

**BOUNDARIES OF SECURITY: GENDER, AGENCY AND
THE COLLECTIVE**

**Reflections on social protection for women home-based workers in
the *Agarbatti* sector in India.**

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ABSTRACT

This paper proposes to shed more light on the concept of social protection measures and their gendered evaluation through the analysis of primary data collected as part of a study conducted by Homenet South Asia in September 2005. The focus shall predominantly be on female home based workers in India engaged in the production of incense sticks. The Homenet study relied on a survey conducted in 59 households across Gujarat and Karnataka engaged in incense stick rolling, alongside focus group discussions for its findings. This paper traces the community mapped in Ahmedabad, Gujarat for its qualitative probing. Findings are based on life histories provided by 30 women in Bapunagar and 3 focus group discussions with SEWA members, campaign leaders and non members engaged in the agarbatti trade.

Often called the sector which holds “the fragrance of hope”; production of agarbatti’s is a booming national industry which entails large numbers of informal home-based workers spread across rural and semi-urban households. These workers are hired at minimum levels of socio-economic security. In India, the industry is highly labour intensive and estimated to provide work to 500,000 women and children, most of whom are contract or sub-contract labourers for small-scale processing enterprises. Manufacturing is done on a piece-rate basis, with individual families being contracted to assemble sticks.

Findings stress upon the need for a two-pronged approach to social protection. Recent times have seen criticism of exclusive institutional focus and dialogue pertaining to economic security alone. It is said such discourse obfuscates the notion of social protection by ignoring other forms of social security measures dealing with basic needs such as shelter security and health care; that women themselves value more in relation to their domestic and reproductive roles.

While the research conducted corroborates such a need to expand the concept of social protection, consolidating income and work security for these women emerges

as a primary concern. To deal with such risks, several insurance and security schemes are being piloted through formal institutional structures including government and non-government initiatives. However, outreach is minimal as programme designs assume gender neutrality and a unitary household. It is the contention of this paper to suggest that such protection measures shall only work, provided they acknowledge boundaries faced by women working in the informal economy in achieving greater security, set by gendered roles, patriarchal norms and the security offered through pre existing informal networks. Using intra household and collective security perspectives, the paper highlights how the social protection and risk management discourse tends to ignore certain ways in which women operationalize and derive their own security more in terms of collective familial ties than formal institutional arrangements and the role their visible economic contributions and organizing bodies can play in this process.

Hence, to effectively reduce socio-economic insecurity, organizing has immense potential. SEWA's history and successful experience in organizing women for increased wages in the agarbatti sector is used as a case study to highlight how a social protection effort needs to be cognizant of women's identities as workers and also family members bargaining with patriarchal institutions. Thus, the further evaluation of a social protection measure requires contextual understanding of security strategies which women employ. This can be done through the incorporation of an intra-household and collective security analysis.

Such examination may go a long way in unpacking the impact of social protection measures especially those relating to income and work security. And illuminate how more women workers can be encouraged to participate in risk management arrangements and security strategies beyond the household and informal sphere without compromising on pre existing security networks.

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I. INTRODUCTION

The relationship between women's work and social protection in South Asia is riddled with immense societal and patriarchal complexities. These largely manifest through intra-household gender relations which not only influence the degree to which women's income and work can provide them security against risks, but also how strategies dealing with risk and ensuring security are themselves devised and valued by female members of a family. Thus, to examine the potential of a social protection measure in providing women security—may it be economic or basic (Unni and Rani 2002) requires first an understanding into what "security" entails and how risk coping and prevention strategies are gendered and practiced at the household level.

Theoretical understanding on the issue of social protection has been evolving in the recent past. The first section shall focus upon the varying academic insights into the concept. Feminist discourse has stressed on the need for social protection to be more gendered through the recognition of gender intensified, gender specific and imposed gender constraints (Kabeer and Wheeler 2003). However, while the social protection agenda has been analysed through a gendered lens, this has only been done by looking at particular forms of vulnerabilities and risks women face as workers and as women and to what extent these can be captured by the extension of existing forms of provisions.

Differences based in culture and contexts affect the ways in which women perceive and value their own resources, security and well-being. Such perceptions set parameters for the translation of women's work into their security. It is the intent of this paper to suggest that a gendered and contextual view on security strategies implemented to deal with these risks shall also go a long way in assessing and boosting the performance of social protection mechanisms.

Hence, prior to investigating the economic and basic insecurities women workers face, a section shall focus on the nature of intrahousehold power relations and the patriarchal context which form the structure within which women implement, bargain for and identify their personal security strategies.

The final section shall pursue this theoretical framework to examine what insecurities women face as HBWs in the sector and how contextual notions on security could affect the performance of certain social protection measures.

1. SOCIAL PROTECTION

Defining social protection has become a rather value laden task. Explicit definitions contain implicit assumptions of who needs to be protected, from what, by whom and how. Social protection is a relatively nascent concept. It was initially seen as an umbrella term to connote social security which encompassed several mechanisms such as social insurance, social funds, social assistance, safety nets etc (Lund and Srinivas 2000).

1.1 SOCIAL RISK MANAGEMENT FRAMEWORK

Conceptually, social protection is shifting towards social risk management which entails a framework to reduce the economic vulnerability of households with appropriate instruments and to help them smooth consumption patterns. Such an approach has been advocated by the World Bank (World Bank 2000).

It seeks to substitute unproductive coping strategies adopted by households (such as removing children from schools, delaying health care, selling livestock) that suffer shocks (such as drought, cyclones, floods, conflict, terms of trade, policy reforms, health, unemployment, etc.) with mechanisms to help households anticipate and face these shocks (through public works, weather-based insurance, water management, grain storage, micro-savings, etc.).

The framework also identifies arrangements through which people deal with risks – these include informal, market based and public arrangements. The SRMF views social protection as strengthening the risk management arrangements provided by the market, communities and households and identifying the most appropriate mix of institutions and instruments for reducing insecurities. Social protection should contribute to the achievement of a better balance among risk management strategies and formal social protection should not crowd out other risk management arrangements. Finally, social protection should contribute to a better match between the supply and the demand of risk management instruments.

1.2. BROADENING SOCIAL PROTECTION

The above framework has received a fair share of criticism from activists and academics working with the informal sector. They see the framework being a justification for the privatization of all risk insurance mechanisms and withdrawal of the state from the issue of protection (Unni and Rani 2002).

Critics suggest the need to broaden the scope of social protection by focussing on the myriad of social and structural insecurities workers face in the informal sector. They distinguish between basic and economic securities as a framework for social protection. While basic securities include access to basic goods and services such as education, food, shelter and health; economic security deals with work and income based needs and fluctuations.

Feminists suggest three broad categories of constraints that women face in accessing social protection measures. These are --gender-specific, gender-intensified, and imposed gender constraints. The first relate to women as women and can be summarized within a life-cycle framework. They reflect certain biological factors (such as pregnancy, child birth and breastfeeding, sexuality) socially-ascribed roles and responsibilities (care of children and family; “secondary earner” status) and marital status. The second and third

sets of constraints are likely to be experienced by both women and men as workers but may be exacerbated for women by various forms of inequality as well as be imposed gender constraints. Thus the broadening of the notion of social protection to include shelter, food and child care concerns is seen to be a progressive step to gendering the social protection agenda (Kabeer and Wheeler 2003).

2. AGENCY, STRUCTURE AND SECURITY

Women's agency is influenced by the society they live in and thus any analysis on their well being and security must be culturally informed (Kabeer 1999). Recent literature suggests that women identify their personal well-being goals and exercise agency within (Kabeer 1999) their patriarchal contexts.

The transaction costs associated with bargaining with patriarchal structures are extremely high. Several issues within the household are beyond the scope of bargaining as they are an unquestionable and self evident aspect of the social structure or *doxa* (Bourdieu 1977). Social practices governing decision making and the distribution of resources, roles and responsibilities within the household are part of such an uncontested structure (Folbre 1994, Aggarwal 1997, Kabeer 1994, 1995, Hart 1995).

In South Asia, patriarchal norms restrict what are materially and ideologically possible ways of being and doing for women and result in them facing graver insecurities. Women must bargain within this institutional context to attain their valued goals (Sen 1990, Aggarwal 1997). Social institutions such as the market, household, state and community impose differentiated parameters within which different categories of actors are able to pursue their interests. State policies and social norms ensure power relations of dependency between men and women at home (Aggarwal 1997, Kabeer 1999). This section shall examine how intra-household power creates a structure within which women's agency and risk coping security strategies must operate. Women's lack of power within the household renders them in extremely insecure and dependent position.

2.1 BARGAINING FOR POWER

In the South Asian context, Sen's *co-operative conflict* model of intra-household bargaining is the most able to capture the role social norms and familial identities play in mediating women's income and power outcomes. While intra-household relationships are characterised by interdependency between its members and a logic of co-operation, gender inequalities in the division of resources, responsibilities, opportunities and constraints imply that the terms on which co-operation takes place are loaded in men's favour. Understandings on resource use, interests, well-being, obligations, objectives and socially legitimate behaviour are influenced by effects of diverse identities i.e. as men or women.

Sen's analysis places emphasis on social practices which determine people's beliefs regarding gendered domains of activity and control. These beliefs shape household perception of member's contributions and also set real parameters for what resources members can access.

Perceptions of member's household contributions are based on the orientation, location and form of the contribution itself and this assumes importance in determining bargaining outcomes. Sen refers to this as the *perceived contribution response*. Cash income from work outside the home is perceived to be a more significant contribution than in kind. The nature of the labour process (Whitehead 1981, Beneria and Roldan 1987) also determines control and bargaining position.

Women's identities and roles in the household influence the perception of their contribution. In South Asian families, women are identified as heads of the reproductive sphere of the household and men the productive i.e. women are housewives and men are breadwinners (Bose 1997, Batliwala 1994). Such ideology renders access to market activity and productive assets a male arena and domestic activity and reproductive roles a female space. The latter ensure the sustenance and survival for the former but are

considered insignificant (Jain and Banerjee 1985)¹. Women's incomes are also considered supplementary. In cases where women earn significant incomes they surrender their earnings as side-payments to men in exchange for departing from such conventional roles and gaining entry into labour market (Kabeer 1999).

Entitlement systems regarding resource use entail legal and ideological frameworks regarding who can use what. Ideas of legitimacy over resource use within the household are also important in explaining intra-household power inequity. For instance in South Asia, enterprise income or property is deemed for male entitlement and ideologically this demarcation is not open for bargaining (Aggarwal 1997). Dasgupta's (1987) research on *jat* kinship systems in Punjab show that a women's claim to her right to inherit land equally would render her vulnerable to brutal violence.

Beyond economic dependence, women are dependent on men for protection from violence and harassment, which they are vulnerable towards in public domains in South Asia.

Power and thus security in the household is also routed in access to positions of decision making authority in the household. This follows from Giddens's work (1984) which states that authoritative resources which imply positions of power determine the flow of allocative resources such as household goods and wealth. This holds true in the South Asian context where patriarchal systems ensure the male head of the household decide and claim the flows of household resources (Aggarwal 1997).

2.2 THE SELFLESS BARGAIN

Gender ideologies and family identities also shape one views their own and other's welfare (Sen 1990). This is a relevant argument to explore in the South Asian case, as women express desires and choices concomitant to the male members of the family at

¹ These time allocation studies based in South Asia suggest that women do large amounts of work inside the home and yet their contribution is perceived to be modest.

their own and other female member's peril. Sen (1985) suggests that personal welfare is an issue of perception. In cases of malnourishment and morbidity people's perception play a role in justifying and elaborating their acceptance of the raw end of the deal. If a woman undervalues herself, her bargaining position shall be weaker as well and she will be ready to accept inferior conditions. Thus, women's beliefs regarding their own well being and contributions have repercussions for their bargaining outcomes.

Sen (1990) noted that certain household members subordinate their personal well-being for the sake of their *perceived interests*. This refers to a case whereby a person attaches less value to their own well being and thus allows for the collusive solution to be less favourable for them. Authors (Das and Nicholas 1981, England and Kilbourne 1988) argue against the viability of notions such as personal welfare in traditional societies due to family centric perceptions. Empirical studies found that rural women would find questions about their individual welfare incomprehensible and eventually relate such a concept to the entire family's well-being. These attitudes are seen to sustain intra-household inequity. The underdog begins legitimizing inequalities and thus becomes an implicit accomplice (Sen 1985a, Papanek 1990).

2.3 SECURITY IN PATRIARCHY

Kandiyotti's (1988) work portrays women's altruism as a strategic move within a set of constraints that define the outline of what she calls a *patriarchal bargain*. Different forms of patriarchy offer distinct "rules of the game" and result in women having to employ different strategies to maximize security and life options. She cites South Asia as part of the classical patriarchy belt where women pursue their personal goals or survival outcomes amidst forces such as segmented and discriminatory labour markets, powerful patrilineal family systems, violence and discriminatory customs and laws surrounding divorce, child custody, widowhood and inheritance systems that deprive them of assets. Hence women are rendered extremely dependent on male protection and provision in South Asian cultures and must act to ensure that their husbands fulfil this role. In cases where women cannot depend on their husbands, they resort to reproduction for survival

and security. Raising a son is ensuring long term insurance and survival (Cain 1988).

As non-familial support is minimal, women must rely upon sense of security derived from male provisioning. Personal histories also imbibe certain views which shape how individuals define their well-being and agency. In Kabeer's research (1998) we find cases of women surrendering control on income to earn respect, loyalty and love within the family. Hence, women exercise agency which is cognisant of their social boundaries and operationalize their well-being and security outcomes and goals in lieu of what is possible for them to be and do.

2.4 SECURITY IN THE COLLECTIVE

Following the need to include a contextual understanding of risk coping strategies employed by women the notion of collective security becomes significant. Fundamental to this concept is the idea of inter-dependence and group identity (Sudarshan 2003).

Women in many cases derive their sense of well-being from others around them in their familial sphere. The relevance of the concept of collective security to informal workers thus depends on two factors. First, the extent to which women workers derive their identity and security from being a part of their familial community as a primary collective unit. Second on how new sense of identities and collective units are building within their own sectors and working atmospheres. While the previous literature reviewed suggests the overt dependence women demonstrate on a sense of security from their familial sphere, the latter phenomena is also taking shape through varied social groups and labour organisations.

At the heart of women's insecurities is their own ideological acceptance of the patriarchal structure (*doxa*) as just. Cultural norms and responsibilities affect women's agency as they set parameters for what women believe to be plausible and meaningful goals for themselves. They even affect the means through which women can pursue these goals.

Kabeer stresses the need to look beyond explicit decision making and participation indices processes to define women's agency and conventional understanding of what

women value. Hence an important aspect to any process of change can be conceptualized as a process of envisaging alternatives from the socially ingrained propositions of what is acceptable for women to be and do. Changes in thought regarding sense of self, esteem, contribution and value at home are easier to attain than challenging patriarchy explicitly. Although, what is of importance in the eventual analysis is to see if such personal changes at the level of consciousness reveal any changes at the structural level in society. Can the creation of new identities as working women lead to female participation in social security schemes provided by such civil society initiatives, beyond familial ground? Kabeer notes that the trend of women themselves taking up employment in the public and male market arena is such a transformation which shall slowly change the social fabric of society in the future.

II. RESEARCH FINDINGS AND ANALYSIS

Following the Homenet study (ISST 2006) conducted on agarbatti workers, an important question emerged in terms of the lack of female participation in social protection schemes. The agarbatti trade in Gujarat has recently seen major agitation by SEWA which resulted in minimum wage legislation for agarbatti rollers on piece rate basis. As per the minimum wage set, piece rates increased by Rs.1.50 for each bundle of 1000 sticks and shall be revised every 2 years. Further, through funds collected from manufacturers a welfare fund was set up for agarbatti workers which shall provide various benefits pertaining to maternity, child education, healthcare and housing. Besides the fund for workers, through SEWA women can avail of several services such as healthcare, micro credit and micro insurance. Alternatively, they can receive information and assistance in procuring benefits from various government schemes in place².

Despite the existence of such an organization and the schemes, workers surveyed were hesitant to participate and non members of SEWA often have no knowledge of such schemes and happenings. The survey reveals that 54% of the women sampled were aware of such organizations working for the welfare of workers. However, 73% of this section

² For information about SEWA and its activities refer to www.sewa.org.

had not sought membership nor participation. In the dire socio-economic situation faced by such workers, it is imperative to investigate why such means of security which SEWA's services could provide directly through their services, or indirectly, through information, are not accessed by prospective beneficiaries.

This resulted in a second round of research in May 2006 which focused on a smaller group of 30 women in Bapunagar, Ahmedabad who were agarbatti rollers. Alongside semi structured interviews conducted with these women, 3 FGDs were held. The first FGD was conducted with the entire campaign team of SEWA, another with a group of agarbatti rollers who were SEWA members in the locality and the third with the campaign team leaders involved in the minimum wage agitation for the agarbatti trade.

From the research findings, the concept of the *collective* security (Sudarshan 2003) comes into prominence. The relationship between a social protection measure and women's social security is riddled with immense societal and patriarchal complexities which manifest through the collective units they are part of –community and/or family. Such collective units not only influence the degree to which women have access to social security, but also how security outcomes are defined and valued by female members of a family through intra household gender relations and gendered roles prescribed by the community. Thus, to examine the potential of a security scheme requires first an understanding into what “security” entails for women and how power structures at the collective level of family and community pose boundaries for what kind of security women can have and in what way.

The following section documents these findings in two parts. The first deals with how the collective mediates access to social protection demonstrated through the case of the minimum wage struggle for agarbatti workers. The second component looks at the outcome of the access to social protection measures such as minimum wage legislation, healthcare and micro credit which SEWA membership provides.

At an initial stage the research attempted to analyze the role patriarchal and contextual variables played in women's *access* to social protection measures promoted by SEWA. Life histories and experiences of members involved in the struggle for minimum wages for agarbatti workers in Gujarat demonstrate the respect and cognizance SEWA campaigners gave to social boundaries emanating from cultural and familial norms faced by women in their daily lives. The research suggests that while targeting women as social or economic security beneficiaries provides scope to reduce women's vulnerability to risks, not engaging and recognizing the familial and gendered constraints female participation in such forums faces shall render the programmes ineffective due to poor outreach. In many cases, association with any such schemes requires hours of paperwork which is viewed as an added load for the overburdened female home based agarbatti roller.

Thus, the primary questions dealt with in the first section are the following. If women are given means to gain information and awareness on social protection measures which can assist them, why do they not engage with such forums? Further, if women are made aware of schemes and the tangible benefits and security these can accrue to them, why do they not participate? Are social security schemes, legislations and targeted transfers to women necessary and sufficient variables to provide women greater protection from risks in this context? How do local organizing bodies such as SEWA promote the genuine implementation and outreach of such social protection measures?

At the second stage post access, lies the outcome -- the very notion of *security*. Risk management literature tends to equate a transfer or service directed towards women as a done deal in terms of security outcomes (ODI 2003, WBI 2002). Feminist literature (Kabeer 1999, Agarwal 1997) has often contradicted such linear assumptions between female resource access and well being or empowerment due to greater policy influence male members have on decision making for the household. This critique needs to be extended in the case of the risk and security discourse through intra household investigation of what happens once a social security benefit accrues to women.

Hence, using the case of SEWA membership and its services as such a social security scheme the next sets of questions become the following. Post access to information and /or a protection measure, does union membership play any role in improved security for women? Does unionization accompanied by the several protection schemes SEWA provides access to imply an automatic increased sense of security for members? If so, how? Do women exercise exclusive control over the assets distributed as a result of their participation in a security scheme? Have they exercised greater control over decision making and thereby cemented and invested in their future security? If there is shared resource use, is this done to female detriment and disadvantage? Is the security desired by members of material form alone?

The research investigated this issue through analyzing the intrahousehold impact of unionization experienced by members in lieu of the recent minimum wage legislation brought forth by SEWA for agarbatti workers³. These thoughts were juxtaposed to those offered by non-members who had seen a wage increase too, but were not equally proximate to SEWA's services or activities. The findings suggest that the relationship shared between a protection scheme and resultant security is mediated again through context.

1. MARYADA, MEMBERSHIP and MINIMUM WAGE

Research findings stress the role familial and community norms play in accessing social protection measures. Not only do such social boundaries bar women from accessing the benefits accruing through participation in security schemes, they even mediate the flow of information about such schemes. Significantly, none of the 20 women interviewed said that they would partake in union activity had their families not deemed it permissible. Thus, women joining the union and availing its services has much to do with their male family members wishes and acceptance.

³ As per the Gujarat state government legislation, piece rates for agarbatti rollers has been set at Rs.6.50 and Rs.7 based on nature of incense sticks, an increase of Rs 1.50 per bundle of 1000 incense sticks.

Shilpa was 22 at the time of the interview and had recently joined SEWA after she lost her husband. He had poisoned himself due to heavy debts and harsh circumstances. She stresses the significance a marital partner plays in the decision to join the union.

If he were alive, I would not be here talking to you. I would never have joined SEWA or even dreamed of it. It is only his death and my load and children that brought me here.

Nafisa was a widow too. Her husband had died 5 years ago. She said she was helpless initially and had no one to turn to. Her parents would not take her back and her brother refused to help. Her tale suggests that women in many cases would turn to an official organization only after all known social ties would prove of no assistance.

Initially I thought, what help could these women give me? They don't understand my problems and cannot feed me or my daughter. They were strangers to me. Only after I banged on so many doors did I find they were the only ones who kept their door open. Now I have a shed and machine thanks to a loan they gave me. My daughter just came 1st in her class. These girls who work with me and the women I know from SEWA are my only family.

Responding to Nafisa's tale, Vani, 33 years of age and mother to two sons, highlights the importance of familial ties.

I feel bad when I see such unhappiness. It is difficult nowadays for single women without a man. People talk about where she goes, who she talks to and everything she does. They give her nothing but grief.

SEWA members tell long and arduous stories about their battle with family members in encouraging women to join the union. Rupa comments on her husband's attitude towards SEWA. It took her a year to convince her husband that joining the union was a respectable and decent proposition for women of their house.

He would never allow me to join, nor my sister in-law. I would tell him that we need to learn these things so that our children will lead better lives, but he thought the union was full of characterless women. Slowly when he saw Keoli ben kept coming to our house to ask us how we were all doing, he realized she cared for us as a whole and did not want to make trouble.

Dimple, a non-member of SEWA throws more light on how people would perceive the organization in the locality.

Most of our husband's (gharwala's) who object think that these women are flouting tradition (maryada) openly. They think that these campaign members shall brainwash us against our families. Many recognize that they are doing good work but at what cost?

Sheila a member of SEWA from the past 6 years also highlighted how men asserted control over women to ensure that they did not join the union in a myriad of ways.

I have heard the things these men say about SEWA. They tell their wives and other sisters that we are evil and shall kidnap them and their daughters and sell them into bondage. They start rumours that we shall cause them to lose their work and money. They tell lies or are ignorant.

Responding to such perceptions, several strategies were adopted to organize women by SEWA but none radically or directly challenged the power relations between genders explicitly. In its literal meaning *maryada* connotes social traditions and boundaries which must be adhered to. This entails roles, duties and behavioural norms women must abide by to earn love and respect in her immediate community and family. In the Gujarat context this includes customs such as *ghunghat*, which implies covering one's head when in presence to the senior men of the house or community outside the home.

Several case studies highlight how union members had to negotiate with the social traditions and the resulting boundaries in encouraging women to participate in social

protection measures. In what would sound like the manual to organizing, Sharda Ben listed out a few guidelines each campaign member would follow.

We always walk around the area with ghunghat. We would never talk about the union and its activities and women's troubles in front of elders of the community unless absolutely necessary. We would always try and make men in the family understand what we are trying to do so that women can join. We would never create fights at home. Instead we would try to solve them.

Adherence to *maryada* was proclaimed as a must for successful organizing by the campaign organizers. Such norms which view female interaction with the outside world as a source of ill reputation for the family made dissemination of information about the schemes and the minimum wage agitation taken up by SEWA an immensely challenging proposition, let alone encouraging women to join the movement and take benefits from schemes.

In many instances, SEWA campaigners learnt the need to work within these boundaries in a harsh way. Women in the agarbatti campaign team revealed stories of how they were initially shunned by family members and women themselves. Keoli ben says,

In earlier days no one would want to listen to us. Women would scream and ask us to leave their homes. The men in the house would insult us. I have been pushed out of people's homes...people I knew very well.

Leaders said much of the time unionizing had been spent coaxing and cajoling family members to let women participate in SEWA's schemes and become members. Each campaign leader across trades said that dealing with families and local community blockages to women's participation was the biggest problem they faced in their organizing careers.

Amongst the 10 women who were non members and interviewed, 6 said that not joining the union was directly a result of the male heads of their household deeming it improper and impermissible. For others it was simply not a plausible option in lieu of the tensions it would create within the household due to a dent in household reputation, especially that of the male members of the family. Women felt that they were walking a fine line between working and maintaining their husband's pride in some instances and joining the union would exacerbate the situation. Deepali a non member of SEWA offered such a reason for her non participation.

Going to the shed and working is bad enough. Now you think I can go join a union. That is too much. What will people think of my husband and father?

Naser's wife was an agarbatti roller and he offered similar discourse of acceptability when asked why his wife was not participating in any of SEWA'S schemes. His thoughts also highlight the work burden women face.

How much shall she do? She works, cooks and takes care our son. This narebaazi is not for her. We are poor and must live within our means.

In response to the recognition of women's need to stay at home , which is why they chose home based work to begin with, SEWA campaigners said that their strategy was localized and that was the cause for its success. Geeta ben says,

We go to each doorstep and ask members to give us savings or tell us their problems. We all know how difficult leaving the household is for our sisters. If they are away all the time for union work and scheme registration and paperwork, who will run their household?

In some cases, it was not unhappiness of the family members which created difficulty in eliciting female participation, but the community. Neelam, SEWA member for 4 years elaborates.

All my neighbours talk. They tell my husband that he is not man enough as he is not taking care of us. He feels bad and so do I, but what else can we do?

Even in cases where family members did not mind women joining the union and going for meetings and registration to *Lal Darwaza*, their neighbours and other relations would complain and harass them and their husbands. Thus family and community are not complicit collectives. There was an increasing emphasis on the tension between the two in certain women's narratives. Rahi explained in a restless manner.

I have to go out of the house on occasion for work to Lal Darwaza and I do. My family does not mind. My husband, mother-in-law and children know that I must go in some situations and it is for our good. As for talking to women from SEWA about other sisters with similar problems, for too long we have been hassled by local hooligans. They will not feed me, my sisters or our families. To hell with what they say and think!!

Campaign leaders across trades said that fears about neighbours and social relations talking about them in a negative fashion and hurting their personal respectability was the chief reason preventing many women from understanding the significance of joining SEWA and availing of associated benefits. Zaitunben explains,

They are worried. Women stepping out of the house are not acceptable, especially amongst the Muslim families. Even our Hindu sisters are not spared rebuke from the locality.

It was not just family or community but also contractors who co-opted women and made them not join the union. Keoli ben narrated instances where women who were agarbatti rollers were specifically told to not join SEWA and ensuring that other women didn't would result in a bonus for them.

Of the 20 women interviewed, 18 were married and 15 of them said that the minimum wage and the promise of a fund like the one for bidi workers was the key reason they joined SEWA. When asked what convinced their families to let them join, the rationale was rooted in economic and livelihood security.

With changing production structures and weakened socio-economic positions, adherence to maryada for all women was proving to be a costly proposition. Thus in an increasingly monetized urban context, the prospect of improved economic status and greater cash liquidity has led to the dilution of such boundaries and women are walking into spheres of organizing unlike ever before. Much like the women in the Home net survey, agarbatti rollers interviewed in the latter stages of the research had been working in the same profession since childhood. Thus, while the field of work was not new, joining such social protection schemes and organizations was unheard of. Vani recounts,

I would never thought some years ago that I would be here talking to you about our struggle alongside so many other women like me. I never thought, I would be part of some change for women like me.

Shobha had been a member of SEWA for the past 8 years and had two sons to take care of along with an aging mother –in-law. Her husband used to earlier work in textile mill which closed down and since he was engaged in petty work which was unstable. Her comments elaborate on the economic variables which draw women towards membership.

When someone comes to your house for a year to offer help and you see that other people joining that person are better off than they were, you cannot turn your back away for the sake of your children.

The previous comment also highlights that women join such schemes not for exclusive personal gain and security, but the language of membership is familial and based on notions of altruism.

The promise of economic security poses as a vantage point for women to join SEWA and avail of benefits as their husbands realize the significance of such assistance and improved means of livelihood. Due to the work done by SEWA to improve the livelihood of *bidi* workers in the same locality, many men came to know of the organization and it's the material security it can provide.

Kali and Shambhu had been married 7 years when Shambhu heard about the organization and suggested that his wife join. She has been member ever since. She explains the reason why she joined and her comments unpack the altruistic rationale women give for membership.

It is good he told me about it. He knew that it would help our daily lives. It made him happy and me happy knowing that I could help the household more.

For non members though, such economic security was a bitter pill that they felt their household members could not swallow. Many said that they would not risk their marriages and family to earn more. Salma was extremely worried about being interviewed in the first place. She initially thought the research was a bid to make her a member. She highlights the harsh costs imposed on women who attempt to access formal security in a public domain, behaviour considered especially unacceptable for Muslim women.

What can I do with all this money and more work if my family disowns me. I will be on the streets.

What is imperative to note from these interactions is that for women to be recipients of social protection schemes and services in the Indian context, their familial obligations and roles cannot be ignored. If social security providers believe that the mere presence of a scheme shall pull female workers towards the government or NGO for access, without local bodies reaching women and their families to tackle social boundaries, the schemes shall fail in terms of outreach. As per survey data, women rely heavily on collective and

informal ties for security, not only in agarbatti trade, but across South Asia in several home based activities. Thus, they cannot afford to cross boundaries and expectations set by family and community. Hence, women themselves shall avoid participation as an investment in familial and collective security or be denied access by the collective they have been traditionally associated with. To organize such participation, women's identities as workers in the new economic context can be used as has been done by SEWA.

In so much as pushing boundaries, the minimum wage struggle has gone far in placing women in the centre of economic power at the household level. What follows is how maryada mingles with such protection measures to provide women security through an intra household analysis.

2. SEWA AND SECURITY OUTCOMES

2.1 Piece rate and Security: Income and Expenditure status

Membership was justified as a means to improve the economic standing of the household for the entire member sample interviewed. Income and employment related needs top the list of needs identified by women working in the agarbatti trade as per the survey. Thus the income and resource aspect of unionization is significant to explore.

There was an overwhelming response when it came to questioning the perceived role of the union in ensuring women received greater wages and employment security from contractors and government in lieu of the recent agitation. SEWA was seen as an organization by some, which could bring greater relief to their state of penury, even by non- members.

Jashoda was a non member of SEWA and a non-beneficiary of any of its services. She elaborates on the role SEWA played in boosting economic security of those associated.

They help get sisters better jobs and with proper contractors. They keep check of what payments they are getting.

The women who were members said that they felt a definite difference in their earnings thanks to union services and membership. But it took time for these changes to occur and during this wait things were tough and tense at home which was not a positive development. Campaign members felt that at such stages women's confidence in the struggle for increased wages dampened as they expected quid pro quo post membership. Keoli ben explains further.

I tell women that the sweet from SEWA shall take time. They need to be patient and persevere. But I know in our circumstances it is difficult with people at home also expecting immediate results.

In tangible income and expenditure terms, there were no dramatic differences reported amongst the two cohorts of members and non members. However, the piece rate impact was felt more sharply amongst the member group due to their proximity to SEWA which ensured implementation. The women who were members had gained work in sheds and with contractors who were known to SEWA campaigners as implementing the increased wage rate.

5 non members said that they did not experience the wage rate increase and thought SEWA membership could have helped them in the process. But they were helpless and could not join the organization. The membership fee was cited by 3 women as a key problem coupled with their better halves. Sample a few quotes from interviews with non-members. Ragini and Dilshan's concerns and apathy highlight how the intra household power relations are couched in an economic rationale.

Try explaining to him to give 5rs elsewhere. It is impossible. I have tried so many times. He won't listen.

If he finds out that I take 5rs for this, that will be the death of me.

Overall, the increased wage rate had been implemented due to a stringent review recently conducted by SEWA on contractors and middlemen. While piece rates had increased for all agarbatti rollers, there were a few regions identified where enforcement was a problem. This review had made the union's activities and ability to make a direct economic impact more visible.

Rupa's case study elaborates on how this visibility augmented further membership and awareness. There was a large section of agarbatti contractors who were working for a local temple and its priest and procured battis from Bapunagar. Rupa rolled battis for this group and saw how SEWA agitation ensured that the workers received their correct pay as per revised wages. Seeing this, her mother-in-law who also rolled battis, suggested to her son that he let Rupa join the union. She has been a member for the past 7 months.

However, the overall enforcement of the piece rate has been sketchy. Contractors said thanks to VAT, the costs associated with making batti's have increased, and thus what they offered to workers could not improve. Campaign leaders said that in other localities despite increase in piece rates, the demand for battis had decreased and so the income levels for women remained more or less the same.

During FGD's conducted with members in Bapunagar, marginal increases in incomes were experienced in the past two years since the piece rates had increased and yet not translated into any major shifts in terms of household living standards. The increase was described as a welcome change by these women but far too late and too little considering the increasing burden of household expenditures. Many women commented that the inflation and reduction in the demand for *battis* had led to the impact being ambiguous. Vidya elaborates,

Even if the wage increases, it doesn't pay my bills with ease. I still have tensions, no struggle is changing that.

Other women talked emotionally about the destitution and darkness they had faced prior to becoming members and how the campaigners had pulled them out from the mouth of such abject living.

Despite the lack of unanimity amongst members on the impact of increased piece rates specifically, when asked about the overall impact of SEWA on their work and income security, there was absolute agreement amongst members about the union and its positive impact. It is interesting to note that such comments make a direct distinction between increased income and increased security. For many women in the sample there was no correlation between a hike in piece rates and their future well being and protection.

Ranjana was part of an extremely conflictual marriage where her husband would not assist in any expenditures. Her comments hint at the socio economic manifestations and root of insecurity.

My family is poor. I know no other work and have three children to feed. I have no choice but to keep working here. The piece rate may increase, but it can never cover our expenses and remove my worries for the future.

Debi was a SEWA member and was equally uncertain about what an increased piece rate meant for her security. She highlights issues surrounding shelter and disasters which increased income could not adequately cover.

Our houses are falling apart and our brothers being killed. What difference shall a rupee make?

Beyond the realm of rhetoric, the Homenet survey does highlight the fact that women's insecurities are based in context and it's socio-economic and habitat related ramifications than in income and employment alone.

Both groups reported similar consumption expenditures with heavy bias against women themselves. An instance where such consumption bias is reported is in the realm of health and education expenditures on female members of the family. Women's attitude towards personal expenditure and the bias against this in household budgeting was similar amongst members and non-members of the sample. Many of the member's comments highlight the patriarchal bargain (Candiotti) involved in membership and forsaking personal wishes to spend on transport or *shakarparre* or clothes to avoid angering their husbands was a common practice.

Sahira had been married for the past 12 years and said that thanks to SEWA, her household was much stronger. Her comments also suggest the existence of the *patriarchal bargain* (Kandiyotti 1988) whereby women being cognizant of the patriarchal constraints they face, hope to extract their future security through denying themselves current consumption.

There are many things I cannot afford right now. Buying myself such things shall not help my family or me in the future.

Each of the women interviewed said they were averse to exclusive personal consumption for themselves as they needed to save for their future.

His money goes on daru and ayashi; mine must be saved for my children.

2.2 Control and Security: Domestic Budgeting and Income Management

The above comment suggests a trend of income allocations being based on permissible gender ideologies within the household. Female income and earnings appear to be the most significant across the sample for household expenditures. This is again not only true

of the agarbatti workers but for all home based workers surveyed in South Asia by the Homenet study.

In the case of Gujarat and in specific Bapunagar, women are decreed to be the ones to manage household expenditure but the policy decisions of where the income is allocated is done on the bases of familial consensus. Most women seemed to be managing their own income, yet they were not happy about this as they had too heavy of a work load. Reshma complained,

I Shop, earn, pay bills, clean, cook and not eatthat is my life.

Complete income pooling occurred in 17 cases of 20. In the remaining cases, 2 were women were widows who maintained a separate sphere in the household units they were part of. The remaining case was one of Ranjana, in whose case the income was pooled and managed by her husband.

A point that was made clear by a large section of the sample was that they could not achieve their valued form of security through explicit control over income. In most cases, pooling income and exclusive management of flows was not associated with their preferences, but seen as a strategy to ensure the smooth functioning of the household under harsh circumstances and assist family members. Laxmi highlights women's perceived interests being more based in familial well being than purely individual.

It is a lot of work for me, but he has enough frustrations. Now, I not only manage money but make money. So there is some more money to deal with and it is a massive help.

2.3 Voice and Security: Investments and SEWA

Information about the costs and needs of the household in combination with access to wages and other resources through SEWA also led women to exercise visible and hidden

forms of agency to pursue their security goals. Women who were members of SEWA demonstrated more voice and say in the economic decision making in their households, than before. Access to the pool of information regarding plausible social security schemes and services and such as micro credit, healthcare and micro insurance through SEWA allowed members to exhibit visible and hidden agency to invest in their future security.

Comments on the degree and nature of participation in household budgeting and economic decision making were marked by the mention of "jointness". Across the spectrum of income management ---pooling or non-pooling; 18 of the 20 sampled said that household decisions on allocating income streams were made through mutual consensus. 60% of the sample claimed that their decision making capacity had improved after becoming an earning member of the household. While most women in the sample -- irrespective of membership had previous know how of expenditure flows of their household, members said they felt much more in control about the economic decisions for their household after joining SEWA. Sheila elaborates,

Earlier, I would earn and he would and all I could do was watch and wait for our fate to improve. Now I have the power and strength to do something for our future.

80% of the member sample felt that the amount the household spent on its future security had increased after they had joined SEWA. Many had done so after arguments with their husbands, while many did so secretly. Two women opened bank accounts in their own name secretly. 3 misreported incomes to create savings or maintain some disposable income for themselves, children or their home. 2 women said they saved money to transfer to known social relations in a nearby village.

2.4 Trade-off's and Security: Investing in the collective

Women used SEWA's services such as banking and insurance to invest in frequently

cited avenues of economic and social security such as shelter and enterprise development. Amongst the 20 women interviewed, 14 (70%) had availed of savings scheme and had opened bank accounts in their own name. 3 (15%) had procured family insurance policies.

However the motivation and agency exercised was for a security goal that women themselves identified and prioritized. Housing was the most prominent investment alongside education for children. An interesting phenomena was noticed in the case of housing investments and the means through which women were trying to balance a trade off between garnering shelter security and familial and community acceptance.

With the onslaught of urban demolitions due to the Gujarat government's mega city plans, most of the women's houses were under threat. Since, agarbatti rolling is a home based trade; the prospect of unknown housing status would relegate them in a very precarious condition. This was a fear perennially expressed by women interviewed across Bapunagar.

While SEWA did provide exclusive housing loans, only 2 (10%) of the women interviewed who were members considered this an option and one had actually procured the loan. 10 women had started a savings deposit which they hoped to buy property with someday. Most women stated high interest rates the main reason for not taking a housing loan.

However, of the women who had not taken housing loans, 4 had procured loans for income generation, which were used for their family business at similar rates of interest. Debi used the loan for her husband's sweet business and Ranjana passed on a loan amount to her husband for his trolley. The latter's comments highlight the trade-off involved.

I want my own home. But, it will never be if he is not with me. So I must help him and deal with all our difficulties.

When asked why housing loans were off the table for women, campaign leaders highlighted the role of family and community permissibility. Leaders commented on how family members often resented the idea of women having sole proprietorship of a house as that could lead to the family breaking away from its traditional form. Nandini clarifies,

My husband fears that the house made form a loan shall be only in my name and in my house; I shall not allow his mother and brother to enter.

A section of non beneficiaries of housing loans hinted that family outrage at the prospect of women dealing with assets such as property singularly was the key variable which influenced their non-involvement. While a woman dealing with daily expenditure was acceptable in this context, loans for housing in women's name was seen as too cumbersome and threatening for household relations.

Rati a non member of SEWA commented on the problem women who procure personal housing loans face.

She will have a house, but not a home.

This distinction between the material construct of the house and tangible security it provides and the abstruse construct of a home and its intangible security is moot in understanding women's attitudes towards and definition of security outcomes.

Rita a SEWA member explains their side of the story. Her comment highlights the significance of informal ties which a community provides in cases where there are no reliable institutions.

Our house may be demolished anyday. Then, only we will have to help each other. A loan

May get us a house somewhere, but it is pointless if there is no sense of belonging. When neighbours trouble us and there shall be no water or electricity, who will we turn to?

Thus, those members who did not consider taking up housing loans said they would prefer to not do so in the future as well.

An interesting finding from the study is the need women express for more work. Despite back breaking long hours engaged in household tasks and home-based rolling, women feel the need to work more. This desire can be analyzed from two view points. One which the respondents in the FGDs suggest of basic needs and livelihood, whereby women's work is the sole stabilizing factor for the household expenses and survival.

Another key lens through which such behaviour can be analyzed is one of collective security. Women's contribution to the survival and sustenance of the household can be seen as a strategy through which they hope to extract future gains. Women's work and earnings are extremely visible in this case. In most FGDs and survey data, the importance of their earnings to the household is unquestionable and is in cash form. The number of hours spent at work and income earned can be seen as an investment women make in deriving and strengthening their security within their first collective unit—their own families (Kabeer 1998). Deepa and Sheetal explain.

My children watch me work each day and save for them. I am happy as I know all this is for a reason. My family will take care of me after all I have done. I know that now.

Earlier my work was seen as rather useless and superfluous (phalthu) by my husband. But when I joined SEWA they realized the large amount I earned and saved now my earnings are more important.

The above quotes spell out the blueprint of collective security and women's strategies to achieve such future gains.

During the study, 90% of the sample stated that their improved know-how on matters of concern to household economics post membership had rendered them more valuable and respectable at home by their husbands which reduced tensions in their marital relations. For this section, this was the key positive change which resulted from their improved work and earnings security courtesy membership. Knowledge provided by SEWA gave members greater space to exercise agency and achieve their future security goals through strengthened family ties.

However, there were cases of inherent tensions created due to membership and women's acquired knowledge. Neelam says,

My husband feels that I talk too much after joining the union.

2.5 Transformation and Security: Pushing Boundaries

Within rigid impermeable structures or the *doxa* (Bourdieu), the costs imposed on women for challenging certain practices explicitly are too high. In such cases most women unless in extremely conflictual marriages are vested in maintaining terms of interdependence at home between family members and community relations.

At the same time, with new avenues and opportunities presenting themselves to enhance their future security and current livelihood, women are creating a new space for themselves through their identity as workers and significant contributors to family income. This is resulting in women having access to a new collective and a multitude of relationships which provide security as well. This was the key difference that emerged between SEWA members and non members. Sheila comments,

I know I have more sisters now. Even if my family cannot support me, my new family will.

SEWA has opened an ideological space for women whereby they have a greater sense of self worth and respect. Through this forum they discuss their concerns and realize that there struggles are not singular. This is a valued source of security. Shilpa elaborates,

Getting money and meetings may take time, but I know I have people who will care for my daughter and me. That is most important.

In the SEWA member sample, transformative investments such as those for education of the girl child were more prominent. Each of the women who had daughters said that they were in school and they hoped to educate them as much as possible. Marriage for their daughters though, was a primary concern for this sub section of the sample too. Rupa states,

My daughter wants to study and she should. She will not be like me. I want her to lead a better life. But in this world for girls, a lot depends on who you marry and how he treats you.

In the fervour of rhetoric, there was immense confidence and preference expressed towards girl children and their role in future security by some SEWA members as opposed to boys. Sheetal highlights,

Boys get married or get a job and move away nowadays. It is girls who take care of their parents and run their own households.

III. CONCLUSION

In the harsh socio-economic context faced by women surveyed, security is not of an exclusively material form associated with income and employment alone. There is a need for a broader view as security is also derived from a sense of interdependence

between family and community members. This is especially true in the case of South Asia, where gender norms load resources, institutions; market mobility and political clout in male favour (Agarwal 1997) Women also face brutal patriarchal risks such as violence or abandonment if they deviate from accepted convention and behaviour.

The research reveals that economic security needs reign supreme for the women surveyed. Literature (Kabeer) suggests that women's economic contributions enable the terms of interdependence at the familial sphere to be on more equal terms. Interviews conducted with 20 agarbatti workers in Gujarat who were SEWA members suggest that strengthened economic grounding provided by various measures through SEWA has solidified an emotional sense of security women receive from their familial units and thus are experienced as a valuable change at home. Economic security brought through the access to information and services SEWA provided played a strong role in many cases for women to derive the form of security they value in relation to their community, family and work.

Contextual material vulnerabilities imposed due to gender norms and local practices render the security women derive from their family and local community or collective of immense significance. Insecure housing status due to urban development policies, political riots and poor economic standing and asset base due to restrictions in market mobility make women more dependent on male members for protection and security. Thus, without recognizing the gender relations between men and women at the household and community level, targeted transfers or services for women would not provide adequate form of protection as the relationship between access and security is not linear. The research suggests the importance of organizing bodies in augmenting the role women play at the household level and thus ensuring greater social protection. It is the view of this paper that for any social protection scheme to benefit women, they must be given adequate services which are delivered by bodies which are cognizant of the local and familial context.

Thus, in the case of female HBWs engaged in rolling agarbathi's, to understand the interaction these women have with their work and wages requires an understanding into what happens once the wages enter the household. Unfortunately sparse segments of social protection research is dealing with this aspect of intra household dynamics and thus we are left in the dark about what the needs and benefits emerging from women's work actually translate into for them.

Women's interaction with risk and insecurity does not take place in social vacuum. Institutions such as the household and community have a significant role to play in mediating between security seeking strategies and women's work. The social protection discourse must address the intra household and contextual dynamics of social provisioning to be more effective and engage the neediest participants.

Finally, the study confirms the two pronged notion of social protection and outlines the importance of enterprise related security measures in assisting women to derive maximum security against risks and inequalities.

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APPENDIX 1

SOCIAL PROTECTION PROFILE FOR AGARBATTI WORKERS SURVEYED BY HOMENET AND ISST

These are excerpts from the Homenet and ISST report on Social Protection for women home based workers across South Asia. This specific section looks at findings relating needs, problems and awareness amongst respondents in terms of social protection.

a) Awareness and Participation

Despite several welfare schemes for incense sticks provided for by the Indian government, the FGDs and survey seem to suggest that women are not aware of organizations or schemes working for them; while in Gujarat, the only tangible benefit women workers seem to have received is in the form of a price increase due to SEWA's intervention.

For instance, in Valiakavil, Bangalore and the Hodaiguddali slum, Mysore Road, Bangalore, the women, commented that they *"are not aware of any organization working for them"*. In addition, they stated that *"no one has talked to them about their work and living conditions before"*.

According to Beenaben in Indore, Madhya Pradesh, she has been associated with SEWA for the past 10 yrs but the *'only benefit she has received (with her association with SEWA) has been of price increase'*.

The invisibility felt by these women is expressed aptly in Valiakaval, Bangalore by For Sarlamary, as it was *'for the first time that she was recounting her life experiences to someone. She hoped that some good would come out of it. There is no organization working for them and they have no idea of any kind of social security'*.

The survey, however, reveals that there is some level of awareness of organizations working for the welfare of home-based workers amongst HBWs. 54% stated that they are aware of the existence of such organizations. While women are aware about the

organizations, very few are members or participants. 73 % of the responses stated that they were not members of such organizations.

The similar 73% responses stated that no one in their family is a member of any such organization; while 27% of responses state that a member of their family was affiliated.

b) Identified Needs and Problems

Table 1: Work Related Problems in the Agarbatti Sector

| Problems | Agarbatti workers results |
|--|----------------------------------|
| UNEMPLOYMENT (Mean number of months without work) | 0.1 |
| PAYMENT(Percentage reporting problems in receiving payments) | 7% |
| RAW MATERIALS (Percentage reporting problems in acquiring raw materials) | 4% |
| LACK OF SPACE(Percentage reporting problems in space adequacy) | 86% |

The strongest problem to emerge from the survey is the lack of space workers face in the sector. As the raw materials and finished products contain dangerous chemicals, the cramped spaces these women live and work under cause problems not only in the production process, but also for their livelihoods and family's health.

Only 4% of the workers sampled stated that they faced raw materials constraints. The FGDs though stressed upon this issue. 6 women in the sample elaborated upon the nature of problems associated with acquiring raw materials.

Table 2: Problems in acquiring raw materials in percentage

| Problems | Share of Agarbatti workers in Percentage |
|--------------------|--|
| Insufficient funds | 33 |
| Unavailability | 17 |
| Lack of credit | 17 |
| High interest rate | - |
| Increased price | - |
| Other | 33 |
| Total | 100 |

Raw materials are getting scarce and distances involved in transportation are increasing, thus raising the total cost of production. Currently, bamboo comes mostly from North-East India and as a result, the wholesale and retail prices of bamboo culms are rising. Similarly *jigat* and charcoal are becoming scantier, and hence costlier, as traditional and local sources are fast drying up.

c) Priorities

It is interesting to note that while the FGDs stressed on the need for health care, improved wages and education, these needs do not figure as sharply in the survey results. The need for better housing appears to be concomitant with the poor residential conditions witnessed by the research team and other studies.

The major needs that were identified by the survey respondents are as follows. For 31 %, **loans** were the most important need. This was followed by a 23% share who stressed on their need for improved **housing**. For 16% of the respondents **health insurance** was a crucial need. Finally, 14% voiced the need for more work.

The need for more storage space was felt by 5%. Skill training was an important need for 2 of the respondents while the need for medicines, minimum wages and education were voiced by one respondent each.