

## Understanding Livelihood Vulnerabilities and Socio-Economic Realities of Women in The Informal Workforce of Surat Gujarat

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### Abstract

This paper is an examination of the socio-economic realities and the vulnerabilities in the livelihood of the women employed in the informal sector at Surat, Gujarat. It is built on a qualitative and exploratory research design which focuses on the lived experiences of women who have been working in the fields of domestic labor, textile work, vending and household production. The study is based on the findings of the research that have been gathered through the use of in-depth interviews, discussions with focus groups, observer participation, and reviews of documents. The evidence indicates that most of these women are subjected to uncertain earnings patterns, poor employment security, and poor access to social insurance cover. Collision between informal employment and traditional gender roles and responsibilities commonly leads to a double burden, in that women have both to combine unpaid home based work with vigorous informal labor. Moreover, the research also points out the prevalence of occupational health hazards compounded by the unfavorable labour and a lack of institutional protection measures.

**Keywords:** Informal workforce, Women workers, Livelihood vulnerabilities, Socio-economic realities, Surat.

### 1. INTRODUCTION

Informal economy is the basis of urban employment in India and it soaks up a vast number of workers deprived of any possibility of official employment. In the industry which is large and diversified, women form a major and irreplaceable part of its working force, yet comparatively less women make it to the policy sphere and economic records. The story of us thousands of women in the outside work in India in cities such as Surat in Gujarat, a booming industrial and commercial center, is that of informal activities, whether in the form of domestic work and sales in the street to production at home and work in disaggregated factories. These women encounter various and overlapping obstacles, such as unstable economy, inhumane working conditions, insignificant legal protection, and inaccessible access to essential services, health care services, housing services, and services regarding childcare.

Not only their economic status influences their experience but also wider socio-cultural technologies of the caste, gender, and migration status. The state fails to appreciate, reward, or compensate them even with the fact that they play vital roles in revving up the urban economy. This paper aims to learn more and comprehend about the livelihood vulnerability and social-economic realities of women in informal workforce in the state of Surat. The study will also aim to draw attention to inclusion of cross-cutting labour policies and gender-sensitive urban planning by addressing their daily struggles, strategies of survival and social locations.

#### 1.1 Background of the Study

Surat is a developing center of the Indian industries with a very fast development and mostly famous with the flourishing textile and diamond industry. This has been alongside increased reliance on informal labour, especially the women of the marginalized sections of society and the migrants. Such women mostly work in a place of insecure and uncoordinated jobs, with no written contracts and no social protection or legal support. Consequently, they do not have access to maternity supports, minimum wages, and medical cover since they are part of the basic worker rights. The majority of them work in a piece-rate system and are exposed to the conditions of exploitation and are largely at risk of unstable income and job loss.

They are further hindered by the fact that they have two burdens, the paid informal employment and unpaid domestic duties and this hinders their efforts to advance their fortunes or attain new skills. What the COVID-19 pandemic also showed is how weak their position was since many were left unemployed without access to any institutional help. These women are disadvantaged as a system due to the intersecting influence of gender, caste, poverty and informality. Even

though there are several government programs to help with the support of women and informal workers, there is weak implementation and coverage, and thus, some of them cannot access the benefits oriented towards them.

### 1.2 Objectives of the Study

1. To determine what or major livelihood activities that women undergo within the informal sector in Surat, Gujarat.
2. To discuss the economic insecurities that women workers are exposed to such as low-income security, no job security and no social protection.
3. To review the social and structural barriers like gender discrimination, caste based exclusion and access to basic services affecting their quality of life.

## 2. LITERATURE REVIEW

**Mabilo (2018)** discussed fragility of women work in the informal sectors. Her discovery showed how women were shunted in low wages, unrewarding types of employment that had no legal status. She explained that race, class, and gender was interconvergent to enhance the exclusion of these women to formal economic benefits, public policy systems, and rights to labor. Even though the setting was in South Africa, the results find their application in urban Indian cities, such as Surat, where women are as well relegated to undervalued jobs in the informal sectors such as household services or peddling their wares on the streets. The study conducted by Mabilo brought out the point that informal women workers are not only economically oppressed but also structurally muted to participate in decision-making procedures.

**Kumar (2020)** concluded that the lack of job security, embarked on by the presence of exploitative middlemen and unstable pay, provided financial instability in the long-term to the women involved. Most of them engaged in piece-rate occupations where they had to work too many hours and had minimum or no occupational safety. Kumar has also recorded how poor health conditions are associated with long work hours in the small and ill-ventilated living spaces at home and aggravated by a lack of awareness and availability of civic healthcare facilities. With his work, we have been given key information on the daily conditions of informal female workers and what is clear is how far ingrained the informal-unprotected-gendered labour intersection is in the urban Indian landscape. What we have here is squarely in line with the reality of home-based workers and textile workers of Surat.

**Reid and Simatele (2021)** introduced one more layer into the discussion by researching the impact of energy insecurity, which was defined as the interruptions in the regular power supply or its unaffordability and inability to be purchased on a regular basis, on women in informal urban livelihoods. Their analysis, while addressing the African cities, highlighted the extent to which the lack of a proper infrastructure cramps the local life as well as the productivity of the economy, particularly the micro enterprises of women, working at home. The authors concluded that the women had implemented multiple adaptive mechanisms to deal with such infrastructural deficit such as resource pooling, shifts in work hours, and production techniques alteration.

**Dubey (2016)** offered an essential viewpoint based on caste and classes regarding the informal work of women in India. She conducted a study on Dalit women workers, shedding light on how the axes of oppression such as caste, class and gender increased the economic exploitation and social marginalization. These women were mainly in the bottom end of informal jobs such as garbage recycling, domestic service and low-level factory jobs with no written contracts and labor provisions. Dubey claimed that this pattern is not an accident and it shows a deep-rooted structural imbalance in the Indian labour market. Her observations mean that we should bring into the matter of labor reform and welfare intervention concerning informal female workers that there is economic inequality, but also that there is social hierarchy.

## 3. RESEARCH METHODOLOGY

This is the section that outlines the technique to analyze the Surat, the women informal workforce livelihood vulnerabilities and the socioeconomic realities of Gujarat. The informal

labour was too complex, and hence the need to employ the qualitative research since there were deep-seated gendered and structural inequalities that troubled women workers. The approach allows the researcher to characterize lived experiences in terms of complexity, context, and diversity that might have otherwise been lost to quantitative designs. This research relies on case studies, in-depth interviews, focus group discussions, participant observation, and secondary data review to bring insights into the challenges, and resilience practices of women in the informal employment sector.

### **3.1 Research Design**

The research design of this study is qualitative and exploratory as the researcher needs to explore the contextual and circumstantial vulnerabilities of livelihoods and socio-economic realities of the women working in the informal sector in Surat, Gujarat. Therefore, the complexity of informal labor and the intersectional issues that affect women at large call for an approach that will allow further comprehension of their lives and predicaments as well as their coping strategies, given that a qualitative approach can be more insightful and understanding in nature.

### **3.2 Methodological Approach**

The study adopts a case study by investigating the individual and collective experiences of women who worked in various areas of the informal sector; these areas include domestic work, home-based production, textile texts and trading. The case study approach gives the opportunity of deep contextual analysis of a few number of events/conditions, as well as their interrelations.

### **3.3 Data Collection Methods**

The authors decided to use the qualitative design consisting of various non-survey tactics in order to better understand the lived experiences of women in the informal workforce in Surat. A detailed or in-depth interview takes place to collect individual stories about work, migration, income, health, and reception of services. Focus group discussions can be used to examine such common problems along with coping strategies on a community level through women of the same type of occupation. The participant observation can enable the researcher to go directly and record the working conditions and habits on an informal basis. Furthermore, NGOs, activists and social workers are used as key informants to give expert opinion with regards to structural obstacles and policy loopholes.

### **3.4 Sampling Technique**

Participants will be carefully chosen according to certain criteria based on purposive sampling method i.e. women doing informal work in the various industries/sectors /socio-economic profile of Surat. This will make the study to represent diversity in occupation, age, caste, education level and migration status.

## **4. RESULTS AND DISCUSSION**

The given section introduces and describes the most important findings of qualitative research in terms of in-depth interviews, focus group discussions, participant observations, and a review of documents. Thematic coding of data and emergent patterns were analyzed to interpret the socio-economic realities, livelihood vulnerability and coping strategies of women in informal(s) work force in the city of Surat. Though the research is qualitative, the frequency-based tables and figures were given to show the prevalence of some problems as they appeared in the stories and during the fieldwork. The quantitative indicators represent attributes extracted in coded themes instead of designed surveys and are employed in enhancing and adding value to discussion. All subsections below combine both descriptive results and interpretation to put the results into the wider structural or gendered context.

### **4.1 Economic vulnerabilities and income instability**

As seen in table 1 and the figure, majority of the women in the informal sector in Surat are experiencing unstable and insecure income and most of them do not have any secondary income security. The statistics indicate their financial insecurity and non-regulation protection.



**Table 1: Nature of Income and Job Security among Women Workers (N = 30)**

Type of Income	Frequency	Percentage
Irregular daily income	17	56.7%
Monthly income (without contract)	9	30.0%
Contract-based or semi-stable income	4	13.3%

Table 1, the income trends and job security of the women in informal workforce in Surat represent the same. Of the 30 participants, 17 reported earning on irregular daily income which means that they are highly financially unstable and were lacking sources of predictable income. Others comprised nine women who were being paid salaries on monthly basis but this was not done under any written agreement, indicating that the arrangements remain informal with little protection and benefits. There were only four women with contract or somewhat stable earnings which indicates that few indeed have the access to job secureness in any form. These observations support the argument that most women who work informally are in a very vulnerable position economically.



**Figure 1: Graphical Representation of the Percentage of Nature of Income and Job Security among Women Workers**

The statistic that is represented is how the women in the informal Surat workforce have various forms of income which shows a definite pattern of an unstable economy. Most women rely on infrequent daily earnings implying unstable and unpredictable incomes. A smaller number earns on a monthly basis but without any formal contracts which in turn depicts an informal standing that are not legally covered. The women are also limited on employment security as only a few of them earn on a contract basis or semi-stable income. The figure in general shows that employment of informal women worker is precarious in the forms of uncertainty and vulnerability.

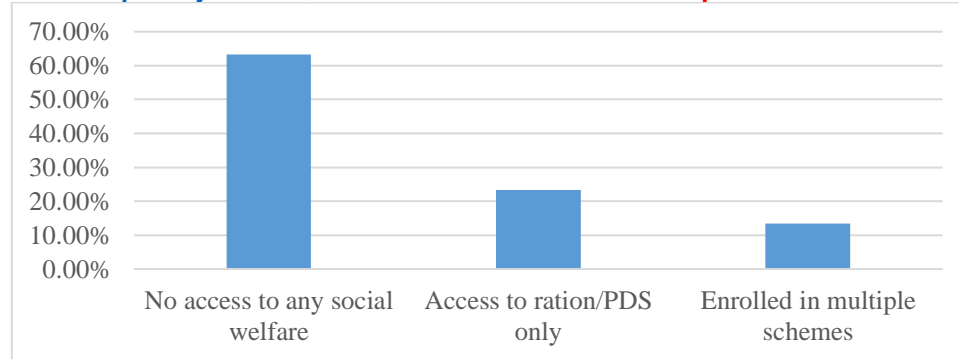
#### 4.2 Access to social security and basic services

Table 2 and the figure indicate that the majority of women working in the informal labor force of Surat are deprived of the social protection, whereas only some of them obtain limited benefits such as ration or their participation in various welfare programs. This indicates a broad welfare outreach deficiency and reflects their economic weakness.

**Table 2: Access to Social Protection Services (N = 30)**

Access to Welfare Service	Frequency	Percentage
No access to any social welfare	19	63.3%
Access to ration/PDS only	7	23.3%
Enrolled in multiple schemes	4	13.4%

Table 2 provides an indication of low reach of social protection services among women of the informal labour force in Surat. By far a big percentage of 63.3 responded that they have no access to any kind of social welfare which is an indicator of their exclusion of institutions of social welfare. About 23.3 percent were strictly covered with the Public Distribution System (pds) or ration facilities alone, which represents a little coverage of welfare. The percentage was only 13.4 in which of the women were registered in various welfare schemes including health insurance, pensions or even government benefits programs. In such a case,



**Figure 2:** Graphical Representation of the Percentage of Access to Social Protection Services  
 As is seen in the figure, most of the women employed within the informal sector of Surat, do not have sufficient access to social protection. Serious 63.3 percent of this population does not have access to any welfare services yet they are excluded in the support systems. Only 23.3 percent have restricted access on ration or PDS and only 13.4 percent are admitted on multiple welfare schemes. This brings out a grave weakness in social security coverage leaving the vast majority of the informal women workers at increased economic vulnerability and insecurity.

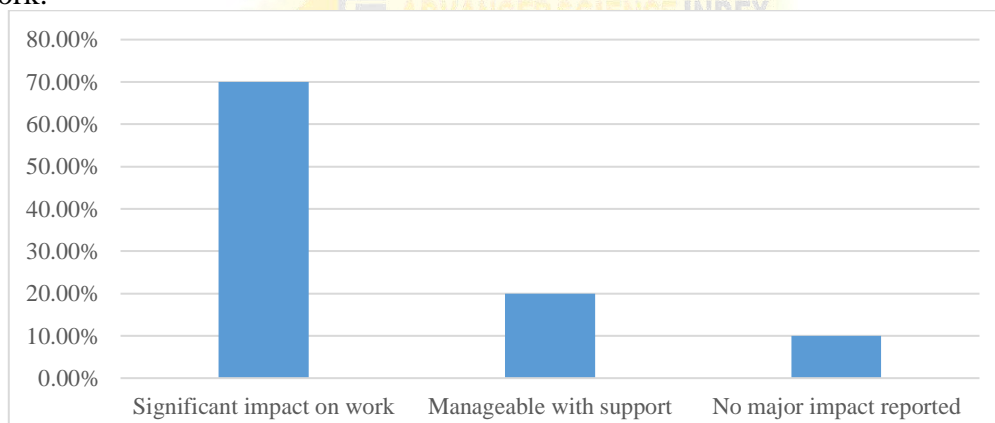
#### 4.3 Gender roles and double burden

Table 3 and the Figure 3 depict the obstacles that women in informal workforce of Surat encounter to balance between paid employment and housekeeping. More than 70.0 percent of the respondents indicated that housework had a considerable influence on their capacity to maintain informal employment and this is an indication that they are extremely burdened. The rest, another 20.0, coped with the workload with the assistance of family or community member and 10.0 of them did not report significant effect. Such findings confirm that the issue of traditional gender roles still persist since women remain restricted by the cost of unpaid household labor force, which hinders their ability to be active in the informal sector.

**Table 3: Reported Challenges of Balancing Work and Household Duties (N = 30)**

Experience of Double Burden	Frequency	Percentage
Significant impact on work	21	70.0%
Manageable with support	6	20.0%
No major impact reported	3	10.0%

As indicated in Table 3, women in informal work force in the city of Surat are in a bad position when it comes to the issue of balancing between paid work and household duties. Sixty percent of the respondents said that household responsibilities have a lot of influence on their participation or continuation in informal work and this indicated the great burden doubling they have. Another 20.0% of them said that they could handle both situations and have some kind of support, normally it was: family or community lines. This was observed with only 10.0 percent of the women not stating any considerable influence of household responsibilities on their work.



**Figure 3:** Graphical Representation of the Percentage of Reported Challenges of Balancing Work and Household Duties

The case example shows how taking between paid work and household responsibilities affect women who take part in the informal workforce. The double burden was quite prevalent in the country as 70.0 percent of respondents claimed that their domestic duties profoundly affected their working capabilities in a negative way. In the meantime, 20.0 percent coped with this balance, nevertheless with the help of any assistance, e.g. with the assistance of relatives. A mere 10.0 percent of the respondents indicated that no significant effect of household responsibilities was associated with their work. This information shows the persistence of the differentiation by gender roles where women are restricted in their being productive and active in informal economy due to unpaid household work.

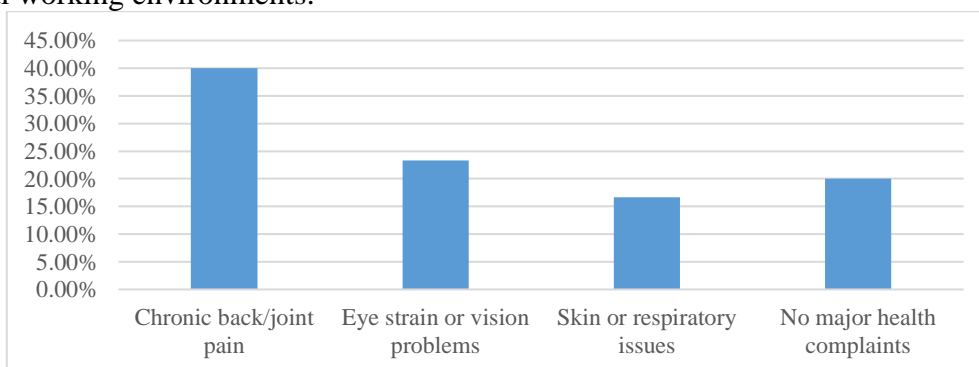
#### 4.4 Working conditions and health risk

The table 4 and Figure 4 present the result of most women working at the informal labour market of Surat face occupational health problems, the most common type of such problem is chronic pain, followed by the eye strain and respiratory disorder. Some of them reported not having serious health issues. The statistics are indicative of the prevalence of occupational vulnerabilities to health due to insuffle working conditions and absence of occupational basic safety in informal working conditions.

**Table 4: Common Occupational Health Risks Reported (N = 30)**

Health Risk/Working Condition	Frequency	Percentage
Chronic back/joint pain	12	40.0%
Eye strain or vision problems	7	23.3%
Skin or respiratory issues	5	16.7%
No major health complaints	6	20.0%

The fourth table accentuates the prevalence of occupational health risks to women in Surat informal workforce. Most clearly, 40.0 percent of the respondents indicated that they had either chronic back or joint pains, mostly as a result of long durations of long and physically strenuous work, with lack of ergonomic assistance. Twenty-three-point three percent noticed eye strain, or eye trouble, and this was in particular with anyone doing fine-detail work in a textile or craft area. As well, 16.7 percent had skin or breathing problems, which were probably influenced by dust, chemicals or lack of clear conditions. Only 20.0 percent had no substantial health complains, which means that most of them struggle with their health problems related to the informal working environments.



**Figure 4: Graphical Representation of Common Occupational Health Risks Reported**

Figure 4 shows the prevalence of health risks among the women in informal workforce. Chronic back or joint pain is the most prevalent and it was observed in 40.0 percent of the participants and could be caused by the physically demanding work without a good working angle. 23.3 percent of the participants had eye strain or vision problems, whereas 16.7% had skin or breathing problems. The level of chronic poor health among the informal workers has been highlighted with only 20.0 percent reporting not having any significant health conditions.

#### 5. CONCLUSION

The report shows that Surat women in the informal workforce are presented with complex and multidimensional barriers. The majority of the respondents rely on ad-hoc or uncontracted revenue, which means that they are prone to financial shocks. They are put at a higher risk

because of their inability to access the social assistance programs that are allotted to the general societal victims as systemic policy implementation challenges them. Patriarchal gender roles still prevent women to grow in the economic field and marginalise them. Occupational hazards aggravate the woes of many women as they are prone to chronic pain and other ailments because of unsafe working conditions. These women are rarely recognised and safeguarded although they are an important part of the urban economy. To satisfy their mandates, the social security system should be enlarged and the occupational safety improved, and social norms discriminating against the labour of women should be addressed.

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