

Report on Home based workers

SEWA Kerala

March 2011

PREFACE

This study which focuses on Kerala was undertaken by SEWA Kerala as part of a larger study undertaken by Home Net India. It was a short duration study undertaken in the first quarter of 2011.

As SEWA Kerala operates in south Kerala, this study focused on the southern districts of Trivandrum, Alleppey and Cochin. The larger study had a particularly urban focus, but the habitation pattern of Kerala is unlike other states in this country. Although there is an urban-rural distinction, the population density of the corporation and municipal areas and the social infrastructure facilities available in both the urban and rural areas and the connectivity factors make the rural-urban divide less pronounced than in other states in the country. Home based workers are therefore spread all over the state.

The data collection and case studies were undertaken by the SEWA team, Seeta Dasan, Padmini, Usha, Roselette, Usha, Kavitha and Sheena Basheer. Sheena also keyed in the data and produced the tables. The report was written by Nalini Nayak.

Although this is a relatively short and small study, it has provided the SEWA team with a better understanding of home based work in Kerala and has highlighted the areas in which further study is required and provided insights to the SEWA union regarding these workers.

Sonia George

SEWA Union Secretary

Trivandrum

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Glossary

Chakku	traditional coconut oil press
Copra	dried coconut
Chitty	a monthly saving scheme undertaken by a group of persons. Every month one of the groups gets the entire draw.
Cherrata	the shell of the coconut
Pinnakku	the coconut residue after oil extraction
Iddiappams	rice made stringy apam – steamed
Kozhikatta	steamed rice ball with a filling of coconut and jaggery
Kutumbashree (KS)	a women's poverty alleviation programme of self help groups organized by the government of Kerala.
Kai-Ooli	tool like a sharp scoop to get the coconut out of its shell
Raat	charka to twist the coir fibre into rope
Vettu-kathi	Big knife

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INTRODUCTION

The Indian economy is growing in its GDP year after year. The employment rates are not growing alongside. Although India is among the developed countries today in terms of technological advancement, the percentage of workers in the organized industrial sector is a paltry 2%. Agriculture is still the mainstay occupation and the proportion of workers in the unorganized sector remains the largest.

According to the census report of 2001, Kerala's total population was about 32 million. Almost 91% of the populace is literate. And about 10.3 million i.e. 32.3 percent are employed in some occupation or other. 21% of the urban population of the State is classified as 'poor' by the Planning Commission. About 5% of the urban population is estimated to be living in slum-like conditions. And there is a high incidence of violence and crime

According to the Economic Review of Kerala 2010, 'One of the most important groups of workers in the informal sector is the traditional agricultural workers. According to the 2001 Census, the number of agricultural workers in Kerala was around 16.20 lakhs and this is more than twice the number of cultivators (7.20 lakhs) and more than four times the number in the household industry (3.70 lakhs). Close to three-fourth of workers in the household industry is in rural areas and nearly half of them are female workers. Both rural and urban female unemployment rates increased dramatically during the last five years as the pace of Employment growth rate in Kerala has been very low.'

The household industry in Kerala traditionally has been in the coir, cashew, coconut, reed and animal husbandry sectors and these have been organised in different levels of size – from an individual household engaged in the work to a household also engaging other wage workers together with its own labour. With the extensive consciousness of workers rights and a very active labour movement and intermittent left oriented governments,

workers in the household sector and various sections of workers in the unorganized sector have been able to secure recognition and minimal rights. Nevertheless, the living conditions of such workers are still difficult.

1.1 THE HOME BASED SECTOR

The ILO Convention No 177 in 1996 defines homework as:

- (a) work carried out by a person, to be referred to as a home worker,
 - (i) in his or her home or in other premises of his or her choice, other than the workplace of the employer;
 - (ii) for remuneration;
 - (iii) which results in a product or service as specified by the employer, irrespective of who provides the equipment, materials or other inputs used, as long as this person does not have the degree of autonomy and of economic independence necessary to be considered an independent worker under national laws, regulations or court decisions;
- (b) the term ‘employer’ means a person, natural or legal, who either directly or through an intermediary, if any, gives out home work in pursuance of his or her business activity.

However, it needs to be noted that the term ‘home work’ defined by the ILO convention above excludes many types of home-based work undertaken in the developing countries. It refers only to ‘home worker’ – namely, those workers who carry out paid work from their home. Home-based work is a broader term which includes workers like the crafts worker or the potter, who are self employed own account workers. Home work essentially is a sub-set of the broad term home-based work, which includes own account workers who do their own marketing. ‘Homebased workers’ refers to three types of workers who carry out remunerative work with their homes – dependent subcontract workers, independent own account producers, and unpaid workers in family businesses, whereas the term ‘home workers’ refers to the first category only.

The own account worker, equally vulnerable and also without any access to social security nets, as is the piece rate worker, must be included in the definition of the home-based workers, if the process of empowering the vulnerable and powerless is to be at all meaningful.¹

The Ministry of Labour, Government of India has adopted a broader definition and identified the basic criteria to define home-based workers for the purpose of the national policy framework as:

- Persons working in the unorganized sector irrespective of whether self employed or in piece rate employment
- Location of work being home
- Low income
- Outside the social security net

Despite such wide recognition of this section of workers, there is great difficulty for the establishment and mainly the labour departments to recognize this section as workers. The deprivation and powerlessness, visible in these categories, in the shape of child labour, lack of minimum wage, no social security, and antagonistic production relations, call for a fresh paradigm to understand and then attempt to change the situation of the home-based worker.

According to Elaben Bhatt, the founder of SEWA and the prime mover for the ILO Convention on home based workers, 'A home-based worker is invisible on two counts: one, the non-recognition in statistical terms enables them to be perceived as persons who are 'housewives' and who earn only in their 'leisure' hours. Infact, as most studies show, home-based workers work as 'full time' earners; there is no question of 'leisure'. Secondly, remaining in the confines of the home, they are further removed from the public gaze, making them even more invisible. Having productive work is a fundamental right, but the trauma, the indignity, and the penury that are the lot of the Home-based

¹ Sinha, Shalini; Rights of Home-based Workers, National Human Rights Commission, New Delhi, 2006

workers can be seen in the lives of all these workers. Home-based work as distinct from work outside the home, is denied recognition as ‘work’. A woman who works over eight hours a day stitching garments or rolling beedis in her home is often not counted as a worker; she is viewed as a house-wife doing a little something in her ‘leisure-time’. The poor, especially women, work all their life. They do many different types of work, work many hours. They see work as their security and are ever afraid of the lack of work. They look forward to the right type of work for themselves-work, which will take them out of poverty and vulnerability, work which will provide them with livelihood. One of the most disturbing aspects of today’s economy is the extreme poverty and the large and growing inequalities that exist in society. Being poor in our society means meeting ones survival needs through work, which is physically hard, demanding, often debilitating and usually underpaid. For the poor, livelihood and work and income are the first and the foremost need, and the right to work is a key requirement. And yet, for home-based workers, their work, simply because it is done from the home, is never recognized. Many types of home-based workers and their work remain unrecognized even by their family members, the husbands and other male members writing off their work as a ‘hobby’. In addition, the woman home-based worker performs the triple role of mother, homemaker, and worker and their work remains largely invisible. The cognition that this is work, is the first step towards human rights for the home-based worker’².

Subsequent to the Report of the Second Labour Commission on the need for the Umbrella Legislation for the Unorganised Workers and great demands from the unorganized sector workers’ unions, the Social Security Act for the Unorganised Sector was passed in 2008. According to the Kerala Social Security Bill for the Unorganised Sector workers, the definition of the homebased workers is as follows: “home-based worker” means a person engaged in the production of goods or services for an employer in his or her home or other premises of his or her choice other than the workplace of the employer, for remuneration, irrespective of whether or not the employer provides the equipment, materials or other inputs. Here again the own account worker is unrecognized.

² Interview with Ela Bhat, founder of SEWA, recorded by Shalini Sinha in 2006

In India, there is no authentic data on home based workers. Official data such as the census of India does not until now recognize these workers as an independent category but has included them in the broad category of those working in household industries. As such, home based workers are not visible in national statistics and significantly women who are self employed and bringing money into the home themselves are not cognizant of the fact that they are also workers.

This study is an attempt to understand this particular sector in greater detail.

1.2 OBJECTIVES OF THE STUDY

- To identify homebased workers and study their working conditions, wages, housing, employer-employee relationship, occupational health, social security and lack of skills
- To give recommendations on organizing the HBWs
- To suggest a strategy for changing the current occupational status
- To identify organizations like MBOs/TUs/SHGs working for Homebased workers and link them with HNI.

1.3 METHODOLOGY

No specific methodology was followed for this study. The SEWA records of the members occupations were listed and from that the sectors in which the majority of workers earned their livelihoods was taken as an indication to locate the trades that would be included in the study.

75 women from three districts have been interviewed with the help of a questionnaire.

Detailed case studies and focused group discussions have also been conducted to understand the histories of these women and trades and how the women have coped with their day to day lives depending on the support or lack of it in particular trades

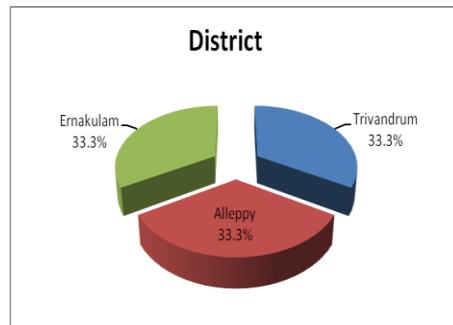
Profile, Trials and Tribulations of the Home Based Workers

This section comprises an analysis of the background, profile and work organization of the women who answered the questionnaire. As stated earlier, only the three southern districts of Trivandrum, Alleppey and Ernakulam were covered in this study.

Table 1. Distribution of respondents.

District	Frequency	Percent
Trivandrum	25	33.3
Alleppey	25	33.3
Ernakulam	25	33.3
Total	75	100.0

Figure 1.



2.1 Demographic Profile of the women studied

Table 2. Age of Respondents

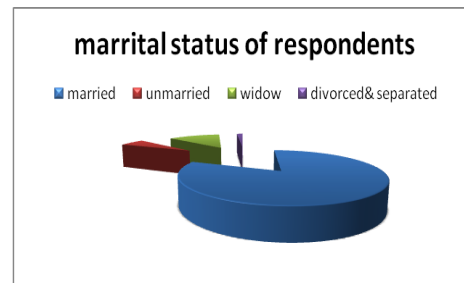
Age of the respondents	Frequency	Percent
20-39	27	36
40-59	35	46.7
60&above	13	17.3

Thirty-six percent of the women were between the age of 20-36 years, the majority i.e. 47% between the age of 40-59 and a significant seventeen percent above 60 years. Which implies that older women continue to earn money through home based work with very little other means of social security to fall back on in old age.

Table 3. Marital Status of respondents

Marrital Status	Frequency	Percent
married	61	81.3
unmarried	4	5.3
widow	9	12.0
Divorced & separated	1	1.3

Figure 2.



Eighty one percent were married, 5% unmarried, 12% widowed and 1% divorced.

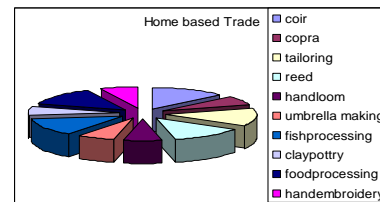
2.2 Women’s work and the trades undertaken

There are a variety of trades and work that women do to earn a livelihood.

Table 4. Trades undertaken by women

Home based Trade	Frequency	Percent
coir	10	13.3
copra	5	6.7
tailoring	10	13.3
reed	10	13.3
handloom	5	6.7
umbrella making	5	6.7
Fish processing	10	13.3
Clay pottery	5	6.7
Food processing	10	13.3
Hand embroidery	5	6.7

Figure 3.



Of these trades, coir, clay pottery, handloom, reed work and copra are traditional occupations and food processing, fish processing, hand embroidery, tailoring, umbrella making are newer employments

2.3 History and regularity in work

Over 60% of these respondents have worked for over 11 years and 25% of them for much longer as indicated in Table 5. This means that for many this work has been an important means of their survival.

Table 5. Number of years in home based work

	Frequency	Percent
below10	28	37.3
11-30	28	37.3
31-50	17	22.7
Above 51	2	2.7
Total	75	100.0

Figure 4.

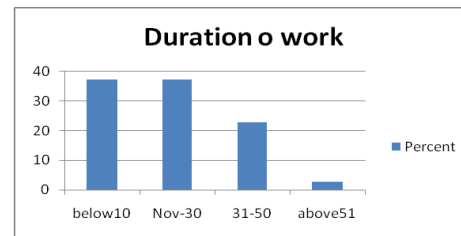
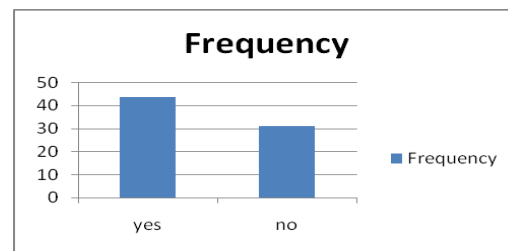


Table 6. Regularity of work

	Frequency	Percent
Working daily	44	58.7
Not daily	31	41.3
Total	75	100.0

Figure 5.

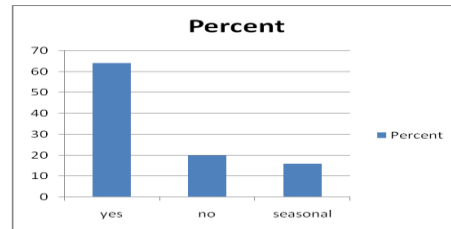


Only 58% of them work every day the reason being that in several of these occupations, there is a shortage of raw material or difficulty to get a market especially in the traditional occupations like coir, pottery, reed work. Hence there is no work every day.

Table 7. Periodicity of work

	Frequency	Percent
Through out the year	48	64.0
Months with no work	15	20.0
seasonal	12	16.0
Total	75	100.0

Figure 6.



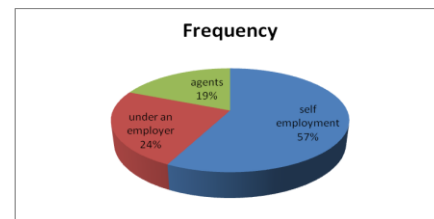
Sixty four percent of the respondents work through the year while 12% are seasonal workers like those doing reed work who cannot work because of the rain and those making umbrellas. 20% do not work throughout the year because they have problems with access to raw material like the handloom and coir workers.

2.4 Work status

Table 8. Nature of employment

	Frequency	Percent
self employment	43	57.3
Under an employer	18	24.0
agents	14	18.7
Total	75	100.0

Figure 7.

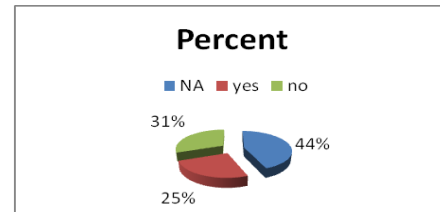


The nature of home based work is varied. The larger number of workers are self employed (57%) while as 24% work directly under an employer and 18% through agents. While self employment has been an age old nature of employment, it must be stated that in Kerala there has been a spurt in individual or group self employment after the development of the Kutumbashree and other initiatives of developing savings and self help groups programme in Kerala. This is elaborated on later.

Table 9. Nature of work organization if self employed

	Frequency	Percent
Not self employed	33	44.0
Self employed and working alone	19	25.3
Self employed and working in group	23	30.7
Total	75	100.0

Figure 8.



Over 30% of the self employed, work in groups where as 25% work individually.

Table 10. Size of groups

	Frequency	Percent
NA	50	66.7
below3	6	8.0
4-7	10	13.3
above8	9	12.0
Total	75	100.0

The groups are fairly large in size with around 25% being more than 4 in the group and some of those more than eight. This means that these groups are able to keep together and work together on their own management. But as seen in the case studies, some of these larger groups may not be working on a daily basis, particularly the groups that are involved in catering as shown in the table below.

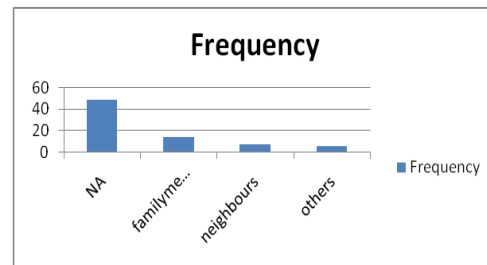
Table 11. Distribution of respondents according to occupation in groups.

	Frequency	Percent
NA	52	69.3
reed	3	4.0
Food processing	14	18.6
copra	3	4.0
stitching	3	4.0
Total	75	100.0

Table 12. Nature of the group

	Frequency	Percent
NA	49	65.3
Family members	14	18.7
neighbours	7	9.3
others	5	6.7
Total	75	100.0

Figure 9.



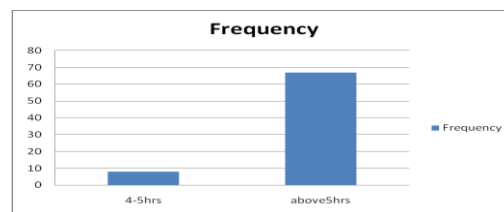
For the most part the groups are family members

2.5 Work Details

Table 13. Number of working hours a day

	Frequency	Percent
4-5hrs	8	10.7
above5hrs	67	89.3
Total	75	100.0

Figure 10.



The majority work for more than 5 hours a day which means that it is a large part of their time despite the fact that they are at home. For some of them these are very early morning hours too.

Table 14. Number of working days a week

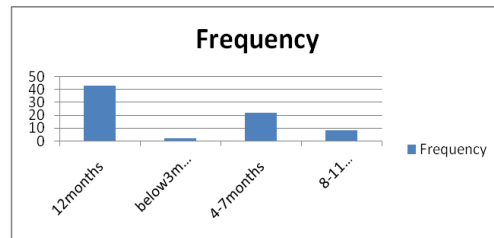
	Frequency	Percent
7days	15	20.0
Below 4 days	9	12.0
4-6 days	51	68.0
Total	75	100.0

While 20% of them work 7 days of week, the majority work for between 4-6 days.

Table 15. Number of working months a year

	Frequency	Percent
12 months	43	57.3
below3 months	2	2.7
4-7 months	22	29.3
8-11 months	8	10.7
Total	75	100.0

Figure 11.

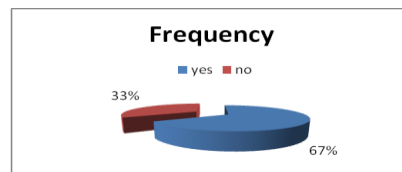


More than half of the respondents work for the entire year (57%) and around 3% seem to work for a short period of a couple of months. These latter actually only do specific seasonal works like the cutting of jackfruit chips which is a labour intensive work, brought to the door by agents and very poorly paid.

Table 16. Kind of work

	Frequency	Percent
traditional	50	66.7
Non traditional	25	33.3
Total	75	100.0

Figure 12.



For over 66% of the respondents this is a traditional occupation which implies that despite the increasing educational levels of women in Kerala, several of them have

remained in traditional occupations which for the larger part is work under duress where raw material and markets continue to be difficult. But this is an indication that there has been little skill development of these workers in the state.

Table 17. Whether worked previously

	Frequency	Percent
Did other work before	14	18.7
Have done only this work	60	80.0
Total	75	100.0

The majority of them did not do any other work prior to this, just a meager 18% did.

Table 18. Work done previously

	Frequency	Percent
construction work	1	1.3
domestic work	2	2.7
Achar making	1	1.3
stitching	3	4.0
coir work	5	6.7
sales girls	1	1.3
handloom	1	1.3
agriculture	1	1.3
Total	75	100.0

This table indicates that just 10% moved from the traditional coir work, agriculture, or handloom into their present occupations.

2.6 Details of earnings

All workers who are not self employed earn only a piece rate wage.

Table 19. Number of piece rate workers

	Frequency	Percent
Self employed	43	57.3
Piece rate	32	42.7
Total	75	100.0

Table 20. Quantity of work done in a day

Pieces produced a day	Frequency	Percent
NA	38	50.7
2 big mats	3	4.0
4 small mats	2	2.7
10 roll coir	5	6.7
2 pants a day	1	1.3
5 muram	1	1.3
2 mundu	4	5.3
1 mundu	1	1.3
umbrella kuthal	1	1.3
1dozen umbrella stitching	1	1.3
2-3 dozen frame work	3	4.0
Clean below 5kg cuttle fish	5	6.7
Clean below 5kg prawn	4	5.3
Clean below 5kg dry prawn	1	1.3
Embroidery depend on designs	5	6.7
Total	75	100.0

Table 21. Manner of payment

	Frequency
Earned wages (Self Employed)	38
Daily wages (Fixed rate)	5
Piece rate	32
Total	75

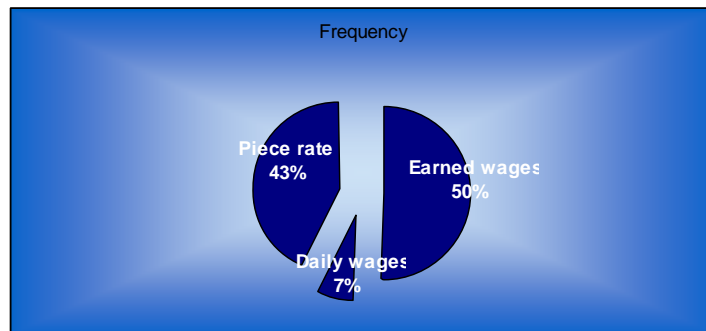
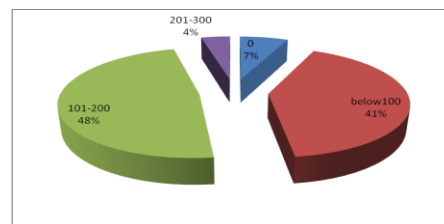


Table 22. Wages earned in a day- in rupees

	Frequency	Percent
NA	5	6.7
below100	31	41.3
101-200	36	48.0
201-300	3	4.0
Total	75	100.0

Figure 13.



While around half of them earn less than Rs,100 a day, which is below a minimum wage for unskilled work, the rest of them earn more. Below is a table that indicates the minimum wages:

Table 23. Minimum wages for workers in study

Scheduled Employment	Category of Workers	Minimum Wages	V.D.A	Total Wages	Notification Date
Handloom Industry	Unskilled	118	21.32	139.32	11th Dec 2009
	Semi-skilled	124	21.32	145.32	
	Skilled	131	21.32	152.32	
	Highly skilled	137	21.32	158.32	
Drying of Coconuts for making Copra		40.65	104.47	145.12	
Fish Peeling and Fish Canning, Freezing and Exporting of Sea Foods.	Processing workers	138	21.32	159.32	15th Mar 2010

The other kinds of work undertaken by workers in this study are not scheduled

2.7 General payment details

24% are paid directly by the employer while 32% are paid by the agents as in the table below. The tailors and food processors are the others who actually sell directly to the consumer and get paid directly.

Table 24. Person from whom wages are received

	Frequency	Percent
Employer	18	24.0
agents	24	32.0
others	33	44.0
Total	75	100.0

Figure 14.

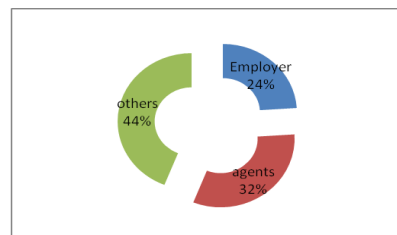
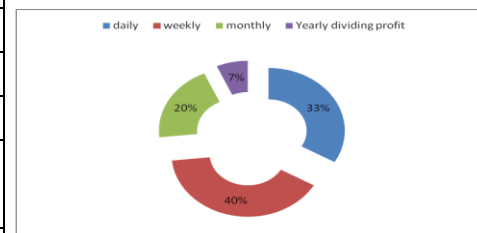


Table 25. Frequency of payment

	Frequency	Percent
daily	25	33.3
weekly	30	40.0
monthly	15	20.0
Yearly dividing profit	5	6.7
Total	75	100.0

Figure 15.



33% are paid on a daily basis, 40% on a weekly basis, 20% on a monthly basis and some even divide the profit on an annual basis. This latter are basically a couple of groups of women who do not urgently need the money but have started working to keep themselves engaged.

Table 26. Weekly earnings

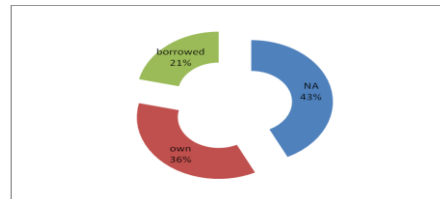
	Frequency	Percent
below300	19	25.3
301-600	25	33.3
601-900	25	33.3
above901	6	8.0
Total	75	100.0

2.8 Source of income for the self employed

Table 27. Source of income

	Frequency	Percent
NA	32	42.7
own	27	36.0
borrowed	16	21.3
Total	75	100.0

Figure 16.



Of those who are self employed, 36% have worked with their own capital while 21% have borrowed it. For those who work with their own capital, some of them also belong to ‘chittys’, which is a traditional monthly saving cum lottery system.

Table 28. Interest paid

	Frequency	Percent
18%	5	6.7
1000-1250	1	1.3
17%	1	1.3
12%	5	6.7
13%	1	1.3
11%	2	2.7
Total	75	100.0

The borrowing rates are not exceptionally high which means that women do not borrow from money lenders for their businesses. This seems logical as these businesses are not very highly paying, there is no speculation and women realize that they will not easily be able to pay back. There are a few women who borrow for high interest paying back Rs.1250 every month for Rs.1000 borrowed.

Table 29. Source of borrowed funds

	Frequency	Percent
NA	59	78.7
money lenders	6	8.0
banks	9	12.0
others	1	1.3
Total	75	100.0

Whereas 12% of the women borrow from the banks, 8% borrow from the money lenders. There has been an increase in the outreach of the banks and where women are organized into self help groups, the banks feel confident to lend to them. Nevertheless a large number of women seem to be working with their own capital.

Table 30. Regularity of repayment

	Frequency	Percent
NA	59	78.7
Up to date	15	20.0
defaulting	1	1.3
Total	75	100.0

There do not seem to be many defaulters in repayment and as the following table indicates the default is because of the inability to work as there was no raw material.

Table 31. Reason for default

	Frequency	Percent
NA	74	98.7
instability in work	1	1.3
Total	75	100.0

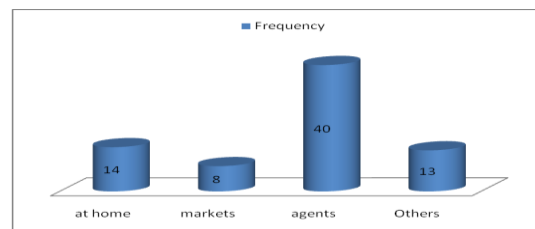
2.9 Marketing details

To sustain the work, the marketing of products is of utmost importance.

Table 32. Method of sales

	Frequency	Percent
at home	14	18.7
markets	8	10.7
agents	40	53.3
Others	13	17.3
Total	75	100.0

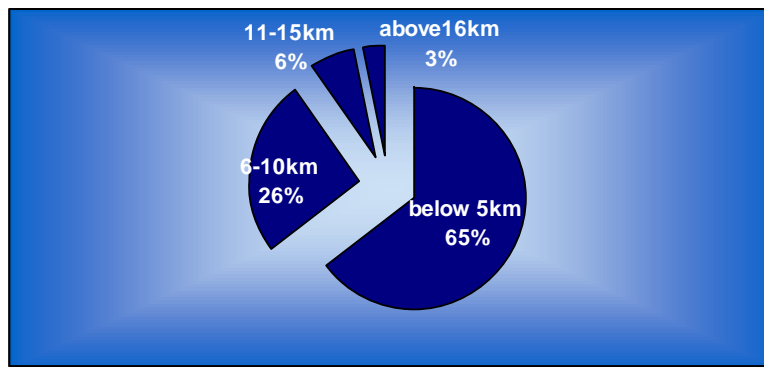
Figure 17.



The majority of the respondents find a market through agents (53%) while 18% sell directly from their homes itself. The others return the products to the companies like the shrimp peelers, or to the bamboo corporation like the reed workers, even the embroidery workers give the products back to the place from where they get the raw material – the NGO.

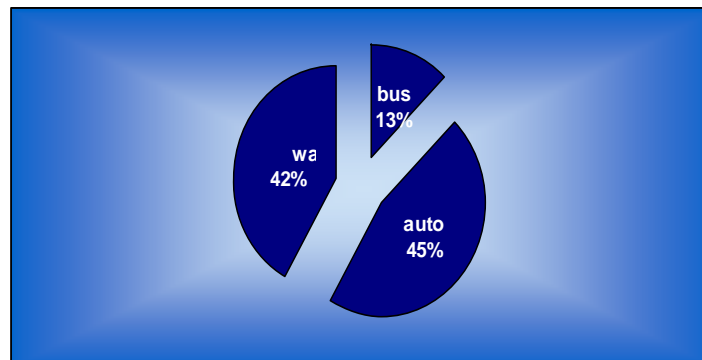
But some of the workers also find their own sales outlets and go to the market away from their homes.

Figure 18. Distance of market from home



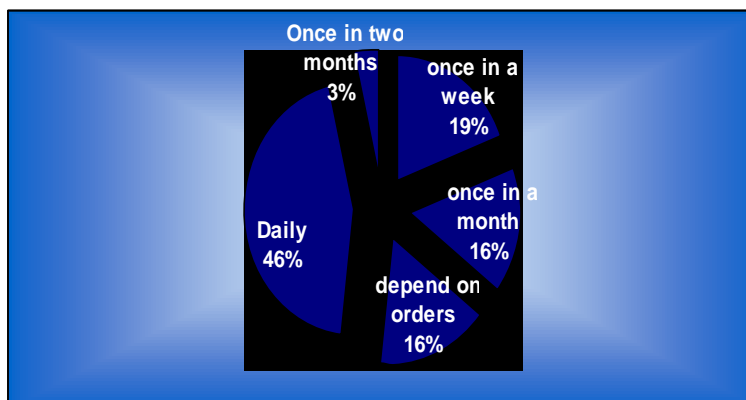
The majority of them (26%) of those who sell directly sell rather close to their homes while around 14% travel quite a distance to sell their products.

Figure 19. Mode of transport to the market



While 17% of them walk and carry their products themselves, 24% of them hire vehicles like an auto or go by bus. All these are added expenses.

Figure 20. Frequency of sale to the market



The majority of them go daily to the market where as a few depend on orders, or go once a week or even once a month –the people doing clay pottery go to market once in a month.

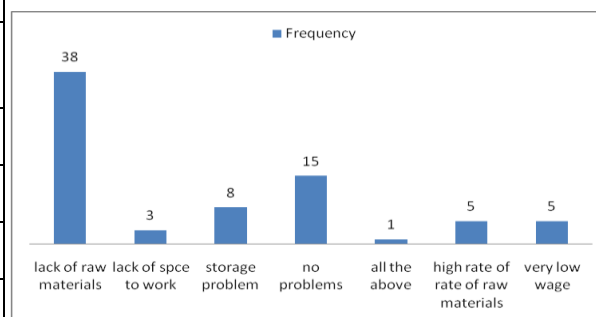
2.10 Problems faced regarding work

While earning are very low, these workers continue in the work despite several other problems.

Table 33. Problems regarding the work

	Frequency	Percent
lack of raw materials	38	50.7
lack of space to work	3	4.0
storage problem	8	10.7
no problems	15	20.0
all the above	1	1.3
high rate of raw materials	5	6.7
very low wage	5	6.7
Total	75	100.0

Figure 21.



The problem of raw materials seems to be the largest problem. Other problems like the lack of storage space and space to work are issues that can be dealt with collectively. So where as on the one hand it is imperative that women learn other occupations if raw materials are inaccessible, other women may have to organize to acquire other assistance to keep their productive activity going.

Table 34. Problems with the marketing

	Frequency	Percent
less income	27	36.0
competition in the market	21	28.0
don't know	27	36.0
Total	75	100.0

It appears that a big group of women (36%) do not understand what sales problems they have. They probably sell to the traditional buyers and do not understand how the market works. Those that face the competition understand that this is a factor in reducing prices and therefore their lower incomes.

2.11 Work related Health Issues

Several of these occupations necessitate women being out doors, wrking in the sun etc. Eighty-one percent of the respondents say they have health problems.

Table 35. Kinds of health problems

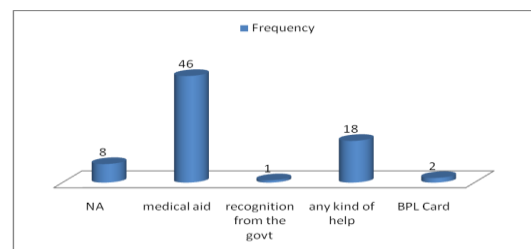
	Frequency	Percent
NA	14	18.7
body pains	5	6.67
Back pain	28	37.33
problems to eyes	7	9.3
headache	5	6.7
allergy	1	1.3
problems to lungs	3	4.0
all the above	11	14.7
Blood pressure	1	1.3
Total	75	100.0

Seventy four percent of them feel that these problems are work related. 37% of them report back ache which has to do mainly with the sitting posture. Headache has to do with the location of the work which is out in the sun or the lack of proper ventilation. The embroidery workers particularly have eye problems due to the precision of the work.

Table 36. Assistance sought

	Frequency	Percent
NA	8	10.7
medical aid	46	61.3
recognition from the govt.	1	1.3
any kind of help	18	24.0
BPL Card	2	2.7
Total	75	100.0

Figure 22.



It is interesting that most of the women stated that they require medical assistance. None of them mentioned that there could be improved working arrangements

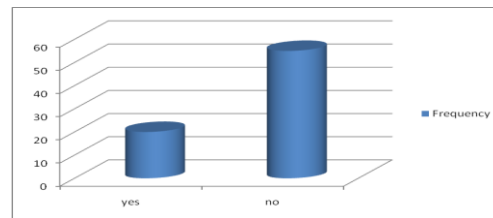
2.12 Organizational links

Because of their vulnerability and the problems that home based workers face in the work and particularly in the traditional industries; they are in need of support. While some of them are good entrepreneurs by themselves, not all of them have these abilities.

Table 37. Whether supported

	Frequency	Percent
yes	20	26.7
no	55	73.3
Total	75	100.0

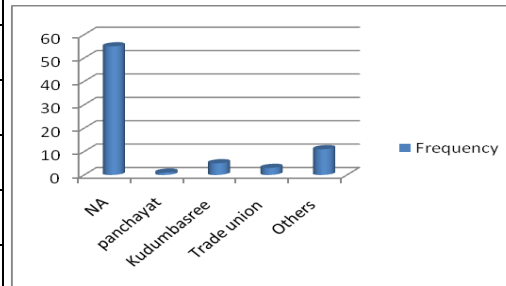
Figure 23.



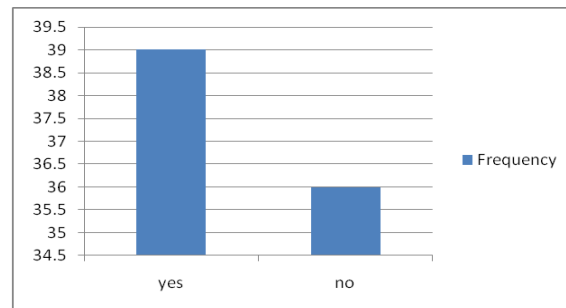
The majority of the workers (73%) do not get any support for their work. For the others that do get some support, the majority (7%), are supported by the Kutumbashree, a small group by the trade union which in this case is SEWA, one by the panchayat and the largest group (15%) by NGOs of which one is a trade association as indicated in Table 36 Several of the NGOs have been oriented to job training as they have started off with women's SHGs that did savings and subsequently have started some gainful occupation. Only a few of these NGOs also support women with all the linkages that entrepreneurs require to sustain their small businesses. In these particular areas, the Kutumbashree or the panchayat has not linked the women up with marketing networks although it has given training in management and skill development.

Table 38. Kinds of support organisations

	Frequency	Percent
NA	55	73.3
panchayat	1	1.3
Kudumbasree	5	6.7
Trade union	3	4.0
Others	11	14.7
Total	75	100.0

Figure 24.**Table 39.** Membership in welfare boards

	Frequency	Percent
yes	39	52.0
no	36	48.0
Total	75	100.0

Figure 25.

Kerala has over 24 welfare boards for the unorganised sector workers. Some of these boards are better organized than others. Unfortunately, it is the boards in which the majority of workers are women, that have the least benefits – like the coir and cashew workers welfare boards. A little over half the women have membership in a workers welfare board although it is not sure that they have a membership in a board of the trade in which they work. Some of them have a membership in the construction workers welfare board although they do not work in this trade. Some also have membership in the board of their traditional occupation although they are not in that occupation any more like some of the original coir workers. This is also because it is not possible to change the board membership once one has joined a board.

Table 40. Boards in which respondents are members

	Frequency	Percent
NA	37	49.3
handloom welfare board	3	4.0
kerala artisans and welfare board	4	5.3
tailors welfare board	14	18.7
fisheries welfare board	7	9.3
kerala farmers welfare board	1	1.3
kerala building and construction workers welfare board	2	2.7
coir workers welfare board	6	8.0
reed workers welfare board	1	1.3
Total	75	100.0

The women tailors are the most aware of their welfare board. This formation of this board was pushed by the men tailors who are numerous in the state. Tailoring is also an extensive home based activity of women although it is not necessarily well paying if women are not good tailors. Nevertheless, all women take membership in this board and the largest number of those with membership in welfare boards in this sample are also tailors. While none of the respondents were construction workers, there is still a small group of home based workers who are registered in the construction workers welfare board. This is the board with the maximum worker benefits.

3

A closer interaction with Home Based Workers

What follows are detailed interviews with women in homes based work in order to understand how things are organized within the trade and how they individually cope.

Table 39. List of case studies and Focused Group Discussions

Sr.No	Trade	Location	Name
1	Reeds	Ernakulam	FGD
1a		Trivandrum	Ambika Sukumaran
1b		Trivandrum	Thankamma
2	Pottery work	Ernakulam	FGD
2a		Ernakulam	Rethnamma
2b		Ernakulam	Bini
3	Copra	Trivandrum	FGD
3a		Trivandrum	Ambika
3b		Trivandrum	Krishnamma
4	Coir	Ernakulam	FGD
4a		Trivandrum	
5	Fish processing	Alleppey	FGD
5a			Thresia
5b			Sumathy
6	Umbrella making	Alleppey	FGD
6a		Alleppy	Haseena
7	Tailoring and embroidery	Ernakulam	FGD
7a		Alleppey	Jaya
7b		Ernakulam	Ernakulam
7c		Trivandrum	Shobana
8	Food Processing	Ernakulam	FGD
8a		Alleppey	Shaila
9	Handloom	Trivandrum	FGD
9a		Trivandrum	Somalatha
		Trivandrum	Latha

3.1 Reed Work is a traditional occupation that is scattered in certain pockets all over the state nearer the forest areas. Reeds are a species of the bamboo family slightly thinner than bamboo. Kerala is home of a particular species in which the nodes are more widely spaced thereby allowing a long strip of material for matting. This work was traditionally undertaken certain castes that have a backward status. Some of these converted to Christianity around 100 years ago and they have lost the benefits of the backward community.

3.1a FGD Pookatupadi, Ernakulam

Six women between the ages of 26-50 participated in the FGD. This was a group from a colony of 12 families that are all involved in reed work. There are three or four such colonies of reed workers in this area. All these houses have been built by the panchayat over 10 years ago under the SC scheme. All these participants belong to the SC, Sambavar caste. As they were all traditional reed workers, all their husbands also had a pass with which they could cut bamboo from the Panankuzhi forest. In earlier days there were several such clusters of bamboo forests but they no longer exist. Women make the *morum* (grain cleaning tray) and the mats and the men made the big baskets. They sold this in the local markets taking it on their heads. In those days they all worked together sitting under a big tree.

Things changed in the early 1970s. The Bamboo Corporation was created and it opened up depots in several areas. The depot is about 7 km away in Perambavoor, and the headquarters of the Corporation is in Angamally. Several reed depots were set up which were accessible to the workers. They now get bundles of bamboo from the Corporation for between Rs.110-150 a bundle. In earlier days it was Rs. 11 a bundle. They transport the bundles to the colony in a vehicle for which they all pay collectively. In one bundle there are between 15-20 reeds. One bundle is sufficient for one weeks work for one worker. Women work for about Rs.70-100 a day. They earlier gave back the mats that they produced from the reeds to the Corporation but now the Corporation has created its own shed and the women sit there and work on a daily basis. These women still work at

home. This is their only income and since their husbands go for other wage work, they are unable to take the products for sale. They are therefore dependent on the merchants. For one *morum* if they get Rs. 50-70 from the merchant, it sells for between Rs.100-120 in the market and at festival times it is more. As they have no holding power or storage facilities, they have to depend on the merchants. They need the money for their daily needs and this is a hard livelihood. There is nothing to save. Moreover, as the job requires them to work sitting, they have back ache and joint pain.

The women complain that they often do not get the reeds from the depot because the management is not that committed to the workers needs and there are often strikes at the depot too which makes life more difficult. In the rainy months also it is difficult to get reeds. So for two months during the monsoons, there is an arrangement from the Bamboo Corporation with the ration shops to supply free grains to the reed workers. The husbands of several of these women do not cut reeds any more. They find work in the construction industry or other wage work.

Despite being so close to the Bamboo Corporation, none of these women were members of the Bamboo Workers Welfare Board as there are very few benefits in this board. Some of them have joined the Construction Workers Welfare Board. Some have not joined any board. They have not got any other facilities from the government.

Although all their children know how to do this reed work, they are not interested to pursue it as it is so poorly paid. The young boys all go for some work in construction because they have not studied very much. The girls do tailoring or other small jobs where they get a regular wage – even domestic work. Despite the fact that there are educational grants available to these workers, they have not made much use of them. One of the girls in this particular colony has done her MSc.BEd.

3.1b Case Study - Ambika

Ambika Sukumaran lives in Karunkutty colony in Trivandrum and is 50 years old. She has studied upto the 3rd standard. She lives in her own house with her husband and two

children. Her daughter is married and son is a wage worker. This is an ancestral house that she was able to repair and renew with assistance from the panchayat.

Since she was a little girl she grew up with the reed work that her family did traditionally and she had stopped off from school to get fully involved in it as she was not particularly interested in continuing her studies and the school was not very close to the home. Being poor, her parents did not insist that she went to school. Moreover, there was always a little more money that could be earned by making the traditional reed mats at home. When she was older, about 15, she started making the *moram*.

She continued to do this work after her marriage as her husband comes from the same community. He now goes for other wage work in the construction field but he also knows how to do the *moram*. She finishes her house work early in the morning and then starts work. She wakes at 4 or 5 am and by 7 am the house work is completed and she gets into production for the rest of the time. She has all her own tools. As there is a shed attached to one side of the house, she works there. On an average she earns about Rs. 60 a day.

Ambika procures the reeds from the bamboo corporation depot or buys in the open market. When she gets the reeds from the corporation, she takes the mats back to the corporation but when she buys in the open market, she produces the *moram* which she takes to the market directly once a week. When she sells in distant places, she does not make a big profit but just enough to buy reeds again. If she does not sell then she has to carry it all back home and this is a big burden. From the corporation she gets her money sometimes on deposit of the mats but sometimes only once a month. She has a book into which her account is written. When she gets the money, she buys food for the house and the rest is saved. She needs cash to buy reeds in the open market although she sometimes also gets it on credit – but this is very rare.

She has no contact with any other organization than the bamboo corporation but now she relates to SEWA. She has not yet got any help from any organization. After becoming a member of SEWA, she also became a member of the Handicrafts Welfare Board which

also has other benefits for children's education. But as her children are grown up, she expects to get a pension when she retires. She also gets medical expenses reimbursed. She has her ration card as she is in the BPL group. She also gets free rations in the monsoon months and gets a bonus from the bamboo corporation once in a way if the union makes a noise.

She is happy to continue this work as she can work at home and now after she became a member of SEWA she feels the reeds have been more regular and she is a member of a bigger organization from where she can also get assistance. Nevertheless as she has been growing older she has developed pain in her back and joints but feels she will continue working till as long as she can.

3.1c Case study - Thankamma

Thankamma is 55 years old. She lives in Vilappilsala and has studied up to the 3rd standard. Thankamma has given birth to 10 children of which only one girl lived who is now married.

She is from a traditional reed workers family and was involved in reed work, generally making mats, from her young days. Her father also cut bamboo and they always had reeds in the house. When she married she continued this work but she and her husband also owned some land (15 cents) and he was a good farmer. They supplemented their income in agricultural wage work depending on the season. She learnt to make bigger baskets from him and they worked on making baskets and mats with reeds during most of the year. Her husband bought the reeds from the Katakada area and brought it home. When they had a certain amount of products he took it to the Katakada market to sell. Before the plastics came into the market, all their products were sold on the same day. But since the past 10 years there are days when nothing is sold. On such days they would have to borrow money to buy food articles. In the monsoon it was also very difficult to store the products as the house leaks and there is no space to keep the reeds. When reeds get wet, they rot and get black and then the products get a low price. She does all the

work on the reeds herself with a big and small knife. These are all the tools she needs. Now that she is old, her husband gets reeds from the Katakada depot and brings them back in a lorry. They have to pay Rs. 250 for the transport. With all her expenses she can earn Rs 40 a day on an average and if her husband has work she says she can manage. But there are times when her daughter also helps out. Earlier there were 10 families who bought reeds in her neighbourhood. But now there is no one doing the work around and so they have to spend all the money themselves and get the reeds. That is why there is sometimes a loss. But to meet the daily needs it is important to keep doing this work. Gradually it has become more difficult to get reeds and with the reduction of agriculture in the area life has become very difficult over the last 10 years.

Since they are Christians, they do not get the benefits of the OBCs. She has a BPL ration card and also takes advantage of the Rs. 2 rice allocation. Although the quality is not always good, this has helped her greatly in these days when prices have increased. After becoming a member of the SEWA union a year ago she also got an RSBY card. She feels that she can work till as long as she is healthy, but now as she is getting old, she has different aches and pains and also asthma. She says that she has no time to go to the gram sabha meetings and so has not been able to get a grant to improve her house. She hopes to do that in the coming year. She is also not a member of any Kutumbashree group.

3.2 Clay pots have traditionally been used extensively in Kerala and are still sought after for the preparation of specific dishes. There was a decline in the sector with the introduction of aluminum and steel and plastic pots. But in the last few years, with the increase of temple festivals during which women cook in clay pots, the demand for pots increases in a particular seasons. This is also an occupation undertaken by particular castes. Traditionally, there was a sexual division of labour in the making of the pots, but that has changes in some areas over the years with women also beginning to work on the wheel.

3.2a FGD Clay pottery workers

Kozhivettom vili, Eroor, Tripunithura via, Cochin

This pottery workers group consisted of seven members from the age group 25-60 years. Two of them were widows. There are eight castes that undertake pottery work in Kerala. This group belonged to the Vellar caste - a backward caste. They are all members of the Kerala Pottery Producers Association. There are about 85 such workers in this location. The Khadi Board created the Tripunithura Potters Society in 1963. All the workers became members of this society and undertook work as members of this society. From the earnings of the work and with a share capital from the members, the society bought 1 acre 30 cents of paddy land. From this plot, the members took the clay to make the pots. The sale of the pots was through the society which had its own office and store. Till the late 1970s, the majority of these families earned their livelihood from this employment. But subsequently, with the coming in of steel and plastic pots, the demand for mud pots reduced. That is why several from this community moved to other employments. But in order to retain the traditional work, there were some who remained. But by the 1980s, this sector was in the doldrums and the functioning of the society diminished and even the work was reduced. But the auditing of the society still continues. The building of the society is given on rent and this rent is still kept in the name of the society. Now after several years, the plot remains as a big pit. But pits can be deepened only with the consent of the mining and geology department.

With the fall of the society, the women have moved to other jobs like construction, domestic work etc. which brings in a more regular income. With the making of the mud pots, they got their money only when the pots were sold whereas in other occupations they get a regular wage. This was a better arrangement. Now there are only 5 families that engage in this work. With the diminishing of demand of mud pots, they have now begun to make more stylized pots with the help of a designer. The men have gone to different places to learn about these new methods and have now started a handicrafts clay unit. A young designer named V.K. Jayan, after his studies in design, has also developed

a unit called Terra Craft in the locality. In 2008 he got the Lalitha Academy award for terracotta art. In his set up there are 6 women doing art pottery. While they work at his unit in the day, they also do their own art work in their homes at night. Now after the training of Jayan, there are three people who produce art pottery on their own and one of them is not from the community.

There are still three women who do the traditional pottery in this community. They produce pots like *chatti*, *kudam*, *cherad*, *kalashakudam*, and *chettumattom*. To produce these they need limited equipment – a hand splatter and wooden board. They sell mainly in times of festivals from between Rs 30 -50 a pot. The whole-sail merchants buy directly from them. They do not engage in retail or carry pots for sale on their heads.

It is only after a whole kiln is fired that the pots are ready for sale. Only two or three times a year is a kiln fired. That is why there is no regular income. It takes about 3-4 months to sell the products of one traditional kiln.

Karthikeyi, who is now around 60 years old explains “the whole process of developing the clay for production is a very time consuming and difficult job. This is done mainly by the men and the processed clay is then used by the women. In olden times we used a kick wheel which only a few houses possessed. We women mainly beat the pots to finish them. It took about three months to produce sufficient pots for one *choola*. Despite the fact that the pottery sales were down, most of the people continued in this trade till about the 1990s despite the losses. The men made efforts to take the pots around on their heads for sale at that time. There is a small river that runs through this area and in olden days the pots were also transported by boat. There was a big sale of all our products at that time. The cash came only after the sales but if we divided it, a woman earned around Rs.70-90. The main problem was the paucity of clay. Nowadays the clay comes from Pallakad, Trichur and Trivandrum. The quality and quantity is different from each area. It costs us Rs. 25 for one lump. It is brought in small lorries but one load costs around Rs. 25,000 now. This will last for one year for one working family. The expenses for the wood of the *choola* are separate. We require 3 tonnes of wood for which we pay Rs. 27,000. We need $\frac{3}{4}$ ton of wood for one *choola*.”

In the houses of the modern art production, they use a modern kiln which costs about Rs. 100,000. They use the electric wheel. One group of women have purchased one electrical unit as they are members of kutumbashree – the SHG groups system organized by the government. Besides the loan, which has also a 50% subsidy, they do not get any other assistance for this work from the KS. Hence the purchase of clay and the developing of the market still has to be done by them. None of them go for the NREGA work. Only recently the Potters Welfare Board was created. From the Kadhi Board they could also get a starting contribution of Rs. 25,00,000, but without backup support it is difficult to manage such a loan.

The women complain that they get hand and shoulder pain as a result of doing this work. They also get numbness in the hands, back pain and allergy from the dust. Only a very few of the young generation are interested in learning the new art work in clay but none of them are interested to learn the traditional mud pots.

3.2b Case study - Rethamma

Rethamma 55 years has studied up to the 4th std. and lives in Kozhivettumveli in Erur, Ernakulam. She is a widow. She has three children, 2 boys and one girl all of whom are married. Her youngest son with his family of three lives with her. She lives in her old family house which has *pukka* walls and a tiled roof.

Pottery was her traditional work of the whole Vellar caste, the community in which she lived. So from the age of five, she has been doing clay pottery. In her childhood, she went to school and came back and worked with the clay. But she had to stop her studies because of poverty and so started to help her mother and father. She also had to look after the younger children in the house and so it was not possible to continue the schooling. There was a kiln attached to the house where the pots were fired and it still exists. In those early days her parents used to go to the paddy fields and get the clay but this was possible only in the summer months. They had to wait till the harvest was over to get the

clay. Both men and women of the community sold the pots to individual houses and markets carrying it on their heads.

Rethnamma was married when she was 17 years. Her husband also was a potter. By that time the potters cooperative society was started and they became members. So they were able to access the clay from the common plot that belonged to the society and they sold the pots through the society. When the children were growing up, they needed more money and so her husband began to go for other coolie work. With that they stopped selling the pots on head load but she continued to make the pots as they were sold through the society. Gradually the work of the society stopped, then merchants came to the area to buy and they could sell only to such merchants. A year ago her husband died and now she works alone. None of the children are in this work. The boys go for construction work. Her daughter learnt art pottery but after marriage she also stopped. Now they do the regular pots *kalashakudam*, *cheerad – lamps*, and *chettumattam*- clay pot to collect the toddy. These are all products that sell at specific times, generally festivals and so they make and stock them. Money therefore does not come in on a regular basis.

Rethnamma makes the following calculations: She buys clay together with two other families. They buy a load in a small tempo carrier. She pays Rs. 6050 for 200 lumps of clay with which she can make pots that will fill one kiln. She needs extra money for the wood of the kiln and that is another Rs.3000. In order that the clay does not dry she covers it with a plastic. She works all day till night with breaks for doing her house chores. She gets her money only when all the pots are sold but if calculated on an average, she can earn around Rs.50 a day. She has to always keep enough money to buy the next load of clay. There is not a big profit and she has not got any help from the government for this work. She does not like to make any debts. Her children help her for her other needs – like repairing the house etc. Otherwise she is independent and thanks god for her good health despite her back ache and joint pains.

She is a member of the Kutumbashree where she has some savings. Once a year or longer, she gets a lump sum money from the KS chitty which she uses to buy her clay. But she has not received any other grants or help. She says it is a pity that the cooperative no longer functions. The government should have done something to support this endeavour. She has a BPL card and an RSBY card so in a way she has a food and health insurance. She hopes she will also be eligible for a pension.

3.2c Case study: Bini

Bini is 29 years old and has studied up till the 10th std. She is married and has one child and lives in Kozhivettamveli, Erur. She lives in her husband's house. She comes from a potter's family but she had not done much pottery as a child as she went to school. But she was familiar with the process as she helped with the cleaning of the clay.

After completing her 10th standard, Bini took a training in pottery art in the private centre near her area. She also got work in the training unit subsequently where she worked for about three years until she married. There she met her husband and when they married, they started to work on their own.

In the early phases it was difficult to get the clay as preparing the clay is a laborious work. Then they realized that they could purchase clean clay from a tile factory from where they buy in bulk. They pay Rs.25 for one lump. They need about a lorry load of clay a year. They work at home and so there is a problem regarding space to work and stock. As she and her husband work together, he manages the heavy loading and stocking work. She works at least 8 hours a day. The wheel is her own and it works on electricity. They also have their own kiln which is a smaller version than the traditional one but they also use wood for burning as electricity would be too expensive. The capital costs therefore work out to over two lakhs for which they also took a loan of Rs.100,000 from the bank with the support of the Kerala Potters Association. They have managed to pay back a major part of the loan.

They make statues, lamps, tulisi pots, big designed pots but the sales are through merchants who purchase in bulk. Hence the liquid cash is always difficult. On an average she feels she earns around Rs.700 a week. She knows that the agents make much more but this is a difficult work and needs time. She hopes that some day her husband maybe able to set up a shop of their own but for all this much capital is needed. Moreover, there are now several such art potters. She feels they cannot progress with the techniques and the quality of their products as going a step higher involves much investment. Nevertheless, she hopes that this will be possible one day. In the media she has seen that potters in other places make high value products and she would like to get such a training as well.

She is a member of the Kerala Potters Association. The purpose is to sustain the traditional crafts. She feels they could get more support from the government but this is not so. There are several health problems like the numbness of the hands, dust allergy and asthma. So when she is sick she cannot work. Interestingly, Bini has joined the welfare board for tailors. The clay potters welfare board has just been created. Neither of these boards has very significant benefits. They have a ration card in the APL category and therefore have not got the RSBY card. Nevertheless, she had got assistance from the ICDS during her pregnancy as the anganwadi is near her home. Her child also went there when younger.

3.3 Copra is the raw material for coconut oil which is the mainstay of the Kerala cuisine. Moreover coconut oil has been used in various sectors and especially for body applications. Kerala is also a big coconut producing state. Coconut oil has been traditionally hand extracted and this is a labour intensive process in the preparation and drying of the coconut which has been the work of both men and women and from different castes. The mill was of an artisanal nature and has passed through different stages of modernization. But despite this long tradition of coconut oil production, the major part of the coconut oil produced in Kerala still goes out of the state for purification.

3.3a FGD: Copra – drying coconut for oil

13 participants, aged between 35-60 years took part in this discussion. They had been working in this trade from 5-15 years. 2 were unmarried, two widows and the rest were married.

Of those who participated, except for 3, the rest worked full time in copra work. All had engaged in this activity since young when the entire family would be involved in this work. Now only for two of them this was still a family employment. The rest of them work as individuals. In Kerala, chekkalan Nairs, chettiars and vaniars do this work. In Poovar, it is the former.

This particular area in Poovar, which is adjacent to the sea, is a traditional copra drying area. There were extensive coconut plantations along the sea coast in earlier times where now habitation has increased and resorts have come up too. With the whole family involved in this business, there was no difference between men and women doing this work. It was a complementary sexual division of labour with the men buying the coconuts and shelling them and the women cutting the flesh and drying them. The men carried the dry copra to the *chakku* where it was pressed. In earlier times the women also participated in the sale if it was done on retail in the local market. If it was sold in bulk, the men managed the transactions with the merchants. In more recent times, it is the mill that buys it directly. This system existed until 10 years ago. Gradually the men moved to other jobs as this was no more lucrative and wage labour was much better paid. Now almost everywhere the women have taken over and there are only a few men in this work now on a regular basis.

Saturday and Tuesday are the coconut wholesale market days. Coconut merchants come from everywhere including Tamilnadu which is the neighbouring state. Until 10 years ago all the women in the community were involved in this work. Now there are only women from about 25 families who are still involved in this work. Some women work alone and most in groups. Earlier, when all the family was involved in this work, it was a collective and happy work, and there was much life in the community. But things have now changed and it is not the same. They start at 4 or 5 am and cut the coconut and by 8 am the coconut chips are put in the sun to dry where they remain until 5 pm. When there

is good sun there is no problem and the chips do not need to be watched but if there is some rain or too much moisture, the chips need to be protected as it takes at least 4 days to really dry well.

The price of the coconuts has been constantly rising and they now get 100 coconuts for Rs.1000. Five years ago, a coconut was Rs.5. now most of the coconuts are used either for drinking as '*daab*' or the trees are leased to the toddy tappers. Hence the availability of the nuts has considerably reduced. Due to disease of the coconut palms the production is also reduced. Hence the returns from drying the nuts and making the oil have also substantially reduced. They still get only Rs.60 for one KG of copra. From 100 coconuts one can get 15 kg of copra. 15 kg of copra fetches Rs1500 after four days. So the profit margins are not significant. From 15 Kg copra, they get 9 kg oil. Now 1 kg of oil is Rs.120, but for those who dry and give the coconut to the mill, they get only Rs.90.

The oil is sold to the mill where it is pressed. For one kg the press charges Rs 5. If one takes all the costs in to account, there is not much left for the workers. The balance is the *cherrata* and the *pinakku*. For 100 *cherrata* they get Rs 70. The big business men buy in bulk from the mills and take it to other districts.

Thirty-five years ago the oil was pressed in a traditional *chakku*. Most families had a *chakku* in their homes, but this is no longer so. The *chakku* used to be drawn by a bull, but since this takes much time, they stopped it and went to the mill. Then mills came up everywhere. Earlier many lived from the work of copra and this was a profitable work. There were participants who bought 1000-10000 coconuts at a time to work with. But now it is not so. Many have stopped this work because it is difficult to get the coconuts although there is still a big demand for the coconut oil.

The coconuts from diseased palms get soft and they will not dry in the sun. When one buys in bulk, 5-10 coconuts would have such disease and then it is a big loss. Such coconuts also affect the quality of the oil. The production is also affected by the change in climate. In the rainy time work is on hold because if there is moisture, the quality of the copra diminishes.

The other big problem is the lack of space to cut and dry coconut. Till a year ago, many women could work and store their products in the Poovar market. This market was owned by a private oil businessman who earlier did a whole sale business in coconut oil. But since 2010 August, he decided to disallow this practice as he withdraws from the business and the land is prime property. Now the women are forced to dry the coconut chips on the road and this is a reason for the demise of the industry in the area. None of the children are in this work, as it is no longer profitable.

Their tools in this work are a knife, an ooli, and sheets of tarpaulin. They all own these. All the women are registered in the NREGS and have work cards. Except for four all of them also go to work in the NREGS. This does not affect the copra work because after 8 am, when the coconut chips are drying, there is no other work to be done. In the rain they need to be around and at this time there is usually no NREG work. They are all members of Kutumbashree but none have got any help for their work from the KS or the government. Several of them had taken loans from ISAF – which is a micro credit private organization from Tamilnadu. Two in this group had taken loans from them and they were paying back regularly. There is no specific welfare board for these workers but some of them have joined the artisans and skilled welfare workers board after joining the SEWA union. They also have RSBY cards.

They say that head aches, eye , back pain and joint pain are common among them as they are so much in the sun. 6 of them said they will do this work till they die if they can and if coconuts are available. This helps them to be independent of their children money wise as they have no other earnings.

3.3b Case study - Krishnamma

Krishnamma is 50 years old and has studied till the 2nd standard. Her husband works in the Gulf and she has two children, one girl and one boy. She belongs to the Chekala Nair community locally called “Kurrupanmar”. She lost her father when she was 14 yrs old. She belonged to a very poor family, her mother did Copra business and she entered the

same by being a helper to her mother. This was their traditional family business. She was very hard working and saved her money. Krishnamma got married when she was 20 yrs old, she met the whole expense of marriage including the dowry from her own earnings. Her husband was from Poudikonnam and was involved in tire repair work. None of her in-laws were involved with the Copra business and she wished to also earn money as the income from the tire works was not sufficient. She therefore convinced her husband to move to her home place and so after a month of marriage the couple left to Poovar to get actively involved in the Copra business.

Initially they started to buy coconuts at the whole sale market in Poovar. As they had very little space at home, they used to cut and dry the coconuts in the market premises itself. She entered the business in a very small scale and slowly started to expand by increasing the purchase of coconuts. Later she started to procure coconuts not only from the market but also from near by areas on a whole sale basis and expanded the business. From the houses they got the coconut on a credit basis. She never took any big loans. At times she bought coconuts even from Tamil Nadu, and transported it back by lorry. They invested the profit from each transaction into expanding their business ventures, and so were not indebted to anyone. They invested money daily in *chitty's* which helped them to get lump sums when they needed to purchase coconut in bulk. The coconuts collected from houses also provided earnings from the byproducts like the skin and shell of coconuts selling them to hotels for small amounts. During sunny days it takes a minimum of four days to dry coconut into Copra. The product is given to the mill owned by Pinthi Vellapan, 1kg of coconut oil fetches Rs.90 while 1kg of Copra fetches only Rs.60.

At this time her husband was very involved with her. But as their children grew up, her husband decided to go to work in the Gulf. She also needed to make more money and thus increased her turnover from 1000 to 10000 coconuts day. Then she began to engage other workers until they were four. While two were responsible for the purchase and transporting and dehusking, two of them were engaged in cutting the coconut flesh for drying. She employed more workers when there was more work available. Work started at 5 am and by 8 am the cut coconut is ready to be dried in the sun. She then takes the dried coconut to the mill where it is made into oil. Earlier they sold the oil from the house

or took it to the market in Poovar, but as sales became more difficult with the fluctuation in prices, she now gives the oil directly to the mill.

With the profit from the business they were able to improve their lives. Krishnamma has earned upto Rs. 5 lakhs from this business from which she built her own house and gave education to her children. She has also experienced loss in times of the rains. She has not received any support from the Panchayat or any other societies. She is a member of the Kutumbashree but has not taken any loans from this group.

Now the business is in a decline mainly because of scarcity and high price of coconut. To make things worse the Poovar market isn't allowing her to use its premises for drying coconuts as a result of which she has to use the area of others or areas near the road for drying the coconut. Theft of coconuts kept for drying and decay of the same can lead to loss but according to Krishnamma God had been favoring her and showering her with blessings. She believes that hard work and self confidence is the key to her success. She likes to continue this work through out her life, even though it has given her health problems like back pain and arthritis.

3.3c Case study – Ambika

Ambika, aged 55 years has studied till the 2nd standard and lives in Poovar, Trivandrum district. Ambika's husband passed away 10 yrs ago, she has 3 children, all boys engaged in different jobs. They have all studied up to the SSLC. She is from the Chekala Nair community and Copra business is a job handed to her over generations. Her father and forefathers did the same business and she also learnt the same in her young age. The whole family was involved in the process of cutting the coconut and drying it and making it into oil. In earlier days, they even had their own *Chukku*.

Ambika got married when she was 20 yrs old to a differently abled person (dumb and deaf) because of poverty and other family problems. Her husband's family was involved in the same Copra business and she also got actively involved in the job. Because of her

husbands disabilities Ambika had to take the responsibility of the family upon her shoulders. With the help and support of her husband, Ambika started her own Copra business on a small scale basis buying 500 coconuts at a time. When she started the business the rate of a coconut was under Rs.2 and she used to procure them from Poovar market. Saturday and Tuesday were the market days, she used to break the coconut brought from market there itself. She got the permission to dry the coconut in the market place itself, with the help of support from community members. They started work early at 4 am, cutting the coconut and laying it out to dry. She then took the Copra to the local oil mill where it was converted into oil and sold in the Poovar market on retail basis. They stocked the Copra in the market warehouse, the shell of coconut was earlier sold but now is consumed for household needs.

She bought a cow with the profit from Copra business, and used the oil cake got after the extraction of oil as the cattle feed. This also kept her husband occupied. Both the businesses were managed hand in hand. From the profit from the business they were able to build their own house and to give education to their children. The main tools required in the business are a *Kai-olli* (scoop), *Vettu-kathi* and tarpaulin with coconut as raw material.

The business is dependent upon the availability of coconut and according to Ambika the business is becoming less attractive and profitable because of the shortage of coconut supply and the rise in price of coconuts. The price of Copra has not been commensurate with the price rise of coconut and the change in weather has all adversely affected the business. As she has grown older Ambika can't manage the business the way she did earlier but this is still her full time occupation. None of her children support her with the business as it not so profitable and demands a great amount of physical labour. Hence Ambika has not forced her children to do the same work. More over they have also studied and completed their plus II and she thinks that they are better off doing other wage work. Moreover, more recently the Poovar market, which belongs to an individual, has denied the permission to dry coconut in market premises and this has created a big hurdle in her continuing her work.

The main health problems related to such work is the tiredness of eye, body pain and because of large amount of out door work underneath the sun dehydration is common. Ambika was asked to stop this business by her son's because of the laborious work conditions but still they help her with her chores.

The family doesn't have any debt or loans pending. Ambika want to continue the business till she is able to as she knows that the business will come to an end with her as no one of her children is interested to take up the business. She continues with her way of doing the business, a profession handed over by generations probably coming to an end with her.

She joined the SEWA union a year ago. Before that she did not belong to any organization as she had no time. But she likes to participate in the union discussions and she hopes in this way to get some benefits through the welfare board and hopefully a pension when she can no longer work.

3.4 Coir is another very traditional and labour intensive industry in Kerala. Traditionally when coconut fibre was locally soaked and extracted the Kerala coir was also renowned for its quality world wide. This industry engages the majority of women workers and it was very recently that Kerala began to modernize and mechanise parts of this production in order to increase the productivity. The coir industry was supported by the State with the development of cooperatives and the Coir Board, but in recent years, the cooperatives are disintegrating and the state seems to be withdrawing its support.

3.4a Coir FGD

An FGD of coir workers was organized in Kadakarapally, Aroor in Alleppey District. These women belonged to a self help group called Shrishti, linked to the WIN society. These women had got assistance from the Coir Board to modernize their production process collectively in a shed. They received a loan of Rs. 41,000 of which Rs. 30,000 is a subsidy and they have 8 motorised *raats*. 11 women belong to this self help group and work collectively in the shed that is constructed in the land of one of them. They buy the

raw material collectively and get their payment according to the amount of coir rope they produce. If they work for 8 hours a day, they earn Rs.100-110. Since the shed is close to their homes, this makes work easier for them.

This group of women were all traditional coir workers who had lost their work because the local employers had stopped buying the raw fibre for the work. Since some years, the locally husked fibre was no longer available and people had to buy machine threshed fibre in bulk. So the traditional producers had stopped the employment as also the sale for coir was more difficult unless it was of good quality. As these women were members of the WIN society SHG, they discussed their problems with the organizations and a decision was made to help them link directly to the Coir Board. The coir board was helping the producers to be more productive by giving them an electric 'raat'. In this way the women were able to keep their employment and earn their livelihoods.

Initially they had some difficulty to manage their group activity as it meant keeping accounts which they were not familiar with. But the organizers of the WIN society assisted them and now they have learnt. Two of them are good with accounts. Not all of them come to work everyday or for the whole day. It depends on their home chores. But they are a minimum of 8 that will be working all the time. Some of them start very early, the older ones, even by 6 am. They stop by 2 pm as this was their traditional timing. The younger ones come after completing the house work and sending the children to school. They continue till later in the evening. They have a fixed price for the coir rope they produce and this is kept account of. They buy a load of fibre when they have none. The load costs Rs.3500 and it can last them for 10 days. The merchants come to the shed to buy the products which they sell on a weekly basis. Sometimes the merchants come more often. These are local merchants who also sell locally.

These 11 women were between 40-60 years of age and the majority had 2 children while three had three. All of them knew how to read and write and some of them had studied up to the middle school. Six of them had BPL cards and they had also received the RSBY cards. They know that this makes them eligible for medical benefits but they feel they are

being exploited by the hospital that makes them inpatients for 5 days saying that the benefit is permissible only after that. This keeps them unnecessarily away from work.

All the women said they had to work to feed themselves and the family.

All of them were members of the Coir Workers Welfare Board but some of them had not been regular with their contributions. They feel there are no benefits from this board and it is a waste of money to contribute. They feel that being members of the WIN society has really helped them and they are grateful for this.

3.4b Case study – Seetha

Seetha aged 36 is a coir worker in Perumathura, Trivandrum. She is married and lives with her husband and three children, two boys and one girl. Her husband is a fisherman and her children are aged 10, 12 and 13yrs. Seetha studied till 3rd standard and started with coir work when she was 10 years of age as the area is a coir concentrated area. She first learnt to spin the fibre and then she learnt the art of coir making. This is a traditional occupation undertaken in several households in her neighbourhood and in her family. Most girls drop out of school and start working young. It is a job based in the household, but not necessarily in ones own home.

In her younger days, Seetha worked in her own home where her mother had a '*raat*' or hand spinning wheel, with which they made coir rope. But later it became difficult to get the coir fibre and so Seetha went to work in another household close to hers. She works from 6 am to 2 pm with a short break in between when she goes home and makes some food and sends the children to school. She also eats something – when she has rations. Otherwise she suffices with a cup of black tea. Collecting drinking water is a daily problem as the water in the public tap runs only for a few hours in the day and she otherwise has to go to a well at some distance to collect it. She has to get up at odd times to collect water for one hour as it comes only once or twice in a week. She cooks only after her day's work and they have a meal once a day with something light at night.

Seetha is paid according to the number of rolls of coir she can make a day and she makes 150 *muda* (roles) of rope per day and gets a wage of Rs.150. But there is no daily work - just three or four days in a week. Even though wages are calculated on a daily production basis, it is paid only twice or thrice a month when the rope gets sold. Due to this she is often in debt for daily expenses which she repays on receiving wages. The major problems faced by the coir industry is the shortage of raw materials, raw materials have to be brought from Tamil Nadu. Coconuts are being cut for *daab* or toddy and hence the supply of coconuts has reduced in Kerala. As she works in this household, she has not to be bothered about procurement of the fibre and the sale of the product as this is taken care of by the household owner. There are three other women who work with her as there are only 2 *raat* and two women are necessary for one *raat*. There are many health hazards related to her work like stomachache, dizziness, numbness of hand and legs. When she has pain she goes to the primary health centre for medicine and it is free.

Seetha is home when her husband returns from the sea but there are several days when he comes back with no cash. He is also a hired worker as he owns no fishing equipment himself. So life is difficult but they have a ration card and the rations cover at least half their food requirements. They have a BPL card so they also have an RSBY card. But they are not members either of the fishermen's welfare board or the coir workers board and they do not seem to know much about these benefits. Since they are close to the primary health centre and the anganwadi, Seetha says she has access to these facilities as well. Seetha doesn't have contact with any organization nor does she ever leave the village.

3.5 The Fish Processing industry has grown since the early 1970s in Kerala when the trawl fishing boomed and shrimp was caught on a large scale with an eye on the export market. Since then the industry has grown although shrimp catches have declined. Although fish processing is an industrial process, the peeling of shrimp which is very labour intensive is done on a putting out or contract system or even just 'suppliers' running their own peeling sheds and supplying peeled shrimp to the industry.

3.5a FGD Fish processing

In Aroor, Alleppey, the coastal villages are dotted with shrimp peeling sheds and fish processing factories. In the shrimp peeling sheds which are of varying sizes that are attached to family homes or just standing by themselves one sees from 50 to 100 women squatted on their haunches all busily engaged in shelling shrimp. The floor is wet as water drains off. It is cold when the shrimp is supplied from a cold storage or warm when the shrimp is fresh from the harbour. So women also have to cope with this, as they peel with their bare fingers. A couple of men or women are moving around, distributing small basins of shrimp for peeling together with tokens to the peelers, that keep count of the basins supplied. One or more of the women are also standing at a steel top table grading the shrimp into various sizes. At the bigger sheds one sees insulated vans either off loading shrimp for peeling or carrying back the peeled shrimp to the processing plants. At the smaller sheds men drive in their small auto trucks with shrimp from the harbour and carry the peeled shrimp away to the processing plants. From some small sheds one sees insulated vans pick up the peeled shrimp after weighing the trays and settling accounts. These are the unregistered peeling sheds which supply the processing plants with shrimp. In Aroor there was an FGD in which 23 women participated. They were between 35-60 years of age and had been peeling shrimp for the last 15-30 years and they were from all castes and religions. These women are organized into self help groups and belong to the Women's network called the WIN Society. Except for two women who worked in factories, the rest of them worked in peeling sheds. 60 % of them had three children, 2% had more than three, and the rest of them had 2 children. 60% of these women had BPL cards.

Women said that they worked in sheds attached to the owners homes where there are from 5-10 women engaged although there are also larger sheds in the area. They are paid on a piece rate for the number of basins they clean and earn from between Rs.60 – Rs. 80 a day depending on their speed. On occasions when there are large catches, they are called to work round the clock to clear the stocks. But they also only get work when shrimp is landed and for the most part this is for 9 months in the year. In some of the

bigger sheds that are related to bigger companies that have a big storage capacity, the women get work for 10 months a year. Besides their wages, the women get no other benefit from the owners as none of the small and medium size sheds are registered with the ESI and not yet with the Shops and Establishments Welfare Board. In one of the larger sheds that operated under a company, the women explained that the owner had promised them that they would soon be eligible to ESI benefits but they had not availed of it till then.

All these women had the right to be registered in the Fishermen's Welfare Board. Only a third of them were registered but none of them had made an up to date contribution. Some of them had got some benefits like the lump sum educational grant for school children, but no one had received the maternity benefit or the assistance of the famine cum relief scheme in the off season. For those who had not registered, some of them seemed ignorant of the facility while others felt it was too difficult to make the contacts and register.

All of them were of the opinion that local facilities had improved since decentralization. They now at least have access to the elected representatives. But none of them has time to participate in the ward meetings and so they have not availed many benefits. Nevertheless, some of them had received grants to repair their homes and build toilets. The health facilities had also improved and some of them had received their RSBY cards. But life in the prawn peeling work is laborious and they all suffer from numbness in the hands and feet as they are constantly in the cold water. Some of them use slippers but most of them do not. None of them use gloves because then the speed is reduced.

All in the group were literate and some had studied up till the SSLC. All of them had sent their children up to the SSLC and some had even passed their degrees. But work was difficult to find and so they continued in shrimp peeling as it brought in some income and the work was close to their homes.

3.5b Case Study – Theresai

Thresia is 55 years old, a widow whose husband was a small fisherman. She lives in Kadakarapally ith her youngest son and his family. This is actually the home that she and her husband had reconstructed from the little hut that they had. They had subsequently got a loan from the panchayat and completed this house. Her three older children had moved to their own homes. She explains how she had got into major debt when they married their daughter 25 years ago, but they had subsequently managed to pay that off as they had borrowed from friends and not for high interest.

Thresia says she has been doing shrimp peeling from over 20 years. Prior to that she sold the fish her husband caught in the local market but then fish catches fell and there was very little income from that. So she decided to go to the peeling sheds. As she did not want to go to the big sheds, she preferred to walk some distance and go to a small shed where there were only 8 workers. In that house a woman managed the shed. She too was a widow but was enterprising and so she and her older son brought the shrimp from a bigger shed and did the peeling with these other women at home. She was a kind of sub contract worker and these eight women worked in her shed attached to the house. As Thresia's children were all grown up at that time, she went to work regularly and the shed owner entrusted her with the work – distributing the shrimp to the others and keeping the account of work done. For this she got extra money too. So in this way, she earned in those days about Rs.50 a day but now after her husband died she earns around Rs.100 a day as she works long hours. She buys the rations for the house with her ration card and she also sometimes pays the fees and buys clothes for the grand children. But otherwise, she is saving money for her old age.

Thresia says she takes care of her health, she drinks local herb medicine every year and she does not eat meat. She drinks only black tea and not in excess and during her job she sits and stands and so she thinks she does not get back ache. She stands because she also sorts the shrimp that has been peeled and when she cleans, she is squatting.

She has her BPL ration card and also the RSBY card but she has not become a member of the Welfare Board. She is a member of the WIN Society where she also has her savings and she feels this is a great support group. Being a Christian, she also belongs to a prayer group which is her great solace.

3.5b Case study - Sumathy

Sumathy who is 48 years old is a widow and lives in Tekkanmalipuram, Ernakulam. She was married at 18. Her husband did fish sales and he died 10 years ago as a result of illness. She has three children and they are all married. She started working for wages when she was 27 years old by which time her children were in school. Initially for about 25 years she went for coolie work in all kinds of jobs. Since the last six years, as she could not carry loads any more and do heavy work, she started making snacks at home and selling them. As the male children go to work she also does not need to feed the whole family. She makes the traditional steamed snacks and sells both at her home itself and also supplies to the hotel near by. When she started the snacks were 50-60 ps a piece and she makes about 75-100 a day of each variety. Now the prices have gone up considerably and she earns Rs.150-200 a day.

Sumathy starts her day at 4 am when she starts cooking and by 8 am she delivers the *iddiappams* to the hotel and after that she prepares the dough for the next day. She also makes *kozhikattas* for tea time that are sold from her home. She buys raw rice from the ration shop at Rs.22 a kg but by the time it is cleaned and milled it becomes about Rs. 33 to get one kg of flour from which she can make 30 *idiappams*. For the *kozhikatta* she has to buy the coconut which is now Rs.15 for one and the jaggery for Rs. 20 a kg. A few days a week she goes to the High Court bakery to supply the snacks which is three km away. She takes an autorickshaw for this delivery.

She married her daughter with all the money she had saved. After the marriage she had one lakh debt that the sons agreed to repay. She hopes now to be able to build a better house with a loan from the panchayat. She has a BPL card. She has an RSBY card and

has taken loans from the Kutumbashree for her work. But she also has a saving there and so this is her due. But she does not go for NREGS. She feels she will work as long as possible as she has to keep occupied and having her own money gives her dignity. She has not heard of any welfare boards for women like her although she knows that there is a construction workers welfare board.

3.6 The Umbrella industry

With its long monsoon season, the umbrella industry has been alive in Kerala for a long time. It is not considered traditional as some of its parts are machine produced. It moved into the home based sector as the demand for umbrellas increased and now operates on a putting out system. The industry is local although over the last years the market has also expanded outside the state.

3.6a FGD Umbrella making

There were 10 women between the ages of 20-45 years of age participating in this discussion who gathered in Choodukadu mukku, Alleppey Dt. They had been working between 2-15 years doing umbrellas. Two were unmarried, one was separated and the others were married. All of them engaged full time in umbrella making. Two of them also did tailoring along with this. This was not a family tradition for any of these women. Besides two, the rest had all started in this line after marriage. Eight of them had earlier done coir work before and after marriage. As the availability of coir had reduced, besides two who had taken to tailoring, all the others had remained jobless at home. But since about 15 years, this trade was introduced in the area. Before that they had heard that this trade existed in some parts of the district. Work was brought to those areas by a middleman who supplied the raw material and paid on a piece rate basis for the work done.

15 years ago a middleman also came to their area and he worked for the St. George company. But this company divided and split in to Poppy and John's umbrellas. Since 10

years this group has been working on the Poppy umbrellas. Initially the company people came to the area and taught them how to do the work. Around 35 women in this neighbourhood work for this company. They do not take work from the other group. Each company has its name on all the components. They do not risk to mix the components and so they only work with one company in an area.

This is a seasonal work – for about six months in the year. For 4 months there is the work of Poppy company and for the rest there are local companies that give work. From January to April they work on the Poppy umbrellas and after that they work for another two or three months for a local and smaller company.

The middle men still bring the raw material from the company. It is all sorted and counted. All are brought to the middleman's house from where it is distributed. Of the group there were 8 who worked with one middle man. Some of them worked in his house while the others took the things home.

There are many stages in the work

1. Frame work – put together the handle and the spokes
2. then the cloth is attached and this is a delicate work
3. then the bottoms are attached – stitching the ends of the material to the frame.
This is an important work as if it is not done correctly; the material will not stretch evenly.
4. the last is the fixing of the top cap.

Each step has a different wage. It is paid per dozen.

Frame	– Rs.6
Cloth fixing	– Rs. 9.80
Attaching bottoms	- Rs.13.50

The cap is put by the boss/middleman

In the group there were women who could do all steps of the work although only one woman did the frame as this was earlier done by the men. There is no definite time for this work. Women finish all their work at home and then and then begin to work either in the middle man's house or in their own. They do many types of umbrellas, two fold, three fold, five fold which is a new version so small that it fits into a small purse. There are children's umbrellas, and the old folks umbrella with a big handle that does not fold. For the nano and the kalan, (big gents unfolding umbrella) the frame comes fixed from the company. Even if all the umbrellas are of the Poppy company, each umbrella has a special name: adult ones like Tiger wood and Silver Rock, children's ones like Cherry and Toy. They are of all colours and materials.

Each worker has a code number. The middle men are all men as men do not engage in the actual work. As each task is finished, the workers mark their code numbers on the product. When the umbrella is done, the middle man will make a check. If there are mistakes, the code person has to undo it and redo it. Therefore it is easy to detect who made the mistake. Only when it is over will the cap be put. The company counts and takes over. The middle man also has a code number which is put on the consignment when it is returned. The same checking process is followed at the company end and only if perfect is the payment made.

Although the piece rate is extremely low these workers think this is worthwhile as they can do it from home and also see to the house chores. But they all complain of back pains and eye problems. The women in the group were not aware of any workers rights or benefits. Two of the workers were members of the Tailors Welfare Board, none of the others had joined a welfare board.

3.6b Case study: Haseena

Haseena is 34 years old and has studied up till the 8th standard. She lives in Choodukadu in Alleppey district. She has three children, two girls and a boy. She is separated from her husband but lives close to her in-laws who are supportive of her.

Haseena was 20 when she married. She had stopped her studies young as her parents were poor and she learnt tailoring but she did not do this as an employment. She is the 6th child of very poor parents. They were coir workers and she also helped in the coir work. She came to this area after marriage. As she did not have her own sewing machine she did not work initially but then she learnt to make umbrellas from her brother in law. They made umbrellas that they sold directly. But later they started working for a company to make Poppy umbrellas. As she knew tailoring, she first started stitching the seems of the umbrellas cloth.

Now they get all the raw material from the company and they are paid for every dozen that they make. Her brother in law is the middle man. She works from 10 am till 9 pm whenever she has completed her house chores and attended to her children needs. She works in her own house or sometimes in her brother in laws house when things have to be put together before the company comes to collect the goods or when it deposits them as stock has to be taken. Different parts of the work are done by different people all who live in the neighbourhood. Generally she does the attaching of the cloth to the frame but she says she can do all the stages although attaching the frames is the more difficult job while attaching the cloth needs great precision. She can do 5 dozen of this in a day. Since the last two weeks she is doing the frame work. This is generally a man's work but as the men have gone on Haj, Haseena had to do it. The frame work she has to do in the main house. This is the first step of the job. She has to fix the frame and the handle, she can do 20-30 dozens of this in one day. She gets Rs.6 for one dozen. She gets her wages on a weekly basis. Even her children accompany her in the work as they have seen it being done since their childhood. Her 14 year old daughter also replaces her in the big house when she has other things to do and now can also do some tailoring. In this way she is able to keep her family commitments going.

On the whole this is six months work in the year. In the rest of the time she does tailoring work from the neighbourhood. Six years ago she managed to buy her own sewing machine. She has an APL card and all her expenses have to be met by her earnings but

this is not possible and so she still gets help from her husband's family. She is a member of the Kutumbashree but has not joined the NREGS.

3.7 The hand embroidery is a craft that was introduced by the Christian Missionaries about 100 years ago. Initially it met the demand from Europe where hand embroidery was getting expensive as labour costs increased. Initially the missionaries organized large work sheds where this work was done by local women that they trained. But as labour legislation became more stringent and these sheds began to be considered factories, the missionaries decentralized the production. Hence large numbers of women became home based workers who got their raw material from the mission centres and also gave back their finished products to them.

Tailoring, earlier generally a man's occupation, began to be undertaken by women over the past 30-40 years with the development of training institutes and the availability of sewing machines. As this trade straddles the woman's family needs as well as her possibility of earning some income while being at home it is a viable option for women's home based work.

3.7a FGD of embroidery

Thoppumpady – Soudhy, Ernakulam

Nine women participated in this discussion. They were between 22-44 years of age. Seven of them were married and the rest unmarried. They all work full time in this work. Five of them had learnt this work before marriage and four of them learnt it after marriage. This hand embroidery picked up in this area as the machine made embroidery fashion disappeared. There is good money in it. There are over 500 women who are engaged in this embroidery work in the surrounding area.

It is the training centre from Thoppumpady that gave most of these women training. It is run by Christian Sisters and started in this area 15 years ago. It gave all kinds of training to women for self employment and tried to get them employment avenues. For the

embroidery work, they also supply the raw materials. – cloth, needles, thread and the designs. They give them the shades of the colours that they have to use and they pay them according to the designs. When the work is completed the women take the work to the centre. If they work for around 8 hours they earn around Rs.70-80 a day. The women work in their homes, either individually or in groups - sometimes three around one saree so that the work is completed fast.

Hand embroidered sarees fetch a good price. Moreover most of the sarees are sent out of this place as orders come from other states and abroad. This is a time consuming job. It takes about two and a half weeks to complete the work on one saree. Yet the wages are low. The women are of the opinion that they will earn more if they could do the marketing directly themselves as they think the centre takes a big profit. But since this work is at home and skilled they feel it is dignified and so they continue. The married women feel this is a very important income in running their families. The unmarried ones keep their savings to buy jewels at the time of their marriage.

All in the group are members of the Kutumbashree. Since they are busy with this work all the year round, none of them go to work in the NREGS although it pays much more. But that is work in the hot sun and they prefer to stay at home and work. Six of them had BPL cards and had received the RSBY cards. None of them had joined any welfare boards and they did not seem to know much about them. They also do not have any inputs on such things from the social centre although sometimes there are some free eye camps and sometimes some religious programmes. They say that eye problems are a major health hazard. They also get back pain.

3.7b Case study - Jasmine Mohan

Jasmine Mohan is 38 years old and has studied up to the SSLC which she failed. She lives with her husband and two male children in Karuvelipadi, Ernakulam. Her husband is a marble worker. One child is in the 9th and the other in the 11th standard. Her husband's mother stays with them. After marriage, Jasmine started to do this embroidery

work. She does her house work from 5-8 am and by 9 am she gets the children ready for school and from 10 am to 5 pm she does her embroidery work. She gets the raw material from the Social Training Centre which is 15 minutes by bus from her house.

10 years ago she learnt sewing and embroidery from the social training centre and she worked there for some time. Now since 5 years she works at home as this gives her time to attend to the house and her ageing mother in law. Moreover, she is at home when her children return from school. Initially she got orders on her own but it became difficult to continue to get the orders. So she decided to go back to the social training centre as there is regular work from there. This is also easier because the work tasks are shared and it is faster completed. She needs to go to the centre once in 10 days or so when she completes the work that she does. Then she gets paid according to the designs. On an average she gets between Rs. 70-80 a day. She can get a maximum of Rs.600 a week.

She is a member of the Kutumbashree. From the KS she got a loan for the construction of the house but the work is not completed. She has to pay back Rs.2500 a month and between herself and her husband, they can manage to do this but there is no extra money for other things. She has not joined the NREGS. She desires to give her children a good education. She feels that she gets more respect from her husband because she earns money and does not neglect the house work. The back pain, eye problem that she suffers from are all related to the work. She also says she sleeps little. She feels that some free medical help will be beneficial. She has not received an RSBY card and neither is she a member of any welfare board.

3.7c Case study - Jaya

Jaya, aged 41, studied up to the 10th standard and lives in Aaratupuzha in Alleppey dt. She lives with her husband and two children. She has been married for 22 years. It was a love marriage and so they got no support from the families. She and her husband were both coir workers by tradition. Her husband was an auto driver and later he got work in the government CoirFed with a daily wage of Rs. 18. Since it was so little, Jaya searched

for work but found none. After her SSLC she had learnt tailoring in a neighbour's house and she had done some stitching before marriage so she decided to start with this at home.

She bought a machine by pawning all her ornaments. She mainly stitches women's clothes although she knows how to do men's wear but nobody gives her such work. Now since two years she relates to the Gandhi Smaraka Vasthra Garments where she gets work. She stitches with other women there for some hours and in the evening she stitches at home. She gets a lot of work in the festival times.

On a regular day, Jaya wakes at 4 am and does some stitching till 6 am. Then she does the house work and at 9.30 she goes to Vastra where she works till 5 pm. When she reaches home, she attends to the home chores and then she works again normally until 10 pm. This depends on how much work she has. When she worked only at home she did not feel like a worker. She felt this was an extended part of her home work. But after going to Vastra she felt like a worker and was proud of earning money. In Vastra she learnt to stitch in a more modern way – measurements, using different gadgets on the machine etc. She also stitches men's pants and she can complete two pants a day and she gets between Rs. 150-200 a day. For the work she does at home, she fixes the price. But she cannot ask as much as the town tailors as this is work from her neighbourhood and she is keen to have this demand. In the town where they get Rs.100 for a blouse with lining, at home she asks around Rs. 40-50. She says she is generally healthy but sometimes gets back pain.

Six years ago she took a loan from the bank and built a house. They owned a piece of 4 cents of land with a kaccha house. When the Bank approached them with loans with 4% interest, they decided to take one. She pays back the loan from her husband's earnings and uses her earning for the home expenses. She has got no help from the panchayat. She is a member of the Kutumbashree. She took membership in the Coir Workers Welfare board years ago. She continues to pay her dues but there are very few facilities in this

board and she is not sure whether she can now change to the Tailors Welfare Board which was created later but which has better benefits.

3.7d Case Study - Shobhana Kumari

Shobhana Kumari is 39 years old and is a widow. She lives in Villapilshala- Trivandrum and is a tailor by profession.

When Shobana completed the 10th standard at the age of 16 she had an interest to learn tailoring. As the family couldn't afford the fees, she decided to study tailoring from her neighbour Pushpa who was a good tailor herself. Shobhana used to keep old sarees given to her by others and she started to learn tailoring using the old sarees. Instead of paying fees Shobhana assisted in Pushpa's tailoring jobs. She mastered tailoring by working on old clothes and soon bought her own sewing machine. As she began to get orders, she cut and stitched on her own but due to the rat menace she was unable to take orders in bulk as she had no storage area. Hence she had to finish the work and return the clothes within a day or two.

After marriage Shobha took a break from tailoring and started selling clothes and doing other small works at home. She had two children and when they entered school she had to depend upon tailoring for additional expenses. They lived in a rented house and with some adjustments, she was able to have a little space to keep her machine and continue with her tailoring work and attached her garment business along with it. She also took in some learners and started earning fees of Rs. 50 from each student who came to study tailoring. With this income and that of her husband who ran an autorickshaw, she managed her family comfortably. After a few years (8 years), her husband got affected by serious illness and was hospitalized, but he passed away. Subsequently all the family burden was upon her shoulder. Her small scale tailoring wasn't enough to support her family so she borrowed money and paid advance for a space not far from her home at Rs.10,000 and a monthly rent of Rs.450. She received a new sewing machine from an NGO called "NAVA-YATRA" thereby giving a new life line for her family.

Now Shobana wakes up at 4 am to complete the family chores to be able to open the shop by 9 am and she works until 8 pm. She buys stitching materials and clothes from the big Chalai bazar twice in a week, entrusting the shop to her students. She stitches blouses and churidars most of the time, charging Rs 40 for a blouse and Rs160 for churidars. She earns around Rs.2000 per week but it is just enough to make both ends meet, there is nothing to save. She runs the family with money earned from stitching, tuition fees from students and her small scale clothes business. Sometimes the ready made clothes business runs at a loss because some take the clothes on credit while some clothes remain unsold.

Shobhana does not belong to any political party nor does she favour any. Right now she only relates to SEWA. She hasn't yet received any support from the organization but wishes to get help from the organization to upgrade her store into a more fancy one. She doesn't have any relatives who could financially support her and she feels discriminated as a widow. She also faces problems from men while traveling and when she returns late back after closing the shop they try to take advantage of her widow status. Now when any one asks about her husband, she replies that he is in Gulf.

3.8 Home made food

Marketing home made food has gained mileage in the last 40-50 years in Kerala. Traditionally it was the bakery made products – bread, cakes and biscuits, that were widely consumed. But in the last 20 years as middle class women began to work outside the home, the demand for traditional ready made products has increased and the fashion of 'ordering out' has also developed. This has given women the opportunity to make their traditional cooking skills marketable.

3.8a FGD- Food Production

5 women between 35 and 51 years of age participated in this FGD in Nayarambalam, Ernakulam. They were all of different castes and religions. They had no traditional

occupation having grown up in semi urban areas. They had all studied up to SSLC and one of them had also completed her Pre Degree.

This group of women were neighbours. 5 years ago they had started to work together with the idea of wanting to make some extra money. They belonged to different SHGs under the Kutumbashree where they were making small savings. They were encouraged to do some business too and so they decided to put Rs.2000 each as share capital and they started a cloth business. They bought and sold readymade garments on an installment basis. That did not work as those that bought clothes did not make full repayment. So with what ever money they had collected, they decided to make pickles and food products. They did this for one whole year with not too much success and then they decided to do a catering job – supplying food on order. They took a loan of Rs. 50,000 from the State Bank of Travancore for which they have to pay 17% interest. This they used to buy the vessels and stove etc. and these are their assets.

They work in a shed that is attached to one of their houses. In this way they do not have great overhead costs as they do not pay any rent. It is an open shed with a solid floor and a sheet as roofing. The women say they have several catering orders and so they are able to make some income. They make meals, snacks and cater even for big functions. Even if there are no orders every day, on the average they make Rs.150 -200 a day. It is only by word of mouth that people have got to know them because they cook tasty and healthy food. So they do not make any publicity. They feel this is a good way of working together as it is near their homes and they can also take care of their household needs. They say that there are also other groups that work similarly in the area.

For their catering, they purchase raw materials from the nearby market. They say that prices have gone up in the last months but they have not changed their catering rates. Hence their profits have fallen. Their husbands help them when they get big orders.

Two of them also go for the NREGS work and on those days the others manage.

In the first year they divided the income between them but now they have decided to keep it all in a common kitty.

They are all members of different Kutumbashree groups but as members, they were invited to participate in training programmes. They participated in two such programmes. One was an entrepreneurship development programme and the other was a General orientation training. In this way they learnt how a business can be set up and managed. They get on very well together and so they have succeeded in their endeavor. Except for one of them, the others do not see this as a livelihood as they also have to look after their homes, children and husbands. This is to make some extra money for the emergency and other needs. They also pay back the monthly installments to the bank in order to repay the loan.

Interestingly, this group of women had not had much discussion about the modalities of group functioning. They had just got together as friends and in mutual trust. They did not seem to think there could be any problems between them regarding how work would be shared. Although they did not need their earning for survival, and although 4 of them had not worked for money prior to marriage, they seemed to work hard and were proud of what they did. Nevertheless, they did not have a consciousness of workers nor did they think they had any rights as workers vis a vis the larger society. They were just happy that they had found some opportunities to make a bit more money through coming out of their homes through becoming members of the Kutumbashree programme.

Besides their membership in the KS, they do not have membership in any other groups or welfare boards. All of them have APL cards and they buy the rations that are due to them.

3.8b Case study – Shaila.

Shaila, is 33 years old and lives in Kanichikulangara, Alleppey. She is married and lives with her husband and two children in the family house of her husband. She has studied up to her degree and was originally from Mohama, 70 km from here.

Shaila married 12 years ago. Her husband is a skilled construction worker and does the interior finishing work. He works for a big builder. They are from the Latin Catholic

community. After studying she was soon married and she came to live in her husband's house and she intended to work. But her husband did not want that as women did not work in his family. As they live in an area surrounded by all the relatives where all the women stay at home, she too had to follow suit. She felt totally bored after finishing her house work as she had nothing else to do.

Three years ago, her older sister-in-law decided that they could form a working group as they saw other women gather and do some savings. They were not members of the Kutumbashree. So they started as a 'get-together group' and began saving Rs. 20 a week. They were all relatives and decided to do something creative. They first thought about doing some agriculture as they all had some land but realized that would not work as they would have to hire labour. So they decided on a food processing unit. They were 20 members and because they were related, their husbands had no problem about it although they were not very supportive.

They decided to produce very traditional snacks that are eaten in their community. Shaila had no former experience of doing this. Since the older sister-in-law and a couple of others had some experience, they decided that they would go into production. They decided that they would only supply to a few bakeries and would produce snacks on order.

This is not a daily engagement. When there are orders, Shaila completes her house work and then at 2.30 she goes to the food unit. They produce in three groups. Shaila does the primary work which is grating the coconuts, taking the coconut milk, mixing the dough. This is the harder part of the work but she does not mind it as she is not sure of the other procedures. She also does the packing and the delivery to the stores.

Initially her husband did not take her activity seriously and even teased her. But as she has persevered, he seems to acknowledge that she too can work and earn some money. The money is divided every month and she can earn between Rs.3000-6000 depending on

the orders. They have started getting more orders as the days go by and the income increased.

Shaila feels this is a productive activity and she is proud of it. They sell their products in the brand name of Morning Star. They have not got any approvals or licences because they still only sell locally and get orders by word of mouth. They also make pickles but the sales are slower for this. Shaila explains that she was initially shy to go selling to the store. But since she was the youngest in the group this fell on her shoulders. But gradually she became used to it and this gives her an opportunity to interact with others too. She is also the treasurer of the unit. She looks after the accounts. Since they are all relatives, there are no problems in the group and keeping the accounts is not difficult. Since she is an APL ration card holder, she does not get any benefits. She intends to develop the Morning Star brand. Coming from a better economic group, Shaila has no real consciousness as a worker and hence she had not heard about any workers welfare board or welfare schemes.

3.9 The Handloom industry in Kerala is age old. The traditional off white and gold bordered saree and *mundu* is still a priced item in Kerala tradition. Hundreds of women found work in this sector which is also heavily subsidized by the state. Unfortunately, unlike in other states of the country, Kerala has not assisted the weavers with design inputs so that the industry and the skills of the weavers could develop.

3.9a Case study - Somalatha

Somalatha a widow, 50 years old, is a weaver in Balarampuram and is from a weaver family. They belong to the Ezhava community and both the husband and wife were weavers. They had two pit looms in their house and she and her husband did their weaving at home. Her husband's family was also traditionally involved in weaving. Her father-in-law was a master weaver and mother and sisters-in-law supported him in the weaving. Her husband was the only son and he also became a master weaver. She remembers the traditional Shaliya community who lived in the streets of Balarampuram.

They were the original weavers who started living there in the time of King. Some of their neighbours now go to the shaliya houses where the looms are not used by the traditional community. Somalatha's husband's family started weaving only in the last generation. Before that they were engaged in all sorts of cooli work. She learned weaving from a nearby house after her marriage. They used to weave *mundu* and her father-in-law wove traditional sarees. They used to supply clothes to the shops in the Balaramapuram market. Also there was a middle man who used to take materials from them and he had contracts with the leading textiles outlets like Parthas, Seemati etc. They used to get 15-20 rupees for weaving one *dhothi* 20 years back. They bought the raw materials from individuals who used to supply it. For a short period they got it from a Government society. Her husband was a drunkard and had died 17 years before. From there onwards she was looking after the family of three boys. After her husband's death she had to take care of the children and other family responsibilities. There were often situations when she could not continue her work and when her parents and brothers used to support her.

There were problems in the industry too. When the prices of the accessories like thread, color and other things increased, it affected the majority of the weavers who are home based. She couldn't get any earnings apart from meeting costs. She stopped her work and tried doing business. But that also did not work. Later she took the membership of the Handloom weavers' development society, a private society where they promised to give loans to improve the work situation like setting up the loom and also promised to take the products back. As her loom had run down this was an opportunity to revamp it. She could restart her work and at the same time build her house using the loan the society offered. But she herself says 'there is no fixed working time. I have to take care of the daily needs of three sons who won't share any responsibility of the home. Then I can work only in the remaining time. That affects the efficiency in production and now I cannot pay back the loan regularly'. Nevertheless as the society now monitors the work she is determined to be more efficiently. They supply the accessories and give them a wage advance calculated on a piece- rate basis. For a *dhothi* they get an average of Rs. 65-70. From one warp of yarn they complete around 25 *dhothis* of the same type. On an average they complete this in a month's time. They take their products weekly to the society.

After joining the society she became a member of the Welfare board and the society helps them in continuing their membership. They deduct the loan repayment from their production earnings. So this facilitated the production while also getting a living wage. There are more than 300 members in the society who have set up looms in their own houses and have started weaving. Some of them have acquired their skills through government training centres and some from the neighbouring houses. Now there is a Krithika scheme started by the government where the society is decentralized into Self Help Groups and the government gives them subsidies for setting up looms. This has facilitated many young women who earlier worked on other's looms to get their own. But this is not like in the society as they have to buy the raw materials themselves and take care of other aspects of the production and sales. Somalatha is aware of these problems although they have not yet been affected.

3.9b Case study - Latha

Latha J is 48 years old and also lives in Balaramapuram, Trivandrum. She has studied till the 8th standard. Her husband is a daily labourer and they have 2 children. She has 4 cents of land and lives in a mud house with a tiled roof, the inside of which is quite dark.

Latha has been a weaver from very young as this was the work of her parents. At the age of 13 she could weave independently. From then she worked with the loom in the house which belonged to her mother. After some years, the loom deteriorated and as they were too poor to repair it, she began to work for wages on an owner's loom where there are 6 other workers. That shed is brighter and has more air than her loom had in the house. She has been doing this for the last 15 years. She is paid on piece rate and can earn around Rs.100 a day. There are some weeks in the year when there is no work and there are times when she has to work long hours to complete orders. As this is near her home, she can attend to her house work as well. She has been doing the same kind of work for all these years. There has been no training that could help her develop her skills and designs.

She is a member of the Janathipathya congress which is a local political group and a members of the handloom workers welfare board. Her children are unmarried but none of them has learnt weaving. They have studied up to the high school but do other coolie work. At the time of the marriage of the children she will get Rs. 2000 from the handloom welfare board and through this she will also get the funeral expenses. There are no other benefits. She has a BPL card and also gets rice at Rs.2 which is a great help in these times. She has an RSBY card but has not used it.

4

Support organizations to home based workers

While home based work in the traditional industries has been sustained through cooperatives with the support of the government in the past, the scenario is fast hanging. The data reveals that 73% of the workers work with absolutely no support from any organizations while the rest seem to have some support. Prominent among them are the various NGOs that have tried to assist women to stand on their own feet. Those that have been identified through the study are the Gandhi Smaraka Grama Sewa Kendra in Alleppey, the WIN Society in Ernakulam, and the Social Training Centre in Ernakulam. In the last decade or two, the self help group concept has developed and through this saving approach, many women have been encouraged to get into home based economic activity. The Kutumbashree is a government programme that has given spurt to local women's economic activity.

4.1 Gandhi Smaraka Grama Sewa Kendra

This was an organization that grew out of a very old gandhain initiative of creating neighbourhood groups in the community. This was the precursor of the SHG initiative in Kerala. This organization has therefore a long standing in the area and then also helped women to develop different skills for employment. In order to really help the women, the organization centralizes much of the production too although women are also able to work in their homes. In 2005 under GSGSK they started Vastra Garments as a registered

company under companies act. Vastra garments started with 180 tailoring women from different SHGs each with a share of Rs. 500. Now Vastra is working as a facilitation center also with 30-40 women working in the center and coordinating the work of the others who work from their homes.

4.2 The Women's Initiative Network (WIN Society)

This women's organization was created by a Christian Sister in the late 1990s at the border between Ernakulam and Alleppey. It is a membership organization made up of self help groups. It strives to develop women's initiatives, develop their health work but also to give women a voice in the local government. It also has a net work of saving groups and puts the groups in touch with organizations that can help them with their income generation work.

4.3 The Social Training Centre

This centre was created in 2001 by a Christian organization called Our Lady Convent, under the Ernakulam Diocese. This was to help poor women get work. The centre gives free training in tailoring, cutting and embroidery and organized women through SHGs. They have developed the embroidery skills among women that they did traditionally in other areas as well, they organize the production both collectively and allow women to work at home and pay on piece rate. They have 180 women in the training centre in Southy, Ernakulam and the rest of the women work outside.

4.4 The Kutumbashree (KS)

The other organization that was mentioned is the Kutumbashree which is an organization of women's self help groups that function under the supervision of the local government of Kerala. Although the KS is active all around the state, it moves in active development mode only in those areas where the local level government is very active too. In such areas it helps in supporting the production units of the women and in marketing. But as a

whole, the KS has developed a saving mentality in the women from which the women can also take loans and can start their own economic enterprises. It has also given women entrepreneurial skill and management training. One of the new sectors that has grown in the last decade with encouragement from the Kutumbashree has been that of food processing. This is a sector that women have taken to because this is a marketing of their existing skills. Moreover, the eating culture of Kerala, where the middle class women go to work, has encouraged this kind of market for food. It is also a sector that brings sure returns and it is a direct supply between the producer and the consumer. Women of all classes have got involved in this work and it is largely home based. In fact, the big bakeries and marketing chains also sell food made in this small sector as this is preferred to industrially produced food. Support is required only in terms of initial capital investment and training either in management or in production of higher grades of food – catering for instance.

Although the KS did try to get a brand name for the food and other products and planned to market in bulk, this did not work. Hence women's collective home based activity has not been able to sustain the production on a large scale.

4.5 The Cooperatives

Earlier on the coir workers also had cooperatives, but these are inactive now due to the change in the production system, the limited access to coir fibre and the low returns from coir making. Most of these cooperatives are politically controlled. Moreover, the cooperative act in Kerala gives the state a big role in the cooperatives which is also a reason for their take over. Unfortunately the trade unions which have managed to get the minimum wage stipulated for coir, have not been able to enforce it in the local areas. This is because the access to the raw material and the market are also difficult.

4.6 Handloom Cooperatives

Another pitiable sector is the handloom sector. Handloom which is the second largest traditional industry in the state is also now facing severe crises. Even though the co-

coperativisation of the sector gave a new impetus to the industry in the post independence phase, the sector encountered a crises when the power looms made cottons cheaper all over the country. This affected the smooth functioning of the societies and the workers. Most of the men stopped weaving and went in search of other jobs. Unlike in other states, there was no initiative to improve the handloom sector with design and quality. Instead, many of the primary societies and private societies started supporting the women to start looms in their own houses and doing collective marketing. Government also started two schemes Krithika and Thanima based on the self help groups to help women in setting up their own looms and making them independent. This completely changed the future of the workers who had earlier had the state support to fall back on. The rebate system introduced by the government also gradually has become a money- making programme for the middle- men who control the sales without giving any benefits to the workers. The increasing cost of the accessories and also the competition from private owned big factories really affects the survival of these women who have no other support.

4.7 The Bamboo Corporation

With the coming of the Bamboo Corporation in the 1970s, reeds were made available to the reed workers through the Corporation depots. The Corporation also marketed the mats. But not sufficient effort has been made by the Corporation to add value to these products in a large scale as the bamboo ply factory was closed down and now only operates in one area. But neither was any effort made by the Corporation to replant the reeds which means there is always a shortage in supply. Nevertheless, the Handicrafts development corporation has offered up gradation of skill training to the workers and several of the workers have been taught to make handicrafts from which they can also earn substantial money. But the only groups that have been able to access the funds of the Handicrafts Corporation are those that are supported by an NGO. Otherwise the workers themselves are unable to meet the managerial requirements of the handicrafts corporations. The handicrafts Corporation regularly organizes exhibitions where the workers can meet buyers and sell their products. The handicrafts board also gives other

social security benefits to the workers like a health insurance, educational grants for the children and other loans.

4.8 The Potters Association

The traditional potters have been badly hit by poor market conditions with competition from plastic products. Efforts have been made by the handicrafts corporation to also train potters in art pottery and this has been a great help. But potters are in need of good designers and these are not forthcoming. The Potters Association now links art potters through which they conduct exhibitions but there has not been an effort to further develop the kilns and design by which they can produce more up market products.

5

Conclusion and Findings

As this study focuses on the home based sector only in three districts and covers covering a small sample size, we concede at the outset that the findings are specific and cannot be generalized.

Home based work is extensive both in the rural and urban areas in Kerala. Close to three-fourth of workers in the household industry are in rural areas and nearly half of them are women.

Home based work falls into different categories. The larger number are self employed (57%) while as 24% work directly under and employer and 18% through agents. In some of these home based occupations, women workers also engage wage workers when they develop entrepreneurial skills. 53% of the workers market their products through agents and 32% are paid by agents 18% of the workers market their products directly for their

homes. 64% of the women work throughout the year as for the others there is also an element of seasonality because of the monsoons

A large section of home based work is still in the traditional occupations (60%) like coir, copra, reed work which are still caste based. But these employments are in jeopardy because of the lack of raw material like reeds, fish, coconuts which is a major problem.

This means that over 40% of the women do not have work every day even if they want to work. Despite the improvement of tools in the coir sector which have increased productivity, the absence of easy fibre supply and market, makes it difficult for women to continue in this work. For those in pottery the market is poor and the earnings are insufficient. Although art pottery has been introduced, concerted effort for design and markets are absent. In handloom there has been no improvement in the design and the looms. The earnings have increased but work is not regular. In the traditional sectors, there is therefore no incentive for children of these workers to involve in the work. Men also move out for wage work when incomes drop and so the entire burden is on the women.

Most of the cooperative societies in the traditional industries do not function any more despite the fact that these industries were the backbone of the Kerala economy in the post independence era. The trend is to move away from the former collective work processes like the cooperatives, into more of the self help model. This, on the one hand, ensures that the state has little or no responsibility in ensuring employment through productive activity while on the other hand it creates welfare boards that dole out welfare thereby affirming that these workers are assured social security. But in actual fact the welfare measures are just a pittance and these workers continue to live a hand to mouth existence.

Some women work both at home individually and also in wage work while some of them also go to NREGS. Women engage in one or more kinds of work. This means that women work long hours and in different places even on the same day. Around half of these women earn below Rs.100 a day which is less than the minimum wage.

Only 10% of the women moved into the present occupations from traditional work. This means that while a significant number still remain in traditional occupations as they probably have only this skill, a few have developed new skills and have ventured into new occupations.

The involvement of NGOs in helping women find work opportunities and giving them skill training has given an impetus to women to start new kinds of work. The Kutumbashree has encouraged women to get into self employment even if they were not workers earlier. Unfortunately the KS does not assist with the backward and forward linkages to sustain women in their productive work.

Women feel supported by the NGOs that support their productive activity and while as a few have tried to work on their own, they have returned to the NGO chain as this is more effective. This kind of support is therefore important to sustain women's economic activity

There are women who also have a significant level of education – SSLC and Pre Degree who engage in productive work at home. Women also work in groups generally of family members but also neighbours.

An umbrella company that is widely known in Kerala is based almost entirely the home based work of women. There are several sectors of this kind in Kerala. While such companies should be considered industries, this putting out system exploits the workers who have absolutely no rights besides being paid a very meager wage (Rs.6 for assembling one dozen umbrella frames!). While this does bring the much needed income to women's doorsteps, the majority of these women do not have any idea of their rights as workers.

In general, women who are not in traditional occupations, either do not know about the welfare boards (48%) or do not join the welfare board of their trade (9.3%). A large number of home based workers join the construction workers welfare board.

No women mentioned the absence of credit as a hurdle in their home based work. Credit is available even if more of them depend on informal channels of credit particularly the chitty. Women in this study seem to be aware of the problems of taking credit for high interest for their productive activity.

Most women asked for medical assistance as this is an area that eats into women's earnings – even if medical facilities are run by government, the purchase of medicine has to be done by the individual. None of the women suggested that the working conditions themselves could be improved.

Suggestions regarding assistance required to improve the status of the home based workers.

1. Several of the home based trades, other than the traditional ones, are not accepted as work in the state. Except for tailoring, there are no welfare boards for the other kinds of workers. Nevertheless, the Govt. of Kerala permits such workers to join the artisans and skilled workers welfare board if they belong to a union. But this board does not have very lucrative benefits. This can be furthered by the union.
2. There can certainly be inputs in skill and design development in some of the sectors. SEWA has done this in the case of the reed workers and this has proved to be very beneficial. The funds for this exist with the handicrafts development corporation although there is a lot of paper work to be done. Handloom and pottery could be areas in which skill, design and technology development would enhance the earnings of the workers.
3. Some attempt may be made to see that the benefits of the rebates in the handloom sector actually reach the workers as they are now cornered by the middle men.

4. Food producers could be helped to develop brands. But this requires good quality control and better management training and this is another area that can be developed if the marketing of products has to be sustained.
5. Purchase of material in bulk and storage facilities can go a long way in lightening the burden of home based workers.
6. As women complain of work related health problems, efforts can be made to see how work postures and conditions can be improved.

Areas for further study

As stated at the outset, this study concentrates only in three districts of Kerala and focuses mainly in the rural areas generally where SEWA has a base. It is important to include the northern states and the urban areas in order to understand home based work in a broader context.

The study also focused on very specific aspects of home based work mainly as a means of understanding how better support networks for home based workers can be built up. But it is important to understand further how state policy facilitates or retards the right of these workers to better livelihoods. As 'banking on women' is a bandwagon today, it is also important to understand how the programmes planned to assist women's self activity actually enhances their social standing and visibility while at the same time developing economic security.

There is need for better data on the different trades in the home based sector, in order to understand their specificities. This will help better conceptualization of home based work in the framework of the economy. This will in turn lead to constructive policy inputs for the advancement of the home based workers.