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**Empowering from the Shadows: Women's Economic Rise through Informal Work in
India**

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Abstract

The informal economy in India serves as a critical pillar of livelihood for millions, especially women, who find in it both opportunity and autonomy in the absence of formal sector access. This paper examines the informal economy's contribution to the economic empowerment of women, focusing on sectors such as home-based work, street vending, domestic work, and micro-entrepreneurship. It explores the socioeconomic dynamics, gender-specific challenges, and the transformative potential of informal engagements for women's economic development. Through a comprehensive literature review, data analysis, and policy examination, the study emphasizes the necessity of recognizing, supporting, and integrating the informal sector into broader development frameworks. The paper concludes by advocating for gender-sensitive reforms, social security inclusion, and skill-building initiatives to leverage the informal economy as a sustainable driver of women's economic growth in India.

Keywords

Informal Economy, Women Empowerment, Economic Development, Gender, Microenterprise, Street Vendors, Domestic Workers, India, Policy Reform, Social Security

1. Introduction

India's economy is a dual construct of formal and informal sectors, with the informal sector absorbing more than 90% of the workforce (ILO, 2018). This sector is a vibrant, flexible, and often overlooked component of the national economy, encompassing activities not regulated or protected by the state. Women comprise a significant part of this sector, participating as domestic workers, artisans, street vendors, agricultural labourers, and self-employed entrepreneurs. The economic participation of women in the informal sector not only contributes to household income but also facilitates poverty reduction, social mobility, and inclusive development. However, this engagement is often underreported and undervalued due to a lack of formal recognition and inadequate policy support. The COVID-19 pandemic further exposed the vulnerabilities of informal women workers, but it also underlined their resilience and critical role in sustaining communities. This paper explores the informal economy's potential as a catalyst for women's economic development in India. It analyses the current landscape, benefits, challenges, and interventions needed to optimize its developmental role.

2. Literature Review

i. Definition and Scope of Informal Economy

The International Labour Organization (ILO) defines the informal economy as all economic activities by workers and economic units that are not covered or insufficiently covered by formal arrangements. In India, it spans across unincorporated enterprises, home-based work, small-scale trading, construction labor, domestic services, and more.

ii. Women in the Informal Economy

According to NSSO and Periodic Labour Force Survey (PLFS) data, approximately 94% of employed women in India are in the informal sector (GoI, 2021). Their participation varies by region, caste, education, and marital status. Women often enter the informal economy due to limited educational qualifications, lack of access to formal jobs, or social restrictions.

Key segments include:

- **Domestic work:** Women make up the majority of India's domestic workforce.
- **Agriculture:** Women contribute over 65% of labor in agriculture but often as unpaid or underpaid workers.
- **Home-based work:** Women involved in crafts, tailoring, and food processing.
- **Street vending and hawking:** Particularly in urban centers, women manage stalls, carts, or mobile vending.

iii. Empowerment through Informal Work

Studies (Chen et al., 2004; Kabeer, 2012) have shown that informal work, despite its precarity, has empowered women by providing income, decision-making power in households, and better access to financial and social networks. It also allows women to balance unpaid care responsibilities with paid work.

iv. Structural Challenges

Informal women workers face multiple disadvantages:

- **Lack of legal protection and contracts**
- **Income insecurity**
- **Poor working conditions**
- **Limited access to credit or capital**
- **Vulnerability to exploitation and harassment**
- **Low skill levels and productivity**

Social norms further restrict women's mobility, bargaining power, and participation in policy-making, limiting their ability to upscale or transition into formal employment.

3. Methodology

This paper employs a mixed-method approach:

- **Secondary data** from NSSO, PLFS, and ILO reports.
- **Policy analysis** of key government schemes (e.g., DAY-NULM, PM-SVANidhi).
- **Case studies** of successful women entrepreneurs in the informal sector.
- **Literature synthesis** from peer-reviewed journals and research think tanks like SEWA, WIEGO, and NITI Aayog.

4. Results and Discussions

i. Scope of Participation and Contribution

The data from the **Periodic Labour Force Survey (PLFS) 2021-22** reveals that nearly **94% of women workers** in India are engaged in informal employment. This includes:

- **Agriculture and allied sectors:** 61%
- **Home-based work** (tailoring, food processing, handicrafts): 15%
- **Street vending and small retail:** 9%
- **Domestic work and caregiving:** 12%
- **Construction and unorganized services:** 3%

Women in these sectors often operate without contracts, social security, or legal safeguards. Yet, their collective economic contribution is significant. While exact GDP calculations are elusive due to underreporting, estimates suggest that the informal sector accounts for **~50% of India's GDP** and women contribute disproportionately to the "care economy," household-level production, and micro-entrepreneurship.

A survey by **SEWA and WIEGO (2022)** in five Indian states found that **74% of informal women workers** are primary earners or co-earners in their households. This challenges the long-held notion that informal female labor is merely supplementary.

ii. Empowerment and Autonomy

Field-level interviews and case studies show that participation in the informal economy leads to significant improvements in **self-confidence**, **financial literacy**, and **bargaining power** within households. Many women entrepreneurs running tailoring units, tiffin services, or small retail shops reported that income from informal work enabled them to:

- Pay for children's education (especially girls).
- Support their families during male migration or job loss.
- Build basic savings and invest in business assets.
- Participate in local decision-making bodies or Self-Help Groups (SHGs).

A study of **Self Help Group (SHG)** women under the **DeendayalAntyodayaYojana – National Urban Livelihoods Mission (DAY-NULM)** found that women-led microenterprises had a **20% higher survival rate** when supported through credit and capacity-building initiatives.

iii. Role During Crises: COVID-19 as a Turning Point

The COVID-19 pandemic disrupted informal livelihoods, especially for domestic workers, street vendors, and home-based producers. However, it also revealed the **resilience and adaptability** of informal women workers:

- Many transitioned to **digital platforms** for selling food, masks, or homemade items.
- SHGs in states like Bihar, Tamil Nadu, and Maharashtra produced over **20 million PPE kits and masks** in 2020–21.
- Women-led **community kitchens and sanitation initiatives** emerged across slum clusters.

Yet, the recovery has been uneven. PLFS data from 2022 shows that **women's informal employment rebounded slower than men's**, due to mobility restrictions, caregiving burdens, and exclusion from digital platforms.

iv. Barriers to Progress: Structural and Social

While the informal sector opens doors for women, it also exposes them to significant vulnerabilities:

- **Income Insecurity:** Majority earn less than ₹ 7,000 per month, often with seasonal or inconsistent work.
- **Lack of Legal Protections:** Domestic workers, for instance, are excluded from major labor laws like the Minimum Wages Act in many states.
- **Limited Access to Finance:** Only 26% of women informal workers had access to institutional credit, compared to 42% of men (NABARD 2020).
- **Social Norms:** In many regions, patriarchal attitudes restrict women's freedom to travel, negotiate wages, or own property, hampering entrepreneurial growth.

Additionally, **childcare burden** acts as a major constraint. Informal work is often chosen *because* it allows flexibility around domestic responsibilities, but this often comes at the cost of lower wages and poorer working conditions.

v. Policy Gaps and Implementation Challenges

While there are several government schemes aimed at supporting informal workers—such as **PM-SVANidhi** for street vendors, **MUDRA loans** for micro-entrepreneurs, and **e-SHRAM** registration for unorganized workers—women's access remains limited due to:

- **Low awareness and outreach**
- **Digital illiteracy and lack of documentation**
- **Gender-insensitive design** (e.g., loan applications that require collateral or guarantors)

- **Urban biases** in scheme targeting

A report by NITI Aayog (2021) highlighted that **only 17% of MUDRA loan beneficiaries were women from informal backgrounds** in 2020–21. Furthermore, the uptake of **e-SHRAM** cards by women informal workers remains below 40%, indicating under-enrollment and lack of follow-up services.

vi. Opportunities for Transformation

Despite these challenges, the informal economy holds enormous untapped potential for catalyzing **inclusive and sustainable economic development**:

- **Digitization of Work**: Mobile-based platforms (e.g., Meesho, Udaan) have enabled thousands of rural women to start resale or production businesses from home.
- **Women-led SHGs and Cooperatives**: Entities like **SEWA**, **UDYOGINI**, and **JEEViKA** in Bihar have empowered women to control production, pricing, and marketing.
- **Decentralized Renewable Energy (DRE)** projects are employing women in off-grid solar installation and repair, offering green jobs within informal systems.
- **Social Enterprises** are emerging as hybrid models that blend informality with formal finance, legal protections, and training.

vii. Discussion: Rethinking “Informality”

It is crucial to challenge the conventional view of the informal sector as merely transitional or inferior. For millions of Indian women, informal work is a space of:

- **Innovation** (e.g., local food products, eco-friendly crafts),
- **Solidarity** (e.g., peer-to-peer lending, SHGs), and
- **Agency** (e.g., control over work hours, mobility, income use).

Rather than aiming to *formalize everything*, a more nuanced approach would involve:

- **Improving working conditions within informality**
- **Extending social protection without changing status**
- **Creating gender-responsive policy frameworks**
- **Recognizing and integrating informal production into value chains**

By doing so, India can build a more **inclusive, feminist economy** that not only recognizes women's work but rewards and reinforces it.

5. Conclusion

The informal economy is not merely a survival space for India's women—it is a vibrant arena of productivity, creativity, and resilience. Despite systemic constraints, it has enabled millions of women to earn, learn, and lead. Recognizing the informal sector's role in

women's economic development is essential for inclusive national growth. A paradigm shift is needed from viewing informal work as marginal to understanding it as central to the economy. This requires multi-layered interventions—legal, social, and financial—to empower women workers with rights, recognition, and resources. India's economic journey in the **AmritKaal** must ensure that the aspirations of its informal women workers are heard, honored, and harnessed. Only then can true economic empowerment and gender justice be realized.

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