

Women informal economy: its characteristics and legitimacy in the intergenerational context

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Abstract

Informal economy is a quasi-permanent off-shoot of the rapid urbanization. It is omnipresent in every one's life, in every day's event. Moreover, this type of economy is capable of challenging the formal economy and political structure of the nation. The trend of involuntary entry of migrant women for domestic help - caring children, cleaning home, doing shopping, or cooking- in the apartment based urban nuclear family is almost a normal practice with a certain level of legitimacy. So, this study aims to relate socioeconomic trends and issues of legitimacy concerning women employed in the informal sector in Delhi. From data collected, it was intended to assess the motivating factors behind migration and employment in the informal sector. The study, though conducted on a small-scale, alludes to the structure of informal economy in Delhi. Besides, it gives a picture of the interplay of socioeconomic and cultural factors in these women's life.

Keywords: Informal economy; women entrepreneurs; inter-generational mobility; illegal settlements.

Resumen

La economía informal es una ramificación casi permanente de la rápida urbanización; está omnipresente en la vida de cada uno, en los sucesos cotidianos. Además, este tipo de economía es capaz de retar a la economía formal y a la estructura política de la nación. La tendencia de que las mujeres inmigrantes asuman de forma involuntaria labores domésticas (cuidado de los niños, aseo del hogar, hacer mercado o cocinar) en el núcleo de la familia urbana es casi una práctica normal con cierto nivel de legitimidad. Entonces, esta investigación pretende relacionar las tendencias socio-económicas y los aspectos de legitimidad concernientes a las mujeres empleadas en el sector informal de Nueva Delhi. A partir de la recolección de datos se pretendió evaluar los factores motivantes detrás de la migración y el empleo en el sector informal. El estudio, si bien realizado en una muestra reducida, alude a la estructura de la economía informal en Nueva Delhi. Además, presenta una semblanza de la relación entre los factores socioeconómicos y culturales en la vida de estas mujeres.

Palabras clave: economía informal, mujeres empresarias, movilidad intergeneracional, asentamientos ilegales

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Introduction

Over the past decade, it has been widely recognized that informal employment is a sizeable and growing feature of the contemporary global economy (Charmes, 2009; Feige & Urban, 2008; ILO, 2002a, b; Jutting and Laiglesia, 2009; Rodgers & Williams, 2009; Schneider, 2008). Indeed, a recent OECD report finds that out of a global working population of some three billion, nearly two-thirds (1.8 billion) are informal workers (Jutting and Laiglesia, 2009). Informal work can be described as monetary transactions not declared to the state for tax and/or benefit purposes, but which are legal in all other respects (European Commission, 2007; Evans et al., 2006; Williams, 2006). The aim of this paper is to contribute to the literature on informal subsistence by reporting on findings from a study of women informal workers in India.

The most dominant portrayal of informal work depicts it as a form of low-quality work conducted under poor conditions for low pay by populations marginalized from the formal economy. Such endeavor is conducted out of necessity in the absence of alternative means of livelihood. From this perspective, modern-day informal entrepreneurship is often believed to have emerged as a direct by-product of the advent of a de-regulated open world economy (Amin & Hudson, 2002; Castells & Portes, 1989; Gallin, 2001; Hudson, 2005; Portes, 1994; Sassen, 1997). From street sellers in the Dominican Republic (Itzigsohn, 2000) and Somalia (Little, 2003), through informal self-employment in the garment businesses in India (Das, 2003; Unni & Rani, 2003) and the Philippines (Doane, Srikajon, & Ofrenco, 2003), to home-based micro-enterprises in Mexico (Staudt, 1998) and Martinique (Browne, 2004), the common belief is that this is a sphere which people enter out of necessity as a survival strategy and that it is low-paid insecure work conducted under poor conditions (Itzigsohn, 2000; Otero, 1994; Rakowski, 1994). Informal entrepreneurs, put another way, are depicted as unwilling and unfortunate pawns within an exploitative global economic order in which working conditions are becoming ever more precarious and poorly paid. This explanation is particularly prevalent when discussing the informal economy in India, where around 93 percent of its working population is employed; furthermore, near 30 percent of this workforce are women (ILO, 2002a, b).

Through this interpretation, the informal sector is portrayed as an absorber of surplus labor, provider of income-earning opportunities for the poor and a primary

means of maintaining a low cost of living by providing cheaper goods and services (Bhatt, 2006; Kapoor, 2007; Pradhan, 1989; Williams, 2005a, b; Nelson & Bruijn, 2005). Indeed, although the correlation is not perfect, jobs like cart vending, hawking, small-store vendors, road side cobbling, pedal rickshaw driving and domestic home-help are seen as heavily interrelated to poverty, and such entrepreneurship is portrayed as comprising highly insecure and unstable work, long hours, poor conditions, no legal or social protection, limited access to credit and very limited bargaining power (ILO, 2002a, b; Lund & Srinivas, 2000; Kapoor, 2007).

Previous studies in India have identified how several women are engaged in the informal sector (ILO, 2006a, b; Bhatt, 2006; Mehrotra & Biggeri, 2002). However, most of this literature on women informal economy has concentrated on measuring the amount and nature of their access to credit, welfare funds, insurance and so forth. These studies reveal four key findings. First, their work typically operates at very low levels of organization and scale, and they have little or no access to institutional credit (Schneider & Bajada, 2005). Second, they lack formal space for operations, have to protect themselves from harassment by local authorities, and face a number of serious health and safety risks, including dangerous working conditions and gender violence (ILO, 2002a, 2006b; Bhatt, 2006; Nelson, 1997). Third, their work is not often constituted as a separate legal entity, independent from the household (Chen et al., 1999, 2004; Bhatt, 2006; Charmes, 1998a, b). However, these transactions are totally market based, conceded by any formal system or government intervention (Williams & Windbank, 2003; Williams, 2009b; Carr & Chen, 2002, 2004). Fourth and finally, their activities tend to get locked within the traditional roles such as selling flowers at the temple and keeping a basket of fruit. Mobility in search of a better location and more customers is limited as they balance vending with taking care of their children (Bhatt, 2006; Kapoor, 2007). Hence, they often contend with insufficient infrastructure and a range of time and space constraints for productivity (Lund & Srinivas, 2000; Chant, 2007a, b; Gates, 2002). In this paper, we explore occupational variations for women within this sector and investigate the women's work-life perceptions and their social acceptance.

Women surveyed in our present study were found to be migrant workers from different states of India, most notably from West Bengal. Most of the women were first-generation

migrants while a few were second- or third-generation migrants, i.e. their parents or grandparents had migrated to the city. Most of them had traditionally been employed in agriculture, either on their own land or as waged laborers. All of them cited the promise of better remuneration or work opportunities as the main reason for migration. This trend of migration is significantly altering not only their lives but also the face of the cities they are migrating to, in terms of economic services and opportunities they have created. Migration implies movement of persons from one region (generally birthplace) to another with a permanent change in residence because of social, cultural, economic or non-economic factors. It plays an important role in population growth and in the process improving economic and social condition of the migrants. Although marriage continues to be a predominant reason for the overwhelming presence of women amongst the migrants, the increase is also because of the gender-specific pattern of labor movement (Sassen-Koob, 1984; Shanti, 1991; Ghosh, 2002). Recently, the emergence of nuclear families, increasing participation of women outside homes and changing pattern of consumption, have resulted in demand for women-centered services such as domestic helps, full-time home-based maids and childcare givers, etc (Majumdar, 1980; Martin, 2004; Pillai, 2007). The influx of migrants from rural areas into the cities has raised many questions on the social and economic legitimacy of these women as perceived by the residents of cities who use their services and involve them in the voluntary exchange. The migrant population in turn legitimately or illegitimately avails many of the facilities provided by the urban infrastructure, such as housing, electricity, water, cable television, cell phone services etc. On the other hand, familial legitimacy of women, i.e. the prospect of acceptance of the new role of women by family, outside the traditional setup opens new doors of inquiry into the changing face of women's role in informal sector and their social status. In our study, we aim to address all these issues along with analyzing the relationship of these factors with women's occupational life.

Methods

One hundred and fifty families residing in two slum areas¹ of Delhi/NCR were selected randomly. A door-to-door survey was carried out. The subjects of our study were women who are living in slum localities and employed in informal sector. Women above the age of 15 were selected

for the study after taking prior consent. Qualitative data was collected to understand the reasons behind their employment in the particular vocation in informal sector. The survey employed two structured interview schedules.

The first structured interview schedule was designed to record baseline information on age, religion, place of earlier residence, education, income, family structure, parental or ancestral origin, traditional occupations, motivations for moving to urban area, incentives confronting them and challenges inherent in their work/life. The survey also includes questions on legitimacy issues associated with urban sprawl such as home ownership/renting, payment for urban facilities of water, electricity, cable TV, cell phone services etc., as well as questions on acceptance of their role as working women by their families. A separate interview schedule was prepared to survey employers who employ them or utilize their services. The schedule was designed to gauge the acceptance and perceived legitimacy of the women informal workers by their employers. The data collected from both the schedules was used to analyze the interplay of occupational trends and legitimacy issues in intergenerational context.

Results

This survey was conducted in slum areas of Delhi/NCR. Most of the subjects interviewed were from Bengal, while the rest of them were mainly from Bihar and UP. The women worked in informal sector, i.e. in the unorganized sector of the economy. Most of the women surveyed worked as domestic helps, while a few of them worked as tailors in garment factories. A very small percentage worked as wage earners in construction while an even smaller percentage worked in manufacturing.

Slum areas selected for the survey are:

- Slum in Tughlaquabad region, Delhi (referred to as Slum 1).
- Slum in Sector 56, Gurgaon (referred to as Slum 2).

Eighty eight percent of the women are first-generation migrants (Table 1). They cite better remuneration as a main motivation behind migrating to cities. They say they had been referred to the cities by their relatives. Even those who cited marriage as a reason for migrating to city agreed that the promise of better opportunities has been a major motivation as well. About 73% of the women were employed as

domestic helps. For most of the women, setting themselves up as domestic helps was easy. They were satisfied with their remuneration, and did not have significant complaints from their jobs. For many, the job (domestic work) provided ample flexibility and the work hours were not strenuous. But women employed as wage earners in construction and as salaried labor in factories complained of long hours and physical stress. Thus, from the many options available to women, domestic help profile offers better remuneration, comparatively less working hours, more flexibility, and better work environment. Many respondents did not view domestic service as a dignified profession. Some of the women working as tailors in garment factories complained of long hours and low income. Anyway, they still preferred working in garment factories than being domestic helps.

Table 1
Migration History of Women

Parameters	Frequency	Percent
Migrating Generation		
Present Generation	132	88
Mother's Generation	17	11.3
Grandparent's Generation	1	0.7
Total	150	100
Reason for Migration		
Loss of Agriculture	10	6.7
Promise of better remuneration and job opportunities	124	82.7
Better services in cities	1	0.7
Marriage/Family	15	10
Total	150	100
Occupation (self)		
Domestic Help	109	72.7
Sewing/Semi-Skilled salaried	7	4.7
Wage earner	2	1.3
Self-employed Unskilled	8	5.3
Self-employed Semi-Skilled/Skilled	3	2
Housewife	15	10
Other unskilled salaried	2	1.3
No more works due to old age	4	2.7
Total	150	100
Disadvantages-Vocation		

Parameters	Frequency	Percent
Low and irregular income	4	2.7
Long hours	12	8
Not significant	13	8.7
N/A	13	8.7
No disadvantages	99	66
Long hours and low income	7	4.7
Laborious and physically taxing	2	1.3
Total	150	100

The ancestors of almost all of the women were employed in agriculture; some of them cultivated on their own land while others were employed as waged labor on fields. Most of the women reported that their mothers and grandmothers were housewives who also helped in fields. A majority of the women said that their mothers and grandmothers were illiterate. Only about 15% of the women were literate and 80% were completely illiterate (Table 2). It was found that most of the women sent their children to schools. The respondents in slum 1 send their children to nearby schools. Women in slum 2 reported that there were no schools nearby. So, they keep their children in village (with their mothers or mother-in-laws) and send regular money for their education and living expenses in villages. Most of the women felt constrained by circumstances and lack of resources and were not committed to support their children through higher studies. Only about 17% of the women were determined to provide higher education for their children so that they could be eligible for white-collar jobs. Nevertheless, an upward trend in inter-generational literacy levels and a relative shift from agriculture to services was observed in the present generation.

Table 2
Frequency and Percentage Distribution of the Level of Education of the Women and Children

Parameters	Frequency	Percent
Education (Self)		
Not literate	119	79.3
Literate	22	14.7
10th -12th Standard	8	5.3
Graduate	1	0.7
Total	150	100

Parameters	Frequency	Percent
Work/Education Status-Children		
Under 15 children Working	1	0.7
Under15/Adult children- All working	1	0.7
Under 15 children Studying	73	48.7
Under 15/Over 15 children Some Working/Studying	9	6
Under 15/Adult children-Some literate-working, some educated	11	7.3
Over 15/Adult literate children working	15	10
Over 15 children studying	11	7.3
Adult educated children	1	0.7
Adult illiterate children working	2	1.3
Kids younger than 7	22	14.6
No Children/NA	4	2.7
Total	150	100

*Criteria of classification of literacy levels:

- <= 3rd standard → Not literate
- 4th standard – 9th standard → Literate
- 10th – 12th standard → Semi-Educated
- Bachelor's → Educated (graduate)

The employers who employ women as domestic helps were also surveyed. Most of the employers were from Delhi. All of them were highly educated young women, aged between 25 – 30 years. About 83% of the respondents had a part-time domestic help (Table 3). The rest had employed a full-time maid. All of the employers find maids through references. None of them employed maids through agencies. All of them considered their helps trustworthy. About 43% of the employers regularly help their domestic helps financially by contributing towards their medical expenses, children's school fee etc. The rest of them financially assist their domestic helps only when asked to. Religion or nativity of the domestic helps was irrelevant to the employers. About 96% of the employers were satisfied with their maids' work. Most of them admitted they cannot manage their daily chores without the domestic helps.

Table 3
Work and legitimacy status of domestic helps

Parameters	Frequency	Percent
Domestic Help Type		
Full Time	1	3.3
Part Time	25	83.3
Both (More than 1)	4	13.3
Total	30	100
Childcare/Healthcare for maids		
Yes	13	43.3
Yes sometimes when they ask	17	56.7
Total	30	100
Religion/Nativity-Maids matters to employers?		
Does not matter	30	100
Does matter	0	0
Total	30	100
Are domestic helps a necessity?		
Yes	28	93.3
No	2	6.7
Total	30	100

The two slums that were surveyed were segregated from the main construction and residential areas. The roads leading to both the slum areas stretched over a kilometer in the interiors, and were unpaved. Slum 1 was a relatively old settlement where many of the one-room houses were built of bricks and cement. The slum in Gurgaon/NCR was a relatively new settlement and most of the one-room 'kbholis' or rooms were made of rags covered with tin roof. *Both the slums were standing on unauthorized areas.* But people living in the settlements were paying regular rents on their 'kbholis'/rooms. Slum 1 was a larger settlement, where different houses had different 'owners' who had sublet the rooms. But in slum 2, all residents were paying rent to one person who 'controlled' the land. People living in both slums had unauthorized access to electricity, which they were also paying for. Slum 1 had different lanes of houses, and most of the lanes depended on an outside source of water, but people living in one of the lanes had "illegally" dug a bore which supplied water to their houses regularly for which they paid a monthly fee. Recently, the residents of slum 1 had been told to evacuate the area (as the slum

had been illegally constructed). Though the houses, rooms, and 'kholis' are constructed on unauthorized land, they are 'owned' and rented. A 'market system' is seen at work here, even in illegally-built communes.

This survey reveals that 84.7% of the women lived in nuclear families, while 7.3% lived in joint families and the rest 8% lived in extended family setup with one or more relatives staying with them (Table 4). As also seen in Table 4, 96% percent of the women received sufficient support from their household members; only 2% contended that they did not get support from their household members. For almost all of the working women, the necessity to work was well understood by the spouses. 94% of the women made their decisions independently or after mutual consultation with their husbands; 6% of the women reported that they did not take their decisions independently. Interestingly, about half of these ones lived in joint families.

Table 4
Family and Social status of the women working in informal sector

Parameters	Frequency	Percent
Family Type		
Nuclear	127	84.7
Joint	11	7.3
Extended	12	8
Total	150	100
Support/Approval from family members		
Yes	144	96
No	3	2
Somewhat	3	2
Total	150	100
Independent decision-making		
Yes	141	94
No	9	6
Total	150	100

Discussion

In our survey, most of the migrant women were found to be living in nuclear families. This departure from traditional family structure is a result of migration to distant places

in search of better opportunities, which in turn drastically affects the family dynamics. Women earlier had a subdued status in their in-laws' home and were subjected solely to the duties of household. They were not allowed to take independent decisions and their outdoor employment did not always get support from their household members. But now due to the shift from a joint family to a nuclear family setup, the power equation and the role of women in their family appears to be changing. The migrant women were filling in the role of co-providers in their homes, mostly working as domestic helps. According to Banerjee & Raju (2009), stereotypical constructions of women's place in the household continue to influence migrant women's employment pattern in urban areas. Though valid, this does not seem to be the sole reason for the overwhelming employment of women as domestic helps. Low skill levels and unavailability of jobs in manufacturing, construction, etc. are other reasons for the particular pattern of employment in informal sector. Reciprocally, nowadays women's place in the household as an equal is also shaped by other factors such as an altered family structure (as a result of migration) and necessity of earning a livelihood which is well-understood by their family members.

Another dimension of legitimacy of women informal workers relates to their acceptance by their employers and the families with whom they spend most of their time. The employers we surveyed came from middle-class working families. Emergence of urban nuclear families and increasing participation of educated women outside homes (owing to booming urban economy) have resulted in demand for domestic helps, full-time home-based maids and childcare givers, etc. (Majumdar 1980; Martin 2004; Pillai 2007). In this context, the "Otherization" of domestic help and informal service providers has always been a matter of interest for the academics studying informal labor. It is often claimed that employers who receive services from domestic helps categorize them as the "Other". This "otherization" of domestic helps is associated with superior and self-aggrandizing attitude of the employers. It appears that the institution of domestic labor fosters social boundaries between "us" and "them" (Lan, 2003). But our survey on employers of domestic helps gives us an impression that the *necessity* for the domestic helps itself creates legitimacy for them in the microcosm of the life of their employers. It seems there is a general social acceptance for the domestic helps and other women employed in informal sector because of the services they offer. It can be postulated that the relationship between employers and employees is dependent

on the functional significance of the work and the relative availability of the employees. In any situation, the alleged attitudes of “us” and “them” are not fixed and unyielding but dependent on changing social conditions, increasing income levels and pressure of demand for domestic work.

Finally, a key aspect in the integration of informal women workers in the urban populace depends on the legitimacy attributed to their settlements. It was observed that both slums where we surveyed these participants were constructed on unauthorized land. From the standpoint of state administration, these slums are illegally constructed and services accessed there are illegally provided for. But from the standpoint of the slum dwellers, they were lawfully and rightfully living there as they were paying regular rent on the houses and services. The practical reality confronting these slum dwellers is that they would need more financial resources to buy/rent a house on ‘legal’ constructions, whilst access to legal housing and services is disproportionately expensive relative to their remuneration levels. Government has clearly led policies and projects for low-income settlements, which direct allocation of urban resources to marginalized sections of society. But these policies have never materialized fully on ground level due to implementation constraints (Ahmad & Choi, 2011). Ironically, given all the prevailing circumstances and options available, the present system is a compromised adaptation between the slum dwellers who come to the cities for a better living and other non-slum residents who are able to obtain cheap services from informal entrepreneurship operating from unauthorized urban sprawls.

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