In this chapter, we explore how economic policies are ‘lived’ at the household level, how its different members respond to the changes and how women are affected by these responses. This exploration is a contribution to the growing body of literature linking macro economic policies to the micro processes of adjustment at the household level (Beneria and Feldman, 1992; Moser, 1998; Nandraj et al, 1998; Deshpande, 1999; Deshmukh-Randive, 2000; Lingam, 2001). Such studies are not meant to establish a direct causal relationship between economic changes and household responses but provide us with insights on how macro level changes filter down to the household, how changes impact the lives of the different members. We begin with an introduction to the city, the neighbourhoods and the lives of the women in our sample. We have called the household a ‘split collective’ or a conglomerate with an individual as well as a collective identity, using different strategies to adjust to macro economic changes. Women take on the burden of implementing household adjustments with long-term health implications and by over stretching themselves. But what may seem self-defeating methods are also ways of seeking security and empowerment against future crises and the breakdown of the household.

WOMEN, THE CITY AND THEIR NEIGHBOURHOODS

Mumbai is a city of migrants. As the city evolved, it attracted migrants from all over the country who outnumbered its original inhabitants, the Kohli fisherfolk and small farmers. The first wave came in the 19th century from the coastal regions and the Western regions and joined some of the first textile mills and the docks. Famines in Gujarat and Rajasthan drove many traders and small entrepreneurs to the city. In the 1950s, persons displaced by the partition of India, migrants from
Uttar Pradesh, Bihar and the Southern states settled in the city. At present 40 per cent of Mumbaikars speak languages other than Marathi, the local language. More than half of our respondents were migrants from the hinterland of Maharashtra, mainly from the Konkon region. Many were the daughters of the early textile workers. A large majority were Marathi speaking, living in Mumbai as some of the early residents of worker’s colonies.

Sixty six per cent of them stayed in the working class colonies of Borivili, Jogeshwari and Dharavi, which are large areas on the western and eastern suburbs of the city. Twenty three per cent lived in tenements and 10 per cent in apartments. They narrated old stories about the origins of their neighbourhoods, which they had heard from their parents. Those who were from Devipada, the first working class colony in Borivili East said that fifty five years ago it was forest land inhabited by tribals and a ghost on a white horse who kidnapped young women. Private landlords began leasing out land for building tenements in a piece meal fashion with little planning or concern for sanitation and hygiene. It began with 300 huts and the number of households has grown to 15,000. At first there was no electricity and water was drawn from a nearby well. It was considered tadipar or outside city limits and had a mix of criminals, tribals and workers. After Independence, the municipal authorities acquired some land from a charitable trust to rehabilitate families dislocated by development projects. The neighbouring colony consisted of milkmen from Bihar who had hired land for buffalo sheds. Illegal squatter colonies, with patronage from local underground, had sprung up in many places.

Some distance away was Jogeshwari east with about 350,000 residents in an area of about 6 kilometres. It was a mishmash of clusters of small huts surrounded by middle class high-rise buildings. Both neighbourhoods had a large Hindu population with some Muslim families and a sprinkling of Sikhs and Christians. Jogeshwari East has a history of communal violence and after the 1992 communal riots; it has remained a tense area. Dharavi’s growth and composition is quite different. It used to be a marshy swamp until the early residents purchased plots of land, filled them up and built huts. Today, Dharavi has the dubious distinction of being the largest slum in the country. It accommodates 20 per cent of Mumbai’s slum population or 500,000 people living in a congested area with a density of 7000 persons per acre. Residential rooms and numerous small industrial shed stood side
Adjustment within the Household

by side. A study by Shramik Vidhyapeeth, a local organisation for skill training, estimated that there were 1200 unauthorised and 500 licensed trades. It consists of different *padas* or areas inhabited by different communities like the potters, cobblers and leather workers, Muslim artisans and South Indian workers, having different political links, underground connections and police patronage. These communities, according to their squatter status and political links, have been able to procure electricity, toilets and water connections.

The haphazard development of these neighbourhoods is symptomatic of the chaotic growth of Mumbai, an island surrounded by the sea and an undeveloped hinterland. It is the 6th most populous city after Mexico with a high density of population, which in some congested places like Bhuleshwar touches 0.4 million persons per square kilometre. Industrial development took place quite rapidly in the suburbs and outer suburbs whilst residential development followed the western and central railway lines all the way to Virar and Kalyan. There is an acute housing shortage in the city created by the natural boundaries of the sea, the Urban land (Ceiling and Regulation) Act, 1976 and a nefarious nexus between politicians, builders and the underworld mafia, which created an artificial shortage and rise in land prices. On the one hand there are high-rise buildings in a Manhattan type skyline and on the other there are illegal settlements, tenements or *chawls* and dilapidated houses.

Unlike their rural counterparts, the women's urban working class household was nuclear with an average of four to five members. But their houses could not accommodate them. A typical residence would be a *pucca* (bricked) structure of about 12 feet by 12 feet, room in a tenement or slum colony. In our sample 57 per cent of women's households had *pucca* structures and 10 per cent lived in *kutcha* structures made from gunny bags, tin sheets etc. Seventy eight per cent owned their own small homes. But ownership did not amount to much if the house was on illegally occupied land. The owners could be evicted as any tenant or squatter by the municipal authorities. The difference between a poor and better off worker would be the capacity to afford a loft to be used for sleeping and storage, a tiled flooring and shelves full of kitchen utensils, a gas stove, water and electricity connection, a double bed and one steel cupboard and a TV. Seventy per cent did not have facilities like cooking gas or a refrigerator.
Eighty per cent of women workers in our sample identified basic amenities as the most important problems in their neighbourhoods. This included an inadequate supply of water, lack of sanitation and drainage and lack of proper housing. For most households in working class colonies, it was a matter of pride to have a water connection within the house and not use the public tap with its long snaky queues. One survey estimated an average of 203 users for a tap and in some extremely congested areas, as many as 8,600 users. It was not surprising that the queues and water storage problems cut down the household's water consumption. Most households consumed as little as 15 litres per person per day while the government norm is 125-200 litres per person per day (Yuva, 1997:23). Water was a nightmare for most households, especially for the women, as it trickled through for an hour or so at any time through the day. Women in the colonies at Ghatkoper complained that they had to get up at three in the morning for the "water time", fill the bins and catch some sleep before leaving for work. If women belonged to a colony which had an afternoon supply, they had to get a person to fill it when they were at work or buy water from a neighbour. Many women from the Vikroli area, staying on hills, had to bear the brunt of the wind and rain during the monsoons. Slopes meant carrying water from community taps at a lower level to the top. During the monsoons, the Mithi River would flood the homes of the workers.

Most slum colonies had an average 98 persons using one toilet, which was not only overused and dirty but sometimes had no water and broken doors or locks (ibid). Other households did not even have this facility and had to use open spaces. A number of better off households pooled their money and built and maintained their own common toilets or were provided with such common toilets in the chawls. Only 25 per cent of the women in our sample had such common but private toilets. Only a few of them in flats had their own toilets in the house. Garbage disposal was a huge problem. Municipal garbage vans could not enter the narrow lanes and so had to collect garbage manually every few days.

The presence or lack of civic amenities in these working class colonies was tied to electoral politics and parties. Political parties have developed links with communities along religious and caste lines and secured water, electricity connections or toilets to favoured vote banks. Sixty four per cent of the women reported that the Hindu right wing party,
the Shiv Sena was the main party in their neighbourhoods that had
taken over from the Congress and the Communist Party of India. Both
these parties had the minority Muslim votes, which were lost to the
Muslim League or Independent candidates after the 1992 communal
riots in Mumbai and the demolition of the Babri Masjid in Ayodhya.
Because of this peculiar tie of electoral politics and community
identities, the parties play a dangerous dual role, procuring needed
essential amenities but also fanning communal tension and violence.
The Shiv Sena shakhas or branches were part of the everyday life of
people in these colonies. They sponsored community events like
festivals, youth group activities and often also acted as ‘protection squads’
to extort money, or as ‘big brothers’ keeping the ‘ijjat’ or honour of
their women and community. Rightist parties have been known to use
local, small events like a Muslim boy teasing a Hindu girl to incite
communal feelings or to organise a ‘mahaarati’ or roadside puja on the
same day and place that the Muslim community uses for namaaz.
Thirty per cent of the women identified law and order problems like
hooliganism and sexual harassment and 12 per cent were concerned
about communal tensions in their neighbourhoods.

These working class colonies have a unique ‘Bumbaiya’ culture and
a dialect of a mixture of three languages. The variety of communities
living side by side in a congested area, the latent violence, live presence
of the underworld, the domination of political parties, unemployment
and lack of amenities have given rise to a paradoxical existence.
Hardships, corrupt policemen, a lethargic bureaucracy have forced
people to rely on each other. At the same time communal feelings and
practices keep them away from each other. Economic hardships induced
people to support each other but also produced jealousies and petty
gossip. There is nothing private in these colonies. The thin walls and
cramped quarters make every life an open book for others to glance
through. Incidences of wife beating, alcoholism, status of employment,
debt, and links with the underworld are public knowledge. Young
men hanging around street corners know everyone and their movements.
Women especially get caught in the web of gossip as they are reported
being ‘friendly’ with some man or coming home late in the night.
There is a complex social code, which allows for a contradictory and
uneasy mix of tolerance, control, communalism, violence, justice,
indifference and care.
Nonetheless, the city has also been good to women. It is ranked as one of the safest cities in Asia. There are not many cities in the country which can boast of young women walking unafraid and confident down the streets, training themselves for employment, sitting in groups in tea shops, seeking their own partners and opening their own bank accounts. We were amazed at the conspicuous clusters of young women in polyester kameez or sarees, with flashy buckles and plucked eyebrows, carrying large rexin bags, waiting for the early morning bus. Unaccustomed to workingwomen in his own state, the Bihari watchman of the industrial estate called them "heroines". This new group had made a name and space for themselves in the city's workforce.

THE HOUSEHOLDS

The majority of the women whom we interviewed were young and from poor households. Fifty three per cent of them were around 21 to 30 years with some below but very few or four per cent in the middle age bracket. The state government's policy of free education had undoubtedly encouraged their parents to sending them to school. Eighty eight per cent of the women were literate with 18 per cent having passed their school leaving examinations or the Secondary School Certificate (SSC). A worker's mother told us, 'my mother used to say why educate girls as they will get married and set up their homes. This may have been all right for our village but in this city slum, it is safer for children to be in school and off the streets. Besides one never knows, it might be handy in times of a crisis. Or my daughter will wind up washing someone's pots and pans.' Parents and the young women had aspirations for non-manual, clerical jobs in government offices which required SSC or higher education. Having found that they could not complete formal education some had opted for vocation courses like tailoring or typing or looked out for factory jobs.

Forty per cent of these young women were married, seven per cent were divorced or widowed and the remaining 53 per cent were waiting to be married. Marriage was not an option: for most Indian women it was considered natural and compulsory. Marriage used to be arranged immediately after menarche as a method of controlling women's sexuality. The men in the family were at pains to see that the 'good' name of the woman was unsullied as it affected the prospect of marriage. But there is an indication of the trend towards delay in age of marriage.
Only eight per cent of women were married before the age of fifteen. Education was one factor for this delay and the other seemed to be employment. ‘Today employment has become another qualification for marriage as boys in our community prefer working women.’ The apprehensions of parents of controlling their daughters’ sexuality were usually hidden behind their statements on “these bad times”, the influence of Hindi films, and the disappearance of sex segregation in school and at the workplace. As soon as possible, parents sought out eligible boys or girls in their own communities and had their horoscopes matched. The prospective groom and bride were given a few bits of bio data about each other like the nature of their employment, their household background, whether the woman is expected to live in the city or village, personality traits, vices or rather the lack of them, and so on. An initial meeting of both the intended partners and their families is ‘arranged’ usually at the woman’s house. If there were no objections from either side, the two sets of parents and other elders negotiate gifts, timing, venue and cost of marriage according to the community’s customs of bride price or dowry.

Most women did not mind ‘arranged’ marriage, as they felt diffident and limited by restrictions on mobility and social and family values to find their own partners. Even if a few of them do select their own partners, they feel bound to seek parental consent. Marriage is seen as a social contract between two families so caste, community and village are important considerations. There is usually a strong opposition from parents if partners belong to a totally different religion or caste with attempts to dissuade, impose house arrest and even inflict violence. Couples may decide to elope or get married the secular way through a court registration with one side not attending the function. What happens if the marriage fails? Only two per cent of the women were divorced. Usually formal divorces were rare unless the man wanted to remarry but desertions with the woman returning to her natal home were common.

Their households consisted of members of the immediate family and some relatives. The family, directly or obliquely, was involved in most of the women’s life decisions and social identity. The acute housing shortage in the city and cramped, small houses usually restricted accommodation of only nuclear families of four to five members. The majority of households had more than one working member. Sixty three per cent of the households had as many women as men in paid
employment. And women headed eighteen per cent of the households. They were honorary 'heads' or women who had lost their husbands or had set up independent urban houses with the rest of the family in the village. Generally older men, whether they were present or absent, were considered heads of the household by women, the community and the State. They were the main decision makers according to social sanctioned patriarchal practices and controlled the family members and their incomes. Traditionally, men are seen as the main earners and also happen to be so but the reality was that not even a joint income of several members was sufficient to support the entire family. Forty one per cent of the households were at a subsistence level with a per capita income between Rs. 421 to Rs. 840. Twenty per cent of them had a per capita income of less than Rs. 420 or below the poverty line as defined by official statistics. In the pooling of incomes, men's earnings formed the major proportion and women's incomes were complementary to them. 'I buy the masala and he buys the main foods,' said one woman. Though women's income contribution was important it did not in any major way change the patriarchal hierarchy of gender and age within the household. The gender division of labour did not change even to accommodate women's work or working hours. As many as half the women reported that men in their households did not even help occasionally. If men helped then they performed non-gendered tasks (23 per cent) in the household like picking up vegetables on their way home or dropping the children off to school. Only two per cent of the men did gendered jobs like cooking, washing vessels and clothes on a regular basis.

A composite Household Condition Index (HCI) was evolved with multiple criteria like the house amenities, income status, whether the household has savings, loans or distress selling or pawning, assets, and the number of permanent workers in the household. Three categories of households emerged from the data – subsistence households (HCI-1 Low), middle level households (HCI-2 Medium), and better off households (HCI-3 High). Women workers from the plastics processing industry were the worst off with 41 per cent of them in subsistence households (HCI-1) and only six per cent were in the better off ones or HCI-3. The difference between the Diamond Polishing and Jewellery and Plastics Processing Industries was quite stark as seen in table 4.1.
Table 4.1: Household Condition Index according to the Distribution of Women workers in both the Industry

<table>
<thead>
<tr>
<th>Type of Industry</th>
<th>Type of Household</th>
<th>Plastic</th>
<th>Diamond</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>41.1</td>
<td>12.8</td>
<td>26.9</td>
</tr>
<tr>
<td>Subsistence Household</td>
<td>HCI-1 Low</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>52.8</td>
<td>65.5</td>
<td>59.2</td>
</tr>
<tr>
<td>Middle Level Household</td>
<td>HCI-2 Medium</td>
<td>6.1</td>
<td>21.7</td>
<td>13.9</td>
</tr>
<tr>
<td>Better Off Households</td>
<td>HCI-3 High</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td></td>
<td>n=180</td>
<td>n=180</td>
<td>n=360</td>
</tr>
</tbody>
</table>

We asked women questions on what makes them feel secure? Some of our questions were: What would you like to have or already have which gives you a sense of security? What makes you happy? One woman said, 'what does a person want ... basically roti, kapda and makan (food, clothes and a roof)... what else? But in order to get these, I will need a job.' Another woman agreed with her but added, 'I can tolerate anything except violence in the house. There should be no beating, no quarrelling or tension. Then it is possible to work together and get everything you need.' A third added, 'A happy family, a husband who has a permanent job, healthy children and a lot of luck.' Had we more discussions, we might have, along with our women interviewees, checked the list of United Nations seven basic\(^3\) securities. Their primary concern turned out to be their own survival and then that of their children. We enquired: was not work important for you? 'Of course work is important but if there is no home and children, what are you working for?'

We asked women whether they believed that there should be equality between men and women in the family, they reacted with surprise, ' ... but in our family there is equality, men do what they are supposed to and women are respected.' For women it was important that the patriarchal contract and the sexually divided roles were respected and maintained by men. Women were 'in charge' of the household expenditure, the kitchen and the children. Most were
ignorant of what their husbands or fathers earned and did not mind as long as they were given enough money to run the household. This non-interference on men's part was seen as respecting women's roles. This 'freedom' in fact placed the burden on women of making two ends meet under extremely adverse financial circumstances. As we shall see in the next section on household adjustments, they stretched their working hours, damaged their health and restricted their education or skill training.

**ADJUSTMENTS WITHIN THE HOUSEHOLD**

Studies have prioritised and grouped strategies used within households in different ways. Cornia (1987) divided survival strategies into three – for the creation of resources, for conserving and improving the use of existing resources and extended family and migration strategies. Dreze (in Kabeer, 1994) noted that one of the first household-coping strategies was austerity in consumption of food and in expenses on health and house repair. Agarwal (1992) in her study of poor agricultural families listed five survival mechanisms namely diversifying income sources, social relationships, adjusting consumption, and mortgaging or selling assets. Using different terms, Beneria (1992) and Moser (1996) followed the same lines. We have grouped household strategies into three: expenditure reduction, income enhancement and tapping social networks. We had assumed that the most immediate step for a household would be to 'tighten one's belts' or try to reduce non-essential expenditure. The second or perhaps a simultaneous step along with the first may be to increase existing income by sending members of the household out for paid employment. But food, which was an ongoing expenditure, was a sensitive issue, and handled last after other expenses were considered. Labour deployment was not possible without tapping existing social networks or building new ones.

Economic rationales rarely function alone and are usually interwoven with the social, cultural and the political. During our field visits, a woman told us that her brother, the main earner in the family, had died. We were surprised that instead of looking for a job, she and her family were more interested in selling their room and moving to another place. From their perspective, the crisis provoked this Muslim household into shifting out of a Hindu dominated area to a Muslim one, secure from communal violence, before making other adjustments,
even if it meant a loss of wages and depletion of savings. Our quantitative data showed us some trends, which we put along with our qualitative data in order to give us a better picture of the sort of adjustments being undertaken by households, namely who in the households decides on them and how they involved and affected women. Most of the women workers we interviewed were part of these strategies, either at the decision-making level or the implementation of these adjustments.

**Expenditure Reduction Strategies**

**Cuts in Non Essentials**

Ninety two per cent of women in our sample said that their households had made some adjustments in different areas of their daily consumption patterns. The majority of them were in the areas of food and daily requirements, education and health expenses. The type of adjustments varied with the household's economic and social position. 'Non essentials' like new clothes, outstation travel and big purchases came under review. Fifty per cent of the women said that they had been asked by their parents to cut down on buying new clothes. This was not an easy choice for the young women.

'I give my entire salary to my father and he manages the household expenses. But when it comes to buying clothes, he will buy them for my brother. Why? Because he works in an office and not for me because I work in a factory. I feel so ashamed going in the same clothes to work. Once I went and bought a dress with my friends but then I got such a beating from my father that I dare not do it again.'

'We buy new clothes only during Diwali. This time we bought second hand clothes, as new ones were too expensive. My father and my mother did not buy anything.'

'Earlier we used to buy clothes from near our house but now we go to the Parel wholesale market, where they are much cheaper and you have a good range. My parents accompany me to keep an eye and help me buy. My sister wears all my clothes so she is not bothered.'

All the three categories of households had cut down on clothes but in different degrees. Generally women did not shop for their own clothes or other big things like pots and pans or water bins as they were unaware of the locations of the main bazaars and wholesale markets. Many do not have the confidence to get a good bargain. Some of the workers...
Table 4.2 Types of Adjustments according to the Different Categories of Households

<table>
<thead>
<tr>
<th>Type of Adjustment</th>
<th>Household Condition Index</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>HCI 1 Subsistence level</td>
</tr>
<tr>
<td>Buying Less Clothes</td>
<td>61.9</td>
</tr>
<tr>
<td>No Outstation Travel</td>
<td>44.3</td>
</tr>
<tr>
<td>No Eating Outside</td>
<td>21.6</td>
</tr>
<tr>
<td>No Big purchases</td>
<td>18.6</td>
</tr>
</tbody>
</table>

n=360

had formed a network of friends who shopped together. Besides cutting down on new clothes, women were taking care of old clothes to make them last longer. Several women said they had switched to synthetic material even though the fabric made them feel hot and sweaty. They did not have to wash synthetic clothes every day, but could dry them or dip them in water, so that the fabric retained its lustre for a longer time. Several women had raised the demand for uniforms at their workplace. Uniforms would reduce the wear and tear of their own clothes and also eliminate buying in order to ‘show off’ new clothes to colleagues.

Outstation travel usually meant going to their hometown or village for a holiday. The majority of the middle level or HCI-2 households were cutting down on the outstation travel. The better off or HCI-3 households had increased the time gap or were taking fewer holidays. Mothers usually objected to small occasional family outings like going to the cinema or eating out. Cheap, second hand, black and white TVs were purchased to cut down on cinema going. Every time our women workers made a request to go out for a meal, their mothers vetoed it by offering to make the dish at home. On the other hand, much to the ire of women, men continued spending money on cigarettes, paan, tea and an occasional drink and sometimes gambling and drinking alcohol. ‘Whenever I find out that my husband has been spending money on gambling, we have a huge fight. How can he throw money away, when the whole family is scrimping and saving.’ For recreation, older women often went to bhajan or kirtan mandals
(religious singing and chanting gatherings) in their neighbourhood. Younger women would involve themselves in informal groups at the workplace. Women from subsistence and middle level households, rather than the better off ones, were more active in religious and regional groups.

Reduction in expenditure also meant a delay in house maintenance or repair. Some of the houses the researchers visited were leaking like sieves into pots and pans kept all around the house. Women said that given a choice they would rather bear the inconvenience of water for one season than cut down on snacks or clothes. These were small but important pleasures, which did not cripple or damage health and happiness. These adjustments were not hard and fast rules for all households and often deferred till extra wages or bonuses came their way.

**Allocations for Education**

Sixty six per cent of the respondents had young children who were mainly in municipal or subsidized state owned schools. The State provides free primary education for all children till the 7th standard and till 12th standard for girls. Working class households were withdrawing their children from municipal schools or shifting them out of private ones to municipal schools.

**Table: 4.3 Types of Cuts in Educational Expenditure according to the Different Categories of Households**

<table>
<thead>
<tr>
<th>Types of Cuts in Education Expenditure</th>
<th>Low HCI-1</th>
<th>Medium HCI-2</th>
<th>High HCI-3</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continues in Municipal School</td>
<td>69.0</td>
<td>36.6</td>
<td>18.0</td>
<td>42.7</td>
</tr>
<tr>
<td>Transferred from Private to Municipal school</td>
<td>3.1</td>
<td>1.4</td>
<td>2</td>
<td>1.9</td>
</tr>
<tr>
<td>Stop Education to Join Work</td>
<td>25.8</td>
<td>17.8</td>
<td>6</td>
<td>18.3</td>
</tr>
<tr>
<td>Stop Education for Boys</td>
<td>0</td>
<td>2.3</td>
<td>0</td>
<td>1.3</td>
</tr>
<tr>
<td>Stop Education for Girls</td>
<td>13.4</td>
<td>2.8</td>
<td>2</td>
<td>5.6</td>
</tr>
<tr>
<td>Stop Tuitions for All Children</td>
<td>13.4</td>
<td>4.2</td>
<td>0</td>
<td>6.1</td>
</tr>
<tr>
<td>Stop Tuitions for Girls</td>
<td>5.2</td>
<td>4.7</td>
<td>4</td>
<td>4.7</td>
</tr>
</tbody>
</table>

n=360

Note: stopping education implies dropping out of school. Tuitions are extra, paid coaching classes, which are stopped because of expenses. Stopping tuitions does not imply leaving school.
The table 4.3 indicates that women from the lower HCI-1 and HCI-2 had children in municipal schools and even though the tuition was free and other fees minimal, they were withdrawing them to cut down on expense and/or to send them to work. In HCI-1 and also in HCI-2 girl children had been withdrawn from school. Parents in this socio-economic group could not assist their children in studies as they were illiterate or had no time. Hiring a higher standard student to give tuitions was quite common. Families under pressure to reduce expenditure cut down on such tuitions especially for girls. Though the number of women cutting down on education costs was not large, we found that it was an important move on part of household members as education was seen as one avenue to better their economic prospects. Some parents from HCI-1 appealed to charitable organisations to cover the extra money for books and uniforms. A few of them had sent their children to the village so that they could continue education there with the help of the extended family. Two per cent received political patronage for continuing education. From our interviews, we could see that parents were willing to face economic and physical hardships for their children's education, but only if they were studious and good learners. They had no patience or money for children with learning difficulties. They were unwilling to make a long-term investment. Boys were given a longer lease at school before being withdrawn. Girls were quickly removed and given domestic chores. After the 1992 Muslim-Hindu riots, many Muslim families withdrew their girls from school.

Financial costs, distance, children's learning potential, the tradition of education in the family, education as an economic requirement were factors, which weighed against each other by parents whilst making a decision to continue or discontinue school education. When there was no financial crisis, the household seemed inclined to allow their children to continue at least till the seventh grade. However, a tightening of the household budget sent this decision into review. Besides cutting down the hidden costs of the free schooling system, withdrawal of children meant releasing the mother or an elder from the task of ferrying the children to and fro from school and reduction in domestic tasks. The drop out child took over domestic tasks or engaged in income earning activities. Many women spoke bitterly about how they were removed from school despite their unheard protests. Others were more understanding of their parent's problems and willingly withdrew from school. Partial cuts and withdrawal from education had the potential
for a negative long-term impact on the future of the child and the family. Once withdrawn from the education process, most children do not rejoin school.

**Unhealthy Adjustments**

Women had this to say regarding their choice for health care. ‘We used to go the public hospital for all our problems. My relative worked as a ward boy, he would help us and it was free. But now even he is of no help, they are charging us fees and the queues are like snakes as the doctor is too busy. So we have shifted to the private doctor close to where we live.’

‘When you fall sick, what's your first reaction — let's go to the doctor. My mother says first try out home remedies. She gives us foul tasting turmeric and ginger pastes. It often works for colds and coughs. If it does not then she takes us to the local doctor. And if we are still unwell or for big operations, then the last resort there is the public hospital which is far away.’

Women from both industries complained of occupation related ailments. Forty six per cent of the diamond polishers reported respiratory problems like asthma, TB and breathlessness. Twelve per cent the plastic workers complained of fatigue and skin problems including burning and itching. Seven per cent of them had eye problems. Around 35 per cent of the workers complained about body and headaches. It was common for women to either not recognize symptoms or under report their illness. This usually led to a high percentage of workers delaying treatment. The oft-repeated reason for untreated illnesses in urban areas was not taking the illness seriously. Lack of financial resources was another important factor. Indirect financial costs of not earning for the day, taking someone along, paying for the transport and food were other considerations. Women did not seek treatment for illness, which was considered to be seasonal/temporary/not very disturbing. When it was impossible to deny illness, their financial capabilities decided the type of treatment. Four women from the plastics processing units reported that they had left their medical fate 'to God.'
### Table 4.4 Expenditure Pattern for Minor and Major Health Problems according to Different Categories of Households

<table>
<thead>
<tr>
<th>Household Condition Index</th>
<th>PN-NPT</th>
<th>NPN-PT</th>
<th>NPN-NPT</th>
<th>PN-PT</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Minor</td>
<td>Major</td>
<td>Minor</td>
<td>Major</td>
<td>Minor</td>
</tr>
<tr>
<td>HCl -1 Low</td>
<td>4.1</td>
<td>2.1</td>
<td>5.2</td>
<td>4.1</td>
<td>30.9</td>
</tr>
<tr>
<td>HCl -2 Medium</td>
<td>7.0</td>
<td>3.8</td>
<td>1.4</td>
<td>2.8</td>
<td>21.6</td>
</tr>
<tr>
<td>HCl -3 High</td>
<td>16.0</td>
<td>12.0</td>
<td>0</td>
<td>0</td>
<td>12.0</td>
</tr>
</tbody>
</table>

|                           | Minor  | Major  | Minor | Major |
|                           |        |        |       |       |
| Total                     | 26.9   | 59.2   | 13.9  | 100   |

(PN = Paying now PT = Paying five years ago NPN = Not paying now NPT = Not paying five years ago)

Women workers in our sample confirmed the trend described in other studies. Most households tended to approach private services for non-hospitalised/short term minor illnesses and use the public services for major illnesses and hospitalisation (Yesudian, 1990, Nandraj et al, 1998). But 30 per cent of women from the subsistence level HCl-1 households were going to public services for minor illnesses in spite of all its problems. Visiting a public hospital meant the cost of travel for two persons, the loss of a day’s wage because of the long line of patients, paying user fees and receiving a hurried sub standard service. Secondly, people were not confident that they were being listened to or of getting good treatment. The uncaring and brusque manners of the hospital staff were stark reminders to people of their poverty and dependency on free services. Most of the poorer workers were in the Informal Sector with no medical benefits or casual and sick leave. Seventy nine per cent of the women were not given a single day’s paid sick leave. Only 20 per cent had maternity and other medical benefits.

Public hospitals were most commonly accessed for maternity services, operations, medical tests and specialised diseases like cancer. Suvarna, a young diamond polisher, had by accident had her hair caught in the rotating scaille. Her father said, ‘we had her cosmetic surgery done at the government hospital at Sion. We spent Rs. 5000 on medicines. If we had gone to a private hospital, the doctor’s fees, bed charges plus the medicines would have cost us a lakh of rupees.’
The Last Choice is Food Cuts

She refused to listen. Rekha, a worker in a tiny plastics unit in Dharavi, insisted that we eat with her. We had an instant rapport with her in the course of interviewing her. She was the sole earner in a household comprising of her mother, brother and a small daughter. We were aware that providing us with one meal would leave her without two. But refusing the invitation would be construed as rude and casteist. So we took along some vegetables and dal. Their everyday meal consisted of rice, onions and spicy chutney. She explained to us that it was impossible to buy vegetables daily the way they had done in the past. Fruits were purchased as a special item on festivals. Rekha’s mother was confident that their meals would improve once her son got a job.

Savitri and her husband had come to an understanding some years ago. Her mill worker husband purchased wheat and rice at the ration store in the mill shop. From her earnings as a home-based worker, she bought the vegetables and masala. She was afraid to tell him that as the prices had risen, she could no longer buy enough to feed the entire family. She and her daughter had stopped eating vegetables, so that her husband and son would not notice the fall in quantity.

To bypass the price rise, women from Dharavi would go to the wholesale vegetable market and pick up discarded vegetables. ‘These vegetables are not bad but they are a few days old and squashed in the transport. Of course we have to sort them out as they are mixed with rotten vegetables. Then we have to immediately use them, as they don’t stay for too long. I go once in every two – three days. On other days, I make pulses in place of vegetables and dal. The problem has become acute because we cannot afford any meat or fish.’

An analysis of the consumption expenditure data of the Central Statistical Organisation (Economic Times, 5-2-02) showed that the overall consumption basket of the average Indian has changed. There has been a decline in food expenditure from 50.6 per cent (1993-94) to 46 per cent (1999-00) and 42.8 per cent (2000-01). Except for fruits and vegetables, there had been a decline in expenditure for cereals, bread, pulses, milk and milk products.

A way to cut corners on food expenditure was bulk buying. ‘I, along with three other women, go to the Masjid market to buy coconut and chillies. You know how expensive it is. We go on Sunday early morning and buy about 15 days worth of stuff. It is difficult to put in more money for the whole month and also it becomes too heavy to
carry it back so I prefer doing two trips in a month than to hire someone to carry. I have requested my boss to pay me every 15 days and that helps in this bulk buying.’ But not all women had the funds to buy in bulk and had to purchase small quantities on a daily basis, which cost them more. The alternative was to buy subsidised food grains from the fair price or ‘ration’ shops. The change in government pricing policy had dissuaded many from buying rations. Through the past 10 years, procurement prices had gone up and so had the price of subsidised grain. Women had this to say, ‘Now the ration shop prices and the open market prices are more or less the same. Then why should I break my legs standing in a queue, missing a day’s wage and waste my time cleaning twigs and stones from the wheat grains? Earlier it was worthwhile to buy from the ration shop because there was a big difference in prices. Now I only buy kerosene and sugar from the ration shop.’

A third way was for the household to consume less food. The NSSO (1993-94) found that the lowest 20% of the population consumed 1500 calories of energy per day as opposed to an average requirement of 2400 calories (Shariff and Mallick, 1998). Some extra items were cut down so these cuts affected the entire household but more so women. As it was the married woman’s responsibility to ensure that the household got ‘adequate’ food, she had to make some personal adjustments. It is a common practice in India for women to serve the family first with the best and biggest portions going to the men. Women were sometimes left with the gravy or curry or the previous day’s leftovers. Unmarried women did not have to face these food cuts, as usually there were other women like the mother or a sister-in-law who bore the brunt of the cuts.

Another option was to economise by cooking once a day. Women found the price of kerosene high and the quantity insufficient. But they could not use alternatives like wood or coal in their small, congested homes. ‘I just get up early and finish all the cooking in the morning. I don’t want a fight with my husband as he wants his lunch box. My mother-in-law has not been keeping well so I can’t leave anything on her. I tried to shift the cooking to the evening but the food got spoilt in the night. Once a rat ate up some of it and we had to throw away all the food.’
Table: 4.5 Adjustments in Food Consumption according to Different Categories of Households

<table>
<thead>
<tr>
<th>Type of Adjustments</th>
<th>Household Condition Index</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>HCI-1 Low</td>
</tr>
<tr>
<td>Buying in Bulk</td>
<td></td>
</tr>
<tr>
<td></td>
<td>0</td>
</tr>
<tr>
<td>Saving on Fuel</td>
<td>47.4</td>
</tr>
<tr>
<td>Buying Cheaper food</td>
<td>47.4</td>
</tr>
</tbody>
</table>

n=360

Table: 4.6 Daily Food Adjustments according to different categories of Households

<table>
<thead>
<tr>
<th>Type of Food Adjustments</th>
<th>Household Condition Index</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>HCI-1 Low</td>
</tr>
<tr>
<td>Women workers eating less</td>
<td>12.4</td>
</tr>
<tr>
<td>Female members eating less</td>
<td>9.3</td>
</tr>
<tr>
<td>Family members eating less</td>
<td>2.1</td>
</tr>
<tr>
<td>Reduction in no. of meals/ day</td>
<td>3.1</td>
</tr>
<tr>
<td>Cut in food items</td>
<td>60.8</td>
</tr>
<tr>
<td>Cut in fruit and non-veg. Food</td>
<td>51.5</td>
</tr>
</tbody>
</table>

n=360

**Developing And Using Social Networks**

Household members also employed the device of developing and using social networks. In the absence of a welfare state and social welfare policies, it was necessary for workers to develop a range of networks. Parents were expected to support their children especially during crisis. 'After I had got the job in the diamond unit and I was earning quite well, his demands increased. My husband would beat me up to get the money. I could barely manage to make two ends meet with his constant requests. My parents like all parents were not very happy
when I arrived at their door. Now I support my parents and my daughter. They are happy too and my life has changed.’ There was more of a conscious effort to maintain relations with the immediate and extended family and family by marriage through frequent visits, or attending family occasions, festivals and events. Most of the women had a rural-urban link i.e. part of the family stayed in the village. The relationship was strengthened by contributions, attending village functions and visiting each other for holidays. During the 1982 mill workers strike, without the support of food, shelter and loans from their rural relatives, the strikers would have given in much earlier. This conscious attempt to forge family ties should not be romanticised as working class unity or solidarity as it was more an articulation of mutual dependency within a household and between its members and the extended family (Beneria, 1992).

A different social relationship extended beyond the immediate and larger family circle to include community members. It is common amongst the Patel community of Gujarat in the diamond polishing industry to promote other Patels for employment or help each other out with loans. This served to strengthen community loyalty and identity so individual members were reluctant to default or go against set norms (De Neve, 1999). The larger community generally included those from the same village.

An informal non kin network of neighbours, friends and ‘designated kin’ or those who are co-opted into being ‘rakhi’ brothers (when a woman ties a rakhi on the wrist of a man he considers her a sister), mothers or aunties are sometimes important especially when the issue involved the family, marriage outside the community and a different type of employment. Said a woman, ‘My neighbour has been like my sister and helped me in many situations. She works as domestic help and gets clothes from her employer for my children. When she goes out of town sometimes then I cook for her sons and husband.’ Neighbours have been part of the support system since the early stream of migration of workers into Mumbai. Mill workers have subsisted because their neighbours’ wives or khanawalis provided them with meals at reasonable rates. In our sample, a large number of women had procured their jobs through their neighbours.

The extended family network plays an important role in the lives of women, which is probably why they and their households do not confront traditions but go out of their way to abide by them. When
the balance between paid work and domestic tasks was under conflict, women workers depended on their side of the family i.e. their mothers or sisters to help out. In some of the households, women workers had called their mother or mother-in-law to come and stay with them to look after the children and help in the household work. Or they had sent their children to the homes of their relatives. The household maintains links with the larger kin network through contributions to the Ganpati festival, taking turns for puja of the community deity, or keeping fasts on a rotation basis. The social and other costs of being an outcast would be too high for women. Married women were considered critical for social links in the household and therefore had more responsibilities towards maintaining the kinship network. Unmarried women’s link with the larger social kin network was mediated by their parents.

Support sometimes also takes an institutional form like contacts with a religious or regional group or a social work organisation. It was interesting to observe that for women from HCI-1 and HCI-2 who were insecure workers, working longer hours at the workplace, their homes tended to be part of other organisations more than for the better off women from HCI-3. Rakhee, a worker living in Jogeshwari, became active in a religious group, as she loved to sing bhajans. ‘It gives me a peace of mind and something different to do. I meet different people and I pray to God to help me pull through life.’ It provided a legitimate space to go to for social contact and leisure.

The employer often becomes a patron who looks after his worker in different ways. Loyalty is rewarded by emergency loans and day offs. Use of political patronage and charity, help from the local underworld don were other support structures that the members of the household used for specific requests like school admission, health problems or death in the family. Most of the workers had vertical linkages with older workers and supervisors whom they asked for support in case of problems not only at the workplace but at home. Women and other members of the household develop lateral and vertical linkages for their survival.
Chapter 4

Strategies for Increasing Income

Using Assets

'Everything was all right. Then my mother in law suddenly died. In our community we have to feed the entire village. That was expensive. We would have managed but my son got jaundice and had to be hospitalised. Prices keep going up. So now we have a huge debt. Our salaries are not enough nor are they increasing. The only thing we have is this house. So we have decided to squeeze into one part and give the loft out for rent' said one respondent.

Housing is a scarce commodity in Mumbai but the only asset people have. In the city of Mumbai, rental housing is extremely difficult with landlords renting out for an 11-month lease period after a deposit. In our study we found that owning a house has been very important (84.44 per cent of the household owned their houses). Though the majority of households owned their homes, it is usually the ownership of the structure as most working class slum colonies have come up on encroached land. The land on which the structures were built could be private land or belonging to different institutions of the government like Municipality, Port Trust, Airport Authority and Railways. The threat of eviction loomed large depending on whose land had been encroached, the number of years of existence or whether the Municipal Authorities had declared the colony as a slum.

Almost half of the households or 47 per cent had an average of one room and some of them, 44 per cent, had one room with a loft or another small room. There were usually four-five members in a space of 120-150 square feet. Thirty four per cent had six to eight members in a similar space and five per cent had nine to eleven persons living together. Men often slept outside in the corridors or put a bed in front of the room. Women had to sleep indoors in the crowded and unventilated rooms. In the monsoon season, it usually became unbearable as both men and women had to sleep indoors. In spite of the shortage of space, the household was often forced to make use of this asset by renting out a part, by moving to a smaller space or selling the room. Very few could create a new floor or build a loft for renting out.

Some farm owning households had leased their land to a family member who gave one third of the produce back to them. The gains were not substantial but the land was retained as security and as-
something to return to in their old age. Most households or 44 per cent had no savings at all and 23 per cent had saved informally in chit funds or rotating funds. Only 17 per cent had formal saved in banks. The level of savings was low (the maximum amount of savings reported was Rs. 2,000 per month), but most households were not so desperate as to sell or pawn of their belongings. A few households had sold off some land or their investments to repay debts. Only five per cent of the households had sold consumer items like big brass vessels, gas stoves or furniture. The most common way of repaying debts was to pawn gold jewellery. Twenty seven per cent of the poor households had used this method. Fifteen per cent of the households had borrowed money from their employers, friends or relatives. There was only one widowed woman from HCI-1 (from 360 women) in our sample who received an amount of Rs. 200 from the Sanjay Gandhi Niradhar Yojana.

Deploying Labour
The main asset of a working class household is its labour power. Forty seven per cent of the households in our sample had half of its members and 46 per cent had one-quarter of its members in the labour market. Though permanency at the workplace was a dream of most workers, as high as 69 per cent of households did not have a single permanent worker. But in spite of compelling economic reasons, deployment of women's labour is as much an economic as a social decision. The overall financial and basic conditions of the households were far from satisfactory. Industrial production was declining (refer Chapter 3) and the employment rates were sliding downwards. Firms in the formal sector, faced with global competition, were downsizing their labour force by introducing automation, making production changes and closing down uneconomic units. Data on jobs in this sector showed a declining trend for the past five years. According to the women's reports only 10 per cent of households had all their working members in permanent jobs. The Informal Sector was growing as large numbers of small-scale sector units were closing down in the face of cheap goods from China and Taiwan. Social sector allocations from the centre and state governments were not increasing nor were the educational, health and food distribution services improving. The cost of city services like subsidised bus and train transport were increasing. It would be easier for most households to have an occupational heterogeneity and pool
incomes. Whilst interviewing women, we found that it was not an easy decision for elders in the households to make. Many young women had bargained and negotiated their way to the workplace. Usually it was a contest of bargaining between the males and elders (fathers, husbands, brothers, mothers) in the household and the young women members (wives and daughters). On the other hand, some had been hesitant to leave the home and one of the family members had persuaded them.

Table 4.7 Percentage Of Women Earners to Total Earners according to Different Categories of Households

<table>
<thead>
<tr>
<th>Household Condition Index</th>
<th>Percentage of Women Earners</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>HCI 1 Low</td>
</tr>
<tr>
<td>Less than Half</td>
<td>69.1</td>
</tr>
<tr>
<td>More than Half</td>
<td>10.3</td>
</tr>
<tr>
<td>All</td>
<td>20.6</td>
</tr>
<tr>
<td>Total</td>
<td>26.9</td>
</tr>
</tbody>
</table>

The data gives a picture of women workers and their households. The poor and moderately poor households had the largest number of women deployed in the labour market. The HCI-1 deployed 33 per cent of its young women (below 20 years) and about nine per cent of the women were middle aged. Twenty four per cent of them were illiterate, had a much lower training and were in unskilled work. More women from HCI-1 were married. Eighty four per cent of them gave their total wage for the house unlike both other HCI where it was lower. The majority of the Muslims and Christians came from HCI-I, and nine per cent of the women from HCI-1 were dalits.

The majority of HCI-2 (58 per cent) were 21-30 years old, 56 per cent were unmarried, 65 per cent were from the non-Brahmin caste and 14 per cent were dalits. Thirty one per cent of them worked in large firms and 28 per cent in medium size firms. Sixty two per cent had been here for more than 15 years. Only nine per cent were illiterate and 22 per cent had passed the S.S.C. examination. Sixty six per cent of them gave their total wage for the household.
The majority of women workers from the HCI-3 or better off households were roughly above 20 years and 60 per cent unmarried. HCI-3 did not send any of its elderly women to work. The majority of them were from non-Brahmin castes and 50 per cent of them were from large firms. Thirty per cent of them had passed the S.S.C. Examination and they did not have any illiterates. Larger numbers of them had support for vocational training and were in better skilled jobs. About half of them were giving their total wage to the family while the other half gave some amount. There were no home-based workers in HCI-3. But it was surprising to find that there were six per cent workers who were in tiny units whose working conditions were also very bad.

To add to our statistical data, we interviewed a cross section of women about their entry into the labour market, their initial willingness, negotiations and problems. Case studies of the pharmaceutical industry in the 1970s (Gothoskar, 1992) and textile mills in the 1930s (Baud, 1992) have shown that it is not unusual for industry to prefer young, unmarried women, as they provide for a more flexible labour force than older married women. From the women’s side, their own and household members willingness to join the labour market came from a variety of situations. We were able to see some connection between domicile, caste, community, and education of respondents with the level of social exposure, ease of mobility and employment. The majority or 78 per cent of the women were domiciles of Mumbai or had been living in the city for more than 15 years. Once the families settled in the urban environment, they consolidated their positions, built social networks and were willing to move with the times. Free education and the recognition of the need for some education had undoubtedly encouraged parents into sending their girls to school. The age of marriage had shifted from the earlier post puberty age of about 16 years to around 21 years. Most of our interviewees had been born and raised in the Bumbaiya culture, used to some degree of mobility and exposure to the mass media.

We have attempted to categorise women on their attitudes towards the labour market. There was one group, which had little choice, as it was a matter of survival for them. There were 20 per cent female-headed households or women who had to work in the absence of a male earner. Twenty one per cent of the HCI-1 households fell within this category, as all its earning members were women. In 30 (8.3 per
cent) households, the respondent was the sole earning member. We have called this group of women ‘survivors’ as they were compelled by poverty to work or because they were single women, divorced or widowed, usually from better off households, they were socially compelled to work because it gave them a better status in their natal or marital homes. Most of the ‘survivors’ were workers in the plastic processing firms.

On the opposite side of the spectrum were the ‘pro work’ women. These were the young, unmarried, educated women from the better off households. Their male and elder members would have preferred them to be at home. In many of these cases, it was the educated young woman who had to persuade them, take their permission and with their help join the labour market. ‘When I wanted to get employment my father said, why, we don’t need the money. But I wanted to do something. My sister in law and mother looked after the kitchen. So I thought it would be nice like my friends to get some experience. My brother was dead against it but I could persuade them by saying that this is a new age and there are so many girls working.’ In a few cases, we found that household members were ‘pro work’ and had persuaded their shy daughters to join the labour force, not really to help the household income, but to procure a qualification for marriage.

A third category of women looked on themselves as ‘reserves’ or those who were stepping in to tide a crisis in the household. With great reluctance and fatalism, the women and their household members had persuaded each other to temporarily suspend patriarchal practices but with assurances of returning to them. In some cases it was the older women or men of the household who had proposed work for the younger woman and explained it as a necessary evil for the greater good of the family. Such households paid extra attention to the age, marital status and other traits of the woman. ‘My younger daughter has to be watched. I am never worried about the older one, I know she can take care of herself; she understands what her father goes through and will not make him feel little just because he is not earning. We decided and she also agreed that the younger would look after the house and the older would go to work.’ Sometimes it was reasoned that it was better not to send out an older woman, as it would lower the household’s social status. On the other hand, it was considered socially inappropriate for young, unmarried women to work with men.
Whatever the basis of the decisions, women soon found themselves carrying on work long after the crisis that had initiated them into work had blown over.

'Cloistered' women had to deal with dominating and conservative men or elderly women who recognized the need for extra wages but did not want to change or modify their image of the male breadwinner. They encouraged women to take up home-based work, which they believed was more suited to women. There could have been other factors for home-based work like care of children or older relatives, or keeping an eye on adolescent daughters. The majority or 75 per cent of home-based workers were from HCI-1 and worked for the plastics processing industry. Not even one woman from HCI-3 was engaged in home-based work.

All the women felt that they had a renewed self-confidence after having joined work. 'I was awkward and scared at first. I hardly stepped outside my house and certainly not out of my neighbourhood. I knew nothing of buses and trains. Now my mother asks me to take her to far away places when we visit relatives. My family thinks I am clever. And I know that I can take care of myself.' Sixty six per cent of the women felt that their status within the family had improved after joining work.

**THE DYNAMICS OF HOUSEHOLD ADJUSTMENTS**

'In a macro sense, India is back to the pre reforms days' was the analysis of the Indian Express based on the Central Statistical Organisation's figures for 2001 to 2002. India had the lowest growth rate since 1986, overall investment levels were lower than in 1991 and the fiscal deficit of the centre and the state governments was around 11 per cent of the GDP or exactly where the first finance minister had began in 1991 (Indian Express 4-2-02, editorial). Maharashtra's agricultural growth, industrial development and employment had slowed down in the past two years (Economic Survey of Maharashtra in Indian Express, 23-3-02). At the micro level, households were struggling to make ends meet as their members pooled their incomes, and assisted each other through the changing and difficult times. The majority of women workers lived in working class colonies though their households belonged to three categories of poor, moderately poor and better off households. All of them reported that their households were making some sort of adjustments to cope with the new changes.
We do not know which member of the household first raised these 'common' strategies. They could have originated from the woman respondent, her parents, husband or brother but it was looked upon as a 'common' strategy meant for everyone and agreed upon by all members. The decision makers in the households were the men and elders but in many cases, the women reported that the adjustment strategies came from one of the women in the household. It is difficult to trace the origin because a father, embarrassed at his own inability to procure a family wage might have indirectly hinted at the deployment of another member, which would have then be taken up by the mother or brother of the woman respondent. Largely, women suggested making non-essential and food cuts whilst men were more concerned with economising through education cuts and deployment of labour. There seemed to be no priority on which adjustment strategy should follow each other or be implemented simultaneously. The implementation of the adjustment strategy itself was often shrouded in secrecy. Many women said that it was embarrassing for them to tell anyone that their household was cutting down on food items. It was common to pass it off as observing weekly upvas (fasts), which meant cutting out meat items from the meal. It was difficult to assess if members of the households differentiated between short term and long-term strategies. For example, the purchase of a gas cylinder for cooking was deferred not only because it was expensive but because of possible hazards to small children who might use it wrongly.

It is not new for poor households to evolve strategies for survival in the context of low incomes and high consumer prices. They are well known devices used for basic subsistence, to stall a downward slide or to improve the status and life style of households. Our data shows that the nature and implementation of strategies depend partly on the socio-economic location of the household, family ideology and its power hierarchy. They are influenced by the contractually defined gender roles, on the intra family mutual support system and the nature of the household's social network (Bardhan, 1990; Kabeer, 2000). These strategies could be passive, non strategic, ambivalent, anti strategic, or even multi strategic responses (Wilk, 1989). They are the outcome of negotiations between different members of the household and each might accept the final outcome with willingness, resentment or anger. Given the nature of the gender and age hierarchy and traditional patriarchal practices in most households, women's response was to
appease the male hierarchy. They were afraid to negotiate with the more powerful family members. Confrontation was a rare response and was evident only when men had not kept their part of the ‘patriarchal contract’ i.e. either refused to support the family or flitted away their income.

Household strategies affected everyone but in different degrees and they were taking a long-term toll on women that no one not even women were aware of. The foremost but intangible toll was on women’s health. The general level of calorie intake in poor households is deficient compared to the recommended levels. In implementing expenditure reduction strategies of food cuts, women were eating less or cutting down on specific items in favour of other members of the household. Most women suffer from “nutritional anaemia” which lowered their resistance and advanced aging. The morbidity rate amongst women was higher compared to men. It has generally been observed that women are notorious in keeping their health requirements in abeyance whilst caring for the rest of the family. Outside of the export oriented units or formal sector units, none of the employers took any responsibility for the health of their workers, either financially or with paid leave. So the majority of the workers had to bear their own health bills.

Alongside these self-inflicted problems was the extension of working hours. Women’s average working hours for paid and unpaid work came to anywhere between 12 to 14 hours a day. Rising prices had forced the women to take on extra tasks like going to wholesale markets, which involved getting up early in the morning (less sleep), walking, carrying loads and extra cleaning and washing. Cutting down on what has been called ‘non essential’ or travel to work, deprived women more than men of rest, relaxation and leisure. Men have their own ways of relaxation which are not available to women, like visiting their friends, spending time in a liquor den, playing cards, drinking tea with friends, etc. Women rarely took adequate rest except when they sleep. Even while watching television, most of them work at chopping vegetables or doing home based work. A break in routine and change of air whilst visiting their native village was one way of relaxation. However, this was one of the first expenditure items to be axed. Household strategies were being implemented at the cost of the productive capacity of women (Agarwal, 1991).
The area of women's paid work, from their entry into and continuing at the workplace, was an act of diplomacy, patience, negotiation and double work, almost always at the cost of mental peace and physical rest. The majority of women, 57 per cent, were engaged in domestic labour for about three hours; only nine per cent of them did no domestic work. Most of these were unmarried girls who came from households with other women members. A large number of married women were doing domestic work for 3-5 hours. The burden of domestic work became obvious when married women workers who were interviewed would compare their domestic work before and after marriage. 'Now I can't leave in the morning expecting my lunch box to be ready. I have to get up, cook and pack for myself and others before I leave.'

Seventy per cent of women workers reported that men in their household did no domestic work on a regular basis. Those who did, picked outside the house tasks like shopping, dropping/picking children from school. Some of them did women's work in crisis, sickness and when women were not at home. Fathers and sons were more helpful than brothers and husbands. Mostly women arrived at an understanding between themselves, e.g. the sister in law or mother took over the domestic tasks to release the younger women. A relative from their village was called in or neighbours were recruited for childcare.

This was one area which both men and women found difficult to change. Though women were ready to challenge the sexual division of labour at the workplace by learning so called male skills like machine operation or shaping diamonds, they were reluctant to challenge it in the house. 'I would like my husband to help, but I live in a basti and everyone will laugh at me that I am making my husband work. The only thing I ask him to do is to fill water as my back aches with the weight. If I make him do more, he will say that it is better I don't go to work' Men did not make it any easier by constantly stressing the neglect of home and children.

Aggravating the situation was women's overtime hours. Fifty five per cent of the firms had compulsory overtime for their workers. They could request less overtime or not doing overtime on specific days. But there were always subtle pressures, and without valid reason women could not always get out of overtime. Overtime meant extra hours at work plus travel time or about 10 to 12 hours out of the home.
Willingness to do overtime earned women favours like time off, advance payments and a favoured status. On the flip side, declining overtime meant facing a threat of dismissal in a flexible labour market.

Conflict and apprehension at home came from a mix of fear of violence, character assassination and sulking by household members. Women reported that they had got used to hearing, ‘If it means overtime, she should leave the job.’ Women negotiated their way out by persuading their employers to convince their parents or husbands, coming home in groups or asking male relatives to escort them. But it was a mental strain to keep appeasing the males and elders in the household through persuasion and extra efforts in cooking and cleaning. This non-co-operation in sharing domestic work and conflict on overtime reaffirmed the patriarchal privilege of men in controlling women’s labour in and outside the household. The balancing of hours, work and stamina by women was reflected in their lacklustre involvement at the workplace to upgrade their skills and participation in collective functioning.

‘I don’t ever want to hear. Look at her just because she is earning, she has a swollen head. This is what my mother says if I ever have a fight’ said one worker. Most of them or 68 per cent handed over their entire wage to their mothers/fathers or husbands. But women’s earnings did not necessarily go into the common pool. In many extended households the male members’ earnings were pooled together and a specific amount was given for household expenses. Women did not contribute directly but their earnings were spent on specific needs - extra clothes, tuition, etc. Single women staying in their natal families were expected to pay a lump sum for their upkeep. In nuclear households, men took care of major expenses like food grains, rent, school fees, clothes, electricity bills and women bought smaller, daily items like vegetables and paid for minor repairs. Many of the interviewed women contributed to specific needs like the medical expenses for an older member, bought fruits or meat on a regular basis or paid for the children’s school tuitions. Some kept part of the money for their own expenses or put it away as savings. Women were extremely conscious of not projecting their income earning potential in a way that would alienate them from the rest of the household. They hardly spent money on purchases without some consensus from their parents or husband. However, this form of income contribution was largely invisible as the household absorbed it for its daily consumption needs. Women felt
proud of their contribution but neither she nor her wage had the status of an earner and a contributor to the pool.

'My parents say I will get married and go away or maybe later on there is no need for me to work outside. So it is okay to spend my money on buying things for the house and saving up for the future.' Married women too found that their wages were required in the household and used for daily consumption but their wages were not included in the household income pool. For men and the elders as well as women, paid employment of women was a contingent part of the overall adjustments that were being implemented in the household as a response to macro economic changes and changing social values. Women were not given nor had they expected the same identity of a worker/earner given to men and neither were they supported by a reduction in domestic work or in fulfilling the obligations of overtime and in skill training. Rather the requirements of paid employment were held against them as impinging on their domestic work and gender roles, whilst their wages were absorbed into the general expenditure of the household. In the case of poor households, women's wages were an essential part of survival. By not supporting women's unpaid work and devaluing their paid labour by treating them as 'contingency workers', the men and elders in the household could control both their domestic and workplace labour. As the household's 'contingency workers', women were 'allowed' to work in paid employment as part of its adjustment plans, for the overall welfare and survival of the household. But as they were, so to say, on lease to the workplace, their worker identity was devalued to their identity as a woman, mother, wife or daughter. The household saw no reason to make any shifts in gender relations or in the concept of the patriarchal norms and heads. This is not to say that there were no changes at all in the households' gender ideology. Some patriarchal norms which restricted women were revised like their education was increased, marriage delayed, there was an increase in mobility and they were allowed limited employment. But the change did not encompass any fundamental shifts. Women carried with them to the labour market this ideological baggage, their own uncertainty, lack of education and training, gender subordination as well as the household's view of 'contingency worker.' As we shall see in the Chapter 6, it was not difficult for employers to incorporate these 'contingency workers' into its own contingency plan.
STRATEGIES FOR SECURITY

Women were no strangers to making adjustments or bearing the extra burden placed on them as they have often used them in case of crisis afflicting the household like sudden unemployment, sickness and price rises. And as they were within the domain of the household, women were invariably expected to be responsible for implementation. Women rarely had knowledge of the total income of the household nor did they have control over the distribution of household resources. They were hesitant or even afraid to initiate an open discussion on household expenditure or its reallocation. 'I do not know how much my husband earns but whatever he gives is insufficient. When I told him that he said he would borrow on his salary. That is no answer, where are we going to get the money to repay the loan?' Women felt obliged to stretch household resources by whatever means, using their ingenuity in cutting corners, in processing food, making their own clothes or through extra earnings. If adjustments within the household were painful, survival in the outside world was even more so, economically, culturally and socially.

Women's identity and sense of being was in relation to their family and larger kin group. Our women respondents' description of security was couched in terms of a 'happy family,' material possessions and a violence free environment in their social relations of marriage and kinship. A married woman with an employed husband meant status and security. Single women did not feel 'legitimate' in their natal home. Women with children were socially favoured and barren women pitied. Being a wife and mother gave women the acceptance, approval and support of their extended family, natal family, community and society. Secondly, but not in a hierarchical order, owning a home i.e. a permanent roof over one's head was security. But, in the space starved city of Mumbai, with the fear of eviction and high rentals, it was virtually impossible for most working people and especially women to afford legal ownership. Working class colonies could be extremely violent and intolerant to women. Lastly, the other basics like food and clothes came with good and stable jobs, difficult to come by with women's lack of education, skill and contacts. The ability to economically stand on one's feet was seen as being less of a burden on family members and for use during emergencies. Usually, a woman had only her wedding jewellery and cooking vessels as financial back ups.
Chapter 4

The basis of women's social, cultural and economic living and her sense of security were intimately tied to the well being of the family based household. It could well be that women themselves suggested some of the expenditure reduction adjustments or willingly endorsed the suggestions to stall any deepening of the crisis. And as the adjustments were within the domain of the household, they felt obliged to implement them even at the cost of their own well being. However, women also discreetly counterstrategised by finding alternatives and negotiating with men for a rational expenditure reduction plan. Some of the counter strategies were cheap alternatives like substituting kirtans for holidays, home remedies for medicines and cooking fast food instead of buying them. One woman confided, 'I always eat some fruit in the train because I never get anything once they reach my family.' Women's strategies within the household were discreet, sometimes invisible, never directly articulated and appearing to go along. They were not a conscious, well thought of, premeditated strategy on their part but unconsciously put into play.

Wages and savings was another story. The majority of women gave their entire wage to their family members or made substantial contributions to household purchases. But they also did not reveal their entire earnings or overtime wages. This was more common amongst the unmarried women. 'As soon as I get my pay, I go to the sonar (goldsmith) and give an instalment for my necklace. I don't even take the money home in case it gets spent in general expenditure. I cannot refuse if my mother says give me some money. Or I am tempted to buy clothes or something. This way I save money.' The other method was saving through chit or rotating funds. This strategy was a difficult one for married women. One of them said, 'I kept some money away from my parents but they knew that I will not just spend it like that and the gold that I buy will only add to my dowry but with my husband's family, the mother in law keeps tab on my overtime and I am afraid that they will start doubting me in many areas if I get caught. So I give all the overtime money to my mother in law.' Some of them used their employer's help. 'My employer is quite good and he knows about my alcoholic husband. He helped me open a bank account so that I don't carry my money home.'

Why did women choose to continue paid employment in spite of the physical stress, the balancing acts, constant negotiations, and the appeasement of household members and loss of control over wages?
Adjustment within the Household

They felt an immense sense of self-worth. 'My mother takes me into confidence.' 'My brother talks properly to me.' 'My husband asks me to buy things.' Without subverting the household hierarchy, they attracted respect and empowered themselves. Women found that paid employment gave them self-confidence and increased their social networks outside of the kin circle. On the other hand, women were acutely conscious they could not have procured jobs without the aid of their household members. That they were in paid employment because they are 'permitted' by the more powerful members of the household. They knew they could be withdrawn from the labour market for any crisis in the household. They were conscious of their low wages, the unskilled nature of their work and non-inclusion in the household income pool. Women were acutely aware that their paid work was a negotiated space and it would be difficult to claim a right to paid work. But women were still attached to them because they weighed their employment not within the hierarchy and scope of the workplace but with their sense of security within the relations of the household.

In the absence of any other tangible assets and social resources, paid employment was the only manner in which they could obtain some fall back position for household negotiations, use in times of personal crisis or the breakdown of the household. In spite of the drudgery of unskilled and low paid work, with little control over wages and the constant guilt of neglecting domestic work, women felt a little less vulnerable and more empowered for the future.

CONCLUSION

In this chapter, we introduced our respondents, their households and the adjustments being made in the context of macro economic changes. The women were predominantly Marathi speaking, Hindus from the lower castes, settled in Mumbai, migrated from the Konkon region of Maharashtra. Some of them were the daughters of the early textile mill workers who had settled down on the outskirts of the city in working class colonies with poor civic amenities and an atmosphere of violence and communal tension. A typical residence of the worker was a 12' by 12' room with or without a water tap, electricity and common toilet. The city has a distinct potpourri culture of different states, paradoxical high-rise buildings and sprawling slums, violent atmosphere but is relatively safe for women. Their colonies had competitive and aggressive
people who fought with each other but also relied on support from each other.

The majority of our women respondents were young, literate and unmarried. They lived in nuclear households of four to five people at poverty levels. They had both men and women earners with not very high incomes. Women workers who came from HCI-1 were young, the majority were married and had a low education and skill level. The education level improved with the middle and better off households. These households were more inclined to giving vocational training to their children and bear the burden of skill training. The better off households had more unmarried and better skilled earners as well as women working in large units. The well off financial background of the households helped women get better access to jobs in the labour market.

The majority of the women said that their households were making some sort of adjustments. We have grouped them into three broad areas: expenditure reduction adjustments, developing social networks and income increasing adjustments. These strategies were not necessarily planned or prioritised; they could have been short-term responses or instinctual ones. They could have been suggested by any member of the household but were endorsed by the socially sanctioned decision makers: the men and the elders in the household. The expenditure reduction strategies covered four types of activities. Every member of the household was expected to reduce their expenses on new clothes, outstation travel, recreational eating and large purchases like gadgets or appliances. It was not that these purchases were completely ruled out but they were sought at lower prices at wholesale markets, holidays were less frequently taken and outside food was substituted for home cooking. Seeking treatment for health problems were delayed more so by women than by other members by taking home remedies and using public hospitals for major illnesses. Per capita expenditure on health has always been low but people were being more careful in spending on doctors and hospitals. Education was never quite free as households had to spend for uniforms, books and extra tuitions. If the children were not doing well, there was a tendency to bring in the economic factor and remove them from school. It was difficult for households to reduce food items, which are not only a basic necessity but also a social issue. As managers of the kitchen, women were obliged to hunt for cheaper food grains and vegetables in the wholesale markets, to spend
more time in travelling and cleaning them and attempt fuel conservation by cooking once a day and with cheaper fuel.

In the absence of any state welfare scheme or support, people had to rely mainly on themselves and their own assets to increase their income levels. There were very little savings amongst the households to fall back on. Their three main assets were their rooms, land in their villages and jewellery. Rooms were extremely small but many did consider leasing it out because they could get a hefty deposit and monthly rent. Land was leased out for farming instead of being cared for by themselves and pawning jewellery was always the last resort effort. But labour was the main asset of a working class household. In spite of there being a tradition in the city and within their households of women working outside the home, and despite the poor economic situation of the household, there was a reluctance and discussion on moving young women into the labour market. We have tried to capture the various attitudes of households and the women themselves through categories. The ‘survivors’ had no choice but to join the labour market, as they had no male earners. The ‘pro work’ women persuaded the heads of the household for permission and support. Some women were considered ‘reserves’ to be placed in the labour market to tide the crisis and then withdrawn back. The ‘cloistered’ women were asked to work but as home-based workers.

It is difficult to analyse household adjustments as ‘strategies’ as they have been implemented over time, prioritised differently, as short term or pre-planned responses. But there were definite reactions from households, which were endorsed by the hierarchy of the household for implementation. Women were held responsible as the managers of the home and kitchen. Reared and living in a patriarchal society with hardly any independent back up systems and support, women were prone to resort to appeasement by executing adjustments at the cost of a long-term health toll on themselves. They followed the adjustments, in spite of knowing that men defaulted sometimes, by eating less, working longer hours, restricting their leisure and constantly balancing the paid and domestic work. Women were seldom supported by men in sharing everyday domestic work, the extra work caused by household adjustments or when doing overtime at the workplace. The male and elderly members of the household did not see the need for making any fundamental shifts in its gender practices or ideology as it perceived women’s deployment in the labour market as part of its contingency
plan for tiding over a crisis. Accordingly, women’s wages were not included into the household pool but used for daily consumption. By treating women as ‘contingency workers’, household members trivialised women’s work, devalued their contributions and deeply affected the development of their identity as paid workers.

Not many women had knowledge of the total income inputs by men or existing household assets, nor were they confident to initiate a dialogue on an overall restructuring of resources, labour and assets in the face of economic changes. They were, therefore, restricted to making adjustments with what they were most familiar, i.e. at the household level. And in doing so they bore most of the burdens of adjustments. Households were also women’s lifelines as they were restricted by patriarchal practices to function as individuals. Rather their entire existence was derived from their relations with their families, kin and community. They needed to look after their own security within the security of the household and they still nurtured the spirit to develop small alternatives to household strategies. The biggest and the most stressful burden of household adjustments was paid employment because of the constant balancing between domestic labour and requirements of employment. Women gave their wages to the household without demanding any status as earners and contributors to the household pool. They fulfilled their part of the bargain by giving their wages for household consumption but also surreptitiously saved in chit funds, jewellery and with their employers. In spite of the pain and stress, women were hesitant to give up employment because it was their only asset for a feeling of self worth, as back up for other negotiations in the household and empowerment for the future.

Endnotes

1 A survey of 40 Asian cities by Asia week quoted in Mid Day (30-1-02) found that its annual crime rate was 0.1 cases per 10,000 persons while Delhi had 52 cases, Tokyo had 224 cases and Singapore had 100 cases per year per 10,000 persons.

2 The Household Condition Index was computed by combining variables and other indexes. Home amenities index, per capita income, savings, sale of assets, loans taken, number of permanent workers in the household. Home amenities index included type of house, amenities like electricity, facilities like gas etc and condition of the house. Number of permanent worker was seen as important as it indicated some element of security and assurance of wages.
The United Nations Development Program (1994) defined human security to cover seven areas namely economic security; food security; health security; environmental security; personal security; community security; and political security.

A government scheme to support destitute widowed women

We had interviewed only the women workers and not the rest of their household members on the nature of their entry into the labour market. The scope of this data is therefore limited compared to the studies, which have focussed on all its members and processes.

It was interesting to see the differentiation of help that men gave according to their socio-economic status. Men from the HCI-3 or better off households were not doing domestic chores on a regular basis. Eighty two per cent did not help at all even with tasks like picking and dropping children to school or teaching them. The remaining 18 per cent helped in marketing, filing water and even fewer in cooking and washing. Comparatively men from HCI-2 were more helpful. Forty per cent of them were helping in the household work. The HCI-2 households were working towards improving their status and stalling any downward trend in their lifestyles. It was in these households that most male members were willing to put in extra work.