

**DISGUISED EMPLOYMENT:  
A CASE STUDY OF WOMEN BEEDI ROLLING  
WORKERS IN THE DISTRICT OF ALLAHABAD,  
UTTAR PRADESH**

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**ABSTRACT**

*The women workers, being home-based for both economic and socio-cultural reasons, remain invisible in the labour market which we call disguised employment of these workers. We have selected rural and urban areas of the district of Allahabad in Uttar Pradesh, to unearth the livelihood conditions of the women beedi rolling workers and to examine if they could be elevated by indicators of livelihood. Based on our field data, both quantitative and qualitative, we observed that the home-based women beedi rolling workers were hired by the sub-contractors on behalf of the factory owners based on oral contract between the employer and the employee with wage rate fixed at piece rate. These home-based workers could not come out of the cocoon of low-quality low-wage works due to economic compulsions as well as socio-cultural reasons. The home-based workers need to be capacitated both by the state and the non-state actors.*

**Keywords:** Disguised unemployment, women workers, Beedi industry, Uttar Pradesh, India

**1. Introduction**

Parallel to visible workers in the organised sector of an economy, invisible workers exist mostly in the unorganised sector. The organised sector also

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uses invisible and unorganised workers for specific short-term purposes. This study focuses on the workers who are engaged outside the orbit of the organised sector and are either self-employed or hired. The hired workers are engaged in assigned works at their own home or are drawn to some other workspace. This study focuses on those hired workers who work from home. Since residential home is outside the orbit of registered factory, hence these hired home-based workers remain disguised. Some of the disguised workers working from home produce goods and services generally at piece rate of wages. This disguised employment is based on oral contract between the employer and the workers. Those who supply inputs to the home-based workers also receive the final output from the latter. The home-based workers thus remain delinked from both input market and output market and thus invisible in the factory-based organisation of production – the output market affects the home-based workers by probability of getting job. The workers also remain delinked from the final consumer. The factory owner, or on his behalf the contractor, is linked to the input market and output market.

The rest of the paper is structured as follows. In section 2 we discuss existing studies on home-based workers. In Section 3 we briefly present some facts about the home-based workers in India along with the role of the state by its legal framework. In Section 4 the sample, methodology and study zone are presented. Section 5 presents the livelihood conditions of the households of women beedi rolling workers by selected quantitative indicators and in section 6 the working conditions and immobility of the beedi rolling workers are presented. Finally, in Section 7 we present concluding comments and recommendations.

## **2. Literature Review**

Home-based workers refer to those who execute wage-work intra-home including at adjoining common space. Home-based work leads to the production of goods and services for an employer or contractor under an arrangement whereby the work is carried out at a place of the worker's own choice; the production space is generally the worker's own home delinked from the direct supervision by the employer or contractor (Schnieder, 1990: 423).

Home-based workers are self-employed or hired. Self-employment is independent when they organise their own production system and are dependent when they depend on others for basic production instruments. Home-based works at the bottom of the labour market show survival strategies of women in distress. Domestic responsibilities generally force women workers to choose intra-home works. Home space facilitates the role of women in productive and reproductive activities in parallel (Neetha, 2014:89). Home-based work offers the opportunity to enhance household income. It also saves the travel time-cum-cost of the workers and offers the

flexibility to perform their domestic responsibility along with contribution to household income (NCEUS, 2008:71).

The presence of home-based workers by large number along with its non-reporting and non-identification is the major factor that explains on-accounting and underestimation of the exact number of workers employed. The reasons for underestimation of works of women include invisibility in home-based work, high non-response rate from women, and multiple jobs (Ratna and Unni, 2003:27). The prolonged works executed by women at home as housework often leads to an underestimation or non-enumeration of women workers, particularly in patriarchal societies (Unni, 1989:WS-23). The distinction between what job is meant to be paid and what remains unpaid often remains fuzzy that leads to underestimation and non-accounting of works performed by women.

Urban home-based works show decentralization of production (Jhabvala, 1995:3133). The large scale enterprises prefer home-based work for production of its labour-intensive components. The employer prefers home-based labour to reduce the average cost of production following flexible decentralized production through sub-contracting (Schnieder, 1990:424). The initial conditions of the subordinated position of women in the labour market in parallel to their routine unpaid labour at home continue for the women home-based beedi rolling workers. Non-expanding organised labour market in a state of unemployment-cum-poverty leads to expanding home-based works where the labourers remain economically engaged outside the factory premises that in parallel ensure self-control of labour. Women get engaged in home-based work since it allows them to carry out domestic responsibilities parallel to getting engaged in works that supplement household income (Schnieder, 1990:429). Home-based work generally takes place through sub-contracting. Absence of specific employer-employee relationship and self-chosen place of work in the case of self-employed home-based workers enforce the invisibility of these enterprises (NCEUS, 2008:79).

There exists a distinction between sub-contracted or dependent home workers (who are paid at piece rate) and own-account workers (who operate without a direct supplier, contractor, or employer). Home workers can also be seen as disguised wage workers paid at piece rate having no control over technology and raw materials. Very low participation rate of women from higher social groups is latent in social custom which hinders them from working even on family-owned land (Kathod, 2005:2549). Women often choose home-based work with flexible working hours even if the conditions of work are adverse. The choice of work is limited to them because of the absence of required skill and education (Mukherjee, 2012:441). The recent acceleration in the number of women home-based workers was because of women's limited choice in occupational avenues (Paul and Raju, 2014:10). Earnings from home-based works are also underestimated partly due to

under-reporting and also because most home-based workers get engaged in multiple jobs.

The practice of the controller of capital in engaging women in home-based work is based on flexibility in labour hours and low average cost of production. Besides minimizing costs on social security benefits for the employed workers, the employer minimizes the overhead costs. This type of employment also helps the firms to negotiate labour laws (GoI, 2015-16:142). Absence of regular job in factory organisation compels the job seekers to get engaged in home-based works that supplement household income. Women workers balance between sub-contracted home works and domestic duties. Women home workers cannot elevate themselves from low wage jobs to high wage jobs because of absence of relevant skill and their social conventional role (Benton, 1989:263). The employer selects home-based works to evade costs on regular workers, avoid long-term benefits of workers and prolong non-unionization of workers. Home-based works make the distinction between home of the household and firm of the employer fuzzy. The output that the home-based workers produce constitutes a component of market supply by the factory on an accounting period. These workers receive wages at piece rate which is often lower than the factory wage rate (Neetha, 2014:89-90).

### **Unorganised Segment of the Economy and Gender Division of Labour**

Alternative explanations are available why women are in labour market. A recent survey in the states of Uttar Pradesh and Gujarat in India observed that “participation of women in the labour force is often led by poverty concerns rather than by choice....higher household incomes pull back females from participating in the labour market, contributing to the trend of falling female employment” (ILO, 2013:3). In general, informal employment is “scattered and intermittent, temporary, or short-term, and is home-based....with the result that women’s production activities are frequently hidden behind their household work” (ILO, 2013:5). Informal employment in India shows the dual labour market – one formal with listed job security indicators and the other informal – the latter is a clubbing of different ways of absorption of ‘excess labour’ often because of the constraints and unwillingness of the employers in the former to expand the labour size (GoI, 2012-13:47). Certain groups of workers within the informal sector are considered as invisible workers at home, or on premises of their choice other than employers’, to produce goods or services on a contract basis for specific employer or contractor (Unni & Rani, 2003:46). Women in job search generally try to optimize flexibility and fulfilment of their dual roles in production and reproduction. Women are often seen in subordinated position in job hierarchy indicated by low wage rate, absence of bargaining power, adverse working conditions, and also

discrimination in wages and access to employment (Jhabvala and Sinha, 2005:2041). Men tended to be placed in all the critical skilled jobs and were consequently paid higher wages. In the supervisory category, usually women supervised only women (NCEUS, 2008:84). Women are highly concentrated in flexible works such as part-time, piece-rate, temporary which are usually low paid. The lack of productive assets and poor conditions of work, low bargaining power, and absence of external linkages drag the women workers into the trap of deprivation and invisibility (Paul and Raju, 2014:205). The work efforts of women are inextricably linked to the cultural perimeter within which the household works. Cultural restrictions play a crucial role in deciding the works acceptable to women, like in Islam, *purdah* (veil) effectively forbids women from interacting with unknown men in public. Women are forced not to work outside the boundaries of home (Anker, 1997:329).

In developing countries, men are seen as productive labourers engaged in income-generating activities, while women are engaged in child rearing, care of family and maintenance of home (WatKins et al., 1993:77). In rural India, home-based works mostly take place in agriculture and allied activities. Work participation rate declines for rural women as the household economic status improves implying absence of compelling reasons for women to earn (Srivastava & Srivastava, 2010:51). Rural non-farm economic activities offer supplementary income during off-agriculture season. The quality of employment in the rural non-agricultural sector can be understood by casual nature of employment because of perpetual poverty of the households (Birader, 2009:30). Non-farm employment encompasses women on margins of society, particularly widows, divorced, deserted, and single woman (Kathod, 2005:2549). A Woman becomes household head by being widowed, divorced, separated, deserted, or because of migration of male head of the household or due to marginal contribution of men, loss of job by male head because of unemployment, disability, and illness (Lingam, 1994:699). Female labour is heavily concentrated at low wage rates in rural areas, in agricultural work and on casual contracts. In the non-farm work, women are likely to be concentrated in the lowest grades and stages, on piece rate and earning much less than men (Harriss-White, 2004:28). The position of women as wage labourers is more constrained by patriarchy. They depend on male's sanction and mediation for the work for men control property and cash. Female's claim to share in the family resources is conditional upon behavioural and fulfilment of gender role, especially in the household mode of production (Bardhan, 1985:2210). Wage-work of women is often seen as capacitating them to take household decisions and help realize the significance of their economic contribution and recognition in the family (Jose, 2012:50). The wage-work by women via visible economic contribution is expected to enhance their economic wellbeing and freedom of decision-making.

### 3. Home-Based Workers in India: Some Facts and the Acts

The independent self-employed workers far exceeded the hired self-employed workers in 1999-2000, the two together showing the total self-employment in India. The data excluded agriculture sector and organised sector (GoI, 2015-16: 140-141). 58.5 per cent of all the home-based workers were women. Of the total home-based workers, 60.9 per cent were in rural areas (Table 1).

**Table 1: Number of Workers in Unorganised Non-Agricultural Sector by Status of Employment (1999-2000)**

Number (in Million)

Category of Employment	Rural			Urban			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Gender									
Self-employed: Independent	23.1	6.3	29.4	26.4	4.9	31.3	49.5	11.2	60.7
Home based workers	2.0	3.0	5.0	1.5	1.8	3.2	3.4	4.8	8.2
All Self-employed	25.1	9.3	34.4	27.9	6.7	34.5	52.9	16.0	68.9
All Unorganised Non-Agriculture	41.2	11.9	53.1	46.7	10.6	57.3	87.9	22.5	110.4

Source: NCEUS, 2008: 241

21.3 per cent of the women self-employed non-agricultural workers in the unorganised sector in 1999-2000 were home based (Table 2). The percentage

**Table 2: Unorganised Non-Agricultural Female Workers, 1999-2000 and 2004-05**

Category of Employment	Number (Million)			Percentage		
	Rural	Urban	Total	Rural	Urban	Total
1999-2000						
Wage Employment	2.6	4.0	6.6	21.7	37.3	29.1
Self-employment: Independent	6.3	4.9	11.2	52.9	45.9	49.6
Home based Workers	3.0	1.8	4.8	25.4	16.8	21.3
Total	11.9	10.6	22.5	100.0	100.0	100.0
2004-2005						
Wage Employment	3.7	5.2	8.9	23.5	38.0	30.2
Self-employment: Independent	12.1	8.5	20.6	76.5	62.0	69.8
Total	15.8	13.7	29.5	100.0	100.0	100.0

Source: NCEUS, 2008:85

of women self-employed and home-based workers in rural areas was higher than that in urban areas. The proportion of women wage workers in the unorganised sector grew marginally in 2005 (Table 2).

The number of identified beedi workers varied over regions in India. The region of Allahabad in Uttar Pradesh had 8.17 per cent of the total identified beedi workers of India in 2011 (Table 3).

**Table 3: Number of Identified Beedi Workers by Regions, 2011**

Region	State	Number of Identified Beedi Workers	Percentage of Total
Hyderabad	Andhra Pradesh	3,65,208	7.32
	Tamil Nadu	5,65,538	11.33
Kolkata	West Bengal	14,01,778	28.09
	Assam	7,062	0.14
	Tripura	11,648	0.23
Nagpur	Maharashtra	2,45,696	4.92
Ajmer	Rajasthan	39,362	0.79
	Gujarat	47,432	0.95
Karma	Jharkhand	1,06,786	2.14
	Bihar	2,55,533	5.12
Allahabad	Uttar Pradesh	4,07,661	8.17
Jabalpur	Madhya Pradesh	8,09,319	16.22
	Chhattisgarh	20,809	0.42
Bangalore	Karnataka	4,08,418	8.18
	Kerala	79,658	1.60
Bhubaneswar	Orissa	2,18,158	4.37
	Total	49,90,068	100.00

Source: MoLE GoI, 2011

### **Acts for Beedi Workers**

The Minimum Wages Act, 1948 of the Government of India had provisions to ‘fix the number of hours of work which shall constitute a normal working day’ and ‘minimum time rate wages for piece work’. This provision abides by the provisions of the Payment of Wages Act, 1936 (GoI, 1948:8). The minimum wage rate per day declared by the Government of Uttar Pradesh through Order dated 26.01.2014 was Rs. 284.63 for unskilled, Rs. 313.10 for semi-skilled and Rs. 350.72 for skilled labourers (GoUP, Order No. 194/36-3-2014-07/04 dated 26.01.2014). Since the women home-based beedi rolling workers were engaged by the contractors and the labour mate outside factory, these wage rates remained far from being implemented. The Ministry of Labour and Employment set up welfare funds

for the beedi workers like the Unorganised Workers Social Security Act, 2008 (NCEUS, 2008).

The Beedi and Cigar Workers (Conditions of Employment) Act, 1966 aimed at regulating the conditions of work in Beedi and Cigar Manufacturing establishments and ensuring the welfare of workers employed. The welfare provisions of the Act related to (i) health, (ii) hours of work and wages for overtime, (iii) employment of young persons and women, and (iv) leaves and holidays. The implementation of the Act rests with the state governments. The Beedi Workers Welfare Fund Act, 1976 aimed at providing financial assistance to the workers. The Beedi Workers Welfare Cess Act, 1976 provided for levy of cess by way of excise duty based on the annual production of pieces of beedis. The Beedi Workers Welfare Fund Rules, 1978 stipulated that the owner of an establishment or a factory or contractor should maintain a Register of works and furnish details from time to time and provide photo identity card to every worker.

#### **4. Sample, Methodology and Study Zone**

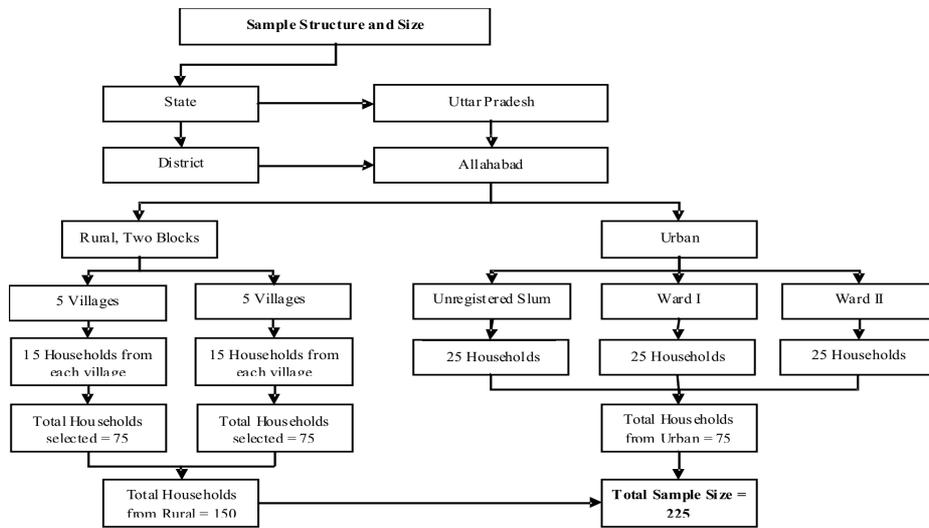
We selected the district of Allahabad based on its share in total identified beedi workers of India in 2011. We selected both rural and urban areas of the district of Allahabad. We selected two (2) blocks from rural areas and three (3) Wards from urban areas. Based on ranking of all the blocks by percentage of population living below poverty line (BPL) we selected one block having top rank and the other from bottom-most rank. We selected Allahabad city as urban area and identified all those Wards and slums where most of the houses of beedi rolling workers were concentrated; we selected two Wards and one slum from the unregistered slums.

We identified the villages inhabited mostly by households of beedi rolling workers based on information provided by the Labour Welfare Department of Allahabad. From each block, we selected five villages randomly. For identification of beedi rolling workers at blocks, villages, and Wards, we relied on information collected from the members of Panchayats, labour unions, beedi workers' organisations and contractors involved. For the selection of households engaged in beedi rolling, we made pilot visit to each selected block. We organised informal discussion with these workers, sub-contractors, and local beedi collection units of beedi factory to know the concentration by number of such workers. We also collected qualitative data through interviewing labour union representatives, non-government organisations (NGOs) and city administration.

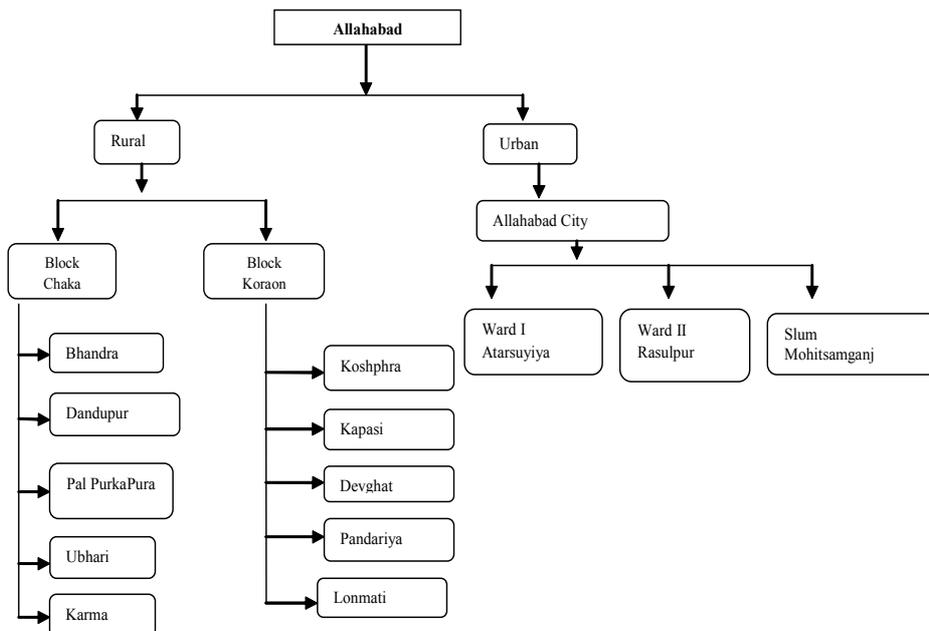
We took a sample of ten (10) villages from two selected rural blocks. We randomly selected fifteen (15) households from each selected village totalling 150 households from rural areas. We selected *Mohallas* (cluster of houses) where beedi rolling workers were concentrated and randomly selected one *Mohalla* from each selected Ward, thus, totalling three *Mohallas*

from three selected urban Wards. We selected 25 households from each selected Ward and slum totalling 75 households from urban areas. Thus, we took a sample size of 225 households composed of two-thirds of rural and one-third of urban households, based on the assumption that two-thirds of population reside in rural areas (Flow Charts 1 & 2).

**Flow Chart 1: Sample Structure and Size**



**Flow Chart 2: Study Zone**



### 5. Livelihood Conditions of Households of Beedi rolling Workers: Some Facts

96.0 per cent of the households of the women beedi rolling workers in the selected rural and urban areas of the district of Allahabad were Muslim. Of these, 82.2 per cent had spouse; others were widowed, separated and divorced. Of the workers, 96.0 per cent were in age bracket 18 to 60 and the rest were above 60. Of these workers, 40.9 per cent were illiterate. Most of the literate had education up to primary level. 59.5 per cent lived in nuclear family. The average household size was 8.1 in rural areas and 6.4 in urban areas.

#### Landholdings of Households

In rural areas, 91.3 per cent of the households had land less than 0.5 acre per household; the rest were landless. In urban Wards, 70.0 per cent of the households had land less than 0.5 acres. In slums, 48.0 per cent were landless implying that some households had land in their native villages (Table 4).

**Table 4: Landholdings of Households of Beedi rolling Workers**

Landholding (Acres)	Rural		Urban					
			Wards		Slum		Total (Wards + Slum)	
	No.	%	No.	%	No.	%	No.	%
Landless	13	8.66	15	30.0	12	48.0	27	36.0
Up to 0.5 acre	137	91.33	35	70.0	13*	52.0	48	64.0
Total Households	150	100.0	50	100.0	25	100.0	75	100.0

Note: \*landholdings of households in slum show the holding of land at their non-slum native place.

Source: Field Survey, 2014

#### Income of Households

The average income per month of beedi rolling households was Rs. 7,734.00. The average income per month of households only from beedi rolling work was Rs. 1,575.70. The average household size was more with respect to households arranged in ascending order by income brackets. Per capita income per month in rural areas was Rs. 968.00 and Rs. 1,134.50 in urban areas (Table 5).

The income from beedi rolling work as a percentage of total income for households arranged by income brackets in ascending order showed a decline. Income from beedi rolling remained supplementary in nature in the household's total income, being 20.37 per cent for overall households'

income. This supplementary income helped the households at the bottom-most income per month (less than Rs. 3,000.00) much more than it helped the households in the higher income brackets (Table 6).

**Table 5: Income per Month of Beedi rolling Households**

Income per Month (Rs.)	Households		Average Income per Month (Rs.)			Household Size	Per Capita Household Income per month (Rs.)
	Number	%	From Beedi rolling Work	From Male Income	Total Income		
Up to 3,000	24	10.7	893.8	1435.4	2329.2	4.6	506.3
3,001 to 4,000	26	11.6	917.3	2682.7	3600.0	5.8	620.7
4,001 to 5,000	22	9.8	1170.5	3477.3	4647.7	6.4	726.2
5,001 to 8,000	67	29.8	1408.7	4806.7	6215.4	7.4	839.9
Above 8,000*	86	38.2	2198.8	10266.9	12465.7	9.2	1355.0
Total	225	100.0	1575.7	6158.7	7734.4	7.5	1031.3

Note: \* Income above Rs.8, 000.00 per month had upper income limit of Rs. 20,000.00.

Source: Field Survey, 2014

**Table 6: Income from Beedi rolling as Supplementary Income for Households**

Income per Month (Rs.)	Per Capita Income (Rs.) with Supplementary Income	Beedi rolling Income as Percentage of total Household Income
Up to 3,000	503.6	38.40
3,001 to 4,000	624.0	25.48
4,001 to 5,000	725.2	25.18
5,001 to 8,000	836.2	22.66
Above 8,000*	1353.6	17.64
Total	1028.5	20.37

Note: \* Income above Rs.8, 000.00 per month had upper income limit of Rs. 20,000.00.

Source: Field Survey, 2014

### Expenditure of Households

The households spent on an average 51.5 per cent of the total income on food that was 51.3 per cent in rural areas, 47.3 per cent in urban Wards, and 63.6 per cent in slums (Table 7).

**Table 7: Expenditure per Month of Households of Beedi rolling Workers**

Expenditure (Rs.)	Rural		Urban				Total	
	Average	%	Wards		Slum		Average	%
			Average	%	Average	%		
Food	1,553	51.3	1,912	47.3	1,972	63.6	1,679	51.5
Intoxicants	111	3.7	144	3.6	252	8.1	134	4.1
Clothes	195	6.4	219	5.4	75	2.4	187	5.7
Housing (services)	0	0.0	626	15.5	86	2.8	149	4.6
Education	108	3.6	115	2.8	36	1.2	101	3.1
Health (Curative)	211	7.0	229	5.7	264	8.5	221	6.8
Electricity and Water	137	4.5	176	4.4	56	1.8	137	4.2
Mobile Phone (services)	130	4.3	202	5.0	224	7.2	156	4.8
Festivals and Rituals	245	8.1	206	5.1	36	1.2	213	6.5
Entertainment	155	5.1	156	3.8	36	1.2	142	4.3
Domestic Animals (feed)*	138	4.6	31	0.8	20	0.6	101	3.1
Debt Repayment	43	1.4	27	0.7	46	1.5	40	1.2
Total	3026	100.0	4043	100.0	3103	100.0	3260	100.0

Note: \*Rural households owned cows, buffaloes, goat, and hen/cock. The urban households did not own cows and buffaloes.

Source: Field Survey, 2014

### **Houses and Housing-related Private and Public Utilities of Households**

In rural areas 54.0 per cent of the beedi rolling households had kutchha houses. Most of the households had semi-pucca houses in urban Wards and slums (Table 8).

43.5 per cent of the houses had electricity, 40.8 per cent had sanitation and 32.4 per cent had sources of drinking water; 90.6 per cent of the households used wood, 88.0 per cent used cowdung cakes and 61.7 per cent used wood-coal as sources of fuel. All these varied by rural and urban (Field Survey, 2014).

**Table 8: Houses of Beedi rolling Workers**

Types of Houses	Rural		Urban					
	Number	%	Wards		Slum		Total (W+S)	
			Number	%	Number	%	Number	%
Pucca	21	14.0	12	24.0	3	12.0	15	20.0
Semi-pucca	48	32.0	34	68.0	21	84.0	55	73.3
Kutchha	81	54.0	4	8.0	1	4.0	5	6.6
Total Households	150	100.0	50	100.0	25	100.0	75	100.0

Source: Field Survey, 2014

### Food Security Cards

In the case of food security card, the study finds that 62.7 per cent of the households had APL cards, 10.2 per cent had BPL cards and 24.4 per cent did not have any food security card. In rural areas, 56.0 per cent had APL cards and 26.7 per cent had no cards. In urban areas, 76.0 per cent had APL cards.

### Access to Health Facilities

The survey data suggest that 86.1 per cent of the households had access to services from Government hospitals, 4.6 per cent from private hospitals, and 3.1 per cent took help of ‘hakeems’ (local Muslim doctor) with rural-urban variations.

### Ownership of Consumer Durable Goods

In both rural and urban areas, each household had on average more than one mobile phone. The households had other consumer durable goods like bicycle, clock, radio, and television (Table 9).

**Table 9: Consumer Durable Goods owned by Beedi rolling Households**

Consumer Durable Goods	Rural		Urban			
	Units (Number)	Units per Household	Wards		Slum	
			Units (Number)	Units per Household	Units (Number)	Units per Household
Bi-Cycle	134	0.9	50	1.0	27	1.1
Clock	117	0.8	48	1.0	21	0.8
Radio	88	0.6	40	0.8	20	0.8
Mobile Phone	178	1.2	81	1.6	48	1.9
Motorcycle	7	0.05	12	0.2	14	0.6
Television	43	0.3	45	0.9	23	0.9
Refrigerator	1	0.006	1	0.02	0	0.0
Households (Total)	150	1.0	50	1.0	25	1.0

Note: We did not ask about owning other high-price consumer durable goods.

Source: Field Survey, 2014

### Indebtedness of Households

52.4 per cent of the beedi rolling households were indebted – it was 59.3 per cent of the rural households, 38.0 per cent of the urban non-slum households and 40.0 per cent for the slum households (Table 10).

**Table 10: Indebtedness of Households of Beedi rolling Workers**

Indebted-ness	Rural		Urban					
	Number	%	Wards		Slum		Total (W+S)	
			Number	%	Number	%	Number	%
Indebted	89	59.3	19	38.0	10	40.0	29	38.6
Total	150	100.0	50	100.0	25	100.0	75	100.0

Source: Field Survey, 2014

The average loan taken by the households was Rs. 4,284.00 – it was Rs. 4,850.00 in rural areas, Rs. 3,010.00 in urban Wards, and Rs. 3,440.00 in slums. Loan repaid by the households on an average was Rs. 1,481.00. The average outstanding debt of households was Rs. 6,688.00. The rate of interest in both urban and rural areas was 36.0 per cent per annum (Table 11).

**Table 11: Repayment and Outstanding Debt of Beedi rolling Households**

Loan (Rs.)	Rural	Urban	Total (Rural + Urban)	
	Average	Average	Wards	Slum
			Average	Average
Principal Loan (i)	4,850.00	3,010.00	3,440.00	4,284.00
Loan Repaid (ii)	1,260.00	2,026.00	2,420.00	1,481.00
Outstanding Loan (iii)	6,915.00	5,895.00	6,180.00	6,688.00
(ii) & (iii) as multiple of (i)	1.9	2.6	2.5	1.9
Rate of Interest (per cent per annum)	36.0	36.0	36.0	36.0

Source: Field Survey, 2014

All the borrowers borrowed from non-institutional sources like relatives, moneylenders, sub-contractors in both rural and urban areas. The borrowing was for construction and renovation of house, health, and rituals.

### Decision-Making Power of Women Workers

The study found that only male members were decision-makers in 64.4 per cent of the households; 26.7 per cent took joint decisions. Female members were decision-makers in 8.8 per cent of the households that were women-headed. 73.7 per cent of the women workers had no right to spend money they earned. The women could take decisions about food-based works in kitchen, care of children, and household's unpaid works that did not involve household budget.

## 6. Working Conditions and Immobility of Beedi rolling Workers: Some Facts

### Work Space and Working Conditions

Generally, the living-cum-work space of the beedi rolling workers was their single-room house. Households used to avail electricity joining temporary wires from the public electrical line (*katia*). Women in groups used to roll beedi during day time helping each other sitting under a tree or a shed close to their cluster of houses. The tools used for rolling beedi were *tokni*, *farma* (a pair of scissors) and thread purchased by the workers themselves. The working conditions were self-arranged at home. The other women and children in the household helped the women beedi rolling workers in need.

The workers decided their own working hours. They knew the prevailing wage at piece rate through social links. The working hours per day on an average for beedi rolling was 7.3 and wage rate per 1,000 pieces of beedi rolling was Rs. 48.1 – it was Rs. 44.6 in rural areas, Rs. 56.0 in urban Wards and Rs. 53.8 in slums. The mode of wage payment was weekly for 77.3 per cent of the workers. Wage payment was totally cash-based and paid by the sub-contractors (Box 1).

#### Box 1: Factors Detrimental to the Working Conditions of Women Workers

(As reported by workers)

Raw materials of poor quality, thread not provided, low wage rate, wage cut, high rejection rate of rolled pieces of beedi, delayed payment of wages, subtracted own transportation cost by the sub-contractor from wage entitlement of workers

Source: Field Survey, 2014

The same woman home-based worker remained a home-maker and a home-based worker, the first one tied to unpaid household responsibilities and the second one tied to paid works to supplement the household income. Conflicting time for being engaged in both did not lead to abandon either one. To the contrary, the women workers thought that they got the scope to work for income from home. The non-poor households delinked them from beedi rolling works and workers. However, that did not lead to any conflict other than that the households of the latter were looked down upon by the non-poor households of the same region (Field Survey, 2014).

### Income and Financial Security

Women beedi rolling workers had no scope to earn income outside home. Patriarchy and social norms kept them home-based, particularly Muslim women who had to follow the *Purdah* (veil) system. The wage works executed by them remained conditional upon low literary rate, high

dependency ratio in the households and their position in the family matrix. The women also worked home-based by being separated, divorced, or widowed. None of the women workers had savings account in banks in single name.

### **Learning by doing and Immobility of Workers**

Women were engaged in beedi rolling work to supplement household income; cultural taboos made them immobile. They inherited the skills from the family members and continued the work over generations implying occupational immobility. The work was a compulsion for the woman-headed households and for the women in distress. The opportunity to work from home saved hypothetical travel time between home and factory, travel cost, costs for engaging others to look after children at home. The workers thus accepted low money wage rate for targeted work.

Total income per accounting period being low, the households needed more working hands rather than calculating its impact on per capita household income. In need, children also helped in beedi rolling. The target output was fixed prior to the job assigned to worker. Landlessness of the households reinforced poverty; the engagement of women in low-wage home-based works was an offshoot of that.

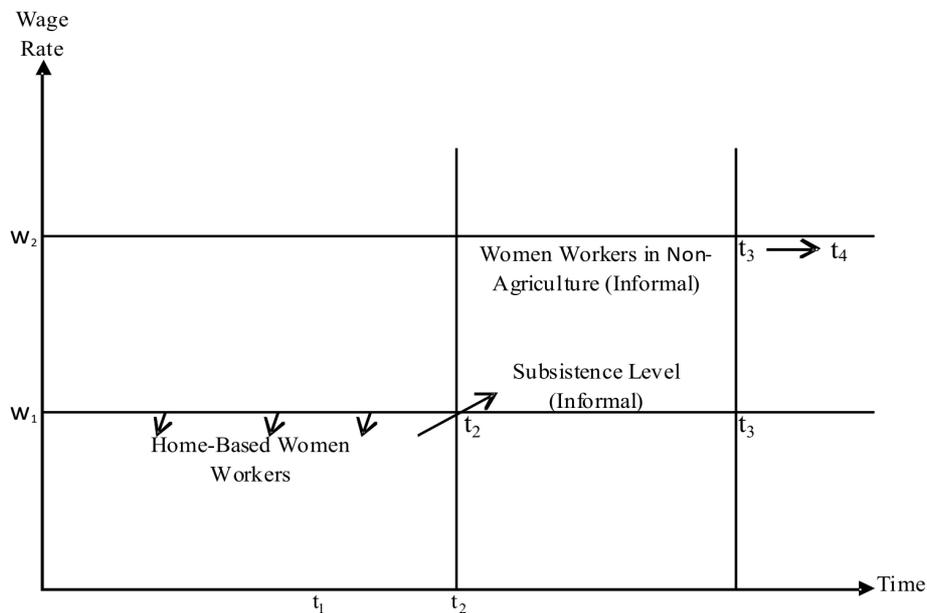
Absence of work options for illiterate women in rural Uttar Pradesh kept them confined to home-based low-wage, low-skill work. The women were engaged in beedi rolling work for they had inherited skill in this job only. The contractors appointed by the factory owners engaged the sub-contractors to supply raw materials to the women home-based workers. Social network helped the sub-contractors to find out and engage the workers located not-much-distant from the factory unit. The sub-contractors provided the raw materials like tobacco and leaves to the workers and received rolled beedis from them that were recorded on the Register maintained by the sub-contractors. The workers obeyed oral contract.

Women in income-poor households got engaged in beedi rolling that remained the single job for them. In absence of productive assets and income-generating employment opportunities at the native place, male members used to migrate. Women used to work in unpaid home work and in paid home-based work, the latter included beedi rolling providing supplementary income for the household. Occupational immobility of women workers was also because of their irrelevance for other jobs reinforced by geographical boundaries that forced them to remain tied to home-based works.

Women workers engaged in home-based works had no opportunity for occupational mobility. Conceptually, in time interval between  $t_1$  and  $t_2$ , women were engaged in short-term low-wage, labour-intensive, traditional activities

that generated income only for survival. Women workers had low skill, low-level of education that made them immobile. In time interval between  $t_2$  and  $t_3$ , women workers could expect to move to non-agriculture subsistence type activities. Because of low skill and low education, they expected to move from one occupation to another of similar kind. After time point  $t_3$ , women workers could have expected to move up the ladder. However, they were neither capacitated to join the formal sector nor they got the opportunity to join. They felt forced to live in the initial conditions inter-generationally (Diagram 1).

**Diagram 1: Immobility of Home-based Workers**



Source: Field Survey, 2014

### **Institutions and Home-Based Workers**

The state-factory owner relation was embedded in the Acts. Home-based workers had no idea about the Acts, had no access to the state machinery and factory owners. Hence, the Acts enacted by the state skipped the home-based women beedi rolling workers. The beedi rolling women workers were not the members of the trade unions. Hence, the trade unions could not represent them.

The home-based Muslim women beedi rolling workers' voice remained unheard due to the nature of their absorption in the labour market. The indifference of the Unions about these workers helped employers to maintain a fragmented labour market that already prevailed within the unorganised segment of the economy. The solidarity of the workers to exercise bargaining power in fixation of wage rate, working

hours, working conditions, and superannuation benefits remained a far cry for these workers. In parallel, the choice between economic opportunity and expected political voice went in favour of the former and so these women home-based workers did not ask for membership in Unions.

### **7. Concluding Comments and Recommendations**

The Muslim beedi rolling women workers in Uttar Pradesh remained home-based because of immobility that followed religious taboos and patriarchy. The beedi rolling women workers got engaged in those wage works which they could perform parallel to their household unpaid works. Beedi rolling at home based was one such activity on which they had inherited skill. These women were treated as subordinate workers engaged in low-skill jobs. The nature of job also maintained a downward flexibility in the wage rate parallel to uncertain tenure of job. These women workers maintained a time-balance between unpaid home works and home-based paid works. The economic contribution by these women did not lead to their decision-making power in the household expenditure. At best, home-based works engaged these women in paid jobs at home that supplemented household's main income.

The home-based Muslim women beedi rolling workers cannot be immediately drawn outside home by state policy as it is fixed by non-state actors and factors. They cannot be relocated in other occupations intra-home for their inherited single-job-specific skill. Subject to these two constraints, we recommend the following:

The factory owner must provide identity cards to the beedi rolling home-based workers and must keep a Register of works performed by the home-based workers for verification by the state authority. The home-based workers must be provided a Job Card for record of dates worked, wages paid and other necessary details. The provision of mobile dispensaries for medical check up with prior information of arrival should cover both rural and urban areas where the home-based workers are engaged in beedi rolling. There has to be a provision of toll-free mobile phone number linked to the office of the Labour Commissioner to help women beedi rolling workers in distress. Government should organize awareness camps through display of banners and posters especially at Panchayat Bhawan, Block Office in rural areas and Nagar Nigam in urban areas to disseminate information among the women beedi rolling workers. The bargaining power of the home-based women beedi rolling workers is ultimately institutional-organisational that requires their membership in trade unions.

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