

RÉSUMÉ

Une démythification du secteur informel

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La création d'une définition du secteur informel, qui soit universelle de même qu'éloquente au niveau économique, se butte à un problème principal : ce secteur est généralement considéré comme n'étant qu'un segment parmi d'autres du système productif, une variation ou peut-être même une aberration de l'organisation formelle des processus de production et des conditions de travail qui en découlent. Cet article propose une modification de la manière dont le secteur informel est généralement conçu. Pour ce faire, il considère l'économie comme étant un système composé d'une totalité d'individus qui tentent de gagner leur vie, et vise à identifier leurs activités. Les informations présentées ici proviennent de recherches effectuées au Bengale de l'Ouest, en Inde. Une attention particulière est consacrée au rôle des femmes dans l'économie indienne actuelle, étant donné leur position particulièrement vulnérable. L'article conclut qu'il est urgent d'en arriver à une meilleure compréhension de la façon dont les gens gèrent leur vie et de la nature des limitations auxquelles ils sont confrontés

Unravelling the Informal Sector

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Introduction

In a city like Kolkata (Calcutta, India), where I have lived for a long time, a walk down the street can be a lesson in the craft of living. The sidewalk is teeming with numerous persons in pursuit of their many occupations. At the street corner sits a plumber, and below the tree a barber, both with skills that have a regular demand among the local people at the prices they charge. A bit further down the street there is a group of workers waiting for any building contractor to hire them by the day. Then there are the many hawkers selling goods that they have obtained on credit – garments, saris, kitchenware or shoes, alongside the food stalls and the cigarette sellers. Many more are offering services like shoeshine, repairs to pots and pans or making henna designs on hands of young girls. Obviously, at any given point of time, each is working in an occupation that gives the best possible returns under the circumstances, but there is no reason to believe that that income is sufficient for the worker's living, at least for a family living; and it certainly provides no guarantee either against market risks like a shift in demand or the onslaught of additional competition or against sickness and old age.

In the current Kolkata scenario, one sees relatively few women among these sidewalk business people and those few have not been there long. In my locality, men from the nearby working class slum used to work in factories or workshops and whenever required, their women used to work as domestic help. But over time, many of the

factories have closed down and the men have been trying to make a living by starting some sidewalk business. Women now are increasingly being pulled into helping those businesses; they prepare the snacks for the food stalls, or sit in for the hawkers from time to time. Or they become home-based workers working for industries like garments, shoes, paper or choir products etc. What one sees is that there is still a very clear division of tasks between the two genders.

Presumably, most of these occupations and workers come under the broad umbrella of the term informal sector. However, attempts by various scholars to study its workings in specific locations and make out a theoretical framework for the sector on that basis have never been accepted either in mainstream economic theory or in standard sociological discourse. Generally, whenever some researcher has come up with a theoretical framework of the informal sector on the basis of her empirical findings in one location, others from somewhere else were quick to point out that the situation as they had seen it was quite different. In fact, there are instances where different researchers have come to diametrically opposite conclusions about the same section of a given economy. For example, in early 1970s, Lubell had examined the informal sector of Kolkata and portrayed it in glowing terms as an innovative way of life of the poor (Lubell, 1974). Almost at the same time, Dasgupta had summarized his findings about the city's informal sector as a gaggle of the lumpen (Dasgupta, 1977).

These discrepancies did not really matter in the early years, when it was generally believed that this set of workers and occupations was an exotic and transitional phenomenon in the process of development and would soon be absorbed in the formal or organized sector. However, increasingly, most authorities as well as academics have come to realize that, given the nature of technological developments and the emerging pattern of demand, most economies would be unable to fully absorb the available supply of labour into regular wage employment. This surplus labour, however, cannot afford to accept unemployment meekly, especially in countries which have no system of social security for the unemployed. In their quest for a living, these persons undertake many kinds of strategies and activities, most of which are not amenable to fit into standard economic categorization. Yet the

numbers involved form too large and too volatile a section of any economy to be ignored either by economic analysts or by political authorities. The problem becomes politically more difficult to handle because these rejects usually form an easily identifiable socio-ethnic group whose deprivation is based on some extra-economic factor like gender or race or caste. Hence there is an added urgency to the current hunt for a theory of this “informal sector”, a theory that would suggest some means of providing help for these rejects to survive and at the same time, minimize its cost to the rest of the economy.

In response to this renewed interest, the UN statistical system set up a group of experts – the Delhi Group – to provide a definition and set out the boundaries of the informal sector in a way to enable each country to make internationally comparable estimates of the size of its workforce and output. There is now supposedly such a definition of the sector given in the UN SNA 93¹ system, where informal sector activities are defined as those carried out in household-based unincorporated enterprises with no arrangements for keeping their accounts separate from those of other household activities. It can easily be shown that many of the workers and their work described in the first paragraph of this article, for example casual daily labourers or the home-based workers, would not be covered by that definition. The Delhi Group later came to the conclusion that, for each country, the boundaries of the informal sector could only be determined in reference to its legal system and therefore had to remain country-specific (Kulshrestha and Gulab Singh, 2001). Furthermore, in a recent publication, Chen et al have highlighted the many diverse sets of workers found in different locations that share several characteristics of informality but fail to come under the UN definition (Chen et al, 2005).

The main problem in finding a universal and economically meaningful definition of the informal sector lies in the fact that, it is primarily regarded as just another section of the production

¹SNA or Standard National Accounts category work is that work whose product has a market value that is included in the calculation of the national product of a country. Extended SNA further includes “those activities whose products are not marketed though they have a market; they are solely consumed by the producers.” The Indian data system includes some of these extended SNA activities like agriculture for self-consumption but not all.

system, a variation or perhaps even an aberration of the formal organizations of production processes and of the working conditions offered there. That is to say, analysis of the informal sector starts with the assumption that there is no basic difference between producers in the formal and the informal sectors in their motivations for profits/efficiency, but depending on the situation of the producer and of the market, units in the two sectors get organized differently. That understanding lies behind the UN definition and makes it possible to focus primarily on **enterprises or activities** and to count only those workers who are found working in them.

Moreover, norms about what constitutes work and a worker are set with reference to the traditions developed in the formal sector and all deviations from that that may occur in the informal sector result in those workers being left out of the count. In other words, it is an attempt to carry on with the earlier policies of identifying persons by their worker status and then devise ways by which that status can be improved within the limits permissible by the state of the enterprise or activity where they work. In the past, this has often been done by helping that activity rather than directly aiding the persons involved. Indian policymakers for example had done this in the past by giving several concessions to units in what were called small, village or cottage industries.² In this, they made no attempt to check or change the time-old technologies that were in use or the existing distribution of power or authority within the industries. Result was, the concessions actually benefited, not the workers, but the owners and middlemen running the units at one remove. The workers of those industries remained mired in poverty while the exchequer spent hundreds of millions in the name of “saving traditional and small sector” livelihoods. Similarly, currently, Indian policy makers have repeatedly declared their intentions to promote women’s empowerment; but the only policy instrument they have offered for this is of schemes to give women micro-credit for improving their economic conditions. This once again ignores the intra-household power relations that so far have made it particularly difficult for women to participate in the

² Generally, these small units, producing either traditional artisan-made handicrafts or modern industrial goods, had to get capital for the production from some trader creditor, who, in return controlled the sales of the produced goods.

mainstream economy on par with men. In this article, I want to argue that, given the current trends in the Indian economy, the government's policies for women's empowerment are unlikely to prevent women, of whom a large section is among economically the most vulnerable, from getting further sucked into patriarchal controls and dependency. To empower them we need much more sensitive policies.

Strategies for Securing a Livelihood

For formulating such policies, we have first to understand how this huge amalgam of people and their activities that are outside the formal sector has been operating in recent years. To do so, it is essential that we get out of the current preoccupation with attempts to encapsulate the entire economy into standard categories. Instead, we need to switch to an approach where our focus is on understanding how these persons, who are outside the mainstream economic system, actually do make their living. In fact, the entire economy can be viewed, not so much as a structure composed of various production units but alternately, as a universe of persons engaged in an ever-changing mix of ways to derive their livelihoods. Within this universe, those in the formal sector are distinguished by being engaged in activities where they get an assurance of a secured living for themselves and their families, if not out of the activity itself, then, from the social security provided by the state. On the other hand, the rest, however large the numbers involved, would be in the informal sector since they lack this security and are subject to many uncertainties against which they have to devise their own defences.

There are several advantages to looking at the economy as a totality of persons striving to earn a livelihood and their activities. First and foremost, it allows one to take into account, alongside many who are structurally integrated with the formal sector, all the other persons who have been rejected by the mainstream economy or have never found a place in it. Even though there is no market demand for their labour at any acceptable wage, they have the same compulsions of securing a living; this they usually do by combining several occasional or short-term occupations. The value of their output may be included under some heading in the total economy's

output³, but it is very likely that the persons themselves are left out of the workforce.

Secondly, this approach can capture production of marketable goods and services that are produced exclusively for the household's own consumption and the persons who work for that. Although the extended SNA system of the UN now includes those activities and workers in the official economic count, at least the Indian data system still leaves out some of them. That is one reason why women's work is counted so poorly in official estimates.

Thirdly, in India, most people live in close-knit families and livelihoods are planned on a family rather than on an individual basis. It is therefore important to take account of the inter-linkages and mutual dependencies in work patterns of various family members. This becomes possible once the focus is on a family's living rather than on the worker status of individual members. This again should help to highlight the work done by women since they very often work as unpaid help in most informal family occupations.

In the following paragraphs, I give some of the findings of a survey that I had conducted in selected locations in West Bengal on behalf of Sachetana⁴ in the year 2003/04. Exploring several aspects of the diverse patterns of living found there was one of the main objectives of the survey. This issue had become important in light of some of the notable trends in the region's economy during the preceding decade. Following India's shift to a policy of structural reforms and fast liberalization of international trade, the economy had grown at an accelerated rate. However, official estimates indicated that this was largely a jobless growth; total employment had grown very slowly in that period (Bhattacharya, 2003). What is more, increasingly, workers were being shifted out of the formal sector to work as casual labour. In eastern India, and particularly in West Bengal, several traditional industries had been hit particularly hard through trade liberalization policies and in general, the region

³For example, output of the home-based workers gets included in the value at the final stage of that chain of operations; but the workers remain outside the industry's workforce.

⁴Sachetana is a women's research-cum-action oriented organization based in Kolkata. This survey was sponsored by UNIFEM as a part of their Gender Budgeting initiatives.

was marked by slow growth of overall employment. Official estimates for the year 1999/2000 had shown that in rural West Bengal, women's workforce participation rates had gone down from the level reached in 1993/94. Yet, experts argued that the level of household poverty in the region had dropped significantly. Against the background of these apparently contradictory trends, the survey was designed to explore what shifts had taken place in women's roles in the economy and in the family.

Survey Design

I will not go into details about the design of the survey. Briefly, it covered 500 randomly selected households from selected rural and urban areas within West Bengal. In this article, I have focused mainly on the results obtained from a specific table included in the survey schedule that was designed to obtain a full picture of each family's total livelihood. In each canvassed schedule, there was to be one copy of that table for each family member of fourteen years or more. The table provided a list of 15 kinds of occupations. These included those categories that are regularly found in official inquiries, and in addition, any of those other categories of work whose output was not fully marketed⁵ but which added significantly to the family's real income. Each person was asked to tick off all those categories in which she had worked at some time during the previous year, for however small a period. She was also to state the approximate number of days and daily time spent by her on that task and any money returns that might have accrued from it. In other words, the table showed all of the multiple productive tasks a person had undertaken during the year, the time spent on each and the income derived from it. From this it was possible to work out a person's average daily total time spent working. Also, since each schedule recorded the activities of all family members, it was possible to work out the approximate per capita money income per month of each household. The table required each person to provide the same information for a period five years back, though here the returns were obviously less reliable.

⁵The tasks listed in that table, included only those for whose products there was a local market. Yet, the family had continued to produce its own supply of that item. It did not include tasks like cooking or fetching water for which there was no well-developed local market.

The Findings

Of the 500 households, no more than 53 had at least one member with a job in the organized sector, who presumably was under some kind of social security network. The rest earned their living from informal occupations. Although about 40% of the rural households had some cultivable land, very few families obtained their money income solely from cultivation. Of those owning land, a few earned a living elsewhere and got the land cultivated by hired labour. Most appeared to grow one crop, and then perhaps lease out the land for the second crop while they took up work as wage labour either in agriculture or elsewhere.

According to a rough estimate based on the survey returns, around 38% of the households had an average per capita money income below the poverty line. Numbers of poor households were particularly high in rural agricultural areas but that possibly was because we could not take full account of the households' consumption of their own produce, including grain produced by cultivators. Around 23% of the rural households had an outstanding loan. Many urban households, particularly those that had some enterprise of their own, had incurred loans presumably from the traders who supplied goods on credit, but they had duly returned it. Only 7% of urban households had loans that were still to be repaid. Over half the urban families had been saving regularly, but among the rural families, only a quarter did so. Almost none of the families had invested in any productive asset during the previous five years though several had improved their living quarters. A few had bought some durable consumer goods. In other words, there seems to be no possibility of any major improvement in their means of living. And, in rural areas, there were few signs of families building assets or savings or making some provisions against future uncertainties.

Women as Workers

An important part of patriarchal power comprises making decisions regarding the nature of the gendered division of labour within the household and in the economy. Elsewhere I have discussed in some details the many factors that can contribute to determining the wants and needs of household authorities in different regions and their possible effect on the pattern of women's work and position

within the household (Banerjee, 2001). Therefore, even though women's subordination is probably a universal fact, its form and content, which also include the pattern of the gendered division of labour, differ very significantly between regions and over time. Given that, the impact on women's work pattern of any changes in an external variable such as the country's economic policies should also be specific to each situation. Recent attempts to work out a unique pattern of trends in the employment of women in different developing countries in response to policies of globalization therefore, (Standing, 1989; Cagatay and Ozler, 1995) must always remain somewhat suspect. This is especially so for countries like India where traditions of patriarchy are still very strong.

Between the various Indian states or regions, traditions of what productive work women do and how far their work is acknowledged as work by the household and the society differ widely (Banerjee, 1985; Sen and Sen, 1985). In West Bengal traditionally, women worked more as helpers and processors in household industries and relatively less in agricultural field operations. Moreover, these tasks of theirs were usually regarded as a continuation of housework and rarely acknowledged as productive work. Thus for example, handloom weaving households of West Bengal freely admit that a day's work on the household loom requires six or seven hours of women's work preparing the yarn – starching, coloring and drying it – for the loom. However, official estimates of workers in the industry for those areas show a total absence of women workers, mainly because neither the women nor their families regarded their engagement as productive work.

It is therefore not surprising that, estimates of women's workforce participation rates made with the alternative survey methodology described earlier⁶, were much higher than the official figures for 1999/2000. For adult women (of 14 years and above) of West Bengal, the rate by the official method of calculation (NSSO, 2001) was around 18%. By the survey methodology but with a similar coverage of occupations as in the official estimate, the rates for adult women were as high as 46%. To be considered a full-time worker, official estimates required a person to work in one job for

⁶No person was asked whether she was a worker or not, merely to record her participation in any of the tasks. This avoided the problem of perceptions of the people regarding what constitutes as work.

over four hours per day on more than half the days of the year. Women often failed to make the grade because they worked intermittently on several tasks during the same day. They were then relegated to the category of marginal workers. However, if the time spent by each worker⁷ (woman) on various productive tasks was added up, then it appeared that on an average, women of the surveyed families did productive work for more than five hours a day. As such they did qualify to be included in the workforce.

In fact for most families, making a living required more than one worker, each often found working in several types of work, either within the course of the same day, or at different times in a year. On an average, each household had 1.7 male workers and 1.2 female workers that is to say, about three workers per family. Along with their productive work, these persons also carried out many non-market tasks that would add to the family's real income (extended SNA activities) such as keeping milch animals, growing fruits and vegetables, keeping chickens etc. Altogether, taking account of both types of work – market and non-market – the average male worker did 1.6 kinds of tasks per day while the average woman did 2.3 kinds of tasks per day. In addition to this, running a household entailed long hours spent on standard household tasks like cooking, cleaning, childcare etc. In rural areas this work required over nine hours of work per day per household and in urban areas, around six hours. The work was to be done entirely by the family women. Men rarely participated in this, though they occasionally did some outdoor tasks like collecting fuel.

Rural men usually switched jobs seasonally while urban men as a rule had one job but were on the lookout for occasional extra work. In addition, nearly half the sample households claimed to run an enterprise. In urban areas, enterprises were usually of a kind that provided sufficient employment and a living for several members of a family working jointly. But in rural areas, families ran enterprises mainly as a supplementary activity alongside their other activities for a livelihood. There were two kinds of rural enterprises; some were for running a teashop or a grocery. Others were of

⁷The terms worker and productive work, if used here without qualification, mean work that satisfies the stricter definition as set by Indian official data system.

traditional household industry kind. Recent changes in the country's economic regime had forced many of these industries, particularly handlooms and sericulture of rural West Bengal into a decline; men from those families now sought wage work but the household industry was kept running with women taking the main responsibility even by a change in gender roles. For example, traditionally women were not supposed to run the handlooms; but we found that in most weaver households, men were now in some kind of wage employment, while women were working the looms for a few hours a day.

For women, multiplicity of tasks meant that they had to keep switching between several tasks during the course of each day. Even when they were running the family enterprise, they were neither acknowledged as anything but unpaid helpers nor relieved of their earlier work, including housework. In fact, although we found as many as 207 women who helped others in the family in their work, only 111 were declared as workers by the family.

Actually all family occupations appeared to involve the worker who specified it and then one or more other family members who claimed to be unpaid helpers in that activity. In other words, most members appeared to take on more work than could be done by one person and then called on help from others. While we found many men and women working as help to others, men usually did so as full-time workers and only in family enterprises or in cultivation. Women on the other hand, were called on to help in all kinds of occupations including helping men in their jobs as salaried or casual workers. Also they did so in between their own other occupations and tasks.

As a consequence, relatively few women appeared to have an occupation that earned them money income. The following table gives the number of people who did the following different kinds of tasks at least for some time during the year.

As the table shows, not more than 15% of the women engaged in these tasks earned any income from them. Most of those jobs were part-time ones and had to be combined with other work including helping other family members in their work. In rural areas, the average pay per hour of the women was less than the minimum hourly wage fixed by the government for unskilled agricultural workers. This was so even when one took into account

Table 1 *Distribution of Tasks Done by Men and Women*

Occupation	Men	Women	All
Cultivation	13	5	18
Casual labour	174	92	266
Salaried jobs	106	31	137
Self-employment	383	130	513
Unpaid help	141	171	312
Other work	18	379	397
Total	836	808	1644

the few women working part-time on jobs in the government health sector.

Besides those jobs, the table shows that 130 women had their own enterprises. A detailed examination of the 130 enterprises run by self-employed women showed the following:

1. Almost all of these enterprises were of a kind that required no skills, as in selling vegetables, or some of the traditional household skills of women.
2. These skills had always been valued poorly by the household and in the market and therefore the returns that women could expect for those efforts were also low.
3. More than 25% of the families where women had initiated such a business had nevertheless remained poor.
4. This was so even when these women also did other productive tasks along with running the businesses.
5. Only in one of the quickly expanding industrial towns included in the survey had women in businesses that yielded substantial net returns. In fact, per capita incomes in their families were in the highest income bracket.

However adverse the conditions under which a woman did productive work, it could have been worthwhile for the family, if its income had gone up significantly. In urban areas, the relation between the two variables, family income and women's work hours was positive and significant, i.e. contrary to general impressions, in rich families women's average work hours were longer. But the

regression coefficient of variation remained low; that is to say, longer hours by women could explain only a small part of the variations in urban family incomes. In rural areas, however, work hours by women were negatively related with family incomes; i.e. more work by women did not ensure a better family income for the family. On the other hand, there was a significant positive relation between male working hours and family incomes in rural areas and the regression coefficient was sufficiently high to indicate that male working hours could explain nearly half the variations in family incomes.

I would interpret these results as follows: in rural areas, if men can find work, then they can add significantly to the family income. But most work that women do is unpaid; therefore it has little impact on the money income. At best, women's work as unpaid help probably makes it possible for men to take up additional paid work for increasing their incomes. In urban areas, more women find paid work where their longer working hours can make a significant difference to the family's living.

The analysis so far has not brought out whether the difference between the situations of urban and rural women was due to differences in their qualifications as workers (urban women being better educated, skilled, knowledgeable) or due to there being more demand in urban areas for women as paid workers.

Conclusion

The facts stated above describe the situation in one sub-region of a very large and complex country. I make no claims to their universality, nor do I propose to build a model or formulate a definition of *the informal sector* on their basis. A large section of the activities outside the formal sector are no doubt closely integrated with the mainstream economy even though they are organized on a somewhat different principle than the standards set by economic theory. But there are also persons who have found no place in that economy and are totally peripheral to it. They too have the same compulsions as others of finding some means of making a living.

In doing this, many of them exhibit great ingenuity; they invent new products, find new niches to park themselves and manipulate their time and resources to their best advantage. Nevertheless, few

of these activities have the potential for a healthy growth because, as soon as some activity appears to be profitable, many more persons rush into it. Due to lack of capital, the initial tools, technology or scale of production used in any venture is neither sophisticated nor optimal and there are no barriers to entry by other hopefuls. Furthermore, constraints on resources, skills and above all, on the information available to them set effective limitations to all such activities. And, in the absence of any provision for social security, such persons are particularly averse to taking risks and venturing into the unknown.

Within these limitations, for these persons on the periphery of the mainstream economy, the main support comes from their families and its members. Again, this situation could be typical of India because for Indians, the family symbolizes all other supporting institutions like the village, the caste, the community or the language group.⁸ Depending on their circumstances and backgrounds, people work out their mix of activities and deployment of family labour. Trying to encapsulate all these varied possibilities into the straitjacket of a universal definition and its boundaries appears to me an exercise in futility.

It is all the more difficult to come to any definite conclusion about the kind of work women could be doing in these strategies of the peripheral households, because that essentially remains a function of the traditions and institutions of the specific society they live in. Even more than for men, family is the only shelter and also, the sole career for women. Moreover, in this region, rural women had no tradition of getting trained for any job except those assigned to them in the traditional family occupations. Despite laws and propaganda against early marriages, it was still the prevalent practice and across the age range of all females included in the sample population, nearly 75% of the women had been married before the legal age of 18 years. Nearly a third was illiterate and another third, barely literate. To a large extent, this conservatism of families regarding women is a part of their overall aversion to

⁸Because of the various languages prevalent in different regions, Indians have a further difficulty in traveling between areas with languages belonging to different roots. Thus, people from eastern India usually migrate to west and north India but are reluctant to migrate to south India unless they are proficient in English.

taking any risks including the risks of having on hand an unmarried daughter with all the dangers of her sexuality.

Of course it is possible that a strong upsurge in demand specifically for women's labour from mainstream economy will fast alter this scene; this has happened in Bangladesh across the border where the sudden spurt in the demand for women's labour in the garment industry wiped out the region's long standing traditions of keeping women out of the market economy. In some sections of West Bengal's urban society, families have become aware of the new opportunities opening up for trained young persons and have quickly switched to training their daughters for such careers.

However, in the otherwise stagnant rural economy of the region, as yet there is no such challenge on the horizon and rural women are in no position to make any independent move towards building a career for themselves. Keeping the family economy going is still their main concern for which they accept whatever work that is assigned to them. Interviews conducted during the survey indicated that the crisis had drawn families together and for the first time, it had made the women party to what their men were doing. It had also got them closely involved in the working of the family economy; but there were no indications that either they or their families had revised their original valuation of their work. The family still did not invest many resources in any activity they initiated nor allowed them to pursue it uninterrupted. Their enterprises thus remained primitive and marginal. In other words, women's subservience to the patriarchal authority of the family appeared to have become more deeply entrenched and acceptable to all.

Public policies that take no account either of the past traditions of each region or of the impact on them of the new developments therefore remain ineffective. Currently the largest single public scheme for this is for providing micro-credit to poor women; the scheme aims to draw women into groups that will build a joint enterprise with sufficient growth potential to lift the families permanently out of poverty within a specified period. However, since little is being done to prepare the women for today's market economy, the women themselves remain deeply sceptical about their prospects through group activities. As we have shown elsewhere (Banerjee and Sen, 2003), poor women of this region are

too committed to the family and its economy to join outside groups. Therefore the scheme has been reduced to individual women getting some credit to further sustain the family's on-going activity, without any scope for increasing its productivity.

What is urgently needed is a better appreciation of how people are managing their lives and what it is that constrains them. Policy approaches still regard women mainly as creatures of their households and treat them as the main actors in the on-going poverty alleviation programs. On the other hand, schemes for improving the quality of labour focus on those who are in the official workforce. So, women get left where they have always been on the periphery as unskilled helpers, while the household continues to languish for want of scope for building a viable living.

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