CHAPTER II

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2.1 INTRODUCTION :

Under informal sector in which unorganized activities, particularly in the urban areas of the developing economy, has gained importance in research policy on employment and urbanisation. The limited scope for growth of employment potential opportunities of the Informal Sector (IFS) has been recognised in many developing countries. The ILO studies reveal that the share of urban labour force engaged in the Informal Sector ranges between 20 to 70 per cent in many developing countries.

There is considerable evidence to suggest that the organised sector is growing at a slower pace than the unorganised sector. Deshpande and Deshpande\(^{(1)}\) calculated that the unorganised sector has grown by 42.2 per cent. Part of the growth may be attributed not only to migration but also to casualisation of the labour.

Women in development, the realisation of their potential in contributing for the same and the improvement in the conditions of those doubly oppressed by poverty and discrimination are finally gaining attention from researchers as well as development agencies. As urbanisation proceeds two issues demand investigation: the gender discrimination and the constraints undertaken by women in cities and relatedly their role in the urban economy.

Discrimination against women in the urban economy constitutes a pernicious form of inequity\(^{(2)}\). Sometimes it leaves them unemployed or underemployed and it involves high costs for the collective as well.
As Boserup pointed out more than two decades ago, if women were fully integrated into the urban economy, a smaller proportion would have to be accommodated in urban centres to perform the same economic tasks. For the infrastructure, a lower investment would be required in key elements such as housing and sanitation systems, which are considerably more expensive than their rural equivalents. In many countries, the urban work force is predominantly made up of men, while their wives and daughters, though requiring infrastructure and services remain severely restricted in the contribution they can make to the economy. Thus the two major shifts, i.e., the geographical migration from village to town and the occupational migration from agricultural to non-agricultural activities, has to be borne in mind, for the status of women are just two different manifestations of the same process of change. According to Boserup market, trade, home industries and domestic and other services have become important fields of employment for women in many countries(3).

Hence an analysis of self-employed women in the urban informal sector may throw considerable light on problems like dual role conflict, gender discrimination in access to credit, empowerment and decision-making power and other things.

2.2 SURVEY OF EARLIER STUDIES :

There is a fairly vast literature on various aspects of the Informal Sector of developed and developing countries under the rural, urban, male and female categories. Some of the major studies in response to constraints of women in the Informal Sector are reviewed in this section to provide a proper perspective for the analysis of 'Self-employed women in' the Urban Informal Sector.
Since the bulk of self-employed women are concentrated in low-income occupations in the unorganised sector, rural and urban, the present study dairying, poultry, typing, food processing (papads, idlies, masala making, etc) or which use traditional craft skills for market production for example embroidery, zari work, lace making, doll making, etc.

2. Home-based production using non-traditional and acquired skills to meet the market demand generated as a result of ancillarisation of big industry.

3. Retail trading and services, e.g. flower and-vegetable selling, old garment selling, laundering, catering of meals, etc(4).

In the first and third kinds of employment, the women or their families own and control the productive assets, make the production decisions, including pricing, and profit margin, and generally handle all the stages of production and distribution process themselves, front procurement of raw materials to distribution of the final product. In the second kind of home-based production, however, the women are given raw material and final product is collected (from them for distribution") by a different agency and they are involved in only a part of the production process. They do not will confine itself throughout, to this group, leaving out of account self-employed women in the urban unorganised sector.

Basically, India's estimated female labour force of 76.73 million can be divided into those who work for wage employment and those who are self-employed(5). While women are engaged in wage employment both in organised sectors or unorganised sectors, the bulk of self-employed women are in the Informal Sector and unorganised sector.
ILO defines the 'Informal Sector' as a way of doing things characterised by ease of entry, reliance on indigenous resources, family ownership enterprises, small scale operation, labour intensive, adapted technology, skills required outside of formal schooling and unregulated and competitive markets. Other characteristics are that it is often linked to the localised 'Formal Sectors' (FS) with low income and low profit compared to the formal sector (FS).

Women's employment in the Informal Sector (IFS) is based largely on three types of activities:

1. Home-based activities which are either an extension of their household activities like make production decisions and are paid a piece rate and have no control over the price of the product or the profit margin. The women engaged in this activity and working at home individually are not generally considered as 'self-employed'.

'Self -Employment' then must refer only to those who make the critical decisions about the production and distribution process as well as engaging in production.

In India, and in many other developing countries" women especially poor women who work, are largely found in the Informal Sector". This is primarily because of the disadvantages faced by women:

1. An ideological disadvantage in which their labour is considered to be less productive because of the fact that they are women, and

2. A Technical disadvantage whereby "they are not able to gain equal access to educational and training" facilities

3. In addition, the triple burden of women, namely the upbringing of children, domestic work and economic responsibilities make work in the
informal sector an attractive possibility because of flexible hours and the option to work at home.

The study of women in the urban Informal Sector (IFS) is an attempt towards enhancing the understanding of the extent and nature of women's work, the constraints they face and the repercussions of the work on themselves and their families. It is hoped that this study will provide policy makers with facts and figures from the field which can be served as guidelines for strengthening the opportunities for women to participate in economic activity, more productivity as well as for improving their working and living conditions.

A self-employed woman in the informal sector has limited access to training and skill development opportunities due to the unfortunate fact that she had not received recognition as a producer in her own right. The same is true in regard to access to credit and support structures as the property and other assets are under her husband's name. The women workers have become vulnerable as technology is tending to displace them from several traditional occupations while the new job opportunities that are being created require a different kind of skill. There are also the socio-cultural constraints women face in various degrees which affect their mobility.

Considering the above factors several studies were undertaken regarding the role and status of women in the Indian context. Studies concentrated on the white collared working women aimed to judge the status of the role, the role conflict, decision-making etc. taking into account socio-psychological factors of working women at family, office and societal levels while the blue-collared working women studies are aimed at understanding the socio-economic conditions and gender discrimination, special constraints,
autonomy of women engagec in activities such as casual and self-employed work\(^{(11)}\) agricultural labour\(^{(12)}\) sweepers\(^{(13)}\) street vendors\(^{(14)}\) petty traders\(^{(15)}\) and maid servants\(^{(16)}\) etc. However, studies analysing special constraints, gender discrimination, empowerment in relation to self-employed women in the Urban Informal Sector and their economic contribution at family or society level are limited.

2.3. REVIEW OF SELF-EMPLOYED WOMEN'S STUDIES IN THE URBAN INFORMAL SECTOR:

In any society, the position and status of women is an index of the socio-economic and cultural achievement of the society. But what does a gender concept mean in the context of self-employed women worker in the Urban IFS? The concept of gender can be discussed at two levels: descriptive and analytical\(^{(17)}\). At a descriptive level, gender refers to the social differences being referred to as sex. In contrast with biological differences, social differences vary with class, caste, ethnicity, religion, age and also with time. At an analytical level gender refers to the political point that the problematic category in women's development is not the women, but the socially constructed power relationship between men and women, in which women are subordinated by men\(^{(18)}\) Kalpagam\(^{(19)}\) focuses her concentration on labour and 'gender' issues and she argues that this gender issue be studied in isolation but need to be located within the overall structural context of an economy. She also argues about the urban labour market scenario, in particular on how women participate with differential impacts and outcomes, and how they ensure both their own and household's survival. Moving between descriptions deliniations and analyses of the macro-structural aspects of Indian urban labour markets and some finally textured micro-level analyses based on
ethnographic situations, participatory field work and investigative snooping around to capture the hidden and invisible dimensions of the so-called informal sectors. She applied a methodological approach to the study of labour market in relation to gender from the neo-classical and the classical marxist, conceptualising patriarchy and gender and postulates an articulated restructural system as the defining feature of the urban economy. She emphasises more on the dual role conflict of the women worker as worker and reproducer, which is very crucial and mutually impacting spheres in women's lives.

The author examines the household responses to macro-processes and macro-policies and how gender politics within households changes under circumstances. She says that the access and control over resources mostly guided by cultural sanctions are also subject to changes with the changes in economic and work situations, and is an arena of intense gender politics both overt and covert. In a patriarchal context, women's control over their resources and earnings are severely constrained, not to mention their control over the overall income pool. The proportion of income disclosed on by male member, their contributions to the pool, and the quantum that they appropriate for themselves for personal use are all factors over which women do not have control. Given the fact that women bear a disproportionately greater burden of household work, women progressively lose whatever control they had over the resources, through the pressures of household survival act as a countervailing force of curtailment impinge first on women, and only thereafter on men. Her study brings 'together' interesting case studies and (analytical insights which provide an understanding of the functioning of the urban labour market and household survival strategies. However, her study does not 'explain the self-
employed women in respect of financial schemes and bank lending policies in
the urban informal sector.

Nirmala Banerjee\(^{20}\) concerned with the nature and extent of sex-wise
discrimination in the labour market. After considering and allowing for standard
economic factors which can account for women's relatively inferior position,
she suggests that the nature of occupations assigned to women and their
evaluation by society are once again closely related to women's work and its
evaluation within the household.

According to her the inferior position of women in the labour market is
not because they are necessarily confined to the production of inferior-products
or to the localised markets. The major handicap in the labour market is the
identification of their work with low technology operations of the other equally
powerfully social myth is that women are basically inferior beings and their
labour effort is less valuable than men's. With her pioneering work, on women
in the Informal Sector, she has considered many types of discriminations at
aggregate level followed by NSS data, covering the period from 1971 to 1981.

"Though the basic problem of living in poverty may be the same viz.
lack of income of where with all, the peculiar problem each family faces,
given the totality of its circumstances, and its responses are quite different".
The economist and ethnographer Leela Gulati\(^{21}\) says about the profiles of
female poverty in Kerala. She has assembled the life histories of five women
who belong to the bottom of the caste pyramid in Kerala, viz., Kalyani, the
agricultural labourer, Jayamma, the brick worker, Sara the fish vendor, Devaki,
the construction worker and Kesari, the coir worker. Their life histories reveal
with unprecedented clarity and dramatic impact the way in which the
underprivileged women of Kerala are dominated by the relentless necessity of
selling their bodies for the energy in their muscles and the load-bearing capacity of their backs and necks. The author emphasises on patterns of work and income on one side and many other aspects like struggle for life and dignity of living.

In the developing countries like India, we find innumerable piece rate women workers, who work in their homes under exploitative conditions and they are known as 'Home-based Workers'. They are invisible to the society, but they work within their homes. Ela Bhatt\(^{(22)}\) distinguishes them into two types. First, those who are given raw materials by their employer, who pays by piece rate according to the amount produced. Second, those who buy all the raw materials themselves and earn by selling the finished goods and they are known as self-employed workers. She focuses her attention on piece-rate women workers and their disadvantages. Bhatt presses for the establishment of a National Expert Committee on Home-based workers as a starting point for policy-oriented data collection and for giving home-based workers the visibility they deserve. They are paid according to the number, weight or size of the item produced, e.g. beedis, agarbattis, paperbags, garments, cotton pod shelling, ground-nut pod shelling, hand embroidery, zari work, grain cleaning, block printing, matchstick making, papad rolling, self-assembling, electrical and electronics items, packaging and labelled industrial goods. She further argues that the household approach to data collection and analysis tends to observe women's activities and hence, needs to be replaced by a general approach. Her comment about the problem of the home-based women worker was that they do not report themselves as workers because they are afraid to tax collectors and unwilling to publicly challenge the cultural image of males as heads of the house-hold or primary bread-winners. Bhatt emphasises the potential for unionising piece rate workers, especially those employed directly
and indirectly by companies and the possibilities of developing applicable legislation for them. Moreover this divergence in emphasis of piece rate workers is interesting because both Bhatt and Jumani are closely involved with SEWA (Self-Employed Women's Association).

The majority of third world women are thought to be involved in Informal Sector economic activities, within which they are disproportionately represented among the poorest of the poor. Thus, a variety of ameliorative strategies have been proposed. Among them, the provision of finance at reasonable rates, in timely fashion and on a regular basis is required\(^{(23)}\).

Since many poor women are in debt to money lenders and the substitution of institutional credit is seen as a way of reducing the drain on the women of the high interest rates charged by the money lenders. Jana\(^{(24)}\) Everett and Mira Savara explain that the increased access to credit will increase women's participation in self-employment activities. This in turn is seen as contributing to increasing the purchasing power of the lower classes, reducing the proportion of the population below the poverty line and generally contributing to the process of economic development.

In India the "Nationalised Banks" have established lending programmes for the poor called Differential Rate of Interest (DRI). How receptive are the banks to the needs of poor women? This new orientation has gained momentum from the Sixth Five Year Plan (1980-85) as it develops a chapter on "Women and Development" and states that the status of women in large segments of Indian society cannot be raised without opening up of opportunities of independent employment and income for them. Now it has had an impact due to two mutually reinforcing processes: the emergency of policy oriented women's studies research which focused on the
problems of lower class women and the emergence in several cities of innovative women's organisations seeking to improve the status of women in the informal sector.

Jana Everett and Mira Savara\(^{(25)}\) considered accessibility to credit to be the most relevant programme for more-based producers in India. Upon examining the actual functioning of the scheme in Bombay, however, they find that the bank employees and clerks responsible for its implementation resist going into lower class neighbourhood to identify eligible members for loans and are not interested in dealing with petty commodity producers. Bank employees depend on local pawn brokers or intermediaries to identify clients and thus function to establish, reinforce or strengthen existing exploitative dependency.

A range of economic and social issues are identified and tackled jointly by the women themselves. She further states that loan recovery rates are exceptionally high and there is evidence that women members have been able to significantly improve their income as well as their working conditions and status through organisations. She also explains the problems faced by self-employed women workers and suggested the organisational responses also. She points out that the significant factor inhibiting the ability of women to move on to more profitable activities are female behavioural norms regarding mobility and interaction with men. Women and handicapped in the current centralised wholesale market set-up controlled by men. Their ability to bargain aggressively for the lowest prices without losing respect or to secure better credit and supply positions from male-wholesalers is severely limited. But most importantly, the structure of the informal labour market must be considered.
such as not having access to credit but from interventions that remove one or more layers of middlemen and along with them, their exploitative practices.

Usha Jumani\(^{(26)}\) explores the various 'dicides' in home-based production, namely the distinction between traditional and modern, rural and urban relationships. One result has been, very poor-rate of loan recovery. The authors concluded that the best alternative to this patron-client system is to use women's organisations as the intermediary and/or establish women's banks. However, the question of the viability of banks which deal with the poor in the absence of dependable sources of subsidy, and also pointed out that in most cases the loans are small, the increase in women's income is marginal and women remain indebted in local money lenders.

Helzi Noponen's\(^{(27)}\) study considers the Working Women's Forum (WWF), model of organisation a good illustration of how large numbers of home-based producers can be unionised within a short period of time at a very low funding levels. The WWF includes large number of women involved in street-vending and other 'outside' activities, but its success in organising house workers such as beedi workers, lace makers and agarbatti makers is particularly encouraging. The WWF uses credit as a means to attract members, but does not view credit as its primary objective.

K.N. Nabra\(^{(28)}\) made certain queries regarding the successful implementation of Self-Employment Programmes for Urban Poor (SEPUP). He questioned whether SEPUP would provide further strengthening of the old, less productive process and structures which establish many sociopolitical and economic linkages to organise medium and large industries without removing the basic constraints of technology. Capital, market, skill, etc., faced by the urban poor working in the unorganised sector. He also feels that the policy interventions designed to promote mini-entrepreneurs and their impact on
generating employment, raising productivity, wages and supplies of inputs and wage goods are required empirically.

Sanghvi's\textsuperscript{29} observation is that new skills would add to monetary benefits and returns, needs to be further examined, before entering the twenty first century. There is a bigger challenge that is to be faced from now, i.e., to find meaningful jobs for about three million new entrants to the labour force every year added to already five million who are registered with employment exchanges as unemployed or underemployed.

He further analyses that women have not got the deserved recognition as major or partial contributors to the family income. In employment also, they are subject to discrimination and exploitation. Though the major thrust of the Government's development programmes has been direct towards women, lack of information makes them poorly accessible to many government incentives. He further states that apart from financial incentives, efforts should also be made to impart new skills to the persons belonging to the Informal Sector, both through Government and Non-Government Institutions To keep the dynamism of the IFS intact, it is necessary to remove the hindrances created by legal and other institutions. He, also suggested that all the development programmes, viz., housing, infrastructural facilities, urban basic services, SEPUP, etc. should go as a package. However, the study did not observe the problems of self-employed women in the urban informal sector.

Murali Manohar\textsuperscript{30} highlights the problems of women in unorganised sector. He examined the general socio-economic status of Indian Women in general and in particular with the socio-economic conditions of six categories of women workers in the unorganised sector, i.e. servant maids, sanitary women workers, women construction workers, beedi workers, women petty and tribal migrant women workers.
He finds the emergence of new productive forces and the transformation of their ownership, distinct classes begin to emerge and women relegated into a backward position in the process. He states that the exploitation was not only carried on the class-lines but, also on that of male domination over females.

Irene Tom\(^{31}\) analyses the way in which women participate in production as it was virtually unknown. He analyses how developments in the silk industry affect the employment status of women. He observes that women's earnings are generally much less than those of men and possibilities for upward mobility unlikely, even with equal education and equal work. He further argues that women occupy themselves exclusively with domestic tasks. He observes the concept of 'domestication' gender division of labour and marginalisation. His study analysis is a detailed description of the production process, the gender division of labour and the working conditions show that women have a marginalised position in the production process. However, this study was limited to silk industry in Karnataka.

It is learnt that taking variation from one country to another into account 50 to 60 per cent of the gainful employees in the Informal Sector are Women, who work at home, relatives who help in the family, sales women, seasonal workers and main servants, etc.

According to Arunachalam Jaya and Azad Nandani\(^{32}\) 89 per cent of India's working women belong to the Informal Labour Sector.

Tripathy and Soudamini Das\(^{33}\) made pioneering study on the problems of depressed women folk. They based their study on stratified random sampling in the most backward tribal districts like Phullbani, in Orissa based on land ownership. They observed the, migrate women wage,
employment, income, consumption pattern and living conditions of the informal labour in a systematic and analytical fashion and have critically examined the Government policy in this regard. They argue that in our society, women are subjected to several socio-economic constraints and discriminations. Women employees in Informal Sectors and the self-employed face a different set of disadvantages like their inability to take up certain businesses related to their trade which require more time spending out of home and odd hours and the insecurity of the job and ill-treatment of the customers of the service because they are 'women'. However, the study portrays a picture of 125 informal labourers which examines various issues in order to change the scenario.

A study undertaken by the National Institute of Urban Affairs (NIUA) brings certain points into light as in urban areas, nearly 40 per cent of self-employed women are employed in services, followed by 30 per cent in trade, 15 per cent in manufacturing, 8 per cent in construction and 5 per cent in primary activities. Substantial number of such enterprises mostly engaged in small business like dairying, pottery, selling dolls, goldsmiths, pan beedi selling, fruits and vegetable vendors, laundry, cane and bamboo products in which the family members also participate and co-operate as workers. A high percentage of the self-employed women work outside the home (57%) and only 43 per cent work within the home. Out of the women labourers who work away from home, over 60 per cent are either mobile or operate themselves on pavements and are prone to the vagaries of weather which spells irregularity in work and income.

R.N. Mathur studies the problems of women construction workers and especially the quality of life basing upon both primary and secondary sources. The study has highlighted various socio-economic aspects of Delhi women construction workers and has been illustrated through census data and
theoretical frame work. employed sector. Eighty nine per cent of our labour force is self-employed unless they are brought into the mainstream of the labour movement, it is no movement worth its name. She further says that eighty per cent of Indian women are poor and illiterate and economically very in active. 90% of these women's time is taken up in their work. Work is their priority. If we bring these women into the movement on the basis of work, it is strategically the most effective way of organising large number of women according to issues which are relevant to them(36).

The SEWA (Self-Employed Women's Association) was established in 1972 in the city of Ahmedabad and working under a name which means 'service', SEWA successfully integrates a complex myriad of lives, occupations and issues into one union. Under SEWA, women have forged a new model of what, trade union can be - "Third World "Model", which defies conventional conceptions about the unions organise and what they do for their members. Most unions in the world organise workers in one kind of industry at one fixed work place and concern their problems or issues related to women as a wing of their union, but there are very few unions in the world which are devoted entirely to female membership, as SEWA.

Kalima Rose(37) explains SEWA as an organisation, which devotes to the women who work in their houses, in the streets of cities, in the fields and villages of rural. India, with no fixed employer, carving their small riches in the economy day by day, with only their will to guide them against incredible odds of vulnerability, invisibility and poverty.

She further argues that "self-employed" is a broad term covering all the workers who are not in a formal employer - employee relationship. It means, women who work at home - weavers, potters, garment and quilt stitchers, patch-workers embroiders, bidi-rollers, insense stick makers, milk
producer spinners, basket and broom weavers, metal workers, carpenters, shoe makers, painters, sculptors, and toy makers. It includes women who sell or trade their services, or labour-agricultural workers, head-loaders, hand-cart pullers, waste-paper collectors, acrobats, cleaners and construction workers. It includes the multitude of hawkers and vendors, who carry out trade in the streets and markets from their baskets or cartloads of wares. Both traditional and modern occupations come under SEWA’s definition of self-employed from the bartering of goods to capitalistic Piece-rate work.

Sebstad J(38) says that the SEWA have the goals and practical truths towards the needy self-employed women as:

1. to be healthy in order to avoid loss of work days;
2. to be literate enough to avoid being trapped into corrupt practices;
3. to improve their skills by better training in the modern sense, in order to increase their bargaining power; and
4. to learn to save in order to build their own capital or to make use of credit facilities for productive purposes.

The self-employed women who have diversed individually in trades, religions, poor and ethnic backgrounds and living environments previously are brought together and come in one spirit. As these women are individually extremely vulnerable to the forces of their day to day poverty which are compounded by financial exploitation, physical abuse, and general social harassment. They have stopped being at the mercy of the contractors in passively accepting the violence and harassment of police and started believing that through their struggle they could stop police and local bodies harassment and secure minimum wages, or get other relevant demands.
Thus the SEWA has worked to transform the traditional economy and its people into the modern economy while maintaining the strengths of the traditional systems? SEWA's task, in recognising the needs of the self-employed for credit, was to bring the modern bank to illiterate women in a form that could serve their very small credit needs. It deals person-to-person, with small savings and small loans using traditional networks to ensure customers' repayment. By combining the traditional qualities of self-employed business and the service of modern banks, SEWA Bank creates a new and vibrant model, which serves women - a claim most banks in the world have found difficulty in making. SEWA's training strategy focuses on "cascading" empowerment to women at all levels of the organisation. Training is an integral part of organising women, formalising their skills and involving them in shaping their occupations, incomes and social policies. Training is directly linked to action, there is an inter-relationship between training and production, training and organising, trainer and practitioner, reflection and practice. However, the study is mainly based on the SEWA women's movement, which shows more concentration of self-employed women specifically. But this sort of movement is not yet mobilised in Andhra Pradesh as a whole.

Nirmala Banerjee(39) observes the character of the labour market of the women workers participation in the unorganised sector in Calcutta during 1976-77 and it covered the occupational history of each worker. She observes the nature of workforce of women folk in terms of their need, the occupational structure, income and wages, working conditions, and their status at work, home and in society. She observed 400 workers in Calcutta, among them 34 skilled and the remaining unskilled workers were self-employed. That means they had their own business like selling the output directly to the consumers and had invested their own or borrowed capital for the business. Some of
them were engaged in activity run by the family as a whole. A few also employed outside under paid labour. She observes that though the self-employed women are few in number, a definite pattern emerged from this group. She analyses about the group of laundry workers, who were Rajak by caste, Bhadralok group who were somewhat educated. She further says that the few self-employed workers had obtained their capital either from the formal sector activities of some members of the family or had inherited it. Their lack of education and extreme poverty severely limited the mobility of these women between areas. Moreover if there were social groups where certain prejudices inhibited the choice of workers, then the position of these women was highly vulnerable to market forces. She further said that there were no constraints on the scale and techniques of the operations, except finance and market conditions for inputs and outputs. However, her study is limited to the women workers in the unorganised sector of Calcutta in 1977.

Johanna Lessinger examines women's participation in petty retail trading of fresh vegetables, fruits and flowers, which is an integral part of the IFS of the economy in the large South Indian city of Madras. Her study was carried out during the period 1971-73 and interviewed 249 men and women who worked side by side as petty traders. The major theme of the study was the structure, functioning and political alignments of the city's produce marketing system. Her paper focuses on the implication of capitalist development and the resultant labour market for women.

Her discussion is placed within the overall context of what she describes as the parallel and interacting process of patriarchy and capitalism. She treats patriarchy as an ideological construct which is interacting with Madras women and the strategies developed by them. Lessigner discusses the strategies of a group of people forced out of village life who after moving
into the urban slums of Madras city engaged themselves in petty trade. The author describes the innovative way in which women have dealt with these conflicts, mainly through manipulation of contradictions in the dominant ideology. They not only involved the cultural ideals of the self-sacrificing mother but also treated the market-place as an extension of the home or neighbourhood by creating and reinforcing kinship links and there by ensured what Lessinger calls 'Public Chaperonage'. The author draws out the limitations placed on women traders leading to their concentration in the lower rungs of retail trade his case provides an interesting comparison, in terms of deological constructs and the constraints women face, as contrasted with the South-East Asian situation.

Related to this is a point made by Lessinger in the context of anthropological analyses of Indian Society. She sees the withdrawal of women into the home among the bigger retailers as an 'assertion of class status within a caste rather 'that as an assertion of caste boundaries vis-a-vis other castes'. However, the Madras women traders operated within the constraints, not only of class society in general or of capitalist economic process and high unemployment, but also within the idiom of a patrilineal, patri-virilocal and caste bound society, where kinship and marriage are tied to caste division and separation. The constraints of family honour and female seclusion were felt even by those in the lower rungs of the trade with little or no hope of upward mobility. However, this study is limited to women market traders in Madras with response to work and modesty only,

Maithreyi. K. Raj(41) pioneer in women's studies, attempts to assess some schemes to help low income women in Bombay from the point of view of their contribution to the development of self-reliance among women. The
study focuses on urban non-agricultural employment for women. In this context she analyses the problems of piece-work or self-employment with the help of women's organizations or welfare institutions which provide self-employment, piece-work, credit facility and marketing services. She analyses the success stories of some organisations like Lijjat Papad SEWA, Dairy Cooperatives and poultry raising, etc. as best models.

The report of the National Commission on Self-Employed Women\(^{(42)}\) in the IFS contains a number of positive suggestions which should be accepted and as a Magna Carta in the history. The Commission, headed by Ela. J. Bhatt, seeks not reservation for women, but creation of a central fund exclusively for women in a long way providing some measure of social security to those belonging to economically backward sections of the society. The fund could take care of maternity, child welfare and insurance needs of self-employed women and those doing odd jobs in the IFS.

It also analyses the characteristics of women in the informal sector as fewer and poorer opportunities to work, greater impact of unemployment and casual nature of work, greater vulnerability because of lack of skills and education, lesser mobility, heavy responsibilities, a systematic social practice of under rating women's work, and lack of access to better technologies, tools and productive access. The poor women keep moving between the status of self-employed, casual labour and unemployed. It further analyses that though the poor women divided on various grounds like caste, class and employment activity, the common thing they has is deprivation and discrimination.

In the urban IFS, gender inequality of discrimination is manifested further more. The report states that the women, employed in IFS face several obstacles, one of them being an increasingly complex marketing and credit system. Since credit is not easily available to them from financial institutions
they invariably fall victim to the avaricious money-lenders which leads to a vicious circle where the required amount of raw material is not available because of lack of credit facilities. That is why women cannot expand their ventures as they are unable to face competition. So, they either stagnate or are weeded out of their own account work.

Mahajan analyses the problem faced by self-employed women in the IFS, subjected to the exploitation by wholesalers, money lenders and even the municipal authorities and police. Even to sell their wares, they have to suffer the humiliation of being kicked and shouted by local authorities. The system of licensing of space vendors is cumbersome and inadequate. To get a licence, women interviewed by the commission reported that they have to fall into the system of bribery, which they can ill afford. He observes all aspects relating to women in the informal sector. However, his study did not focus on self-employed women in a detailed manner.

Ramana and Krishna\(^{(43)}\) analysed the dualistic structure of the urban economy of Visakhapatnam city, based on a distinction between the unorganised sector and organised sector establishments, in order to throw light on the working of the unorganised sector. They examined the employment, income generation and productivity in certain categories of establishments under the unorganised sector. The study further brings out the relative importance of different unorganised sector establishments with reference to demographic, social and economic characteristics of the unorganised sector workers, their living conditions, consumption patterns and poverty and the nature of migration. The study further throws light on the urban development policy. However, the study relates to 1977-78 only. Further, the study has not examined the self-employed women in particular.
Meera Bapat and Nigel Crook⁴⁴ present evidence on the 'duality' of female employment in terms of the contrast between the women who independently leaves the household to train and work in the modern services and industrial sector and the woman who is forced by her impoverished family to go and take out to supplement the family income in petty trades and services in Pune.

Pushpa Sundar⁴⁵ examines with special reference to ownership and control of assets and income, and non-economic considerations on self-employed women. She also analyses various organisational strategies adopted by poor self-employed women to overcome the disabilities experienced in individual enterprises. She gave organisational structures as models such as self-employed Women's Association (SEWA). The Stri Mahila Gruha Udyog Lijjat Papad Organisation (SMGULPO), the Swallows Cooperative Society, the Mahila Arthik Vikas Maha Mandal for the improvement in the economic condition of self-employed women. However, the study did not consider the problems of self-employed women in the urban IFS.

In another study Pushpa Sundar⁴⁶ attempts to highlight how the women's employment situation differs from the men's employment situation and why it is necessary to consider female employment separately in formulating employment policies. The author briefly reviews the reasons why female employment and unemployment are underestimated. She further discusses the factors determining female participation rates and the supply of female labour and how they are different from those determining male participation. However, her study focuses on designing programmes which effect female employment.

Jaenne. F. Illo⁴⁷ seeks to investigate, using the life stories of 10 women and their families, the internal dynamics of Filipino families.
Specifically it aims at clarifying the decision making processes and the outcome of these processes as seen by a group of women. The paper begins with a discourse on the concept of work. However, her study is limited to the life histories of women in the fishing village of Bantique in 1990.

Lorena Nune(48) observes that the informal sector as being composed a lumpsum of people's failures, or is defined as arising out of limitations in the IFS itself. It is as a consequence, looked upon as stagnant. He analyses that the IFS can also be seen as being constantly built upon and transformed by people's own organised responses to give situations, often at times of crisis. The study examines that the street vending as an activity undertaken by women in general and in the context of Chile from this perspective. He further observes that women in street vending challenge cultural values and beliefs that reinforce the stereotypes and thus the street as a physical and symbolic space becomes the scenario upon which women defy the values which' reinforce their subordination. However', this study covers the women street vendors in Chile only.

Recently in many developing countries priority has been given to policies for the development of relatively small cities and. spatial decentralisation in view of growth of big cities beyond optimum size. It is, therefore, important to look at the extent, pattern and characteristics of the informal sector in smaller cities and towns, both from theoretical and policy of view points.

Kishor Samal(49) analyses the origin and development of the concept of IFS, structure and operation of the IFS units, size of the IFS and changes in it relationship between rural-urban migration. He also analyses the workers in IFS in terms of their socio-characteristics, productivity and earning differences between the formal and informal sector and pattern of linkages
between the two sectors. However, he relates to urban IFS in a small city of Orissa (Sambhalpur) and based on enterprise only.

The National Institute of Urban Affairs\(^{50}\) embarked on the study with the main objective of coming to grips with the role of women in the urban informal labour market. The scope of the study was determined so as to include the issues such as the nature and extent of women's participation, the characteristics of the IFS activities particularly those where women's participation was substantial, the levels of earnings and compensation; the constraints faced by them and the effects of their participation on the families and women themselves. For this study large sample drawn from six cities including Visakhapatnam, of different sizes located in different parts of India. However, the study is limited to the period of five years, i.e. from 1987 to 1991.

Discrimination against women in the urban economy constitutes a pernicious form. Sometimes it leaves them unemployed or underemployed and it involves high costs for the collectivity as well. The access and control over resources mostly guided by cultural sanctions are also subject to changes in economic and work situations, and in an arena of intense gender politics both overt and covert. In employment also, they are subject to discrimination and exploitation.

Studies emphasise on the dual role conflict of women workers as worker and reproducer which is very crucial and mutually impacting spheres in women's lives.

Training strategies focus on empowerment of women at all levels of the organisation. Training is an integral part of organising women formalising their skills and involving them in shaping their occupations, incomes and social policies.
2.4 LIMITATIONS OF THE EARLIER STUDIES AND THE NEED FOR THE PRESENT STUDY

The study on the Women in India received considerable attention of the academicians as well as development policy makers and feminists in the wake of International Women's Decade (1975-85). Several studies were undertaken and one fact which came to light was that the female work participation rate (FWPR) has been falling in India since 1901. This is found true even after leaving room for definitional changes in the various population census and under various categories such as rural, urban, formal, informal, self-employed, employed and unemployed.

Studies so far made on the urban informal sector in the Indian context by and large brought out the main features, with its adoption by ILO's Employment Report on Kenya. As the rural-urban migration increases, the growth of urbanisation increases, vis-a-vis urban IFS studies on self-employed women in the urban informal sector are quite a few. Hence, there is need for a systematic analysis of various aspects of self-employed women in the urban IFS. The present study attempts to bring together the problems, constraints and gender discrimination of the self-employed women in Visakhapatnam city. It attempts to study empirically the self-employed women in the urban IFS as well as the economy.

Further, the earlier studies confined themselves to a study of IFS under macro level. Attempts made to study separately the trends at micro level, i.e., self-employed or wage-employed are few. The studies also related to early periods. In the present study, an attempt is made to examine the factors which determine income levels of the self-employed women in general and the gender discrimination in access to credit in particular. On the basis of pilot survey, efforts are made to identify the status of self-employed women in the urban IFS for the period 2004-07. The present study is thus an attempt to fill the gap in the literature to some extent.
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