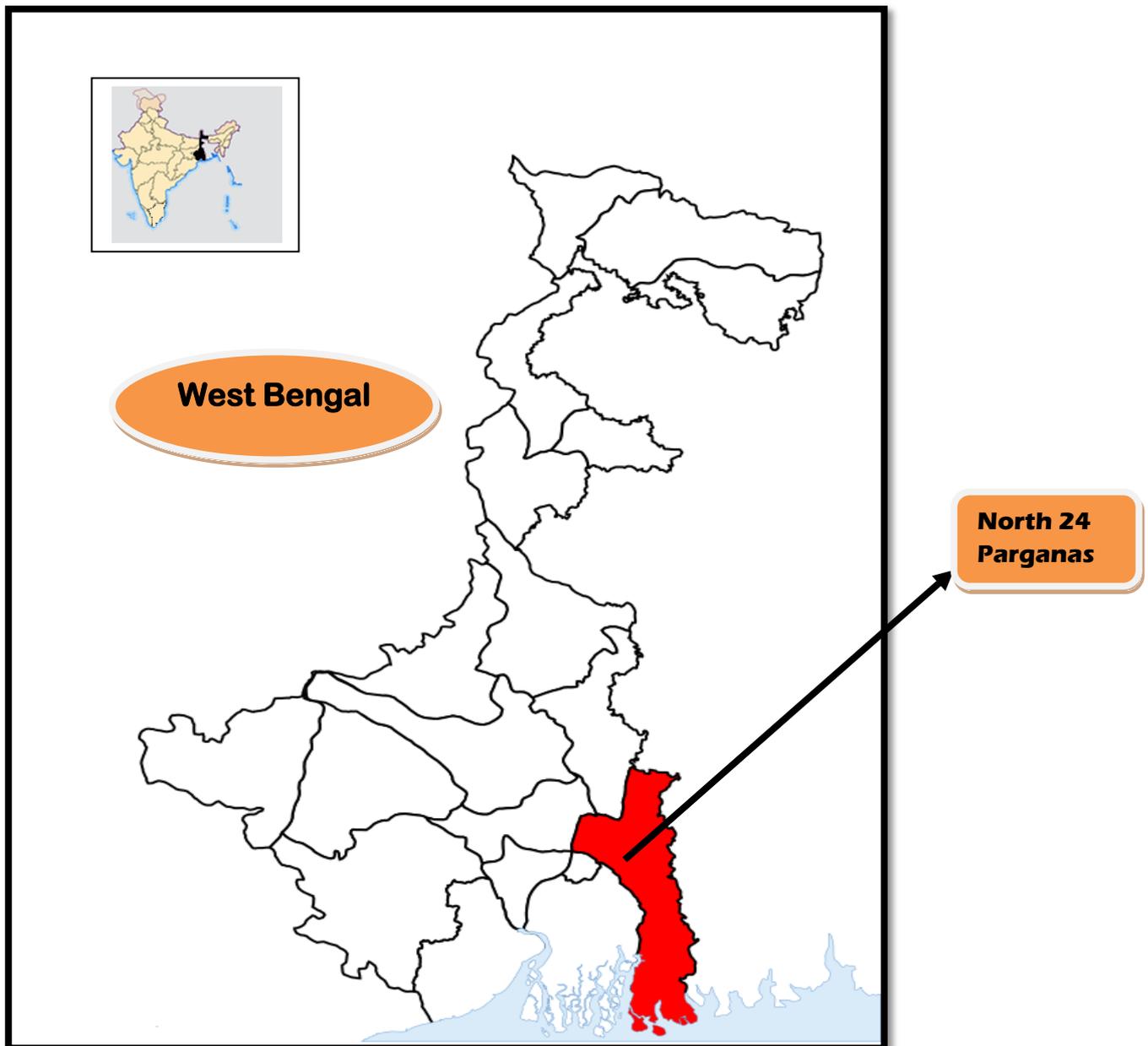
In the current study, an attempt is made to have an appropriate technique of data collection following a pilot study. A small number of respondents (10 women) were interviewed first. Having a familiarity with those women and evaluating the efficacy of the techniques used in that study, a primary interview schedule is prepared which again tested with some other respondents. Ultimately, it was decided to follow the interview technique for collecting information. In the final study, the interview schedule was prepared as semi- structured. One important thing needs to be mentioned in this regard is that women on whom pilot study had been conducted, were excluded from the main sample.

[Semi Structured Interview----Semi structured interviews are those where the interviewee finds enough scope to intervene. Most of the questions are kept open and that allows the respondents to express their open consents. It is not close-ended and requires the interviewers' capacity to transcribe lengthy statements of the respondents.]

I have conducted 50 interviews with women at their work places and their homes at Naihati, North 24 Parganas. Data are collected from January 2015 to March 2015. Apart from this, secondary research and theoretical writings are also consulted for this paper. I hope the data collected in the study, may offer certain light in the direction as desired.

Section III

Naihati is a town and an important railway junction station on the Indian Railways network, in the district of North 24 Parganas, West Bengal, India (<http://www.esic.nic.in/hospitals.php>). The district of North 24-Parganas with its administrative headquarters at Barasat comprises five Sub-divisions viz. Barasat, Barrackpore, Bongaon, Bashirhat and Bidhannagar. The district is bounded by Nadia district in the north, South 24-Parganas in the south, Bangladesh in the east and keeps the Hooghly district, the river Hooghly and Kolkata at the west. The district of North 24-Parganas has an international border with Bangladesh in the east spreading for about 230 km. The existing industries of the district are engineering industry, plastic based industry and jute industries. In addition with these industries, Food Products, Beverages, Tobacco, Cotton textiles, Wool, Silk & Synthetic Fibre Textiles, Hosiery & Garments, Wood Products, Leather Products, Rubber & Plastic products, Chemical products, Basic Metal Industries, Electrical Machinery, Jute Diversified items, Transport Equipments etc. are also there.²



Source: https://en.wikipedia.org/wiki/North_24_Parganas_district

Naihati is under Barrackpore sub division. Historically the Barrackpore Subdivision was one of the famous subdivisions not only in the state but also in India with a large numbers of Jute, Engineering, Textile, Paper, Chemicals, Aluminium, Enamel, Ordnance factories etc. A special feature of the Jute industry in pre-independence days was that although the mills were in the hands of British entrepreneurs and management, raw jute and the manufactured articles were under control of the Indian Businessmen. Another noteworthy feature of jute industry was that all the mills were

clustered on the banks of the Hooghly in Barrackpore / Naihati region.³ The Jute Mills drew in a large labour force from the neighbouring states of Bihar and Odisha, as well as eastern Uttar Pradesh, quite often forming an overwhelming majority of the population in the area, living in shanty towns and bustees (slum) dotting the mill area.

Naihati municipality is one of the oldest in the whole country and was established in 1869. It is the birthplace of Bankim Chandra Chattopadhyay, the author of India's national song Vande Mataram.

As of 2011 India census, Naihati has a population of 221,762. Males constitute 50.87% of the population and females 49.13%. Naihati has an average literacy rate of 89.79%, higher than the national average of 75.06%: male literacy is 93.16%, and female literacy is 86.31%. Here, 7.8% of the population is under 6 years of age and population density⁴ is 18,641/km (rank 50th city in the World).



Source: http://www.wbagrimarketingboard.gov.in/picture/north24-parganas_road.jpg

The women workers included in the study are residents of Naihati for a long period of time. They have a marginal socio economic condition though majority of them belongs to the unreserved caste category. Only 4 of them are OBC and there are 4 Scheduled Caste women. 54% (27) cannot complete their school education because of the economic condition of their family. They read up to class VIII (30%) or below that (24%). Most of the families struggle a lot to earn their livelihood. As a result, they give very less importance to the education of children especially girls. The number of illiterate is few (8%) and 38 % women have completed school final and above. So except a few majorities of them are not deprived of their minimum qualification. The origin of 9 women is Bihar. But they have migrated long ago with their parents who came here in search of work in jute mills and settled in the industrial belt of Naihati. Others are all Bengali. They belong to the age group

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between 25-45 (98%). Majority of women are married (29). 8 separated, 6 widow and 7 unmarried women are also included in the study.

According to their work these women are grouped in two categories-----

- ✓ Domestic workers
- ✓ Home-based workers.

Table No1:

Categories of Women workers

Types of Worker	Frequency	Total	Percentage
Domestic Workers ↓			
Housemaids	12	21	42%
Aya	9		
Home-Based Workers	29	29	58%
Total	50	50	100%

Source: Data Collected During Field Work

- There are two kinds of domestic workers-----
- ✓ 12 are Housemaids that is they are involved in domestic chores in the houses of others.
- ✓ 9 are engaged for caring patients and old people or look after children. They are called “Aya” in the local Bengali language.

- Home Based Workers----This type of work includes tailoring, making soft toys, packet different things, tearing robbers, designing rakhi, making plastic garlands etc.

Almost every one begins to work due to financial crisis. None of them has any specialised education / training other than general education. The table below (Table No.2) indicates that they never thought to work outside home. The economic condition of families leads them to think of earning a bit more money by taking part in working.

Table No2:

Cause of Work

Marital Status	Type Cause of Work	Domestic Work		Home based	Frequency	Total
		Housemaids	Aya			
Married	Unemployed Husband	1	1	4	6	29
	Low Income of Husband	3	4	16	23	
Widow	Death of Husband	6	0	0	6	6
Separated	Separation from Husband	1	2	5	8	8
Unmarried	Low Income of parents	0	0	3	3	7

	Starvation/ To Continue livelihood	1	2	1	4	
TOTAL		12	9	29	50	50

Source: Data Collected During Field Work

“Why do you work?” The obvious answers of this question are those shown in the table no.2. None of them says that they begin to work because of their likeness or because they want to do something for being independent or to have their own identity. So only when their family members or more clearly male members fail to maintain the total expenditure women enter in the field. In case of unmarried women 4 women are above 40. They loss their parents and now living alone or with some of the family members/relatives who are not interested to take any responsibility of them. Because of their age marriage is not possible. So to be alive they are working. The other 3 who are helping parents are not sure whether or not they will be able to work after marriage. It does not depend upon them. They have to obey their husbands or in laws in future. So working of women is not a choice by their own. The dismal situation and the need / failure of other make them to work. As their working is nothing but a compulsion of situation so their selection of work is.

Table No3:

Cause of Selecting the Particular Work

Cause of Selecting Work	Type of Work			Total	Percentage
	Domestic Work		Home-Based Work		
	Housemaids	Aya			

Lack of skill	12	4	0	16	32
For more money	0	5	0	5	10
Know the work	0	0	6	6	12
Home based	0	0	12	12	24
No other opportunity	0	0	11	11	22
Total	12	9	29	50	100

Source: Data Collected During Field Work

According to the definition of ILO, “a domestic worker is the one whose main responsibilities include or involve house-keeping, laundry, ironing, cooking, dish-washing, food-preparation or food service, regardless of whether or not that person also acts as a garden worker.” They are economically marginalised and the most vulnerable section of the society.

Singh, (2002) conducted a study on domestic workers of Ranchi District. She concluded that lack of awareness and basic education lead to exploitation. The system of recruitment was faulty and age of recruitment often violated human rights. Wages were too low and workers did not enjoy any kind of medical benefit. Their hours of work were very long and were not spread out evenly. There were no holidays or leave sanctioned or approved by their employers. They lacked work proficiency and did not possess formal training. She further reported that basic poverty lead to poor bargaining capacity. The workers did not possess knowledge of alternate sources of income generation. Fatalism and superstition were all pervasive. She found that in most cases the number of dependents on the earning members was too large, this lowered the standard of living and at times lead to indebtedness.

In this study the nature of work and payment varies according to the category of domestic workers. The 12 housemaids are getting salary from their employers. Their income ranges from Rs.1000/- to Rs.4500/-. Women who are getting Rs. 3000/- and more have to do all the household work in their workplace. They do cook, dust, cleanse and wash clothes and other menial jobs. Their working hours range from 7 to 12 hours mainly and generally they work in a single household. Those who earn below Rs 3000/- , are assigned to a specific job like cooking or cleanse or dust and other. Some of them work in 2/3 houses and do some home based work also to maintain livelihood. Though they are not very highly paid but they receive some benefits from their employers who are kind enough to provide them two times food, some cloth throughout the year and help them with monetary support in emergency as far possible for them.

The “Ayas” are paid on daily basis that is no work no pay. Their rates at present is Rs 180/- or Rs. 160/- per day. Their duty hours are normally 12 hours. Those who work below that do not get the full payment. Occupational hazards are greater to them than others depending on the nature of patient. They are recruited from “Aya Centres” mainly. Those centres take away Rs.15/- per day from those who receives Rs. 180/- and Rs.10/- is snatched from those who income Rs. 160/- daily.

Home- Based Workers

Earning of home based workers mainly depends upon their energy and time. Apparently they are free to choose how much time they devote for earning. But in reality there is no choice. Women are tearing robbers, making packets, garlands throughout the day to meet the basic needs of their life. Though the home based workers are not bound by any working time but they are extremely low paid. In the locality tearing robber is the most common at present. Most of the home based workers are involved in it. Tearing 1 kg of robber is awarded Rs.10/-. Many families take the hazard of 5 kg robber per day. Other home based works are almost in the same condition. Packing of 144 Rakhi

brings Rs. 15/-. Excessive work load with low earning looms large on the health of home based workers.

There are 50% women who have to work more than 8 hours a day for some earning. The worst condition is of those who have to give more than 12 hours only for external work.

Table No4:

Working Hours

Working hours	Type of Work			Total	Percentage
	Domestic Work		Home-Based work		
	<i>Housemaids</i>	<i>Aya</i>			
7-8 hours	8	3	14	25	50%
9-12 hours	3	0	12	15	30%
Above 12 hours	1	6	3	10	20%
Total	12	9	29	50	100%

Source: Data Collected During Field Work

In most cases the work place of these women is within 2 km of their home. Sometimes they are not allowed to go beyond a certain distance and sometimes because of their domestic burden, some has also take the decision to work near their residence or opt for the home based work. This factor plays an important role in selection of their job. Only the “Ayas” (18%) travel to distant places as they are directed by the “Aya centres” and they are in a poor condition. Their children are highly neglected. They have to stay 12 hours in their workplace. In addition with that, travel time and their own

domestic works make them to work for 18 /19 hours every day. They mainly opt for night duties so that there would not be any problem in their homes. Sometimes they take rest while travelling in local trains or when they get time or scope.

The picture is not very different for others who have no relief from domestic works of their own house. Most of them have to cook, look after children and other members of the family with external work. 41 women have to bear the total responsibility of their home alone. Either there is none to help them or their husbands are tired enough to do any household work. They are trying to meet the demand of their employers as well as their family members and always work against time. Expect 2/3 unmarried women all most all (92%) have to work for 12 hours or even more in a day including both internal and external work.

Income of maximum women lies within Rs. 3000/- per month. Their income ranges between Rs.1000- Rs.4500/-. But in no case it exceeds 4500/-.

Table No5:

Income of Respondents

Income	Domestic Workers		Home-Based Workers	Total	Percentage
	Housemaids	Aya			
Up to 1000	5	1	6	12	24%
1000-3000	5	1	16	22	44%
3001-4500	2	7	7	16	32%
Total	12	9	29	50	100%

Source: Data Collected During Field Work

Whatever they earn is spending on to meet up the basic needs of family. A few women can spend the money on themselves as in some cases they are single and in other cases their husbands' incomes are not able to meet up their expenditure after fulfilling other family responsibilities.

Mothers (41 women have children) recklessly spend the money for their children's education without any specific view. They think that only education can remove their financial crisis. But it is important to fix the limit within capacity. There must be a definite planning which is feasible and practical. They are not interested in Government Primary school and have more faith in Private school which needs more money. After primary level there is no option for them other than government aided schools. But here their earning goes to the private tutors of children. According to the existing government policy yearly some funds are awarded to SC/ST and OBC (BPL) students. General caste can only avail the facility of "Kanyashree" (Rs.500/- yearly) but it is again restricted to girl child only. Moreover the amount they receive cannot even fulfil the monthly salary of private tutors. Some women already experience that their children are not interested in education and left it after VIII standard. But what should they do next? They do not have any clear view that what will their children do after completion of the basic education (Madhyamik/ Higher secondary). There is a double burden on women who have girl child. They are making ornaments for their daughters thinking of their marriage.

So there is little scope for the women to save money after maintaining livelihood. 58% respondents have bank accounts. But rarely they make transactions and there is very small amount of money in their accounts. The rest 42% do not have any knowledge about banking facility. Most of them are unaware of small savings schemes. The complex procedure of banking system keeps many of them away from banks also. Because of their small income they frequently take loan from local money lenders in a high rate of interest to make both ends meet.

50% women are never satisfied with their work. One important reason of it is the fact that their earning is not equal to their labour and they feel that they are involved in a kind of degraded work. But the rest 50% are endowed with the thought that they are contributing to their family and somehow it gives them a feeling of satisfaction amidst the hardship of life. Holiday is something that is never experienced by them. Ayas have to stop work for some days when they become sick after rigorous work of 2/3 months.

Home based workers are exploited most. They take their work from someone and do it in home. They have to work hard for a little income. They are not in a position to demand more money as there is no shortage of worker who are doing the same work without any complain. Tearing 5 kg robber or packing more than 400 Rakhi in a day along with all the domestic chores is quite difficult for them. Domestic workers are in a little better condition than home based workers. As they are becoming indispensable part of many middle class and upper class families (to look after children, old and sick persons and for other types of domestic chores) they can at least put their demands before the employers. Interestingly it is found that housemaids in spite of their hardship and toil do not feel so insecure like ayas and home based workers.

These women's involvement in work is not a choice but an absence of choice based on lack of skill, opportunity, domestic burden and restriction/dominance of family. They are left with very limited scope to find better job and shift from one work to another. So sometimes they have to carry their work with a lot of difficulty, low wage and dislike.

The daily drudgery of these women is an unending obligation to them. They take care of their family all on themselves without expecting or seeking any aid or assistance from anyone. They are fated to do their work, and not to look before or after and pine for what was not. 48% women have no family members who can support them financially even in emergency. They are actually the only earning member of family.

Table No6:

Financial Support from Family

Other Earning Member	Marital status				Total	Percentage
	Married	Separated	Widow	Unmarried		
<i>None</i>	7	7	6	4	24	48
<i>Mother/ Father</i>	0	1	0	3	4	8
<i>Husband</i>	22	0	0	0	22	44
<i>Other</i>	0	0	0	0	0	0
Total	29	8	6	7	50	100

Source: Data Collected During Field Work

Women (48%) who have no other earning member in the family are in the most pathetic condition. Though it is seen that most of the married women are not the only earner but the income of their husbands is meagre and sometimes irregular especially who are working in jute mills. Naihati is a jute mill area. The unemployment and inadequacy of income in the area is the result of this sick industry to a large extent. The name of the mills including jute and other things in Naihati are----

- Nadia Jute Mill
- Gauripur Jute Mill
- Hukum Chand Jute Mill
- Naihati Jute Mill
- Indian Paper Pulp

- Jenson & Nicholson

At present only two mills are running works (Hukum Chand Jute Mill & Naihati Jute Mill) on an irregular basis. Many workers have lost their job. Labours who are working do not receive work regularly. As a result on the one hand husbands of 13 women don't have a fixed income and on the other hand 6 women have unemployed husbands who were once worked in the jute mills in surrounding area (shown in the table no.7). So not functioning and irregular functioning of mills tolls a lot on many lives.

Table No7:

Occupation of Husbands

Occupation of Husbands	Women				Total
	Married	Separated	Widow	Unmarried	
Unemployed	6	0	0	0	6
Jute Mill Worker	13	0	0	0	13
Daily Labour	3	2	1	0	6
Business	4	4	3	0	11
Private Firm	2	1	0	0	3
Migrant Labour	1	0	0	0	1
Organized Sector	0	1	0	0	1
Don't Know	0	0	2	0	2
Not Applicable	0	0	0	7	7
Total	29	8	6	7	50

Source: Data Collected During Field Work

The family life of women and their problems vary according to their marital status. Women who have the experience of marriage (Married, Separated, Widow) consider that defective marriage is the main problem of their life. On the other hand the 4 unmarried women of the age 42/ 43 feel that they are more insecure as they are single. The rest 3(unmarried) have quite unpleasant time as their marriage negotiation is going on.

“We can’t make our skin colour. But people demand more money because of our complexion”-----
-----reaction by a Respondent.

Financial crisis is the experience of their daily life. Besides that there are a lot of problems that are faced by them. These are -----

- ✓ Too much work load with long working hours.
- ✓ Weak health and insufficient diet.
- ✓ Fear of losing job.
- ✓ Take care of children.
- ✓ Satisfy the family members especially in laws.
- ✓ Tension regarding future of self and children.
- ✓ Tension regarding daughters’ marriage.
- ✓ A feeling of insecurity and loneliness.
- ✓ Repayment of debt.
- ✓ Changing home every two years (in cases of those who are in rental house) etc.

42% women are the victim of domestic violence in this study. Because of their ignorance and poor economic condition they cannot take any legal step like 498A & Domestic Violence. The poor

condition of natal family and their marginal social position keep them away to seek help from anyone. Those who approached police /local leaders (a few) are refused/ ignored.

Table No8:

Domestic Violence and Women

Domestic Violence	Marital Status of Women				Total	Percentage
	Married	Separated	Widow	Unmarried		
For a certain period	5	8	4	1	18	36
Frequently	3	0	0	0	3	6
Never	21	0	2	6	29	58
Total	29	8	6	7	50	100

Source: Data Collected During Field Work

There is no option other than to put up with this situation. In case of married women they can't protest against their exploitation mainly because there is none to support them. 8 married women (among 29) have to face domestic violence from their husbands, in-laws and in some cases from both of them. "For a certain period" indicates that though once they have to go through violence but their victimization stopped after a certain period. There is a married woman who has no escape from mental torture even in her natal family.

"When I was in class XI every day after returning from school I had to sit before a group of people who came to see me. My father was not interested to continue my education. I became really depressed at this situation. I escaped from home with my home tutor who seemed to me better than those people. After marriage my mother in law became extremely angry with me as I was not so beautiful. She stopped my education. However I managed to appear in H.S. Examination and qualified with first division but I was not

allowed to go to a college. Now I'm a home based worker mainly doing tailoring as my husband's income is not sufficient to bring up my children."

All the separated women (8) are forced to leave their husbands with or without children because of unbearable torture. Their main problem at present is to attend court as their divorce case is going on. They live in their fathers'/ relatives' house. Some of them fear that any time they can be driven out of home. In this study it is found that only 1 woman's husband is involved in organized sector. Now she is separated. The torture she faced from her husband and in laws is unthinkable.

"I'm a home based worker, making soft toys and living with my sick mother and 10yrs old son. I lost my father when I was in class VIII. After completion of graduation some of my relatives arranged my marriage. My husband was a central government employee who lived in Delhi near Gurgaon with his family. We were demanded Rs. 50,000/- for that marriage. I was not allowed to go outside the house and was abused as a housemaid by my in-laws and husband. I had to clean the three storied building alone and all other works of the house. Beating and abusive language were the common matter of everyday. No care and rest were provided to me after my delivery. I became extremely weak and the symptom of Hernia began to start. Then with the help of my sister- in- law's husband I escaped. I had no idea about the 498A so I could not apply it. My divorce case is going on for 5 years."

In case of widows premature death of their husbands put them in difficult situation. 2 widows are forced by in laws to leave home after their husbands' death.

Tension regarding work and job insecurity is natural phenomena of our age. But women are not even relaxed in their family. Some women admit that they feel better in their work place than in their family. I give here three case studies to make the situation clear.

"My husband died leaving t me in utter suffering with my ten years old daughter. He was a businessman who sold some snacks in schools. His income was not very low but all our savings were spent in his treatment. He became paralysed. Most probably he had been suffering from Parkinson disease. Finding no other option I began to work as a housemaid. My daughter is now reading in a college. The total expenditure of her

education up to class XII is carried out by the members of that family where I have been working for last 12 years. I don't like to look back in those days that were full of uncertainty and sadness. I'm an illiterate. I get a widow allowance that I spend to make ornaments for my daughter. The house where we live is in the name of my mother in law. Every day I have to quarrel with the members of the family as they try to kick me out. I feel better in my work place than in home. Now a good amount of money is needed to establish my right on this property where I'm living for last 24 years."

The next case is of Tania Saha, a separated woman of 35 who lives in her uncle's house (cousin brother of her mother) with her 10years old daughter and works as a housemaid. She lost her father in childhood and her mother is not in a situation to give her shelter. She got married at the age of 18. For 12 years she had to live with a man who tortured her physically and mentally without any specific reason. He never demanded money or any other thing. But whenever anybody praised Tania he became violent and began to beat her ruthlessly. Many a time she had to get admission in hospitals as the injuries were so serious. Ultimately she could escape the hell leaving her son behind with the help of this family where she is living now. Her uncle and his family are not in a good situation also. They belong to below poverty line. Moreover her cousin brother does not like Tania. She has to share room with other members of the family and she becomes horrified to think about the day when her 75 years old uncle will not be in this world.

And the last case is of Sumana, a married woman who is a home based worker. Her husband is a jute mill worker and cannot get work for all the days in a month. "I live in a rented house where I have to cook and sleep in a small room. My husband gives a little amount of money that is not sufficient either for me or for my 2 years old son. But I have to do all his work e.g., cook food for him, clean his clothes etc. I have to manage almost all the expenses of my home including the house rent by packing Rakhi and making Chowmein packets. Sometimes he also beats me and I'm the victim of forced sex. I have lost my parents and my brother is not willing to support me. There is no option other than to put up with all these. I keep quiet when he beats me so that our personal matter does not become public."

What is missing in the life of these women is the sense of security and emotional attachment with the family. They do not find anyone who can stand beside them in the moment of crisis. Even in some cases (especially

home based workers) there is none with whom they can share their feelings. They are in a sense helpless and feel the absence of belongingness.

This life of prolonged drudgery, from the very early morning to the late night without any emotional support from family reminds me of Mrs. Thurlow, the tragic character in H.E. Bates short story, "The Ox".

Notes:

1. See <https://en.wikipedia.org/wiki/Naihati>
2. See <http://www.msmtfc.in/north-24-parganas>
3. See http://www.barrackpore.gov.in/HTM/SDO_Industrial_Profile.htm
4. See <http://www.census2011.co.in/data/village/319282-naihati-west-bengal.html>

Section IV

These women are quiet, passive and rather tolerant. They look upon their hardship and struggle as the very essence of their existence. They know only how to toil, earnestly and continuously without any question, complaint, or relaxation. They have no pleasure or liking of their own. Moreover family and personal living situation add a lot to their sufferings. Though it is not possible to eradicate all their problems but we can reduce their vulnerability and exploitation to a certain extent. What is important for that is to assess their need at first and it is worthwhile to list the major security needs of the unorganized sector women. These are:

1. Food Security: Food security is considered as an important component of social security.

The Public Distribution System (PDS) implemented in Indian States stand as a model attempt in this direction. India retained public distribution of food grains as a deliberate social policy, when it embarked on the path of planned economic development in 1951. The

main objective of the programme is to provide food grains, fuel for cooking and other essential items to vulnerable sections of society at reasonable (subsidised) prices. Public Distribution System, from mere rationing, has evolved into the National Food Security System. The major requirements to avail the benefits of this scheme are to have a Below Poverty Line (BPL) ration card.

In this study there are 52% BPL among these women. Being BPL they are entitled to some facility regarding ration (like rice in Rs.2/- per kg). But many times they do not get it. The rice of Rs. 2/- is sold at a price of Rs.8/-(assigned for APL) by the shopkeeper. Also, very often women are cheated by the shopkeepers by giving them food grains and fuel for cooking lesser than the allotted quota or by giving them nothing.

Below poverty line cards are being issued to such families which have the income of less than Rs. 432.9 per capita per month. Applicants are required to apply on the prescribed application form, giving therein, the detail of the family members. Two passport size group family photographs and an affidavit duly specified are required to be submitted along with the application form, duly attested by the Area Councillor in case of urban and Village Sarpanch in case of rural areas. The old A.P.L. card of such families is cancelled so that the same can not be miss-utilised. A yellow coloured ration card is issued to the eligible beneficiaries. The applicant should not be in possession of a coloured television, refrigerator and scooter etc. The 48 % APL ration card holders lament that all of them are not in a position to be APL but they are deprived of this opportunity.

In addition with that what is important to mention here is that it is not just 'food', but the nutrition is important. The weaker sections of the community and the unorganized workers are not conscious about the nutrient intake. Especially the mothers sacrifice all the nutrient food for sake of their children. Lack of nutrient leads to poor health and sickness, poor performance and shorter life.

2. **Housing Security:** Housing is one of the basic needs of every individual and family. None of the respondents is slum dweller in this study. 38% women live in rented house. Rent of their houses vary from Rs. 500/- to Rs.700 /-. Though the rest 62% are relieved enough for not paying house rent but all of them are not satisfied about and secured in their residence. They are living in the house of their father, in laws, husbands and relatives. Along with widows and separated some married women are in the most vulnerable condition. They are in a word living upon the mercy of other. The main problem of these women is that they always have to satisfy others to keep secure their shelter. Married women are living with husbands, children and in laws. Separated are with their parents, children or other relatives. In case of widows 4 are allowed to live with in-laws but others are not. 3 unmarried women are with their parents and the 4 are living alone. There are only two women found in the study who have their own house. Ironically one of them is frequently forced to leave the house, by her sister and brother in law whom she once allowed to live with her.

“I’m a house maid of 43 years with a monthly income of Rs.1000/-. I work in 3 houses. I can’t get married because of my father’s poverty. The house where I’m living is my own. Some years before I allowed my sister to live here and she came here with her family. Now they do not allow me to sleep in my room. Throughout the day I work in different places and at night I sleep in the “Veranda” outside the room. There is no fan. I have to pay electric bill but can not avail the facility which is enjoyed by my sister. As I am alone and they are five so I can’t protest strongly against their torture. Even my niece beats me badly. Sometimes my income is also taken away. I have no scope to cook in home. I am lucky enough to have the extra mid day meals of “Anganwadi” school in the locality. But in the time of school vacation it becomes really difficult for me to manage meal. I complain many times to the Police and the local leaders against my sister but nobody cares for me. I don’t know what will happen when I cannot work.”

- It is important to mention here that one of the most important features of the Domestic Violence Act 2005, is the woman's right to secure housing. The Act provides for the woman's right to reside in the matrimonial or shared household, whether or not she has any title or rights in the household. But due to lack of consciousness women cannot establish their right in the household where they are living.



[74% respondents live under the roof of Tally.]

Source: Picture taken during field work

3. Health security with Care and Support: Health security can be described as ensuring low exposure to risk and providing access to health care services along with the ability to pay

for medical care and medicine. Such health security should be made available to all citizens. Many times they do not treat for common illness which may result in major problem. Similarly the cost and burden of treatments are ever increasing and leading to difficulty for the poor and weaker section of society.

¹The promulgation of Employees' State Insurance Act, 1948(ESI Act), by the Parliament was the first major legislation on social Security for workers in independent India. It was a time when the industry was still in a nascent stage and the country was heavily dependent on an assortment of imported goods from the developed or fast developing countries. The deployment of manpower in manufacturing processes was limited to a few selected industries such as jute, textile, chemicals etc. The ESI Act 1948 encompasses certain health related eventualities that the workers are generally exposed to; such as sickness, maternity, temporary or permanent disablement, occupational disease or death due to employment injury, resulting in loss of wages or earning capacity-total or partial.

Accordingly the workers of jute mills are entitled to free treatment along with their family members (parents, wife and children). 19 women (wives of jute mill workers) are therefore covered by this facility in this study. They have the opportunity of free treatment in ESI Hospital.

Apart from the above, a few (4women) are in possession of RSBY² card. Health Insurance scheme namely, 'Rashtriya Swasthya Bima Yojana' (RSBY) for BPL families (a unit of five) in unorganized sector was formally launched on October 1, 2007. The scheme was operational from April 1, 2008 and benefit under the scheme started accruing to the beneficiaries. The benefits under the scheme include:

- A. Smart card based cashless health insurance cover of Rs.30000 to a BPL family of five.
- B. All pre existing diseases to be covered.
- C. Hospitalization expenses, taking care of the most of the illness.
- D. Transportation cost of Rs. 100 per visit with an overall limit of rs.1000/- per annum.

But even after being listed in BPL category women are not in the possession of this card in most cases. Most of the separated, widow and unmarried respondents are not under any health scheme. Some are also not aware of this facility. The health problem of respondents is related mainly to their lifestyle.

Table No9:

Health Problems of the Respondents

	Marital Status	Domestic Worker		Home-Based Worker	Total	
		Housemaids	Aya			
Gastritis	Married	4	5	2	11	18
	Separated	0	2	1	3	
	Widow	4	0	0	4	
	Unmarried	0	0	0	0	
Underweight and Weakness	Married	0	0	4	4	9
	Separated	1	0	0	1	
	Widow	2	0	0	2	
	Unmarried	0	2	0	2	
Operational Problem	Married	0	0	1	1	4
	Separated	0	0	3	3	
	Widow	0	0	0	0	
	Unmarried	0	0	0	0	
Multiple	Married	0	0	5	5	7
	Separated	0	0	1	1	
	Widow	0	0	0	0	
	Unmarried	1	0	0	1	
None	Married	0	0	8	8	12
	Separated	0	0	0	0	
	Widow	0	0	0	0	
	Unmarried	0	0	4	4	
		12	9	29	50	

Source: Data Collected from field [Multiple=Weakness+ Underweight+ Joint pain etc]

Sabita is a housemaid who is suffering from Gallbladder Stone for two years. She lives with her two daughters in a rented house. Her husband is a migrant labour. As there is none to take care of her in post operational phase she cannot opt for operation. Whenever she feels pain she goes to some Homeopathy doctor who can give her relief from pain temporarily. The other 3 women who are also suffering from operational problems [Hernia, Gallstones], become the victim of same situation. Women are always the care giver and not entitled to receive care for themselves.

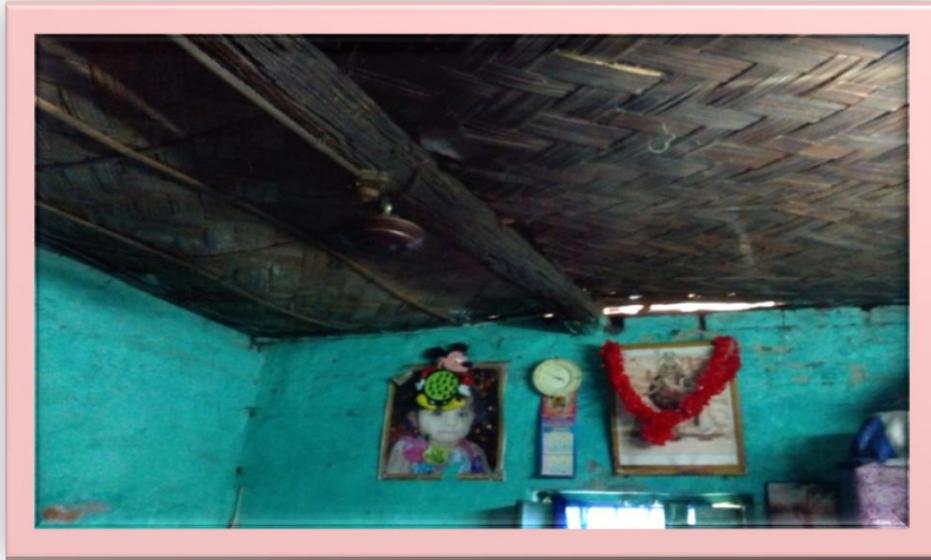
4. Job Security: Job security is the probability that an individual will keep his or her job; a job with a high level of job security is such that a person with the job would have a small chance of becoming unemployed, and it is not in the fate of these women workers. Income on daily basis makes workers more insecure. They cannot demand holidays in fear of losing wage. In case of ayas frequent changing of workplace is strenuous for them as they do not get good conduct from all families. Fear of sexual harassment hinders housemaids to shift to unknown houses even if they are offered with better salary.
5. Old Age Security; The workers of the unorganized sector face the problem of insecurity when they reach to the life stage of aged and cannot work for themselves. The question of dependency is a major threat to the old age unorganized workers. The women are really worried and laments that they can earn as long as they can work. There is no savings, no health policy, no future planning. If they can't work they have no option other than starving in most cases. They are working from dawn to dusk without a decent present and a secure future.

6. Emotional Security³: The women in this study are suffering emotional insecurity in their day to day life. Most of them are always under threat of being driven out of home, of being unable to work and lack of support at the time of crisis.

Emotional security is a rather nebulous concept that includes how we feel about our self, how good we feel in relationships with other people who are important to us (e.g. family), and how confident we are that things will turn out well for us. Emotional insecurity arises because we fear that the other will withdraw his/her love, support etc. The moment we feel/sense some withdrawal in the other, we blame the other for it. But at the same time we become incapable of even openly blaming or fighting with the other person for fear it might drive him/her further away from us.

The above mentioned security needs are something that an individual deserves to have a decent standard of living which is somehow missed in the life of these women but on the other hand being the residents of a sub urban area these women are enjoying some facilities of modern life.

- Electricity is available to all of them. Those who live in rented house have to pay extra charges for that.
- Municipality tap water is running to the house of 36 respondents. Other 14 women collect water from road but it is very near to their home. In Naihati you can find road tap in every 2 minutes walking distance.
- 45 women use mobile phones.
- 24 women use gas for cooking. Though kerosene is available in cheaper rate from ration shop but there is no such facility in cases of those who use gas.
- 32 women have televisions (black & white) and 8 are lucky enough to possess refrigerator where as 46 women live under a roof that is made up of tally (74%) or tin (18%).



Source: Picture taken during field work

Keeping of mobile phones, use of gas and enjoying TV indicate neither prosperity nor a better standard of living. It only increases the cost of living within the meagre income. On the one hand housemaids manage their breakfast; lunch and dinner from the employers' house on the other hand they are using mobiles which have become a part and parcel of their life. In their daily life and duties they have become the beast of burden. A sense of fatigue and frustration seemed to overwhelm them.



Source: Picture taken during field work

Notes

1. See <http://www.esic.nic.in/hospitals.php>
2. See <http://www.rsby.gov.in>
3. See <http://www.drkavitasharma.org/pdf/Emotional%20Security.pdf>

Section V

This sordid tale and living condition are not only of these 50 women who are covered by this study. There are thousands of informal sector women, residing in the sub urban areas of Naihati, Kakinara, Barrackpore and nearby places, are in the same condition. The hardships of the urban unorganized sector female workers are going on to increase. They needs some social security which is almost absent at present. There is the need to take certain initiatives by the State, local bodies and NGO to stop the marginalization and victimization of these women.

- It is important to create awareness among the women workers on several aspects of life.
 - They must be aware of their right in the household where they are living for years. There is no need to tolerate exploitation in fear of leaving home. Moreover it is important to make them familiar with the existing law of the land.
 - They should be made aware of the small savings scheme, life insurance schemes banking procedure, savings for old age and health policies that they can avail.
- The local governing body cannot escape from its duty to look after the well being of women in his/her locality. Who are in real need of BPL card, what is going on in the ration shops, etc must be taken care of.

In case of domestic violence many women express their grief that police and local authority do not pay heed to their complains and that's why they are suffering. This is really undesirable.

- Local clubs can take initiative to organize the domestic workers and others into small groups where they can discuss their problems. There are now many Aya centres in the sub urban areas including Naihati but they are not unions and the workers are not happy with these centres. They need some place where they will be able to exchange each others' problem and find solution to some of their crisis. This type of sharing is important as it will give them a mental relief and they will come closer to the reality that they are not suffering alone and there are many who are in the same or even worse situation. They should realize the fact that "Happiness is not the absence of problems; it's the ability to deal with them."¹

Though none of the domestic workers in the study complain about sexual harassment in work place but sexual abuse is faced in many cases by domestic workers. If there is a unity among them, if they are organised in a union they can gain a voice to protest against this exploitation in future.

- The involvement of Non Governmental Organisations (NGOs) in the social security of unorganized workers cannot be ignored. They can serve as an intermediary between the formal provider (say, Government) and the community and help in routing the services to the needy. Regular health check up, providing necessary care and support, make women aware about different type of job opportunity, a guidance regarding the education and career of their children are some requirements that must be fulfilled. A sense of security must be developed among these women. It is only possible when they feel some belongingness with the larger society. Security is a sense of being safe; of not being under attack, being confident of protection, a feeling that “I cannot be violated and hence exploited”, a sense that there is no fear, a sense that “I cannot be betrayed or cheated”. It can be attained only when there is we-feeling among the workers. Attempt of peer –group intervention, organised by NGOs can also be fruitful.

In this regard the name of LEARN² (Labour Education and Research Network) can be mentioned. LEARN, a registered Non-Governmental Organization has been working for the welfare of the labourers in the informal sector and the marginalised sections of the society since 2000. The main aim of LEARN is to help the unorganized sector workers unionise and also to provide educational, technical and developmental support to labour in the informal labour economy. The NGO is working in Mumbai, Nasik, Sholapur with Hawkers, street vendors and Domestic workers. LEARN realised the difficulties of the domestic workers and started working for the rights of them. In Mumbai, around 400 domestic workers are organized under the Domestic Workers’ Board. Such kinds of activities can also be initiated by some NGO in West Bengal to look after the problem of informal sector women all over the state and it is necessary for uplifting the women workers.

Having enough qualification men and women are getting Rs. 3000/- or Rs.4000 in private companies at present and it is not possible to provide secure government jobs to all women. So what is important is to change our views towards different types of service providers in our society. Under the existing conditions it would not be out of context to say that, not only the government but also the civil society should make effort to improve the working condition of these women in terms of occupational safety, working hours, payment of adequate wages as well as their living condition in terms of right to property, right to health right, to live without exploitation, so that they may have a decent and dignified life in society.

Notes:

1. <http://www.goodreads.com/quotes/tag/problems>
2. <http://learn-india.org/>



Source: Picture taken during field work

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