



# **STUDY OF YOUNG AND URBAN RESOURCE- POOR WOMEN'S LIVELIHOOD ASPIRATIONS AND OPPORTUNITIES**

*Azad Foundation, Delhi, 2015*

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**Azad Foundation, Delhi, July 2015**

## Executive summary

### Background

Urban poverty and unemployment among young women is an urgent and challenging issue for both government and civil society. Even while the growing economy offers some new options, women, on average, continue to opt mainly for traditional urban livelihoods. Livelihood choices of young and urban resource-poor women are influenced by various economic, social and personal factors and perspectives. Azad Foundation's own experiences,<sup>1</sup> however, amply indicate that many resource-poor women no longer want to opt for traditional livelihoods. They harbour new aspirations. As the young resource-poor women in the urban slum clusters (*bastis*) of Delhi reach out to newer occupations, they face a number of challenges. These challenges include lack of access to education and skill development opportunities, adverse working conditions, inadequate information, gender discrimination and violence (in families and in society).

Yet, there is largely an absence of effort to create an enabling work environment in which women can pursue their livelihood aspirations with dignity. The avenues for women to access new kinds of employment opportunities and acquire relevant skills are limited. The livelihood options encouraged by a large section of civil society and government are inadequate. While tall claims of empowerment are not hard to come by, most interventions utterly lack any social change agenda in their attempts to provide livelihoods to women.

### The study

Azad Foundation initiated a study to explore the livelihood aspirations of young and urban resource-poor women living in slum clusters of metropolitan Delhi, India's capital city. The objective was to determine the factors that affect those aspirations and apply the results for two purposes:

1. Inform ongoing interventions of Azad Foundation on appropriate communication, mobilization, training and other strategies.
2. Engage the government and civil society in greater depth on women's livelihood issues.

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<sup>1</sup> Azad Foundation trains women on skills needed for driving a taxi or limousine in Delhi through its Women on Wheels Programme. Azad's comprehensive training and placement programme trains women to confidently claim their space in the public domain. The self-development training component helps women drivers to negotiate boldly with men and society in general. See [www.azadfoundation.com/](http://www.azadfoundation.com/).

Six slum clusters, located mainly in south, north and east Delhi, were chosen for the study. These were areas in which Azad Foundation had not yet started intensive activities. The study focused on women aged 18–35 years in those clusters who had completed a minimum of primary schooling but were no longer in school and were employed, unemployed or looking for employment. Both qualitative and quantitative methods were adopted in this exploratory study, in two stages. The first entailed 12 focus group discussions (two each in each slum cluster and one each of unmarried and married participants, covering almost 150 women). The second then involved 24 in-depth interviews, four in each slum cluster and two each of unmarried and married women, on average. The data collection was conducted between October 2014 and January 2015.

### **Respondent profile and livelihood opportunities**

About half of the married respondents were not living with their husbands at the time of the study. The majority of them had children and were living in their natal home with their parents. Half of the respondents were unmarried.

Among the women who had participated in any type of training, more of them had a computer-related course (ranging from basic computer use to diploma level), beauty parlour-related (formal or informal or on-the-job training) or tailoring. Other types of training that women report covered English language, health-related courses, Industrial Training Institute courses and nursing. The women said they could engage in the training because it was free or affordable and did not involve much commuting cost or time.

Of the women who were working, most were engaged in a job that required them to work somewhere outside their home (but indoors), followed by livelihoods that did not require them to move out of the house. Outdoor jobs (those that involve working outdoors) were the least mentioned. Livelihoods ranged from domestic helper or maid (cleaning, mopping, cooking, governess for children or someone ill), working in a beauty parlour or high-end spa or salon, *mehandi* (henna) painting, teaching in private schools, teaching in coaching classes to shop clerk, waitress, computer operator, call-centre operator, factory assembly line, receptionist, nursing, compounder to tailoring or taking tuition or piece rate work at home to outreach work with non-government organizations (NGOs) or the government, especially in the health sector, security guard, door-to-door sales and surveying for Metro train work.

The average monthly earnings of the women respondents was 6,500 rupees (\$97), with the maximum monthly earnings at 18,000 rupees (\$268.65). Most of the respondents were earning less than 10,000 rupees (\$149.25) a month.

When the highest monthly income ever earned by respondents (either currently or in the past) was calculated, the average monthly earning rose to more than 10,000 rupees (\$149.25), indicating that many women had had an experience of earning more than what they were currently receiving.

While more than two-thirds of the respondents had a bank account, about half of the married women did not hold any account with any authorized institution (a bank or post office).

### Livelihood aspirations: Jobs perceived as most or least desirable

As shown in figure 1, more respondents said they would prefer government jobs or jobs with a similar job profile (job security, social security benefits and paid leave), such as any government job, teacher in a government school, police constable or inspector or bank clerk or officer. The second most preferred type of job entailed an entrepreneurial pursuit or being their own boss, such as owning a beauty parlour, a trainer in the beauty industry, a chef, a pickle supplier or tutoring or tailoring work that could be done at home. The third most preferred type of job had an artistic, glamour or hospitality aspect, such as a singer, dancer, artist, fashion designer or air hostess.

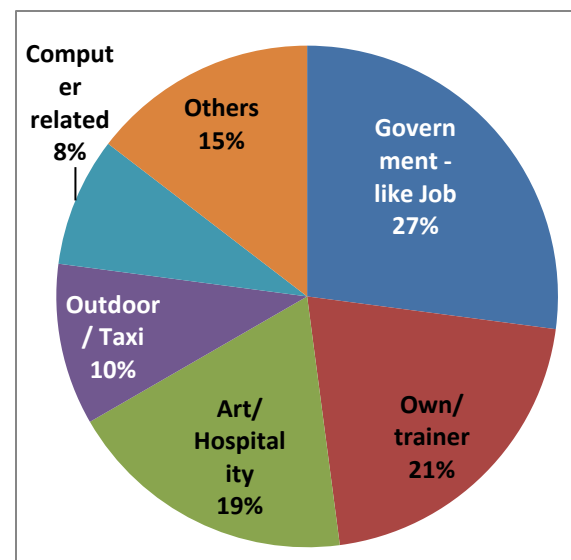


Figure 1. Ideal jobs preferred by respondents

Around 10 per cent of respondents said they most preferred outdoor livelihoods, such as a media assistant, news reporter or taxi driver. Computer-related preferences were described as data entry, computer operator and computer typing. Although most of the respondents worked either as a domestic maid or cook in another household or in a factory, these jobs were considered the worst types of employment. Other jobs considered undesirable were waitressing, door-to-door marketing field work, piece-rate work at home, tailoring at home and call centre (especially night shifts).

### What made the jobs most or least desirable?

Through the focus group discussions, seven factors emerged as the priority aspects that the women considered made their jobs desirable, in descending order of preference (figure 2):

1. work hours (the shift or time of day)
2. social security benefits, such as medical insurance, provident fund contributions, life insurance and a regular bonus
3. close-to-home location of the job (thus minimizing the commute time and expenditure on commuting to less than a preferred limit)
4. sufficient number of paid leave days
5. reasonable number of working hours per week
6. good monthly income
7. pick up-and-drop off arrangement, such as a company bus or van.

In addition, the women cited eight other factors that made a job likeable, in descending order of preference:

1. water, sanitation and ventilation amenities (toilet, drinking water, fan)
2. safety and no harassment from men
3. networking with good people and guidance during times of trouble
4. opportunities to learn the work on the job or learn new skills during work
5. respect from boss and colleagues, no derision by the boss
6. job profile has an identity, a job title or (known) designation
7. gifts, perks and the possibility for interest-free salary advance
8. no boss (be your own boss).

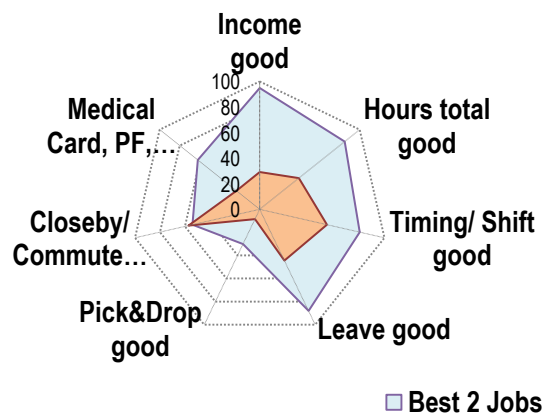


Figure 2. Seven factors of a desirable job

The desirability of the top-two most preferred jobs was dependent on the offer of good income, a good (reasonable) number of working hours, good timing (shift or the time of the day for work), good (reasonable) number of paid leave days, social security benefits and an easy (short and inexpensive) commute.

The differences between the most desirable and the least desirable jobs were most stark in matters of income, paid leave days, working hours and social security benefits.

In terms of the factors that made a job likeable, the difference between the most desirable and least desirable preferences was most stark in matters of no derision from boss or respect from colleagues, designation or job identity, learning opportunities, safety and guidance or networking with good people.

In descending order of preference, unmarried women prioritized income, paid leave days, respect from boss or colleagues and designation or identity of the job, while married women prioritized the number of working hours, social security benefits, income, paid leave days, respect from boss or colleagues, identity of the job and learning opportunities.

Government jobs were far more preferred to outdoor jobs due to the women's interest in social security benefits and the timing or shift of the job.

### **When presented a choice between preferred factors, what did the women prioritize?**

As expected, the livelihood aspirations of the women presented a complex picture of combinations of factors that made jobs either most or least desirable. Thus, the study included another quantitative method, the pair-wise ranking of factors,<sup>2</sup> to delve deeper into what really mattered to the women in their livelihood aspirations.

Indoor workplaces, other than own home (such as an office, mall or shop) were the first choice of all women when asked to rank the **work location**. Outdoors (livelihoods involving outdoor work) was chosen more than home-based work. The responses indicated an

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<sup>2</sup> In the pair-wise preference ranking, the respondents chose between options. The focus was to determine what would the women choose if they were presented with a situation in which they would get only one factor and not the other. This helped clarify the thinking and preference patterns of the respondents and turned out to be a more reliable and insightful method than the ranking of 15 factors. The women were presented with two hypothetical jobs, one having one feature while the other having the other feature, and were asked to choose between the two jobs. The study thus generated more than 450 pair-ranking responses for analysis.



inclination for outdoor work. While such inclination was found to some extent among the unmarried women, it increased among the married women, although mainly among the ones who did not yet have children.

In the pair-wise preference ranking, the respondents most prioritized **time of day or which shift of the day** of a job they considered most desirable (figure 4). When the women were asked which time of the day they would like to work, they replied in terms of shifts. More than 80 per cent of the respondents cited morning to afternoon shifts. Most of the women did not want night shifts and said they would prefer a flexible-time system if the option was available. This explained why so many women had teacher in their top-five jobs list.

**Social security benefits** was the second-most prioritized element of a desirable job, such as subsidized medical facilities (and medical insurance), life insurance, provident fund contribution, paid medical leave and salary bonus). This explained why government jobs, including government teacher or police constable or officer, ranked first on the most respondents' best-two jobs list.

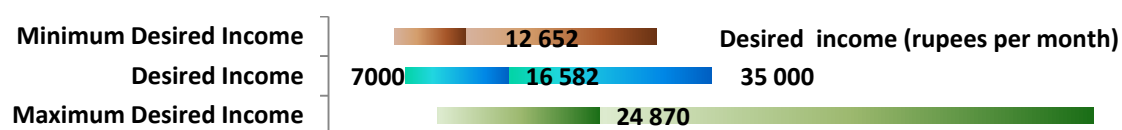
How many **leave days** (Sunday, maybe Saturday, during sickness and annual holidays) and whether the **commute** to the workplace requires little time were the third-most prioritized factors. Women expected a desirable job to have at least six leave days a month (almost one weekly and two more in the month). And they wanted at least 24 and up to 30 additional days a year. This also explained why government jobs was considered the top of the best-two jobs. When asked about the ideal commute, four of ten respondents wanted a total time per day at a maximum 45 minutes or an hour's commute (maximum of half an hour one way). Another four of ten respondents desired only up to half an hour of commute per day (about 15 minutes one way). On average, the women did not want to spend more than 770 rupees (\$11.5) per month on their commuting to work and back home. Most of the women wanted were open to mass transport systems, like shared four-wheelers (Shared Tempos, Gramin Seva and Phataphat Seva), bus or a metro train.

In the preference ranking, the **number of working hours** and **income** were not that highly preferred over the other factors. Respondents were asked for their preference for the minimum number hours, average hours and maximum hours of a work day, with the desirable range emerging at 5 to 10 hours (mean 7.5 hours) per day.

The average income that the women desired from a good job was more than 16,600 rupees per month. The minimum or starting salary that the women expected was around 12,700 rupees on average. The maximum salary that they desired was around 24,900 rupees on

average. Most women also said that they did not know about the minimum wage.<sup>3</sup> The average starting salary desired by the women, coincidentally, was close to the minimum wage stipulated by the Delhi government for college graduates. The ideal average monthly salary desired by the respondents is similar as the living wage<sup>4</sup> (table 1). Although the women desired an average salary of 16,600 rupees a month, other factors had a bigger influence in their preference for a particular job. Jobs that would require them to work only during their preferred time of day, jobs that would give them social security benefits and medical facilities, jobs that would take less time to commute or are near their home, jobs allowed proper days off and would give more leave days, jobs that did not have long working hours were all much more preferred than jobs that only paid their desired salary.

**Figure 2. Desired income: Starting minimum, average and maximum**



**Table 1: Minimum wage (Delhi government stipulated) and living wage**

Minimum wage <sup>5</sup> category	Rates as of 1 April 2015 (rupees)		Living wage (1.6* minimum wage) (rupees)	
	Per month	Per day	Per month	Per day
Unskilled	9 048	348	14 477	557
Semi-skilled and non-matriculates	10 010	385	16 016	616
Skilled and matriculates but not graduates	10 998	423	17 597	677
Graduates and above	11 986	461	19 178	738

Among the other eight factors that make a job likeable, the study found that even though the women respondents wanted safety from male harassment in the workplace, there were many other features that had an almost equal or nearly equal influence on their preference for a job. Workplaces that would have proper water and sanitation facilities came higher in their job-preference ladder than workplaces that only offered safety.

<sup>3</sup> See <http://indianexpress.com/article/india/india-others/minimum-monthly-wages-could-go-up-to-rs-15000/>; [www.indiatvnews.com/business/india/minimum-monthly-salary-could-go-up-to-rs-15-000--16394.html](http://www.indiatvnews.com/business/india/minimum-monthly-salary-could-go-up-to-rs-15-000--16394.html); and [www.ibcnews.in/2014/12/28/centre-plans-to-fix-minimum-rs-15000-as-monthly-wages/](http://www.ibcnews.in/2014/12/28/centre-plans-to-fix-minimum-rs-15000-as-monthly-wages/).

<sup>4</sup> See [http://en.wikipedia.org/wiki/Living\\_wage](http://en.wikipedia.org/wiki/Living_wage).

<sup>5</sup> See [http://delhi.gov.in/wps/wcm/connect/doi\\_labour/Labour/Home/Minimum+Wages/Current+Minimum+Wage+Rate](http://delhi.gov.in/wps/wcm/connect/doi_labour/Labour/Home/Minimum+Wages/Current+Minimum+Wage+Rate).

Jobs that would have good networking opportunities and guidance available during times of trouble and jobs that would have learning opportunities for the work or new skills also offered near equal desirability on a preference ladder as the job offering safety from male harassment.

Jobs that had no derision from a boss and had respect of colleagues and jobs that had clear designation or job title were placed higher on the preference ladder than jobs that ensured the prompt payment of wages, gifts or interest-free advances. Livelihoods in which a respondent could be her own boss and run her own venture were important but were considered the most “dispensable” in the preference ladder ranking.

### **What are the deciding factors in choosing a job: What the pairing exercise reveals**

As previously explained, the respondents were given examples of two hypothetical jobs, each one with a feature considered prevalent in an ideal job. The features derived from the list of seven factors that women in the focus group discussions had considered necessary for an ideal job. The women were asked to choose which of the two jobs (containing only one of the seven factors shown in figure 2) they would prefer. The more than 450 pair-ranking responses generated deeper analysis and some interesting surprises. For example, as shown in figure 4:

- The highest weight or preference, at 20 per cent, was given to the time of the day, or which shift of the day the job entailed. This remained true even when probing questions were asked.
- Three factors followed as the second most preferred element, because they each had almost equal preference, at 16–17 per cent of the preference pie for choosing one job over another:
  - social security benefits (medical, provident fund, life insurance and bonus)
  - proximity of the workplace to the home (the preference related to less time and less expense for commuting)
  - the number of leave days (whether the job gave weekly offs, which were implemented properly).
- The third most preferred factor, at 12 per cent, were the number of hours the job required them to work
- Monthly income and having pick-up and drop-off commute arrangement from the employer fell onto the bottom two rungs of the preference ladder, at less than 10 per cent each.

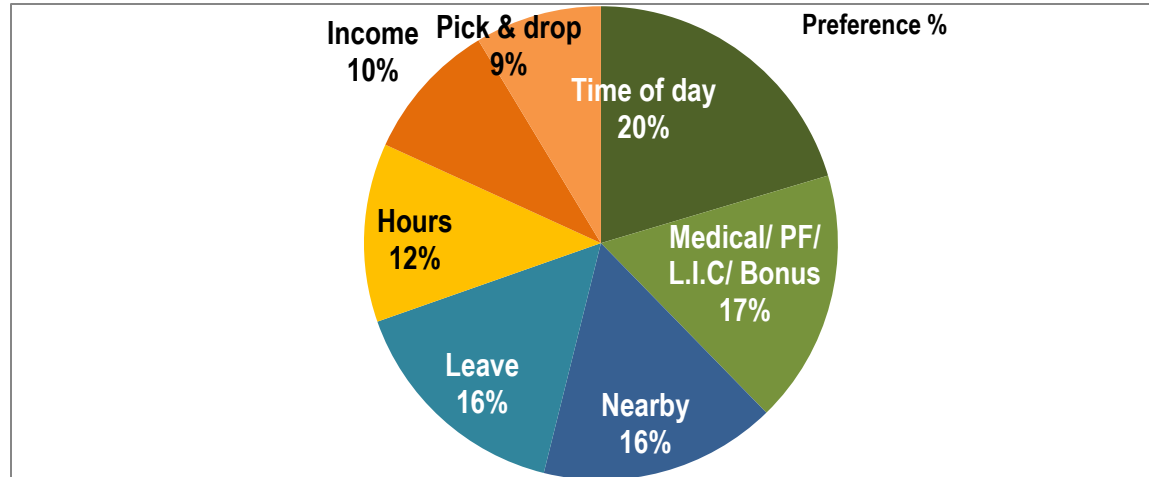


Figure 3. Weight of seven factors for an ideal job, based on respondent's preference in the pairing choices

### How do aspirations relate to the reality?

To address such questions as what do women consider a good or ideal job, how many of such jobs really exist and are the aspirations and reality at loggerheads, we looked at what the women unambiguously said they would do when choosing between two workplace situations (figure 5). The individual factors were analysed in comparison with each of the other six factors that were mentioned in the group discussions and explored further through interviews, leading to the following conclusions:

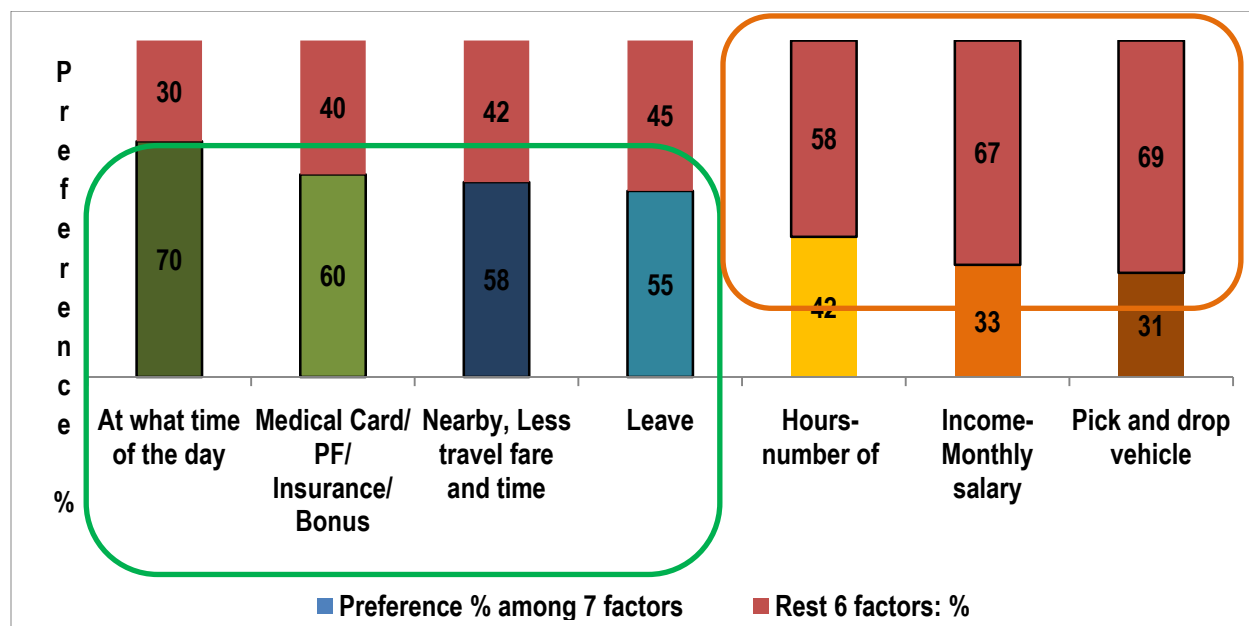
- **Most of the time (7 of 10 times), the women would choose a job that suited their preferred time of day or preferred shift hours**, even if the job does not provide what they aspire to in terms of good income, fewer work hours, more leave days, less commute, pick-up and drop-off arrangement or social security benefits (medical, provident fund, life insurance and bonus).
- **Most of the time (6 of 10 times), the women would choose a job that provides social security benefits**, such as medical, provident fund, life insurance and bonus, even if the job does not provide what they aspire to in terms of good income, fewer work hours, more leave days, less commute, pick-up and drop-off arrangement or preferred time of day or preferred shift hours.
- **Mostly (6 of 10 times), the women would choose a job that involves less commuting time**, due to proximity with their home, taking less time and costing less, even if the job does not provide what they aspire to in terms of pick-up and drop-off arrangement, good income, fewer work hours, more leave days, social security benefits (medical, provident fund, life insurance and bonus) or preferred time of day or preferred shift hours.
- **The majority of the time (55 per cent), the women would choose a job that allows more leave days**, even if the job does not provide what they aspire to in terms of good income, fewer work hours, more leave days, less commute, pick-up and drop-

off arrangement, social security benefits (medical, provident fund, life insurance and bonus) or preferred time of day or preferred shift hours.

- **Offers of fewer work hours per week would NOT be chosen by women** over other offers having any one of the other factors, in almost **6 of 10** such offers.
- **Offers of more income would NOT be chosen by women** over other offers having any one of the other factors, in **2 of 3** such offers.
- **Offers of a pick-up and drop-off arrangement would NOT be chosen by women** over other offers having any one of the other factors, in almost **7 of 10** such offers.

In a nutshell, for a job that offers any of these factors – time of day or shift timing preferred by women (morning and afternoon shifts), social security benefits (medical, provident fund, life insurance and bonus), less commute (up to 45 minutes two-way total) or more leave days (about six days of leave per month and annually about 24 days for medical, festivals, emergency or village visits) – women would give up their other aspirations for pick-up and drop-off arrangement, preferred income (16,600 rupees per month) or fewer working hours (7.5 hours per day).

Figure 4. What would women prefer most if they could not get all they want in a job offer?



See the “Leave days” column and row in figure 8 to see which factors outweigh the other factors and by how much. The data indicate that if made to choose, women would mostly choose their preferred timing (shift) or social security benefits over a job that has more leave days. They also would choose a job with more leave days than a job that has either a pick-up and drop-off arrangement or that offers their desired income or fewer working hours.

Thus, among income, working hours and leave days, the women who were interviewed said they would let the desired number of leave days be the deciding factor in job choice. But the preference for leave days is overridden by preferred work time (shift) or social security benefits. The number of leave days and proximity of workplace to home (less commute time and cost) are almost on the equal footing, indicating they value time that is not taken up by work (at the workplace or commuting).

**Similar observations can be made for each of the factors in the grid in figure 8.**

The women were then asked which among the eight additional factors that make a job likeable would they choose over the others (figure 6). Again, each respondent was presented with two hypothetical jobs, each one having only one feature from the list of eight factors, asked to choose between the two jobs. This exercise generated more than 600 pair-ranking responses, the analysis of which presented additional surprises:

- The most weight, or highest preference, at 19 per cent, was given to drinking water and sanitation facilities in a workplace.
- The second most weight, or second-highest preference, at 16 per cent, was safety from harassment by males in the workplace.
- The third most weight, or third-highest preference, at 14 per cent, was the opportunity to learn work skills or acquire new skills.
- The fourth most weight, or fourth-highest preference, at 13 per cent, was networking with good people and receiving guidance in times of trouble at the workplace.

Three of the remaining four factors each received around 10 per cent in terms of preference given and covered (i) no derision from the boss and respect from colleagues, (ii) designation and identity of the job profile and (iii) prompt payment of salary, provision of gifts and salary advance free of interest. The last factor, owning the venture or being own boss, was preferred by only 8 per cent of the women who were interviewed.

**See figures 6, 7 and 9 for the comparisons.**



Figure 5. Eight factors that make a job likeable, by preference

Figure 7. Preference comparison among the eight factors of a likeable job (%)

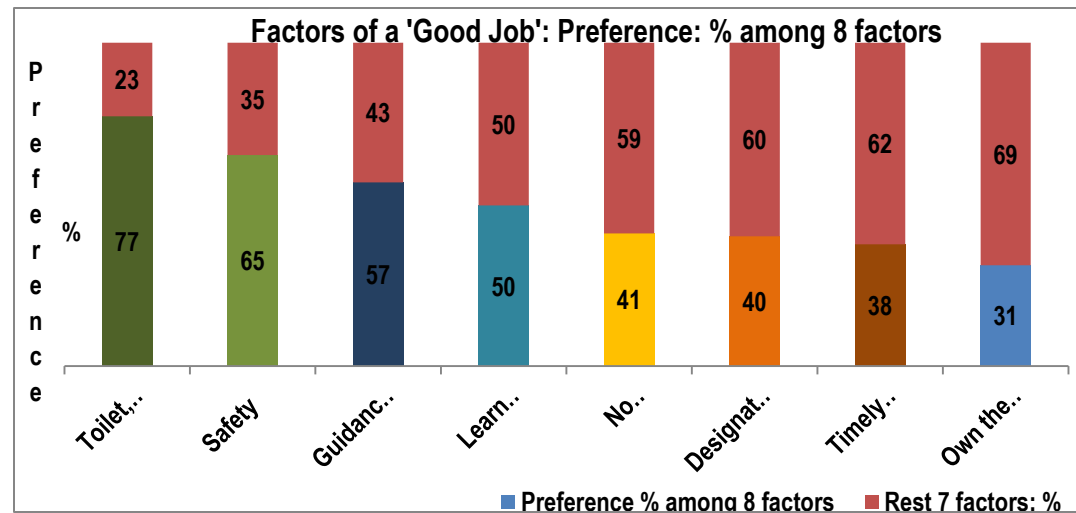


Figure 8. Preference comparison: Pair-wise choice matrix among seven main factors of a desirable job

Which one would be more necessary/ preferable for you? Aspirations: which is preferred		At what time	Medical Card/ PF/ Insurance/ Bonus	Nearby, Less travel fare & time		Leave		Hours- number of		Monthly Income- salary		Pick and drop vehicle		
			M	N		L		H		I		V		
70	At what time of the day	S	S	M	S	N	S	L	S	H	S	I	S	V
%			68	32	62	38	77	23	64	36	77	23	76	24
60	Medical Card/ PF/ Insurance/ Bonus	M	SOCIAL SECURITY		M	N	M	L	M	H	M	I	M	V
%					52	48	55	45	73	27	86	14	62	38
58	Nearby, Less travel fare & time	N			NEARBY		N	L	N	H	N	I	N	V
%							48	52	62	38	71	29	81	19
55	Leave	L					LEAVE		L	H	L	I	L	V
%									59	41	64	36	86	14
42	Hours- number of	H					HOURS- NUMBER		HOURS- NUMBER		H	I	H	V
%											50	50	62	38
33	Monthly Income- salary	I									INCOME		I	V
%													48	52



Figure 9. Preference comparison: Pair-wise choice matrix among eight additional factors that make a job desirable

Which one would be necessary or preferable for you? Aspirations: Which is preferred				Safety from male harassment		Network with good people & guidance when in trouble		Learn work or new skills		No derision by boss & respect from colleagues		Designation & identity of job profile		Prompt salary payment, gifts, salary advance		Own the work, own boss	
				S		N		L		R		D		A		O	
19	Toilet, Water, Fan	T	Toilet	T	S	T	N	T	L	T	R	T	D	T	A	T	O
%				55	45	77	23	86	14	77	23	90	10	82	18	73	27
16	Safety from male harassment	S		Safety		S	N	S	L	S	R	S	D	S	A	S	O
%						68	32	82	18	73	27	52	48	77	23	59	41
14	Network with good people & guidance when in trouble	N				Guidance, networking		N	L	N	R	N	D	N	A	N	O
%								55	45	82	18	67	33	64	36	77	23
12	Learn work or new skills	L						Learning		L	R	L	D	L	A	L	O
%										55	45	76	24	64	36	77	23
10	No derision by boss & respect from colleagues	R								Respect		R	D	R	A	R	O
%												62	38	59	41	55	45
10	Designation & identity of job profile	D										Designation		D	A	D	O
%														57	43	71	29
10	Prompt salary payment, gifts, salary advance	A												Own		A	O
%																68	32

### Does society influence livelihood aspirations?

After women were asked about their preferences for an ideal livelihood, they were then asked about their **purpose in earning a livelihood**. The respondents gave the following reasons: financial security for oneself and family, increase in self-worth, respect, dignity or confidence, buying a house, buying a vehicle, saving for the future, socializing (getting out of the house) and changes in the

relations within family. Most of these reasons cited by the respondents and their interpretation of them indicate that the felt purpose in earning a livelihood related to enabling themselves to gain and maintain empowerment.

Of particular interest is the fact that some women either thought that women **should not work** or thought that women should not do a particular kind of job. Their rationale had to do with working women not being able to take care of the house or children, too much workload that affects health, safety issues, family members having doubts about a working woman becoming “spoilt” and other issues, such as not being paid on time, not getting enough leave days and too much commuting time or cost.

Respondents who referred to the spoiling of women were asked to clarify what that means and describe the symptoms of being spoiled. Their answers revealed a **stereotype of a “spoilt” woman** that centred around the theme of young women falling in love against the wishes of their parents or hiding it from their parents. Every non-conservative behaviour was seen as a sign that a woman might elope or engage in an extramarital affair. Even the use of makeup, the wearing of a short dress, jeans or a handbag, owning a mobile phone and visiting a cyber café was branded as a sign that a young woman (or girl) was already spoiled or on the way to being spoiled due to bad company. The women’s responses revealed that when it came to their self-image or the image of their daughter, more than half of them were either undecided or clearly against **love marriage**, which by default meant elopement and marrying against the wishes of parents. This stereotype of a woman becoming spoilt was one of the major hurdles that each woman seemed to have faced or was expecting to face at some life stage, either when searching for a job (using a mobile phone or the internet to connect with contacts or friends from a workplace) or when choosing to take a job or taking a particular type of job or continuing a job once it had started. These hurdles could be imposed by family members, friends, relatives, neighbours or just the general ambiguous society. They could even be imposed by the women themselves due to the social conditioning they experienced growing up.

Additionally, the prospect of **marriage itself** and patriarchy, along with the tradition of a woman moving to her bridegroom’s family home, seemed to breed such uncertainty in the minds of the women and their families that deciding on a livelihood and investing in it in terms of education or skill development or even discussion and thought seemed to be a waste of time. It was regarded as something not to be done or relegated to the sidelines for consideration by the future (marital) family or in-laws’ wishes. They described a woman’s life as uncertain until she finally reached the family she would be living with and the place she would call home, which would only come about with marriage. That uncertainty plagued all facets of their livelihood aspirations or even the vision of it (blurring it, actually). Women’s decisiveness and agency only finally revealed itself on the other side of marriage, certainly in definite (and statistically significant) ways, especially after becoming a parent.

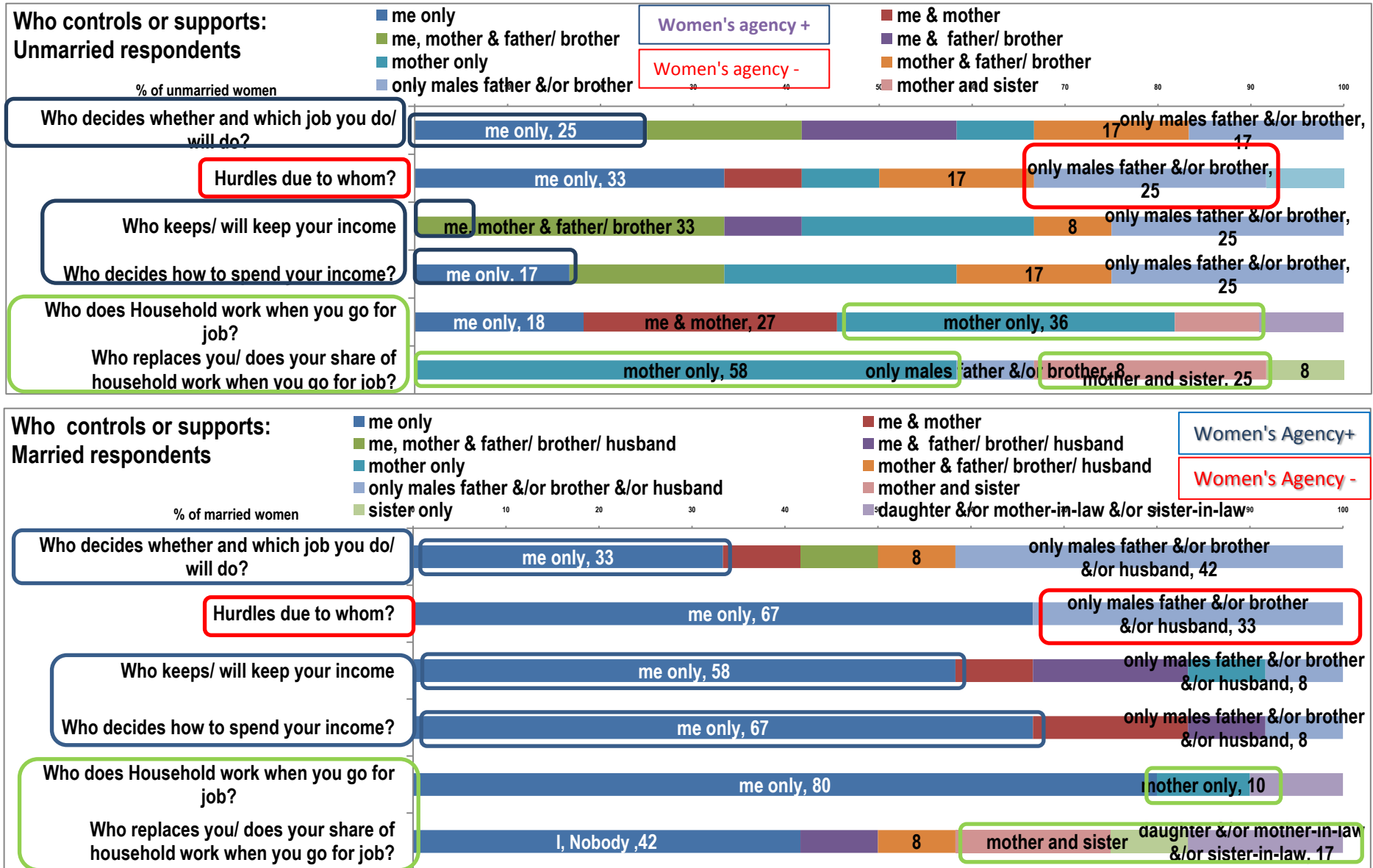
Among **the role models** that inspired women, most worked as teachers, social workers in government or in a nongovernment organization or they worked in other government jobs, like IAS (Indian Administrative Service), IPS (Indian Police Service) or as a bank officer. Nearly all the women said they felt inspired, proud or heartened when they saw women engaged in unconventional outdoor livelihoods, such as driving, security guard and petrol pump attendant.

### Who controls and who supports women's agency?

In response to the set of questions regarding **who controlled** matters of women's livelihoods – who decides about jobs, who creates hurdles, who keeps money, who decides how to spend a woman's earnings, less than a third of the women said that they could make these decisions and have the final say on such matters. The other two-thirds of respondents said that other family members (mother, father, brother, husband or many members together) had a role. On further probing, this actually meant that the others had a larger role than the woman. Some women (around a third) said that the decisions were made mainly by others, generally the other male members of the household. In those situations, the women did not have any role whatsoever in deciding how their earnings would be spent, if they could keep their earnings and even whether and which job to take. Neighbours and relatives were said to be generating hurdles for women in pursuing the livelihood that they aspired to.

When it came to **who supported** the women by helping in or sharing the household or childcare responsibilities, it was mainly the mother who took care of all the routine work or contingencies, exigencies and externalities. Sometimes a sister was also mentioned, mainly by unmarried women, and sometimes a daughter or sister was mentioned by a married woman as being supportive. It was obvious that unless there was somebody to replace them in the background, unseen and maybe unacknowledged, who could substantially replace or support them in household work and childcare, the women would find it difficult to go out of the home for remunerative work.

Figure 6. Role of family in terms of livelihoods of unmarried and married women and women's agency



## Most important take-aways from the study

### The reality of young resource-poor women in urban areas

#### Unmarried women

- The unmarried respondents who had a higher level of education or training preferred jobs that teach new work or additional skills.
- The unmarried respondents did not have much say in decisions (termed as women's agency in this research) regarding whether and what job they can do, who keeps their earnings or how their earnings are spent.
- Lack of say in decisions was attributed to parents, relatives, society. Even the unmarried women were waiting for marriage and thus the opinion of future husband and in-laws in terms of job and income decisions.
- Efforts to be independent, work or even develop networks independent of parents and family through friends and mobile phone or the internet were quickly branded as signs of a 'spoilt' or 'bad' women because marriage against the wishes of the family is a taboo and because a job, education and even the mobile phone are things that can lead in the direction of a love marriage.
- The unmarried respondents preferred indoor jobs over outdoor jobs but also preferred outdoor jobs over home-based jobs.
- The unmarried respondents were supported mainly by their mother (and sometimes a sister) who replaced them in housework while they earned a livelihood. Even the father or the brother helped out once in a while.

#### Married women living with husbands

- Married women also prefer jobs that teach new or additional skills. Compared to unmarried women they are able to say more decisively:
  - whether and what job they can do (it does not necessarily mean agency-they may still be dependant on family members like husbands and in laws but since they live in marital homes and can assess the situation and opinions of family members, they know what they can or cannot do. Unmarried women suffer from indecision since they feel that their ability is circumscribed by unknown factors such as what kind of family they will be married into).
  - who would keep the earnings and
  - how their earnings are spent (once again this may not imply agency but rather a knowledge of how things are and how things are going to be).

- Their efforts to be independent, work or even develop networks independent of parents and their family through friends, the mobile phone or the internet are less quickly branded as signs of a “spoilt women”. This is due to their branding of marriage and thus they are perceived to be less likely to become spoilt by a job, skills training or the use of a mobile phone.
- Although nearly half of the married women respondents were not staying with their husbands or in-laws, by choice, due to separation or due to the husband’s migration for work, most of them had children. Thus, the family, society and they themselves seemed to take their agency more seriously.

### **Married women separated from husbands** (almost half of the married respondents)

- If they did not have children, their preference ranking for an outdoor job and indoor job was the same. When they had children, they preferred (like the unmarried women but to a larger extent) indoor work (other than home-based work) the most.
- They experienced severe LACK of support with their household work, in comparison with unmarried women and married women. Only sometimes did any member of their natal family help them in housework.
- They could exercise their agency more than the unmarried women or married women with respect to livelihood choices and income control.
- The more they preferred jobs that provided opportunities to develop a network with good people or get guidance in times of trouble, the more was their agency in terms of deciding whether and which job to take, keeping and spending their earnings and facing fewer hurdles from menfolk, and vice versa.

### **Aspirations before realistic choices**

Before making realistic choices, the young and urban resource-poor women aspire to a job that (not in order of preference):

1. suits their preferred time of the day (morning or afternoon shifts);
2. provides social security benefits (medical card that entitles them to subsidized medical facilities or medical insurance, provident fund contribution, life insurance and salary bonus);
3. involves a short and inexpensive commute to the workplace (taking 45 minutes or maximum of 1 hour in total for both ways and costing less than 770 rupees (\$11.5) per month);
4. allows an adequate number of leave days (5.8 days per month and in addition about 24 days per annum for medical, casual, native-place visit or festival purposes);

5. limits the number of work hours to around 7.5 hours per day (the married women with no children who favoured outdoor jobs even more than the unmarried women would also like to work for the fewest number of hours); and
6. pays around 16,600 rupees per month (ranging from an average minimum of 12,700 rupees to an average maximum of 24,900 rupees). These numbers, incidentally, hover around the Delhi government's latest level of wages, from a minimum wage of 12,000 rupees per month for graduates or college educated (which would cover only the basic survival needs of food) to the living wage for skilled matriculates (INR 17597 per month or \$262.64) or semi-skilled non-matriculates (INR 16016 per month or \$239) which would also cover other basic needs, such as shelter and clothes, but just for a single person and to the family income, which would partly support a dependant within the family.
7. provides pick-up and drop-off commute service, if possible.

The finding on the respondents' monetary expectations are in line with the cost of living in Delhi in terms of:

- minimum survival needs
- the aspiration to be independent and support self with basic needs other than just food
- wanting to support at least part of their family's expenses.

Additionally, they would want a job that also involves (not in order of preference):

1. drinking water and sanitation facilities at the workplace;
2. safety from male harassment in the workplace ;
3. networking with good people and guidance in times of trouble (very important, especially for married women);
4. opportunities to learn work or acquire new skills (particularly important for unmarried women);
5. no derision from boss and respect from colleagues;
6. designation and identity of the job profile;
7. prompt payment of salary and provision of gifts and salary advance free of interest; and
8. owning the venture or being their own boss.

### Realistic choices

When faced with a realistic choice between two jobs that offer only one of the seven factors that constituted ideal jobs, young and urban resource-poor women in the study made decisions that indicated they **would take a job that:**

1. suits their preferred timing (shift) **or**
2. provides social security benefits **or**
3. involves the least commuting time to and from the workplace **or**
4. provides an adequate number of leave days in a year, **even when** it meant that they would have to work for more than their desired number of hours or earn less than their desired monthly income and if there was no pick-up and drop-off commuting service.

With drinking water and sanitation facilities in the workplace were taken for granted and safety from male harassment in the workplace remaining an important issue for choosing a job:

- Married women then chose the jobs that provided networking with good people and guidance in times of trouble. This choice correlated well with the agency of married women – the more say the respondent had in whether and which job to do, in keeping and spending their earnings and in facing fewer hurdles from menfolk in the household with regard to earning their livelihood, the more she was likely to opt for job that offered networking and guidance.
- Unmarried women with more education and training had a greater tendency to choose jobs that gave them opportunities to learn new work or acquire new skills.

### Underlying forces affecting women's aspirations and choices

The study reiterated the “invisible” deterrent structure and “unacknowledged” support structure that affects women’s aspirations, choices and prospects:

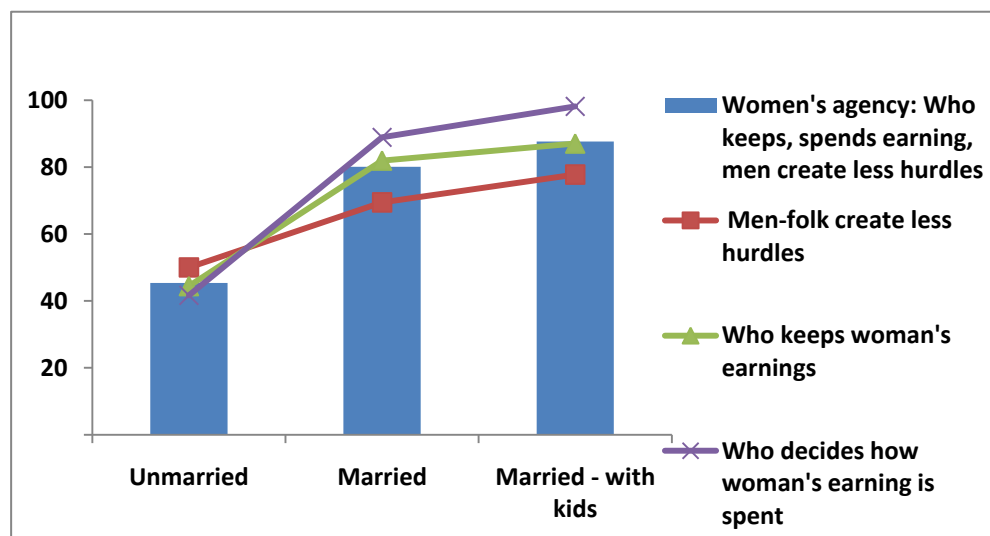
- the uncertainty associated with marriage in patriarchy, from the basic question of what would be the location of the new home to who the marital family would be and what would they want, support or oppose
- the patriarchal menfolk of a household as the biggest hurdles to a woman deciding whether and which job she should do and whether she can keep and spend her earnings – men in the household also perpetuate the bad woman stereotype; and they provide the least, if any, support in terms of sharing household work while she earns income;
- lack of formal spaces in which channels of information can be accessed and exchanged;
- lack of a support structure and the double workload – unless there is a replacement (by a mother, sister or daughter) for the unpaid, unacknowledged housework;



## Agency of women

The study set out to assess the **agency of the women** respondents.<sup>6</sup> Some indications were found that married women exercised their agency more than the unmarried women (who depended on or were influenced more by family members),<sup>7</sup> further reinforcing the insights about the role that marriage has in terms of women's livelihood aspirations (figures 11 and 12).

**Figure 7. Women's agency and how much of a “say” do they have in matters related to their livelihood aspirations, by unmarried, married and as mothers**

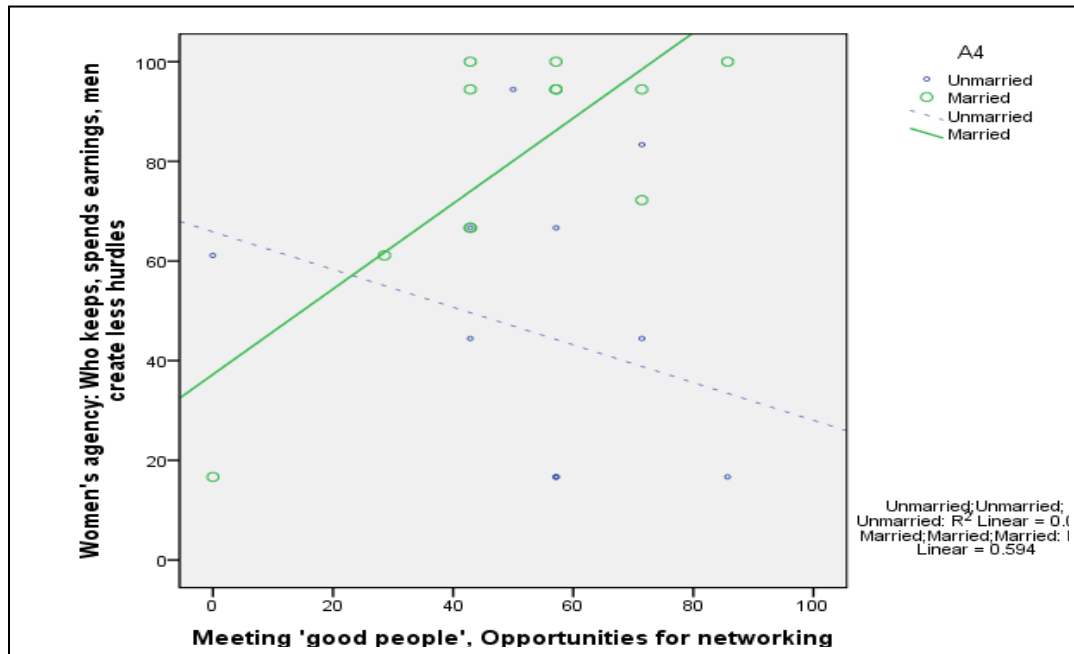


Various agency-related factors were analysed. What emerged most prominently, as previously pointed out, was the level at which the agency of married women was associated with the opportunities for meeting people, developing networks and finding guidance in times of trouble.

<sup>6</sup> The indicator looked at how much of a “say” that they had in the matters related to their livelihoods. From various associations and correlations, the indicator was based on responses to three questions: who decided how the earnings would be used, who would keep the earnings and who experienced few hurdles from the menfolk of the household. The responses were graded according to whether it was mainly the respondent (the highest score) to progressively sharing the decision-making powers with others to having decisions made for the respondent (the lowest score).

<sup>7</sup> There were some indications that women with children seemed to exercise their agency more than married women with no children. These glimpses could be probed further in a future study.

Figure 8. Women's agency and preference for networking and guidance



### What is needed? Human and digital social networks

The women respondents were asked where they looked for information when they decided to earn a livelihood. The main sources of information about the availability of jobs included their **human network**, mainly friends or people working in places that appealed to them. Acquaintances, neighbours and the media (mainly newspapers and television) had a supplementary role. Pamphlets, the internet, mobile phones, radio and camps by employer organizations were the next prevalent source of information. Some agents and family members were the last group of sources of information about jobs. Despite the stereotype of a 'spoilt' woman 'talking on mobile' or using internet (social networking or cyber café visit etc.), most of the women did have mobile phones, and a third of them also had

internet access through their phone. Use of a mobile phone and the internet, or the **digital and telephonic social network**, included many functional uses for the purposes of livelihood searching, preparing for a job and advancement in the workplace.

### What support is required?

The women respondents were asked what they needed to pursue the livelihoods they aspired to, what factors would support them, what would hinder them, and how could they overcome the hurdles. The responses generated the following “felt needs:

- financial support
- support in acquiring relevant educational qualifications and skills training
- guidance on livelihood choices and awareness of and access to the formal system of information on available opportunities
- assistance to find the time to pursue their livelihood aspiration – the current work situation, study situation and family structure (patriarchal practices) made it difficult for the women to find support for sharing the current workload at home and/or find childcare or sibling-care support
- advice and a support system for countering family pressure to marry (for unmarried women) or to remain a homemaker (for married women)
- a support system for dealing with issues of safety, corruption, rights violation and withholding of earned wages
- grievance-redressal system against financial exploitation (the innumerable problems seemed insurmountable without a network of support)
- finding the right match for their aspiration in terms of information, training or available courses.

### Recommendations: The way forward

- To counter the hindering factors within and outside the family, neighbourhood and workplaces that keep women from pursuing their livelihood aspirations, there is a need to build on existing support networks of women. What they seemed to need is a place in which they can come together and share information, problems and possible solutions (devise an action plan) on a regular basis, with or without anybody facilitating it. For instance, the process of the focus group discussions during this study seemed to clarify the situation and the way ahead for many of the women participants, without any input from the moderators. So Azad Foundation or any other organization (government or NGO) could start by creating such a “discussion space” by offering a physical room.

- Create an internet support network, with access to and freedom to use electronic devices (laptops, smart phones or other systems) in an established discussion room or nearby that is exclusively for women and their support system. This would also help demystify use of mobile phones, social networks and the internet among the community at large and counter the bad woman stereotype that creates hindrances at the social and household levels. It would also go a long way in fostering the agency of women so that they can on their own find solutions and nuanced action plans for many of their problems. An internet support network could involve facilitation for training and support among female participants on how to use a mobile or smart phone and the internet to find solutions according to their needs and keep updated.
- Creating a real and virtual social network through a physical meeting-discussion-information space (in slum clusters) and access to the internet could have a major role towards empowering the women if it fosters their agency in finding solutions and enables them to collaborate and cooperate among themselves for implementing the action plans that they might chalk out for many of their problems. The discussion space and access to internet can be combined. For example, the meeting space for women who do not have individual access to a phone or the internet could also serve as a venue where they can access the internet. A collective and cohesive support system also needs to be envisaged through this meeting-discussion-cum-digital-women-friendly-and-for-all-women-inclusive space. The support system can follow up and assist women to pursue any action plan developed during their discussions.
- A civil society organization, such as Azad Foundation could, in a focused way, try to highlight role models and support the resource persons available among the women of a slum cluster by using various methods, such as interviews, talks and case studies of struggling and successful women from a slum environment who have engaged in various livelihoods.
- Azad Foundation or other civil society organizations could institutionalize a mechanism to update itself and the women it interacts with in the slum clusters with the latest information about policies, laws, rules, guidelines, cases, judgments, programmes, news and research about labour, time and wages of women in the labour market, livelihood opportunities available to women, working conditions and other details about those opportunities. This role, like that of a resource agency, could help Azad further connect with women in the slum clusters and enable them to empower themselves.

- Azad Foundation could also strengthen its outreach programme, first by making information, education and communication material around the key messages of the issues emerging from this study to increase the understanding and capacity of team members on this subject.
- Civil society organizations could look into the findings and figure out which factors support and which factors deter the agency of women regarding their livelihood pursuits. They could also look into how their various programmes, policies and intervention strategies, including trainings, measure up against the parameters for agency of women. They need to look at what truly works and what does not when it comes to the empowerment of women and their agency.
- The unpaid, unacknowledged work of women in households needs to become formalized so that it becomes part of policy-making and intervention planning. In the long run, efforts should be made to create and foster institutions that support and acknowledge this aspect. Household work, childcare work and livelihood earning work should be regarded with equal status, and all men and women should be encouraged or facilitated to share equitably in each sphere and contribute in equal or equitable time in all kinds of responsibilities. Doing care-economy work should not prejudice anyone's career.

It also will involve creating structures and policies that support women not only if they want to take up livelihoods considered traditional male bastions but also instil equitable value (in terms of recognition, remuneration and professionalism) to work that has traditionally been the domain of women. Additionally, unpaid work at home needs to be respected and valued. It will not just bring women into the men's work domain but also move men into the women's work domain, while reinforcing dignity to the traditional work of women.

- Direct economic policies and women's empowerment programmes should be geared towards women's aspirations, which include the provision of social security measures, leave days and medical support, efficiently enforcing a living or family wage in place of minimum wage and ensuring that workplaces are safe from sexual harassment.

The government should apply insights from Azad Foundation's and other similar organizations' experiences in empowering women, especially the gender components of their training interventions (apart from livelihood skills), handholding support and monitoring structures when designing programmes and policies around women's empowerment.