

**Usha Jumani.** *Dealing with Poverty: Self-Employment for Poor Rural Women.* New Delhi/Newbury Park/London: Sage Publications. 1991.

Based on extensive fieldwork carried out in collaboration with SEWA, Jumani's book is a study of the issues of poor self-employed women in the rural areas of Ahmedabad District of Gujrat, India. The work and social issues of rural women working in fifteen different economic activities have been studied in depth through participatory methods as a basis of organising the women and strengthening their resource bases. The study covers five out of seven districts which are lightly rural and the sample consists of 800 poor self-employed women in 561 villages.

The contents of book have been divided into two parts. Part I of the book comprises seven chapters, while Part II provides case-studies of at least two women in each activity.

Chapter 1 elaborates the historical process of the economic transformation from the informal to the formal set-up of the present-day Indian economy. However, it is argued that the transformation process, contrary to the expectation that it would generate employment, has led to the expansion of the communities of the poor self-employed workers. These workers, in contrast to formal-sector workers, are denied any legal rights to work, security, earnings, etc.

The participatory approach adopted in this study is described in detail in Chapter 2. This section of the book is essential reading for all people engaged in research/fieldwork as it represents participation of all parties at every stage from the design of the study to the selection of the sample. The prior in-depth training of the fieldworkers, and the monitoring of their work on a daily basis, appears to be the major part of the process.

Chapters 3 and 4 are a prelude to the central theme. Chapter 3 provides information on the existing infrastructure available in these districts, and Chapter 4 highlights the common social issues. However, this presentation is quite distinct for other such descriptions in that it highlights the denial of basic minimum facilities to the low-castes. It describes, in considerable detail, the denial of water-supply, health facility, and road use to the low-castes, who always live on the periphery of the villages. Furthermore they are also denied access to new jobs or occupations other than their hereditary occupations. Their entry to new occupations is strongly resisted. However, Chapter 4 shows that the denial to the weak operates at all levels. The headman, who is usually one of the "rich", prevents information of government welfare and training programmes from flowing to the poor people. The impartiality of the headman is a rare blessing.

Chapter 5 describes the labour force participation of poor women in fifteen trades: in agricultural labour; cotton-ball shelling; digging mud; construction-work;

brick-making; reed-making; bamboo-work; leather-work; pottery; weaving; sewing; poultry; dairying; vegetable-growing; grocery stores. All aspects of the women's work in the respective trades, the micro-economics of trade, the trade-specific problems, and issues of women have been described at length. It shows that the most filthy and arduous trades like leather-work, reed-making, and bamboo-work are restricted to the low-castes. Leather-work, for example, involves taking dead animals away from the village, skinning them, and processing the hides; but they are denied the use of roads used by the superior castes. The low-castes eat the meat of the dead animals. The work situation, payment rates, and patterns of poor women, particularly of the low-castes, are simply shocking.

The major economic issues emerging from Chapter 5 are discussed in Chapter 6. The women are generally paid less than the men and their earnings are essential for the daily subsistence of the family. Those working in trades like agricultural labour, brick-making, shelling cotton balls, digging mud, and construction-work are always uncertain about their jobs. The chapter describes the mechanism whereby these families (through men) have to keep good relations with the suppliers of work. It is interesting to note, however, that workers prefer the suppliers to request for their labour. This enhances their bargaining position. Only in very desperate situations do they offer their services; which obviously lowers their bargaining position. Similarly, the self-employed have to keep on good terms with the suppliers of raw material and the buyers of their products.

Official credit sources are generally denied to the poor due to the biased attitudes of the headmen. However, even if they are available, only men are eligible. There are also very limited income-generating activities, and all involve hard labour and low returns to the already poor and weak women.

Lack of education restricts them to only verbal transactions, and to unawareness of other job opportunities, health facilities, and sanitation requirements.

Finally, on the basis of the issues highlighted, Chapter 7 makes simple but realistic recommendations emphasising diversification of trades for women in the fields of home-based manufacturing, agriculture, livestock, and poultry. This requires time, patience, and resources. Therefore, the focus is on the long-term solutions. It reminds the readers constantly that a long-term involvement with women is imperative. They need an organised and persistent backing to lobby for their interests, without which the government welfare and assistance plans would continue to be meaningless to the poor.

This chapter puts forward all the possible obstacles to the possible interventions recommended to alleviate the lot of the poor women. It also provides useful guidelines to overcome these obstacles in the light of close consultations of the study team with the women involved as well as their own experience in the field.

The significance of this study is in the detailed understanding of the work

processes and economics of fifteen trade groups in which poor women are engaged in large numbers. The interaction of the work and social roles of women in these occupations is the major strength of this study, which helps understand how poor, rural, self-employed women live. The influence of the natural resources and infrastructural facilities on the work and social reality of poor women to establish their perspective and their point of view in the economy, as seen through different occupations, is the second major contribution of this study. The third and the strongest contribution of the study is that it identifies the basic issues facing these women, as well as detailing the relevant development interventions in the economy.

However, it may be pointed out that considering the scale of the study, the lack of statistics in the presentation is surprising. The utility of the study would be further enhanced if it provided a "time-based" perspective. The supporting statistical evidence on different aspects of the poor women's workloads would further strengthen the need for strong interventions in various aspects of the work profile of poor women.

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