



# **Nurturing Grassroots Women's Leadership and Strengthening Women's Collectives in Nagpur**

## **BASELINE STUDY REPORT**

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# Background and Project Rationale

Nagpur is strategically located at the geographical centre of India making it an important trading and logistics hub.<sup>1</sup> As more and more economic activity becomes centred around emerging tier-II cities, the imagination of the urban space becomes one of better employment and business opportunity, greater proximity to markets and consumers, and increased wages. Although these assumptions are true to a certain degree, there is evidence<sup>2</sup> that proves that increasing urban employment has been concentrated in the urban informal economy.

Nagpur has 2.8 million residents, of which a majority of its poor are employed in the informal economy. Although globally more men than women work informally, the number of women workers in developing countries who work informally is significantly higher at 90%.<sup>3</sup> In India alone it is estimated that 90% of the female labour force is employed in the informal economy across all agricultural and non-agricultural sectors.<sup>4</sup> However, the estimates pertaining to women informal workers in non-agricultural sectors within cities remain unclear.

Given these astounding figures, it is safe to assume that even in Nagpur many women workers are part of Nagpur's informal economy due to various<sup>5</sup> factors. Informal employment is characterised by a casual or non-contractual work arrangements, low wages, lack of paid or sick leave, no social security from the employer and little to no legislative protections for the worker herself. Therefore, women living in urban slums bear the triple burden of being women in a patriarchal system, workers in an informal work order and urban poor citizen living in informal settlements. Women homemakers too suffer in silence as their unpaid reproductive labour remains unpaid and unrecognised by the socio-economic order. Yet, the existing literature only provides technocratic solutions to the problems of informal workers, and completely ignores the hardship of women workers.<sup>6</sup>

The LEARN-HCL Foundation project 'Nurturing Grassroots Women's Leadership and Strengthening Women's Collectives in Nagpur' specifically targets women workers<sup>7</sup> in Nagpur slum settlements. The project is designed to contribute to SDG 5 Gender Equality and SDG 8 Decent Work, to bring about socio-economic empowerment of women and decent work, through active leadership in developing strong, sustainable grassroots collectives of women workers in urban areas. The emerging women's collective is imagined as the first rights-based collective platform that sits at the intersection of gender and work, uniting poor women only on the basis of their identity as workers.

This baseline report provides an overview of the work and lives of 150 urban poor women in one of Nagpur city's slums, Taj Bagh. The objective of this baseline report is twofold:

- To develop a deeper understanding of the current livelihood status and unmet needs of the women of Taj Bagh area. The findings of the report also contribute to the limited literature on the urban informal economy in Nagpur city.
- To determine the validity and success of the end outputs and outcomes of the project. The baseline report will help evaluate the progress of the project and determine whether the project objective has been achieved at the end of the project term.

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<sup>1</sup> MIHAN (airport and SEZ) project, and other infrastructure projects in Nagpur (metro rail, Mumbai-Nagpur communication expressway etc.)

<sup>2</sup> Chen, M. A., & Raveendran, G. (2012). "Urban employment in India: recent trends and patterns" WEIGO Working Paper No.7, November 2014, WEIGO pp 1-22. Available at: <http://wiego.org/sites/default/files/publications/files/Chen-Urban-Employment-India-WIEGO-WP7.pdf>

<sup>3</sup> [https://www.ilo.org/wcmsp5/groups/public/---ed\\_protect/---protrav/---travail/documents/publication/wcms\\_711798.pdf](https://www.ilo.org/wcmsp5/groups/public/---ed_protect/---protrav/---travail/documents/publication/wcms_711798.pdf)

<sup>4</sup> Women and Men in the Informal Economy: A Statistical Picture, ILO, 2018. Available at: [https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms\\_626831.pdf](https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms_626831.pdf)

<sup>5</sup> Some of these factors include, but are not limited to: improved education, under- or un-employment of menfolk, insufficiency of income from one earner per family, widowhood or abandonment by husbands/ family, no support during old-age etc.

<sup>6</sup> <http://helix.dnares.in/wp-content/uploads/2018/11/4285-4291.pdf>

<sup>7</sup> Preliminary field meetings and interactions indicate that the women belong to Hindu, Buddhist, Muslim, Dalit and OBC communities

## Methodology

The baseline study was conducted in Taj Bagh area of Nagpur from January to June 2020. The study covers eight localities within Taj Bagh, namely, Purani Pili School, Azad Colony, Auliya Nagar, Sandhiban, Yaseen Plot, Ekta Chowk, Nirala Society and Mela Ground. The baseline research used a mixture of qualitative and quantitative methods and tools. The qualitative inquiry for this baseline was conducted through seven focus group discussions (FGDs) and community meetings in different areas of Taj Bagh. Each meeting was attended by 08-15 women involved in different jobs and the discussions of the meeting were meticulously documented. This qualitative phase also helped to strengthen the rapport of LEARN team with the women in Taj Bagh area. After multiple rounds of discussion, a quantitative study was conducted in the same area. After interviewing known respondents, the snowball sampling technique was used to identify subsequent respondents. A total of 150 respondents were interviewed. The data was recorded on paper forms in writing, and subsequently entered in an online database, accessible only to LEARN team. The data was coded using simple frequency distribution and subsequently analysed to examine the correlations between codes. For data analysis, we used Naila Kabeer's (1994)<sup>8</sup> Social Relations Framework (SRF) to examine existing gender inequalities in the distribution of resources, responsibilities and power. Intersecting gender and work, we envision that through this project we will be able to activate women's collective agency, enabling them to be agents of their own development.



*Focus Group Discussions with women in Taj Bagh*

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<sup>8</sup> Kabeer, Naila. (1994). 'Reversed Realities: Gender Hierarchies in Development Thought', London: Verso

## **Ethical Considerations**

All FGDs and individual interviews were carried out only after the researchers received informed consent from the participants. The objective of the research was explained to the participants and the interviewees were free to withdraw their participation at any point during the conversation. Audio recordings of the interviews were done only after the respondents consented, and audio recordings were not done if the interviewee withdrew consent. The photographs used in this report too have been taken and used after informed consent from the women.

LEARN team has chosen to maintain confidentiality of the participants by anonymising their names, especially so because this also sought to understand women's inclusion in government schemes, their access to identity documents etc. Real names of the respondents have not been used in the case studies mentioned in this report. Furthermore, this report only addresses those fields/components that are essential in setting the stage for understanding the current status of women's work and livelihoods in Taj Bagh. Therefore, details about any instances of trauma like domestic violence, death, etc.— although qualitatively considered and analysed— have been deliberately kept out of the body of this report.



## Introduction to Taj Bagh

Taj Bagh is located in the eastern part of Nagpur city and draws its socio-religious significance from the Tajuddin Baba Aulia Dargah. The *Dargah* (shrine) dedicated to the revered Indian sufi saint Tajuddin Baba of Nagpur is his final resting place. The 90-year evolution of the Taj Bagh community is intrinsically linked to the growing significance of the *Dargah* as a destination of faith and pilgrimage. It is said people migrated to Taj Bagh to be in proximity to the Saint and with that the *bastis* around the *Dargah* grew. Over the last three decades the area has become home to second and third generation migrant families.

The significance of the *Dargah*, the nature of early migration and the clustering of slum communities along various lines (religion, caste, language, kinship networks) has meant that Taj Bagh area has evolved to be a predominantly Muslim community. The profile of our sample for this study reflects the (un)conscious segregation of the Muslim community *bastis*. Within our sample of 150 respondents, 149 women were Muslim and only one was Hindu.

The livelihood of the Taj Bagh community was and continues to be intertwined with the permanence of the Tajuddin Baba Aulia *Dargah*. The *Dargah* remains the rightful owner of the land upon which the residential *bastis* were built. Many men and women living in and around Taj Bagh often find employment in several activities directly and indirectly associated with the *Dargah*. The settlement on the *Dargah* property is seen by the Nagpur Municipal Corporation (NMC) as a form of encroachment and as is the case with most informal settlements, Taj Bagh too suffers from a perilous sewage system, and scarcity of potable water. Roughly 80% of the households have a tap installed at home but not all have safe running water. When water does follow through the taps, there are complaints of it being discoloured and foul-smelling. For those without access to tap water, private tanker services operate in the community but not free of cost. A majority of the homes have attached sanitation facilities, but for those in need of *Sauchalays* or public toilets, you find none in sight.



*Women gather to collect potable water from a common community tap*

Taj Bagh settlement has a mix of *pucca* and *kaccha* homes but certain *bastis* within Taj Bagh like those in *Mela ground*, *Ekta chowk* and *Sindhivan* are predominantly *kaccha* homes made of corrugated tin sheets, the reasons for which are detailed in this report (see section on Housing). During the early part of the monsoon months, water logging of the tiny lanes and homes is a common site. On days when the rain lets up and the sun shines bright, the tin exterior of the *kaccha* homes heats up making it very

uncomfortable to stay indoors. This is a particularly difficult aspect of living condition for homebased workers who work from their homes in such extreme conditions of changing seasons and weather.

After this brief profile of Taj Bagh area, let us now delve into understanding the lives of women workers who live there.

## Individual Profile of Respondents

The demographic profile of the respondents reveals that Taj Bagh has a relatively young population of women with more than half of the respondents falling within the age groups of 18-35 years (53.3%) which falls within the internationally recognised category of a prime working age. It is also interesting to note that the group of senior citizens above 60 years of age who should be part of a retiring labour force are still engaged in paid employment.

*Table 1. Age of Respondents*

Age Group	No. of Respondents	%
17 or Less	1	0.7
18-23	11	7.3
24-29	24	16.0
30-35	45	30.0
36-41	20	13.3
42-47	12	8.0
48-53	17	11.3
54-59	5	3.3
60-65	10	6.7
66-71	1	0.7
Not Known	4	2.7
<b>Total</b>	<b>150</b>	<b>100</b>

It was found that most of the respondents had achieved significant formal education milestones, with seventy per cent of them having completed schooling until the high school level (Class 10). Although the study finds no negative correlation between the age of the respondent and the achieved education levels, we do see the younger respondents actively pursuing college education and even attempting to secure state scholarships (for minorities) to continue their education despite their financial problems. These findings indicate that education holds value among the women of Taj Bagh community.

*Table 2. Highest Educational Qualification of Respondents*

Educational Milestone	No. of Respondents	%
Primary (Class 1-4)	33	22.0
Secondary (Class-5-7)	35	23.3
High School (Class 8-10)	37	24.7
Higher Secondary (11-12)	9	6.0
1 <sup>st</sup> Year Graduation	1	0.7
2 <sup>nd</sup> Year Graduation	1	0.7
Graduate	3	2.0
Post Graduate	0	0.0
Non-literate	12	8.0
No Response	19	12.7
<b>Total</b>	<b>150</b>	<b>100</b>



As regards the marital status of the respondents, most were currently married (60.7%). However, as this study found, being married did not necessarily mean cohabitation with a spouse. In other words, a significant number of women were single, either because their spouses abandoned them or separated from them (9.3%) or divorced them (1.3%). Twenty per cent of the respondents were widowed, often at a very young age.

*Farzana, 23, grew up in extreme poverty. She was adopted and raised by her grandmother who forced her to give up on her education and ill-treated her. Farzana was married off at the age of 16 and wished for a loving home and family. Instead, her marital home was filled with strife. None of the 8 members of her family assisted her with her domestic chores. Her husband subjected her to severe mental and physical abuse, and her mother-in-law never let up on the tirade of taunts. On multiple occasions, her husband left their family without money or rations forcing Farzana to beg. This was around the time her second baby was due. She painfully recalls saving the money she earned from begging to pay for her childbirth expenses. Even after several family interventions and apologies from Farzana, one day in a fit of rage and on suspicions of adultery, her husband divorced her in public. Farzana says she always tried to make her marriage work and come to terms with her reality. Farzana is now a single mother, who lives and works at an old-age home earning Rs. 2000 per month. Farzana says the pay is low but the feeling of safety for herself and her children is reassuring. She wishes for her children to have a strong education and hopes to continue learning herself.*

Our findings reveal that in Taj Bagh area, female-headed households abound, and are often characterised by single earners. They reported receiving little to no help in their hardship from their in-laws, parents or extended family, and often had school-going children that could not be expected to financially contribute to the household. Although widowhood remains the single most important reason for female-headedness, the phenomenon of abandonment has also emerged as an important factor. Our findings reveal that women rely on peer support from women in the community and in the neighbourhood to find support and solace. We also found that women, especially single women responsible for their households, looked out for each other, ask for help and made the effort to lend support to each other. In a subsequent section, we will show that peer-support was the single most important source tapped for various needs such as finding livelihood opportunities, helping each other in personal and professional challenges, vouching for each other, and collectively resolving conflicts.

Table 3. Marital Status of Respondents

Marital Status	No. of Respondents	%
Married	91	60.7
Unmarried	13	8.7
Married (single) [Abandoned]	14	9.3
Widowed	30	20.0
Divorced	2	1.3
<b>Total</b>	<b>150</b>	<b>100</b>

## Household Profile

Taj Bagh has a relatively settled population and most respondents said they were born and raised in Nagpur city, or within Taj Bagh itself (54.7%). For the few but significant individual migrants, marriage (68.7%) was cited as the principle reason for migration to Nagpur. Conversely, it was observed that when women moved with their families, either parental or marital, it was in search of employment. In a single case, the family had moved to Nagpur in search of better healthcare for their daughter.

*Table 4. Respondents Migration History*

Years Since Migrating to Nagpur	No. of Respondents	%
0 (In Nagpur since birth)	82	54.7
1-3 years	1	0.7
4-6 years	2	1.3
7-9 years	3	2
Above 10 years	38	25.3
Migrant (Years not mentioned)	12	8
Circular Migrant	1	0.7
No response	11	7.3
<b>Total</b>	<b>150</b>	<b>100</b>

Categorising women migrants as associational migrants very often undermines individual agency, right to self-determination and even individual safety and security. In this study, we found that a few women (4) had moved to Nagpur either in search of their runaway husbands or to get-away from their marital homes. These women arrived in Nagpur with no financial or social support and have now, with sheer grit and resolve, set up a stable and safe home for their children and for themselves in Taj Bagh.

## Size of the Household

More than half the respondents (54%) had 2 children or less, and only a small number of respondents (4.7%) had 5 or more children. The very few women who had 5 or more children were predominantly 45 years of age or above. We wanted to correlate this phenomenon with the educational levels of the respondents. We found no direct correlation between levels of formal education and the choice to have fewer children. Some studies note that multiple factors like postponement of marriage<sup>9</sup>, access to healthcare facilities, awareness about contraception, desire for a better quality of life for the children, gap between two births, combined with respondents' formal education as well as broader socio-cultural change played a role in determining family size among Muslim women.<sup>10</sup> The present-day Islamophobic narrative that villainises the Muslim community, especially the Muslim women, for "population explosion" ignores national level data which shows an overall decline in population growth rate and fertility rate in India.<sup>11</sup> As per the National Family Health Survey 2015-16<sup>12</sup>, the Total Fertility Rate (TRF) in India is 2.2 children per woman down from 3.4 in 1992-93. This microlevel baseline study concurs with this demographic trend at the national level. At the same time this baseline disproves the mainstream prejudice that Muslim women are having too many children and rather highlights the need for further exploration of the longitudinal changes-structural and individual- that have improved women's control over their reproductive health and safety.

<sup>9</sup> Nikhil Rampal. 2019. India Today. [New-gen Muslim women are better at family planning.](#)

<sup>10</sup> Shreya Shah. 2016. Scroll. [Socio-economic factors, not religion, influence India's fertility rate and population growth.](#)

<sup>11</sup> Jonathan Abbamonte. 2019. [Modi warned about a population explosion – but demographic data show declining trend.](#)

<sup>12</sup> See: [National Family Health Survey \(NFHS4\), 2015-2016.](#)

*Table 5. Number of Children*

<b>Number of Children</b>	<b>No. of Respondents</b>	<b>%</b>
0	20	13.3
1	18	12.0
2	43	28.7
3	34	22.7
4	27	18.0
5	4	2.7
6	2	1.3
7	1	0.7
No response	1	0.7
<b>Total</b>	<b>150</b>	<b>100</b>

Most women interviewed for this study lived in nuclear families with their husbands and their children. As the children grew up and started families of their own, they would often move into homes close to their parents or mothers.

*Table 6. Total Number of Family Members Living together*

<b>Family members living together</b>	<b>No. of Respondents</b>	<b>%</b>
Alone	5	3.3
2	13	8.7
3	22	14.7
4	36	24.0
5	29	19.3
6	20	13.3
7	12	8.0
8	3	2.0
9	4	2.7
10	1	0.7
11	0	0.0
12	1	0.7
13	0	0.0
14	2	1.3
15	2	1.3
<b>Total</b>	<b>150</b>	<b>100</b>

## Disability

None of the respondents reported having any type of disability, although twelve of them had at least one family member with locomotor disabilities, and two respondents with children with mental disabilities. Of these 14 respondents that had family members with a disability, only 5 talked about being registered under the *Sanjay Gandhi Niradhar Yojana*<sup>13</sup> (hereon, *Niradhar* scheme), although they did not seem to be aware of the scope of the *Niradhar* scheme. The registration process in this scheme is especially burdensome and demanding of the differently abled. We found that those suffering from complete paralysis or polio, amongst other locomotor disabilities, could not access the benefits of this scheme. Even though none of these fourteen respondents ever once spoke about the differently-abled family member as a burden, they did express the extra time, effort, money and understanding that went into raising and caring for a differently-abled child.

*Saina has two differently abled children. She and her husband go out of their way to create a home that is loving and safe for their children. But at the same time, Saina also mentions that often monetary and space restrictions dampen the couple's conscious efforts to provide the best possible upbringing for both their children.*

## Housing

The Taj Bagh locality is a patchwork of privately owned land and land owned by the Hazrat Baba Tajuddin Trust (hereon Taj Bagh Trust) and a mix of complex tenurial arrangements. In this survey, almost half of the respondents, (50.7%) stated that they have ownership of their homes and an almost equal number (48.7%) live in a rented accommodation.

In certain areas where this baseline study was conducted like Auliya Nagar, Azad Colony and Sindhban, some land is owned privately while some land falls under the Taj Bagh Trust. Ownership of homes would indicate the respondents and/or their families have legally acquired ownership of the structure and thereby the land underneath over the course of the Taj Bagh settlement's 90-year history. However, interaction with a Taj Bagh Trust representative<sup>14</sup> revealed that the residents' relation to the land is more complicated.

The Taj Bagh Trust has had ownership of 84 acres of land in Taj Bagh since the establishment of the trust in 1984. Land falling outside of these 84 acres can be purchased by residents who become legal owners of both the structure and its plot. However, for areas covered in this survey which fell under the Taj Bagh Trust, the Trust has merely given the residents<sup>15</sup> the right to own and reside in the *pucca* housing, but has not handed over the ownership of the land to the residents. Thus, even though residents identified as owners, their ownership rights are limited and temporary.



*Mela Ground during Monsoon: Sewage water flowing into Kaccha houses made of corrugated tin sheets*

<sup>13</sup> <https://sjsa.maharashtra.gov.in/en/scheme-category/special-assist>

<sup>14</sup> Shahezada Khan has been a caretaker of the Taj Bagh Trust for the past 30 years.

<sup>15</sup> When the Trust undertakes construction projects on Taj Bagh land, the Trust makes arrangements for rehabilitation of the affected persons to other areas within its ownership.

In areas which are completely owned by the Taj Bagh Trust- Mela Ground, Purani Pili School- there exist *kuccha* homes that are rented to residents. This creates an additional layer of housing insecurity since the *kuccha* or tin homes have been built by landlords illegally for the purpose of being rented out. There exists a lack of clarity on the relationship between the renter, their landlord and the landowning Taj Bagh Trust. The Taj Bagh Trust on its part, considers the use of their land as a form of encroachment and does not receive or collect rent from the residents.

*Table 7. Tenurial Status of Respondents*

Type of Home	No. of Respondents	%
Owned	76	50.7
Rented	73	48.7
No response	1	0.7
<b>Total</b>	<b>150</b>	<b>100</b>

Insecure housing combined with the previously mentioned *kaccha* homes made from tin sheets that are prone to flooding and leakages, and extreme heat during the scorching Nagpur summers, plus the lack of will on part the Nagpur Municipal Corporation to provide potable water, regular waste collection and fix sewage leakages increase a woman's domestic responsibilities and concerns manifold. With most women functioning as principle caretakers and caregivers of their households, scarcity or disruption of basic amenities affects the efficacy and productivity of their work, thereby exponentially increasing women's working hours.



*Rain water enters kaccha homes*

Housing is an important consideration for our target groups, as a large majority of them are homebased workers, sometimes performing multiple paid tasks at once from home. Lack of security of tenure, coupled with dismal civic amenities and urban infrastructure, means that homebased workers are at a continuous risk of losing their dwelling space as well as their livelihoods. We shall examine the fungibility of the residential space further in the following section.

## Work Profile

One hundred per cent of the respondents in this study, as well as their families, found employment in the informal economy. For the purposes of this study, we use Martha Chen's (2012: 8)<sup>16</sup> definition of the informal economy: '... there are three related official statistical terms and definitions which are often used imprecisely and interchangeably: the informal sector refers to the production and employment that takes place in unincorporated small or unregistered enterprises...informal employment refers to employment without legal and social protection—both inside and outside the informal sector... and the *informal economy* refers to all units, activities, and workers so defined and the output from them. Together, they form the broad base of the workforce and economy, both nationally and globally' (emphases original).

In other words, by informal economy we mean the inclusion of any employment that is sought within the informal sector, any business unit that is unregistered, any employee that is unrecognised, any informal employment where the worker-employer relationship is non-existent, where there are no written contracts, and there are no social protections afforded to the worker.

As stated above, all respondents and their family members were employed within the informal economy. Therefore, the household as a whole bore the brunt of income insecurity, workplace accidents and the lack of social protections for all the paid workers. The degree of informality of the job itself depends on a number of factors—relation to employer, decent working conditions, arbitrary incomes, etc. And women are often exposed to highest degrees of informality. This following section details the differences in the informal work profiles and incomes of the respondents i.e. women workers and the second earners in the families, who are predominantly male. We begin with the type of work and place of work and then explore the incomes of the earners.

## Type of work

We have classified workers based on their primary occupation i.e. the occupation that workers perform most consistently or routinely. It must be emphasised that this study also found respondents who engaged in multiple jobs, because their primary jobs did not provide sufficient income to meet their family's needs. With shrinking household incomes, and increasing costs of living, most women worked multiple jobs to increase their earnings.

### a. Individual Work Profile

Of a total of 150 respondents, 144 respondents were engaged in paid employment, 6 were homemakers currently engaged in performing unpaid domestic chores in their families. Homemakers (4% of total respondents) too had a history of being engaged in some form of paid labour prior to quitting work.

As seen in the table below almost half (49.3%) of the women in Taj Bagh area were homebased workers, making products or providing services from their homes. Homebased work absorbs in it a gamut of tasks performed for making products in a number of industries such as garment, textile, food processing, plastic, jewellery, recycling, among others. The tasks too are highly broken up, in that, most homebased workers end up making only one part of the product, or performing finishing tasks on it, rather than making the entire product from start to finish. This causes alienation among homebased workers who are involved in making value addition to a product which is in long supply chains. Most homebased workers that make products are paid on a piece-rate basis (i.e. payment for their work is made on the basis of per piece rates). Often these are ancillary tasks to a main product, such as embellishing pre-embroidered garment or fabric, or finishing tasks such as packaging or snipping threads off of garments, or food processing tasks such as *papad* making. Sequins embellishment on garments is one of the lowest

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<sup>16</sup> Chen, Martha. (2012). 'The Informal Economy: Definition, Theories and Policies', WIEGO Working Paper No. 1, August 2012, WIEGO. pp.1-22  
Available at: [http://wiego.org/sites/wiego.org/files/publications/files/Chen\\_WIEGO\\_WP1.pdf](http://wiego.org/sites/wiego.org/files/publications/files/Chen_WIEGO_WP1.pdf)



paid of homebased tasks even though it is extremely time-consuming and requires precise eye-hand coordination.

The second category of homebased workers is own-account workers, or what are also referred to as ‘Self-Employed’. This category has women who run small businesses from home or provide services from home (such as homebased vending, tutoring or beauty salons).

*Sarah, 28, lives with her son, husband, brother-in-law and mother-in-law. Sarah has recently quit her job as a homebased sequins embellisher, a job that she held for the last two years. Sarah would complete all the domestic chores and childcare responsibilities single-handedly and then embellish 7-8 garment patches each day which would take 8 hours to complete. On an average she earned Rs. 30 per day for her sequins embellishment tasks. Her job did not pay her well, but gave her spondylosis at the young age of 28. Her doctor advised her to quit her job. Sarah’s husband does not allow her to step out of the house too often which severely restricts her future employment opportunities to only homebased employment.*

Table 8. Types of Paid Work Performed by Respondents

Type of Worker	No. of Respondents	%
Homebased worker	74	49.3
Domestic worker	29	19.3
Street vendor	6	4.0
Factory worker	3	2.0
Construction worker	1	0.7
Care work at old age home	2	1.3
Cook and cleaner at events	10	6.7
Cleaner & helper at healthcare facility	2	1.3
Cook at Masjid	2	1.3
Cook at mess/restaurant	2	1.3
Masseuse at a beauty parlour	1	0.7
Arabic Teacher	1	0.7
School Teacher	1	0.7
Cleaner at a School	1	0.7
Shop attendant	1	0.7
Tailor in shop	1	0.7
ASHA worker	3	2.0
Social worker	3	2.0
Anganwadi Sevika worker	1	0.7
Homemaker	6	4.0
<b>Total</b>	<b>150</b>	<b>100</b>



*Papad-maker in Taj Bagh: During the monsoon, Papads are rolled out & dried inside the house*

When asked about their daily work hours, most women reported working 8 hours a day (24.3%), followed by 6 hours of work (18.1%) and 4 hours of work (13.2%). It is important to note that the reported working hours are those hours of the day when women performed paid work since the respondents themselves did not count the amount of time that they dedicated to performing their daily domestic chores and childcare responsibilities. It was therefore difficult to determine the exact number of working hours of the women respondents especially when it came to making a distinction between working hours for paid work and those required for unpaid domestic chores.



*A papad seller sitting outside the Durgah*

Tailoring jobs, sequins embellishment and domestic work (one or two houses) were often performed for 3-4 hours. When women took on multiple paid jobs or worked in establishments like shops, factories, constructions sites, events, healthcare centres, the working hours increased significantly. Homemakers (often referred to as “housewife”) said they work ‘full day’ which shows that unpaid work within one’s home is a fulltime job which is neither counted nor valued. For the purposes of statistical accuracy in the sample we have only considered the working hours of women respondents engaged in remunerative work and the number of hours they do the said work (144), and does not include 6 homemakers interviewed in this study.

*Table 9. Respondents Working Hours*

<b>Hours of Work</b>	<b>No. of Respondents</b>	<b>%</b>
1	0	0.0
2	1	0.7
3	15	10.4
4	19	13.2
5	8	5.6
6	26	18.1
7	9	6.3
8	35	24.3
9	3	2.1
10	12	8.3
11	0	0.0
12	11	7.6
13	0	0.0
14	0	0.0
15	0	0.0
16	0	0.0
17	1	0.7
Not Fixed	1	0.7
No Response	3	2.1
<b>Grand Total</b>	<b>144</b>	<b>100.0</b>

A cursory examination of women’s work profiles shows the gendered nature of employment —cooking, cleaning, sewing, care work— reinforcing gender roles. This poses a particularly difficult problem with regards to women’s awareness of their identity as workers and therefore their collective agency, because they think of themselves as performing tasks that are traditionally considered to be women’s responsibilities. This gendering process in the larger economic structure means that many of these tasks and jobs therefore remain underpaid and undervalued. A disaggregated picture of women’s multiple jobs is given below, which brings out the complexity, vulnerability and hustle of poor women in Taj Bagh who feel pressured to work in a variety of jobs to provide for their families.

Table 10. Primary and Secondary Jobs of Respondents in Multiple occupations

Type of Multiple Occupations (Primary and Secondary Jobs)	No. of Respondents	%
ASHA worker +Arogya Sakhi	1	3.4
Tailor (bags) + Sequins embellishment	2	6.9
Event worker + Sequins embellishment	2	6.9
Domestic worker + Event worker (washing vessels)	2	6.9
Cook at mess +Agarbatti making	1	3.4
Domestic worker + Cook at Mosque	1	3.4
Sequins embellishment + Distributing garment pieces to workers	1	3.4
Event worker (cook) + Bangle shop attendant	1	3.4
Domestic worker + Cook/Cleaner at a school	1	3.4
Domestic worker +Ward worker at hospital	1	3.4
Cook at the Masjid + Sequins embellishment	1	3.4
Homebased packaging+ Tearing rags +Agarbatti making	1	3.4
Domestic worker + Sequins embellishment	3	10.3
Tailor (bags) + Factory work (washing bottles) + Dying cloth	1	3.4
Parlor Masseuse + Sequins embellishment	1	3.4
Cutting cloth +Tailoring	1	3.4
Sequins embellishment +Farming	1	3.4
Sequins embellishment +Agarbatti making	1	3.4
Tailor (bags) + Domestic worker +Sequins embellishment	1	3.4
Papad Making, Tailor (bags +clothes) +washing tins	1	3.4
Papad Making +Sequins embellishment	1	3.4
School teacher + Homebased tuitions + Selling cushions	1	3.4
Tailor (Clothes) + Sequins embellishment + Embroidery (Zardosi)	1	3.4
Tearing cloth rags+ Removing threads + Papad making	1	3.4
<b>Total</b>	<b>29</b>	<b>100</b>

As the above table shows, this study finds that most women are involved in a secondary occupation. *Tikli takna* or sequins embellishment on garments was a very commonly held secondary job. Women working as domestic workers also worked as cooks and/or cleaners in institutions like hospitals and schools, or at events. How do women choose which second or third job to take up? Some important considerations are:

- i. The time required to complete their primary paid jobs: Domestic workers working in 4 or 5 houses or employed as a full-time domestic worker would have no extra time to dedicate to a second job.
- ii. Full responsibility for performing domestic chores: Cooking, cleaning, filling water, washing, childcare, elder care and other domestic duties are laborious and time-consuming tasks. After the primary job and domestic chores, if the woman has any more time left, she looks for another job as an additional source of income. Therefore, time is a major factor in determining type of secondary employment or the hours dedicated to all forms of paid work.
- iii. Complementarity: We also observe that women decide upon the *kind* of secondary job based on whether it complements the primary job or not. For instance, the case of Razia who is a school teacher, and who also provides tuitions from her home.





*Razia teaches at a convent school (primary job) and takes tuitions from home (secondary job) in Taj Bagh*

**Razia, 32**, a mother of two, works three jobs. She teaches drop out students in a convent school, takes tuitions at home and sells cushions through an SHG. She is single mother, earning a combined income of Rs.25,000 per month that pays for essential expenses of her children's education, food, rent, and electricity bills as well as monthly savings. Her salary from the school is frequently delayed which in turn sets her back on her rent and bill payments. During the COVID-19 lockdown Razia did not have any income from tuitions and the SHG stalls. Her salary was reduced by 75% by the school which plunged her family's present and future in jeopardy.

After homebased work, the second most common type of work performed by women respondents was domestic work (19.3%). Domestic work like homebased work is an amorphous category of work. Some domestic workers are employed only to perform certain combinations of daily chores for families—like sweeping and swabbing, cooking or washing utensils. Other domestic workers are employed as full-time maids or care workers with designated tasks that may revolve around all aspects of personal care for children and/or the elderly.

Women's cooking and cleaning tasks extend beyond the boundaries of personal homes and/or employers' homes. In Taj Bagh, we find that kitchens and events are an important site for employment for women. The survey finds that 10 women (6.7%) primarily worked as cooks and/or cleaners at different events, mainly weddings. We observe that this form of 'gig work' does not necessarily come directly through an agent or an employer. Rather, existing peer connections through a known community woman who acts as the leader, help in providing information about upcoming events for short stints as cooks and cleaners. Women in Taj Bagh benefit from such gigs at events tremendously. Women could earn close to Rs.10000 during the annual wedding season. This money then functions as their corpus for the rest of the year. In addition to other celebratory events round the year, the wedding season in the March-June period and then again in the November-February period is important for women who work at such events.

An important aspect of livelihood enshrined in ILO's Decent Work agenda is that of respect. Of the several types of employment that women respondents were engaged in, this study found that the occupations of school-teacher, ASHA worker, Anganwadi worker and social worker had respect and public recognition. However, one cannot ignore the labour rights violations inherent in these jobs. ASHA workers and Anganwadi workers are designated as 'volunteers' by the government, who get paltry honoraria for a heavy amount of workload. This exposes the degree of informality persistent even within formal structures of employment. For all these workers, the COVID-19 pandemic highlighted the very few safety nets—financial and healthcare—that their employment status guarantees them; a lack of personal protective equipment and delayed salaries or salary cuts were reported.

*Zarina, 34, has been working as an ASHA worker and an Arogya Sakhi (community health worker) at a local NGO for the past ten years. She earns Rs. 5000 per month. She has two children and has no support in her household for domestic chores. As an ASHA worker her job involves a lot of walking from one slum community to another, meeting with community members (upwards of 5000) and monitoring their health and well-being. Through the COVID-19 pandemic, she is an integral frontline worker within India's healthcare system. Despite the very obvious risks to her and her family's well-being during the COVID-19 pandemic, Zarina received no personal protective equipment from the government. She worked in the containment zones, distributing relief and collecting data without PPE.*

## **b. Household Work Profile**

In most cases the women reported the work and earnings of their husband, sons or brothers. However, in a few cases (15.3%) women either lived alone, did not have family members at an earning age or family members who were able to work. Overall, only in 4 cases, women reported fellow female members (sister or mother) as the second earner.

In stark contrast to the women's work profile, the male members in the family were engaged in a diverse range of occupations, and nearly all of them found employment in the informal economy. A majority of them were involved in the transportation and logistics services industries, which is not surprising given Nagpur's status as a logistics hub in the central Indian region. Some of the other occupations of the respondent's family members were construction work, daily wage work, street vending. A small percentage of respondents' family members owned their shops and small businesses. It is interesting to note that the male earning members in most families were employed outside of the home, such as construction sites, shops, garages, or on the road travelling to different locations. This was not the case when the second earning family member was a female, as their jobs were highly gendered—cleaning, cooking at events or as domestic workers in the vicinity, or as homebased workers producing goods within their homes. This shows that women's restricted mobility, combined with sociocultural barriers to women's free movement, drastically reduces their opportunities to venture out for higher-paid jobs.

Most of the earning family members of respondents worked up to 12 hours every day. Some of the men in the transportation business reported having some level of flexibility of work hours depending on the travel destination, but due to their working hours and the nature of their work they appeared to spend little to no time at home. In lieu of these frequent absences of the male members of the household, women took charge of all matters of the home, keeping in mind their own safety and the safety of their children. These factors had an impact on women's decision making and time management about work and home responsibilities. This indicates that women hold the home and the child at the centre of all work-related decisions that they make, regardless of their marital status.

It must be noted that even those men who did spend adequate time at home, did not necessarily share domestic responsibilities by contributing to tasks such as cooking, cleaning, childcare and elder care, etc. which are usually relegated to the women and girls of the household. This study finds that the experience of informality is different for the men and the women. The nature of informal work that men and women do, keeps the men away from the domestic sphere and the women in or around the home at all times.



## Income

### a. Individual Income

The nature of the jobs in the informal economy means that a consistent monthly income is not guaranteed to the worker. This is especially so when it comes to homebased workers whose work is usually seasonal in nature, dependent on festivals and weddings and other celebratory events. Hence, we found that respondents often reported their incomes on the basis of day or week or the amount of work done (for instance, piece-rate basis in the case of homebased workers). Only few women mentioned having a regular monthly salary, many of whom worked as domestic workers, or with the government as ASHA and Anganwadi workers, or in other professional services. To maintain the accuracy of the finds this report does not standardise the incomes but presents them as reported. Of the total 150 respondents, 6 were homemakers and therefore earned no income, and 8 respondents did not reveal their income. Therefore, the data presented here represents the information provided by 136 respondents.



*Tailoring is one of the most common form homebased work in Taj Bagh*

In terms of income, we find the gender gaps in income even within the informal sector are extremely stark. Homebased work and domestic work are known to be low paying jobs and we have already reported on women's tendency to take up two or more jobs to increase personal incomes. Despite women's constant hustling between jobs and different work opportunities their incomes are lower than their male counterparts who commonly work only one job. This section highlights the incomes of the respondents and the second earners in the families.

Women reported piece-rates, daily, weekly and monthly incomes which are presented as-is in the tables below.

Table 11. Daily Incomes of Respondents

Daily Incomes	No of respondents	%
Rs. 0-30	5	15.6
Rs. 31-60	5	15.6
Rs. 61-90	2	6.3
Rs.91-120	6	18.8
Rs.121-150	3	9.4
Rs.151-180	1	3.1
Rs.181-210	1	3.1
Rs. 211-240	1	3.1
Rs. 241-270	3	9.4
Rs. 271-300	3	9.4
Rs. 301-330	0	0.0
Rs. 331-360	2	6.3
<b>Total</b>	<b>32</b>	<b>100</b>

Table 12. Piece-rate incomes of Respondents

Piece-rate	No. of respondents	%
Rs.100 (for every 200 <i>papads</i> )	2	40
Re. 1 (for every 1 tin box)	2	40
Rs. 60 (for every 100 purses)	1	20
<b>Total</b>	<b>5</b>	<b>100</b>

Table 13. Weekly Incomes of Respondents

Weekly Incomes	No of respondents	%
Rs.0-200	2	40
Rs.201-400	2	40
Rs.401-600	0	0
Rs.601-800	0	0
Rs. 801-1000	1	20
<b>Total</b>	<b>5</b>	<b>100</b>

Table 14. Respondents Reported Monthly Incomes

Monthly wages	No. of respondents	%
Rs. 0-500	9	9.6
Rs. 501-1000	14	14.9
Rs. 1001-1500	5	5.3
Rs. 1501-2000	16	17.0
Rs. 2001-2500	4	4.3
Rs. 2501-3000	12	12.8
Rs. 3001-3500	0	0.0
Rs. 3501-4000	8	8.5
Rs. 4001-4500	1	1.1
Rs.4501-5000	7	7.4
Rs.5001-5500	1	1.1
Rs.5501-6000	5	5.3
Rs.6001-6500	0	0.0
Rs.6501-7000	0	0.0
Rs.7001-7500	2	2.1
Rs.7501-8000	3	3.2
Rs.8001-8500	1	1.1
Rs.8501-9000	4	4.3
Above Rs. 20,000	2	2.1
<b>Total</b>	<b>94</b>	<b>100</b>

Note: Total reported incomes from 136 respondents (8 did not reveal their incomes and 6 were homemakers)

A majority of the respondents (63.9%) earned up to Rs. 3000 per month, and only 36.2% earned above Rs. 3000 per month. Street vendors, homebased workers and cooks and cleaners reported fluctuating incomes, due to various factors: festivals, seasons, sales per day, differential cost price of products etc. On the other end of the income spectrum, we found women who earned on a piece-rate basis. Two of these were homebased worker who earned Re.1 for every tin box they washed. The disparity and arbitrary nature of incomes is apparent. The incomes earned by women who worked as cooks and cleaners at events, domestic workers working multiple households reported a slightly higher income per month proving that work that is away from the home tends to be higher paid.

Seasonality too played a big a part in determining the women's incomes. Consistent with global trends, in Taj Bagh, the piece-rate work continues to be one of the lowest paid jobs. Women working as sequins embellishers meticulously hand-sew *tiklis* or sequins and beads on garments as per the garment design requirements for arbitrary sums of Rs.300-2000/per month that vary depending on the hours of work women can manage to put in per day. The second form of low paid piece-rate work is stitching bags (*Thailis*), jewellery pouches, purses etc. Women aim to make 100-150 or bags a day whereby she needs to put in at least 8-10 hours of work. Small bags earn them Rs.1-1.50/per *Thaili* or bag and smaller bags earn the her Rs.0.25-0.50/per bag. This work is not consistent round the year. It peaks during the festivals or wedding season and slacks in other months. *Papad*-making too is seasonal. It is at its peak in the hot summers. During the monsoon, women find ingenious ways to dry the *papads* within their homes, albeit the production remains low.

Another important qualitative observation made during the research was that if there were two female earners in a family, often they were involved in the same type of work. Sitting in a small house, crouched over a garment with a thread and needle, or sitting by the sewing machine for long hours rushing to complete garment orders can be an extremely isolating experience. The monotony of homebased work is felt to be slightly broken when another family member is also involved in the same job. Women feel like they have an extra resource, as well as company. However, a majority (77%) of all respondents said they worked independently, 16% stated that a fellow family member was involved in their work

process, mainly sequins embellishment. Family members, particularly children, often are engaged in providing unpaid family labour directly in the remunerative tasks or indirectly by helping their working mothers by taking up some of the domestic chores. For instance, one of the respondents in this study who was a homebased bag tailor said that her mother helped by setting up the working space, arranging materials and providing the next piece to be stitched. The work and effort that this family members put in is considered ‘help’ and is not remunerated.

*Najma, 30, works alongside her sister-in-law Shahnaz, 40. Shahnaz’s husband repairs and reuses large tin boxes. The two women wash these tin boxes and earn Re.1 per box. The washed boxes are then reused to set yogurt for big caterers. Najma and Shahnaz both share domestic chores and work within the family business. The sharp edges of the tins leave them with deep cuts on their hands and the washing activity causes severe backaches. But although Shahnaz’s husband receives an average income of Rs. 500 per day, the two women receive an abysmally low income for their work.*

## How Women Find Work

Restrictions on women due to patriarchy’s strict gender norms does not mean that women’s agency does not take flight. Women are not alien to singlehandedly managing paid work and the household. When the need arises, they are able to quickly, effectively and ingenuously find solutions to their own problems, since support networks are often scarce. In this study, we found explicit instances where women acted independently to secure work. By exploring the intersections of women and work, the data revealed how women in Taj Bagh prove themselves extremely resourceful when it came to seeking, acquiring and providing employment opportunities.

Table 15. How Women Find Work

Found Work through	No. of Respondents	%
Peers	94	62.7
Friends	1	0.7
NGO/Training Institutes	5	3.3
Employer	4	2.7
Family	22	14.7
Self	23	15.3
Not known	1	0.7
<b>Total</b>	<b>150</b>	<b>100</b>

For women in Taj Bagh, **the primary resource** for finding work, and the most widely accessed one was their peer network (62.7%). Within the informal economy, peer networks are vital in learning about new job opportunities, securing work and for referrals. This broad-based peer network included friends, neighbours, and in some cases also colleagues. Women often reported learning their skills like *papad* making or sequins embellishment by observing, emulating and working with their peers. These peer networks are equally critical in establishing worker credibility, trust and reliability. When an established domestic worker, event cook or sequins embellisher vouches for a new recruit, there is an immediate trust established on part of the employer/subcontractor. Given the degree of informality involved in women’s paid work, having peer credibility is equivalent to receiving a reference letter in the formal sector. This system can prove beneficial for the worker too since in an informal setup the worker and the principal employer are often not in direct contact, a peer connection ensures the worker might be made aware in advance of the type of work, timelines of payment, working hours etc. through trusted sources.

**The second resource** women tapped when seeking employment were their immediate and extended families (14.7%). Our observations reveal that family played an important role in determining the

women's choice of work. Skills like *papad* making and stitching were learnt informally from elder women within the family. We also found that women who worked within the family business acquired skills that complemented the family work profile. The disturbing aspect of family business was that women's work was not recognised, their wages or share of the total family income was negligible or even unaccounted.

**The third resource** women have access to is their own self. Thirty-three respondents in this study had secured employment through their independent efforts (15.3%). In mainstream narrative about the urban poor, it is commonplace to reduce individual acts of agency to needs and desperation.

Our observations reveal that the women's display of independent thought and agency in securing employment stems from a number of attributes, such as confidence and recognition of one's capabilities. The origin of confidence is difficult to pinpoint—it may find its origin in early experiences of teamwork and leadership, public speaking or theatre or by learning to constantly grapple with negative externalities. We find that the push to be enterprising and resourceful is as much a result of personal action and agency, as it might be the desire to prove oneself useful.

*Fawzia, 59, lives with her husband, her son and his family. She has been stitching bags for many years. She tells us, she heard of someone stitching bags in Yaseen Plot and went to check if she could get this job too. When her children were younger, Fawzia had to work in order to supplement her husband's income. Now she tells us, "Ghar wale mana karte hain par mujhe yeh kaam pasand hain" ('My family prohibits me [to continue] but I like this work'). Fawzia's husband is now unemployed and she continues being productive and supplementing her son's income.*

One cannot discount the fact that adverse circumstances may force women to venture out and fend for themselves. Although initially a daunting endeavour, it accelerates the process of self-reliance and increases confidence. Women needed to meet their children's needs, pay rent (9.1%), they either had family members who were unemployed (12.1%) or young children/family members who were unable to contribute financially (6.1%). Despite the many factors that hindered women's ability to access lucrative employment opportunities we found that women proactively found ways to stay employable and optimised the use of available resources. They were able to multi-task, to hustle and try their hand at multiple jobs, to find economic opportunities that were most suitable to their needs and were considered socially acceptable. We found them using their existing skills (21.2%) and existing tools (6.1%) to their economic advantage.

Table 16. Circumstances which made women find work on their own

Found Work Herself because	No. of Respondents	%
Limitation of choices	3	9.1
Trying their hand at multiple jobs	2	6.1
Longevity on the job/Habituated employment	1	3.0
NGO Support	1	3.0
Individual Confidence	3	9.1
Independence to spend on oneself	1	3.0
Existing skills	7	21.2
Existing tools	2	6.1
Visible and approachable opportunities	1	3.0
Children's needs, rent, savings	3	9.1
Husband is not working	4	12.1
Husband/children unable to work	2	6.1
Proximity/Access to productive work	1	3.0
Mobility restrictions	2	6.1
<b>Total</b>	<b>33</b>	<b>100</b>

## b. Household Income

The household income reported by respondents was usually the income of the second earner of their families i.e. the husband or son. We were informed of family members incomes on a daily (46 respondents), weekly (4 respondents) and monthly (99 respondents) basis. An overwhelming number of daily wage earners (87%) earned daily wages of up to Rs. 400 as construction labourers, loaders or rickshaw drivers, of which almost 39% earned Rs. 200 or less. When income was reported on a monthly basis, we found that 51.5% earned less than Rs. 10000 per month, and nearly 28.3% earned Rs. 5000 per month. Although the incomes earned by the respondent's earning family members are well below the minimum wage, they are almost twice the incomes earned by the women in the family.

In the 4 cases where the earning family members were women, we found that they worked in tasks considered 'traditionally' performed by women, such as domestic work, homebased tailoring, sequins embellishment on garments and, homebased livestock rearing.

*Table 17. Daily Incomes of Respondents' Earning Family Member*

<b>Daily Incomes</b>	<b>No. of respondents</b>	<b>%</b>
0-200	16.0	34.8
201-400	24.0	52.2
401-600	5.0	10.9
601-800	0.0	0.0
801-1000	0.0	0.0
1001-1200	0.0	0.0
1201-1400	0.0	0.0
1401-1600	0.0	0.0
1601-1800	0.0	0.0
1801-2000	0.0	0.0
2001-2200	0.0	0.0
2201-2400	0.0	0.0
2401-2600	1.0	2.2
<b>Total</b>	<b>46.0</b>	<b>100</b>

*Table 18. Weekly Incomes of Respondents' Earning Family Member*

<b>Weekly Incomes</b>	<b>No. of respondents</b>	<b>%</b>
0-500	0	0
501-1000	0	0
1001-1500	2	50
1501-2000	1	25
2001-2500	0	0
2501-3000	1	25
<b>Total</b>	<b>4</b>	<b>100</b>



*Table 19. Monthly Incomes of Respondents' Earning Family Member*

<b>Monthly wage</b>	<b>No. of respondents</b>	<b>%</b>
0-1000	2	2.0
1001-2000	2	2.0
2001-3000	5	5.1
3001-4000	5	5.1
4001-5000	3	3.0
5001-6000	11	11.1
6001-7000	3	3.0
7001-8000	5	5.1
8001-9000	7	7.1
9001-10000	4	4.0
10001-11000	0	0.0
11001-12000	1	1.0
12001-13000	0	0.0
13001-14000	0	0.0
14001-15000	3	3.0
20000	2	2.0
25000	1	1.0
30000	1	1.0
Not known	6	6.1
None	18	18.2
NA	20	20.2
<b>Total</b>	<b>99</b>	<b>100</b>

Now that we have discussed the types of work and incomes of the respondents and their families, let us turn to the working conditions, their safety and health status, their needs and their access to formal institutions.

## Health and Working Conditions

The long hours of work tire the women. We find that certain ailments are common to all types of informal workers, which include backache, headache, leg pain, eye pain, full body ache, and hand pain. For the home-based workers sitting cross legged in one position for long hours or standing and performing repeated motions for long hours, constant backaches or full body aches were common. Sequins embellishers sit crouched over garments for long hours, as they stitch and paste minute embellishments on garments. Their work requires tremendous patience and precise eye-hand coordination. The embellishers often complain about hand/finger ache, back ache and eye pain which can lead to headaches or migraines. They report a weakening of eyesight and spondylosis in the long run. Tailors too sit hunched over their sewing machines for long hours which causes full-body and back ache. Using the foot-peddle sewing machine also causes leg pain and knee problems. Two tailors reported suffering from stomach pain and kidney stones, possibly caused due to a lack of full body movement and constant sitting.

Cooks and cleaners working in events, mess and restaurants also complain of body aches and tiredness. Their job requires lifting heavy vessels and ingredients and exposes them to excessive heat when working near the stove or in the sun. Persistent aches and pains in the back, hands and legs are also common among domestic workers and social workers/ASHA workers, who are required to walk long distances to work and between their work in different communities. Domestic workers complain of body ache as they perform strenuous cleaning jobs for several hours a day at the workplace and even in their own homes. Field workers also mentioned feeling emotionally drained and stressed in response to the unsettling and despairing cases they handle on the job.

Women working in factory environments complained of breathing difficulties due to micro-dust particles and rashes and cuts due to the chemicals involved. For factory workers, there is a larger question of worker's safety 'at work' and at the 'workplace'. For instance, one of our respondents, Reena speaks of her hands covered in cuts and bruises and rashes because she washes alcohol bottles with acidic chemicals without any protective equipment. Shereen, 50, has been working in a cotton factory for the past 15-16 years. She has asthma due to a prolonged exposure to the fine dust and cotton fibres. She has to use a nebuliser every day before she heads to work. Over time, the continuous and unchecked harbouring of such aches and pains can lead to more chronic internal problems and causes irreversible damage to their organs, joints and eyesight.



*Agarbatti making takes place in small rooms with no ventilation and in extreme heat. The home itself becomes an unsafe and unhealthy workspace. This picture was taken when there was no electricity, which made the working conditions worse*

## Financial Inclusion

First, the good news. A majority of the respondents (82.7%) said that they had a bank account— either a regular savings one or a *Jandhan* account in their names, and one respondent had one of each. Now for the not so good news: Although on paper most women have gained access to the formal banking sector, their use of the formal banking services remains extremely limited. *Niradhar* scheme beneficiaries and *Ujjwala Yojana*<sup>17</sup> beneficiaries receive monthly allowances into their accounts but by and large the bank accounts remain unutilised.

Table 20. Type of Bank Account(s) Held by Respondents

Type of Account	No. of Respondents	%
Savings Account	64	42.7
Jandhan Account	59	39.3
No Account	26	17.3
Savings + Jandhan Account	1	0.7
<b>Total</b>	<b>150</b>	<b>100</b>

The incomes of the women in Taj Bagh community are barely enough for them to cover necessary monthly expenditures. After spending on food, education, rent, medicines and other necessities, a majority of the respondents reported a desire but an inability to save money (51.3%).

Table 21. Types of Savings Practiced by Respondents

Form of Savings	No. of respondents	%
Cash Savings at home	26	17.3
In the bank	7	4.7
SHG	7	4.7
Chit Fund	21	14.0
As pension or Insurance instalment	2	1.3
Salary/scheme benefits saved in the bank account	2	1.3
Cash at home and bank savings	1	0.7
Cash at home and SHG	2	1.3
SHG, Chitfund and Bank Savings	1	0.7
No savings	77	51.3
No Response	4	2.7
<b>Total</b>	<b>150</b>	<b>100</b>

When money was saved, it was saved in cash at home (17.3%) or through the popular ROSCA format of *Bhishis* or rotating chit funds (14%). Although *Bhishis* socially mandate regular weekly or monthly savings from the participants till the completion of the savings cycle, the participants can opt in or out of joining the next cycle. It is therefore important to highlight that the amount and nature of payment in informal jobs and the characteristics of cash savings or a *Bhishi* mean that women may not register

<sup>17</sup> See: <https://pmuy.gov.in/about.html>

savings in a scheduled manner. The table below shows the saving habits of the women at the time of the survey:

*Table 22. Present Day Monthly Saving Capacity of Respondents*

<b>Present Day Monthly Savings Capacity</b>	<b>No. of respondents</b>	<b>%</b>
0-200	9	6.0
201-400	8	5.3
401-600	5	3.3
601-800	0	0.0
801-1000	9	6.0
1001-1200	0	0.0
1201-1400	0	0.0
1401-1600	0	0.0
1601-1800	0	0.0
1801-2000	0	0.0
2001-2200	0	0.0
2201-2400	1	0.7
2401-2600	0	0.0
2601-2800	0	0.0
2801-3000	0	0.0
Above 3001	4	2.7
Saved (Amount not specified)	33	22.0
No Response	2	1.3
Unable to Save	79	52.7
<b>Total</b>	<b>150</b>	<b>100</b>

In such situations where saving is not routine, the use of bank accounts to deposit incomes or savings is not a practical consideration for most women with incomes far below the minimum wage. The baseline also revealed that 45 of 150 respondents have relied on loans in the past or are currently in debt. Although the loan amounts range from Rs. 7000 to larger amounts of Rs. 2.5 lakhs, the loans are always taken for use by another family member. Larger loans are taken for matters considered ‘priority spending’ purposes such as daughter’s wedding, brother’s business, husband’s health or his business. Smaller loan amounts are often taken to bridge the household’s income gaps or shortfalls.

In emergency situations or in times of crises, women often take loans from local moneylenders and from microfinance institutions that provide loans through women’s savings groups. The willingness and incidence of taking loans from formal banking institutions was found to be extremely low, even though most respondents did have bank accounts in their names. Formal banking institutions often exclude the poor or make loan taking a long and cumbersome process dotted with heavy requirements of documentation. The poor often recount their frequent unpleasant experiences in formal banks which further dissuade them from engaging with rude bank officers for any kind of banking or loan arrangements.

Another aspect of financial inclusion is insurance. The number of women in taj Bagh with a life insurance is almost negligible (4%). Our research also finds that the community has an awareness about having life insurance or *bima* but the knowledge about health insurances is lacking. None of the respondents or their family members had any type of health insurance coverage.

*Table 23. Life Insurance Coverage of Respondents*

<b>Life Insurance</b>	<b>No. of Respondents</b>	<b>%</b>
Have	6	4
Do Not Have	144	96
<b>Total</b>	<b>150</b>	<b>100</b>

## Individual Sociability

This study was keen on understanding how women chose to socialise in Taj Bagh area. Given their isolation in a variety of ways, we sought to find out which platforms of public participation were currently open to them, and of these fora, which did they consider easy enough to participate in. Tracking women's participation and the avenues for such participation is important for tracing how abstract personal qualities of confidence, individual worth, inclusivity, personal and collective morals emerge and are nurtured. During the baseline we asked women if they were part of any women's collectives. In this survey we have taken a women's collective to mean any neighbourhood group or community group where women are primary participants and leaders. Therefore, for the purpose of this study, a 'Women's Collective' could include SHGs, chitfunds, prayer groups, or even *haldi kumkum* groups.

Table 24. Respondents Membership Status for Local Women's Collectives

Member of a Local Women's Collective	No. of Respondents	%
Yes	65	43.3
No	82	54.7
No response	3	2.0
<b>Total</b>	<b>150</b>	<b>100</b>

Our study found that more than half the participants were not part of any collective that represented their interests as women and as workers. Of the 43.3% of the respondents that did belong to a collective, the forms of these collectives were predominantly self-help group (SHG), chitfund or the local NGO called the Muslim Mahila Manch (MMM)<sup>18</sup> which advocates for the rights of Muslim women. Women above 60 years of age are not able to participate in an SHG due to age restrictions and affiliation with the MMM was initiated on a needs-basis. This highlights how women's collectives have become synonymous with service delivery and transactional actions. Women groups are only imagined to fulfil a give-take relationship, rather than being a dynamic platform for grassroots transformation initiated and led by a women's collective that provides a rights-based platform. Such a secular and inclusive platform which unites women despite their socio-economic and cultural divisions, could be utilised by them for talking, sharing, discussing, brainstorming, and democratically running the collective for concerted action on issues that impact poor women as workers, citizens and as human beings. The idea that women's collective can also be a uniting platform and form a safe space for dialogue and creativity was absent in our sample. It is in this context that this current project with HCL Foundation is so important.

Collectives offer women an opportunity to work as a team, to experience leadership and make decisions that benefit the group as a whole. Participation in SHG or chit-funds do not necessarily afford women the opportunity to grow as individuals and as leaders. This study reveals that an overwhelming number of women have never introduced themselves in public, have never held any leadership position and have never engaged in public speaking, singing or acting at school or otherwise. The isolation that comes with being an urban poor working woman where a large amount of time is spent hustling between multiple jobs for more pay, happier and healthier families and improved amenities leaves women with no time or avenues for social interaction and personal growth.

<sup>18</sup> In the Taj Bagh community, the Muslim Mahila Manch is a pillar of emotional, social and even legal support for women struggling with domestic violence, divorce, child sexual abuse and abandonment.

To explore this phenomenon of personal growth further, we also asked respondents if they had participated in skill upgradation and capacity building initiatives. Most women in Taj Bagh (79.3%) had never attended any skills trainings. Among those who did get trained, 10.7% had attended tailoring trainings, 1.3 % had undergone Montessori trainings, 1.3% had completed ASHA worker trainings and 1.3% had completed beautician's courses. One respondent each reported joining a computer class and a 3-month ICICI probationary training but eventually dropped out because the long travel to work was unmanageable. Three women also reported having tried a combination of several training courses, but overall, a majority of the women had not had any opportunities for growth in the form of skill trainings, capacity building or cultivating grassroots leadership.

Table 25. Skill Training Initiatives Accessed by Respondents

Type of Training	No. of Respondents	%
Not attended any trainings	119	79.3
Yes (type not mentioned)	3	2.0
Tailoring	16	10.7
Montessori	2	1.3
Beauty Parlour + Mental Health of Youth	1	0.7
Computer	1	0.7
Tailoring, <i>Mehndi</i> art and Fashion Design	1	0.7
ASHA worker training	2	1.3
Beauty Parlour	2	1.3
Computer and Montessori	1	0.7
ICICI probationary training	1	0.7
Embroidery	1	0.7
<b>Total</b>	<b>150</b>	<b>100</b>

We believe that educational background has a major role in this coupled with the gendering of upskilling opportunities, in addition to the social restrictions on women's restricted mobility. But most of all, we believe that no one bothered to ask the women what they need. No attention has been paid to know what women's priorities are, what options are open to them, and what investments need to be made to upskill and build capacities of poor women in urban slums. Lastly and more importantly, there is no representative forum of poor women where they feel their voice heard, their concerns articulated, and their collective identity asserted.

What the Taj Bagh women do have in abundance is experience in dealing with government officials, bureaucracy and red tape— often alone. Women in Taj Bagh have made multiple trips to several NMC and zonal offices for enrolment under different government schemes for themselves and other members of their families. Several trips for *Gharkul Yojana*<sup>19</sup> enrolment and follow-ups have yielded no response from the authorities.

*Farah, 59, with a go-getter personality and with inherent leadership qualities recalls how the waste bins were left overflowing for several days by the NMC. In frustration, she with a few other local women headed to the NMC office and fought with the corporators. The group registered their protest by dumping waste in the NMC offices forcing the NNMC to take measures to improve the waste collection and management system in Taj Bagh.*

<sup>19</sup> See: <https://sjsa.maharashtra.gov.in/en/ramai-awas-gharkul-scheme-sc-nav-buddha-urban-and-rural>



## Linkages to Social Security Benefits

The Taj Bagh community being an older settlement with a stable population has been adequately mainstreamed within government identity databases. For poor Indians, the ration card remains the single most important document which acts as proof of identity and domicile, in addition to its primary utility as a means to access subsidised food-grains and other essential items through the public distribution system. In our study, an overwhelming number (82.1%) of respondents were ration card holders and regular users of the PDS services. Some joint families relied on a single ration card.

*Nazia is a homebased sequins embellisher and her husband is a construction worker. Nazia told us that she had paid an agent to get a ration card, but many long months after this application she had still not received it. Through the COVID-19 lockdown, both husband and wife lost their jobs. Nazia gets teary as she reflects on her life as a new mom with a little baby, her and her husband's employment, and their inability to access affordable rations, provisions and essential items from the PDS system because they did not have a ration card. Despite the government's grandiose gestures, not much trickles down to millions in the informal economy, like Nazia and her family who face systemic exclusion.*

Having a permanent address and a functional ration card has also helped most of the participants (96.7%) to get an Aadhar card an election card (75.3%) or at least have their names on the electoral roll. Very few women in the community had PAN cards.

Table 26. Type of Ration Card

Type of Ration Card	No. of respondents	%
Above Poverty Line (APL)	70	46.7
Below Poverty Line (BPL)	52	34.7
Antyodaya	0	0.0
TRC	1	0.7
No card	27	18.0
<b>Total</b>	<b>150</b>	<b>100</b>

Table 27. Possessing Election Cards

Possess Election card	No. of Respondents	%
Yes	113	75.3
No	36	24.0
No response	1	0.7
<b>Total</b>	<b>150</b>	<b>100</b>

Table 28. Possessing Aadhar Cards

Possess Aadhar Card	No. of Respondents	%
Yes	145	96.7
No	4	2.7
No response	1	0.7
<b>Total</b>	<b>150</b>	<b>100</b>

Table 29. Possessing PAN Cards

Possess PAN Card	No. of Respondents	%
Yes	60	40.0
No	89	59.3
No Response	1	0.7
<b>Total</b>	<b>150</b>	<b>100</b>

*Saeeda and her husband are circular migrants. The couple spend cropping season engaged in agricultural tasks on their disputed family farm in Madhya Pradesh. In the off-season the couple travels to Nagpur city for employment. In Nagpur, Saeeda works as sequins embellisher and her husband finds employment in the construction sector. Saeeda has no ration card, no election card, no bank account or savings and the family is not enrolled in any government schemes. When quizzed on the reasons for non-enrolment, Saeeda talks about an unstable lifestyle as a migrant and disputed family property in Madhya Pradesh which makes it difficult to access schemes.*

Upon reading Saeeda's account in the box above, we notice that there is an obvious hindrance in linking Saeeda and her husband to a government scheme or government identity document due to the lack of existing government identity proof and the lack of a permanent address. However, unlike seasonal migrants Saeeda and her husband, for some respondents in Taj Bagh, problems with the Aadhar card and a lack of an address proof are still cited as the main struggles when applying for government documents. This also creates space for agents who ask for high sums assuring the procurement of a ration card. Even though women realise that the amounts charged by these agents are high, they are willing to invest money to complete their applications faster and to prevent further delays from the government offices. Women respondents told us that making a payment to an agent in the hopes of getting a ration card soon does not guarantee that she will receive the ration card in time, or receive it at all. Similarly, the cost for enrolling in government schemes is much higher. The *Gharkul Yojana* is a popular scheme, and in this study 48% of all respondents had enrolled in this housing scheme.

Table 30. Status of Enrolment in Gharkul Yojana

Gharkul Yojana Enrolment	No. of Respondents	%
Enrolled and received benefit	71	98.6
Enrolled and no benefits	0	0.0
Attempted enrolment	1	1.4
<b>Total</b>	<b>72</b>	<b>100</b>

The vague landowner-landlord-tenant relationship in Taj Bagh has a direct effect on the community's ability to accrue the benefits of the *Gharkul Yojana* which requires the beneficiary to prove their ownership of their plot of land. Majority of the respondents are well informed about the *Gharkul Yojana* having completed their applications after multiple visits to the government office. Yet, a decade after

conception, the scheme remains unimplemented and the 98.6% of those enrolled remain unaware of the status of the scheme and without any further communication from the government. Some respondents said they were asked to pay Rs. 7-15 lakhs in instalments to avail of the schemes and chose to withdraw their names. Others said that they paid unscrupulous agents amounts in the range of Rs. 500 to Rs. 3000 for enrolment in this housing scheme which delivered nothing.

Apart from the *Gharkul Yojana*, there is awareness and access to the *Niradhar* Scheme in the Taj Bagh community. A majority of widows have enrolled under the scheme and have been receiving pensions of Rs. 900 per month. However, it was a common occurrence to pay the agent a minimum of Rs. 3000 or higher to secure enrolment with benefits beginning two months to 3 years after payment to the agent was made. Some women reported making payments to the agents to speed up the application process, or help them if they were unable to secure important documents like their husband's death certificate.

*Salma, 65, recalls she decided to pay the agent Rs. 4000 for her Niradhar scheme enrolment because if they approach the government offices directly the application doesn't get approved easily, but with the help of an agent the money can start within 2 months.*

Using the services of the agent is also a way to escape the insulting manner in which government officials behave with the poor. As one respondent frankly put it, "*Sarkari daftar mein itni gandi baat karte hain. Bohot jhanjhat ho jaati hain toh woh mujhe bilkul pasand nahi*" ('They speak degradingly in government offices, its troubling and I do not like it'). In instances where women put their foot down and refuse bribes, the government officials resort to withholding their applications. Hence, many poor prefer paying some extra charges to the agent to avoid all this unpleasantness in government offices.

The scope of the *Niradhar* scheme is much larger than just widowed women, it can be accessed by people with disabilities (PwD) as well as rape victims, and women who have been deserted by their husbands. The *Ujjwala Yojana*, *Shravan Bal Yojana*<sup>20</sup>, registration in various board of the labour department (Building and Other Construction Workers Board-BoCW<sup>21</sup>, Domestic Workers Welfare Board<sup>22</sup>) are some of the schemes available for the poor and marginalised in Maharashtra. This study found that enrolment in these schemes is extremely difficult and laborious and negligible in Taj Bagh.

<sup>20</sup> See: <https://jsa.maharashtra.gov.in/en/shravan-bal-sea-rajya-nivrutativetan-yojana>

<sup>21</sup> See: <https://mahabocw.in/>

<sup>22</sup> See: <https://mahakamgar.maharashtra.gov.in/images/dcl/pdf/maharashtra-domestic-workers-welfare-board-act-2008.pdf>

## Reflections

This baseline study was with 150 women respondents from Nagpur city's Taj Bagh area. Using Naila Kabeer's (1994) Social Relations Framework (SRF), the report sought to understand women's lived realities, map their livelihood scenarios, examine the situation of their households, get insights into women's challenges and look for possible avenues to address some of their concerns. The report has illuminated multiple characteristics of the Taj Bagh area and the community, particularly its women workers. It has uncovered the lives of hardworking individuals who put in long hours of work in their informal jobs while their earnings continue to be abysmally low. Some of our reflections are:

- The livelihood of the Taj Bagh community was and continues to be intertwined with the permanence of the Tajuddin Baba Aulia *Dargah*. Many men and women living in and around Taj Bagh often find employment in several activities directly and indirectly associated with the *Dargah*.
- Taj Bagh is characterised by many *kaccha* houses made of corrugated tin sheets and complex tenurial arrangements, perilous sewage system, scarcity of potable water, and discoloured, foul-smelling water.
- Female-headed households abound in Taj Bagh and are often characterised by single earners. Although widowhood remains the single most important reason for female-headedness, abandonment has also emerged as a growing phenomenon. Regardless of their marital status, women took charge of all matters of the home, keeping in mind their own safety and the safety of their children. The frequent or continuous absence of male members of the household impacted women's decision making and time management about work and home responsibilities. Women continue to hold the home and the child at the centre of all work-related decisions.
- Mainstream narrative about the urban poor reduces individual acts of agency to needs and desperation. This study finds, that women do exercise their agency in various realms of their lives. Despite the multiple interlocking layers of socio-economic, cultural exclusion of women, they proactively find income earning opportunities which are considered socially acceptable and allow them to multi-task. In so doing, they optimise the use of available resources, the most important of which is their informal peer network. These peer networks are used for finding livelihood opportunities, helping each other in personal and professional challenges, vouching for each other, and collectively resolving conflicts.
- All the respondents in this study find employment and income earning opportunities in the informal economy which is characterised by low barriers of entry.<sup>23</sup> Many women work as homebased workers making products or providing services from within their homes, as domestic workers, caretakers, etc. earning very low wages in unsafe working conditions. This leads to several occupational ailments many of which cause irreversible damage to their physical and mental health. The gendered nature of informal employment—cooking, cleaning, sewing, care work—reinforce gender roles. It poses a particularly difficult problem with regards to women's awareness of their identity as workers. They think of themselves as performing tasks that are traditionally considered to be a woman's responsibility. This gendering process in the larger economic structure means that many of these tasks and jobs therefore remain invisible, underpaid, uncounted, undervalued and unrecognised. In contrast, the male family members of the respondents often find work outside the confines of the home albeit in the informal economy.

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<sup>23</sup> Hart, Keith. 1973. 'Informal Income Opportunities and Urban Employment in Ghana', *Journal of Modern African Studies*, 11 (1): 61-89

- Women give a great amount of value to their children's education regardless of their gender. Women plan their savings and expenses meticulously keeping in mind school fees, costs of books and other education related expenses. The men in the families too contributed to educational expenses.
- Enrolling in government schemes for the poor and marginalised is complicated, but even those of manage to pass the hurdles in this process are barely able to accrue the benefits of these schemes and their rightful entitlements. This is especially trying for families that have differently abled members, widows and senior citizens. Unscrupulous agents exploit the vulnerability of such individuals and families charging heavy sums for procuring government IDs and enrolments in various schemes which hardly ever come through.
- Women steadfastly participate in collective fora often based on ethno-religious and linguistic identity, almost none of which represent women's issues nor encourage their leadership and representation potential. The other type of groups setting in which women participate are microfinance SHGs. These fora often get reduced to service delivery and transactional actions. Women's groups are only imagined to fulfil a give-take relationship, rather than being a dynamic platform for grassroots transformation initiated and led by a women's collective that provides a rights-based platform. The idea that a women's collective can also be a uniting platform and form a safe space for dialogue and creativity was absent in our sample.

## Recommendations

At present there are very few women in Taj Bagh that have experienced opportunities to participate and lead in team tasks. In Taj Bagh, the SHG and chit fund groups appear to exist purely for transactional purposes. There exist no other forms of collective action in which women regularly participate. In such an insulated atmosphere, there are no opportunities for women to feel and express their individual thoughts and ideas, no avenues to look for solutions to common problems and no safety nets for them to rely upon in times of crisis. These experiences of isolation do not allow women to explore their full potential as confident and capable individuals, friends, community members and leaders.

Hence this study strongly recommends establishing a women's collective in Taj Bagh area of Nagpur city.

- **Establishing a Women's Collective:** For grassroots transformation initiated and led by a women's collective in Nagpur that provides a dynamic rights-based platform. This secular and inclusive platform would seek to unite women irrespective of their socio-economic and cultural divisions. Intersecting gender and work, we envision that through this platform will be able to activate women's collective agency, enabling them to be agents of their own development. It is conceptualised as a safe space for women to interact freely, emphasising their agency in collectively articulating their interests and asserting their rights. This collective will be democratically run by women at the grassroots for concerted action on issues that impact poor women as workers, citizens and as human beings. It is in this context that this current project with HCL Foundation is so important. This project will emphasise women's identity through a women-led platform which will provide, among other things, opportunities for personal and collective growth, linkages to rightful entitlements and benefits from the government and other institutions, and function as an advocacy platform for gender rights and gender equality.

Some of the activities that the collective could take up:

- **Periodic meetings of women in Taj Bagh community:** Forging bonds of solidarity
- **Creating SHGs of women in Taj Bagh community**
- **Grassroots Women Leadership:** Building leadership of poor women at the grassroots is required not only to ensure transparency and accountability within the collective, but also to ensure the smooth implementation and outreach of all of the activities. To do so, a series of trainings that develop select grassroots women leaders from Taj Bagh must be conducted. Their leadership must be nurtured through handholding and support must be provided in their leadership journeys.
- **Upskilling:** Any skills trainings or upskilling initiatives to be implemented in Taj Bagh, should be designed keeping in mind the existing skills of the participants and the emerging market demand for new skills. The goal of the skill development or upskilling initiatives should be to ensure sustainable employment for the women. It would be meaningful if there were initiatives that built on women's existing skills, and also those that provided them ample opportunities to explore other fields of interest and growth which do not strictly adhere to their traditional gendered roles. The platform could conduct needs-assessment of its members, followed by skill trainings and certification to increase women's employability, as well as capacity building workshops to develop their overall personality. Some of these could include tailoring, financial literacy, basic language courses, arithmetic courses, and soft skills.



- **Shortening the Supply Chain:** This study finds that homebased work causes feelings of alienation among women who are involved in making value addition to a product which is in supply chains. Most homebased workers that make products are paid on a piece-rate basis. The women's collective could become an active space where groups of homebased workers could approach employers, garment factories, export houses to directly procure orders for embroidery and embellishment tasks. The collective could help negotiate per piece rates, norms and timing of payments and ferrying the materials, distributing materials and transporting the completed goods back to the employers completely eliminating the middle persons. Further, women who find that the space in their homes is too small could use the actual structure which houses the women's collective to spread out the materials and complete their tasks in the company of other homebased workers which could drastically reduce the feelings of loneliness and alienation. At a later stage the women's collective could also expand its scope to include affordable childcare facilities in-house to support its working women members.
- **Financial Literacy and Inclusion:** Financial literacy trainings should not focus solely on focus on savings as the ultimate financial goal, but could teach the participants to keep track of monthly expenses and inflow of funds in a simple manner, monitoring deficits and planning for sound financial health. To ensure that the family is secured in the incident of accident or death, women should be provided information about health insurance and life insurance products.
- **Linkages with Government:** Most women in Taj Bagh community are poor, marginalised slum-dwellers who also face multiple vulnerabilities by virtue of being women. Further, they also are part of India's large informal workforce which is entirely unregulated, lacks any labour protection and is devoid of social security safety nets. As poor Indians they do qualify for certain state and central government schemes. The collective could help women in Taj Bagh community by educating them about the various schemes that they (and their families) are eligible for. Further, it could provide hands-on support to the women by filling enrolment forms, accompanying them to government offices, following up on behalf of the applicants through due process and proper channels. This study also found that very few respondents had PAN cards and the collective could help them with this. With a significant number of women working as domestic workers and with families involved in construction work, going forward the collective could link the workers (and their families) with schemes available in welfare boards such as the Building and Other Construction Workers Board and the Domestic Workers Welfare Board. The Community Resource Persons of LEARN Mumbai and Nashik teams could train the Nagpur women leaders on the scope and intricacies of various relevant schemes.
- **Women's Support Cell:** This study found that shockingly, some women in Taj Bagh were dealing with the loss of one or more of their children. The untimely death of young children needs further exploration through empathetic research and community involvement. Women also face multiple instances of gender-based violence and sexual harassment but do not have a safe haven to voice their grievances and find support and counselling. Women (and children's) safety and security in the home is directly linked to their ability to work at their full potential. A support cell, similar to the LEARN Mahila Aadhar Kendra (LMAK) providing 360-degree support to women in distress situations could be created to provide conflict resolution and counselling services, solidarity support within the community, to address all their grievances— personal, domestic, workplace and community. LEARN CRPs from Mumbai and Nashik could provide grassroots women's leaders in Nagpur's Taj Bagh community the technical expertise and transfer of knowledge in setting up such a support cell for women and children in distress situations. LEARN CRPs must focus on developing trainings with prominent organisations like Majlis that specialise in raising

awareness within communities on laws for women and children, personal laws of various religions and free legal aid.

- **Ethnographic Research:** Given the strength of the informal workforce in India, the leaders of this grassroots women-led collective in Nagpur could be at the forefront in conducting in-depth research and microstudies on women workers collective in particular and on the urban informal economy in general. As the Portuguese public intellectual Boaventura de Sousa Santos stated, there can be ‘no global social justice without global cognitive justice.’<sup>24</sup>

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<sup>24</sup> deSousa Santos, Boaventura. (2007). (ed.), ‘Another Knowledge is Possible: Beyond Northern Epistemologies’, Volume III of series titled ‘Reinventing Social Emancipation: Towards New Manifestoes’, London: Verso