

CHAPTER- VII

SUMMARY & CONCLUSION

Conclusion:

This study has attempted to understand the situation of Muslim women workers in the informal garment sector of Bhiwandi. This has been done through a rigorous and comprehensive examination of the sites of work and through interviews, both quantitative and qualitative, and by adopting a multi-disciplinary approach. This study suggests that the findings are not of regional interest alone; rather they reflect the difficulties of Muslim working women in rest of India. No doubt, there are some 'Bhiwandi-specific' observations. However, we also believe that our findings on the predicament of the Muslim working women in Bhiwandi are very much a reflection of the overall Indian situation. Therefore, there is a need for supporting various measures to promote security and welfare of the Muslim women workers. Adopting the rights-based approach when women labour remains a major contributor to the national income due to highly labour intensive nature of work activity in the informal sector would gain further ground. Their viewpoint has facilitated our understanding the initial conditions and structural changes that took place over a period of time in Bhiwandi's garment manufacturing sector.

Through our research, we can see clear connections between the imperative global trends of globalization and the associated structural adjustment policies in the global South that led to the opening up of the market. This in turn led to the movement of capital and the setting up of informal units, the increasing contractualization and casualization of work, women's increased presence in these sectors and women's disadvantaged status. We can recognize similar subjects, problems and concerns across the informal garment sectors and develop a more realistic view about the difficulties in organizing for change, given the powerful institutions that have their own self-interest in the existence of these types of jobs. Undoubtedly, during this latest period of globalization, institutions at many levels – international and national have policies that substitute the gendered division of labour, where women have jobs with low income and often encounter adverse working conditions (Ganguly, 2013).

Employment in absolute terms has declined everywhere due to the shift in kind of employment in industries that are consciously shifting to hiring workers on contract, casual and temporary basis to cut costs. The mobility of finance along with transport and the search for cheap labour technological changes and new firms to be easily shifted from one region to another region or country. This has resulted in shifting of first world companies to the low wage economies of

the third world. The downward spiral in search for cheap labour has led the companies to subcontract work to smaller firms instead of manufacturing under the same roof. This is reflected in this research on the informal garment industry of Bhiwandi where this garment brands subcontract the work to smaller industries or home based workers. An analysis of the research findings that focused on the informal garment-manufacturing sector of Bhiwandi has provided a detailed account of the dynamics of insecurity and vulnerability among the Muslim workers largely employed in this sector in Bhiwandi, Maharashtra.

An analysis of the research findings that focused on the informal garmentmanufacturing sector of Bhiwandi has provided a detailed account of the dynamics of insecurity among the Muslim women workers.

- Under the first objective, it has examined the work participation, workintensity, reward differential (and discrimination) pattern and exposure to workrelated vulnerability among the Muslim women wagedworkers in the informal garment factory as well as among the home-based workers.
- Under the second objective, it has attempted to analyze the Muslim women workers from religious and cultural point of view and tried to analyze their deprivation status, exposure to various shocks, coping strategies adopted and the experienced outcomes. With reference to globalization, the Muslim women workers depend on wage labour for enhancing their real gross value, as they are not adequately compensated. The informal developments in this sector reflect the marginalization and exploitation of the women workers over a period of time and their exposure to insecurity and vulnerability. Bhiwandi city is primarily a textile hub with comparatively large industrial or commercial activity. The work-related structure of the urban poor in the city mirrors this, with a leading informal economy offering low-income livelihood opportunities in the power loom and garment industry with a still significant number of people relying on traditional power loom industry and the garment manufacturing factories. Their economic standing lies in their high employment potential, low capital investment, high value-addition, and potential for export earnings. The distinct pattern of Muslim women's employment in informal garment factory work and home-based work is in due to discrimination in formal employment. It is due to the vicious cycle of poverty, lack of

education and skills, leading to low skilled, low-income work, and back again to poverty that Muslim women are powerless to bargain for better work conditions because much of the work they do is for sub-contractors.

The restriction on mobility (based on social and cultural factors) cuts down their employment opportunities and wages. They do not have independent access to credit facilities, opportunities for skill up-gradation, or access to markets. The increasing ghettoization of poor Muslims leads to the seclusion of home-based female workers, cutting them off from channels of communication and obstructing their ability to organize into collectives. Most of these women workers are located so low down in the assembly line of manufacture that they function completely through distributors and do not even know who their employer is. Muslim women have minimal participation in Government micro-finance programmes such as Self-Help Groups (SHGs) etc. Efforts to increase their participation are necessary.

Muslim women remain concentrated in low-paid, part- time, low-grade work. Despite the introduction of legislation in terms of equal pay and sex-discrimination, the difference between men and women workers in terms of pay and skill levels has changed very little. Gender or feminist theories find that the basic causes of discrimination against women are cultural factors. Economic scarcity was a general condition of the Bhiwandi Muslim sending family household, a number of other push conditions and factors operated to provide the precarious motivation for the move. In other words, monetary scarcity alone does not provide a sufficient picture of how Muslim women become garments workers. Economic insufficiency functions in conjunction with other push factors, such as family conflicts, marital breakdown, problems of harassment and uncertain marriage prospects.

As Nilofer says: *“Hum logon ko paisa kam milta hai lekin factory main toh kaam karte hain nahin toh Kaamwali bai ban ke rehna padta”*. *“Though we are earning less but at least we have a reputation of a factory worker and not domestic maid servant”*. These women also suffer from persistence of widespread poverty and the absence of the basic needs such as housing, sanitation and health care. As argued by Ghosh (2009) a similar situation could be seen in Bhiwandi, as these poor women has been excluded from control over assets, excluded from benefits of economic growth, excluded from education and income generating opportunities.

The subordinate position of women in the labour market is attributed to the responsibilities of domestic work, particularly childcare. The physiognomies of the occupation's women tend to perform are also moulded by their domestic roles. The problem is highlighted when one reflects the long-term effect of women's double burden on their emotional and physical capacity, resulting in loss of productivity. Therefore, the changes in the structure of the labour market will not bring about an upgradation in the position of women unless it is accompanied by a shift in their position in the household.

Subcontracting by firms to home-workers offers firms a number of benefits. First, firms can recruit from a much larger area than would be the case if hiring were limited to areas that are within commuting distance. Secondly, they can hire workers in accordance with variations in demand. Third, they minimize the risk of union formation. Circumventing of safety nets, labour rights and regulation regarding safety in the work place all help employers to save costs. A characteristic of home-workers is their isolation and lack of information. Work done by home-workers may also be less expensive for the employers, since costs such as rent, power, water, tools, and so on, are the responsibility of the workers, not the employers. Finally, a part of the entrepreneurial risk is passed to the home-workers.

Given the situation of women workers in the informal sector in general, certain conclusions can be drawn based on the fieldwork done in the erstwhile textile hub and now garment hub of Bhiwandi. It is based on the following broad lines- Intersections of Religion, Culture & Caste; Negotiating public & private patriarchies; participation of Muslim women in the workforce.

Intersections of religion, culture and caste:

Religion plays no role in stopping these Muslim women from working outside their homes. These Muslim women work in the garment factories with women from other religious groups and their issues and problems seems to be the same. It was observed that culture and Purdah certainly is not responsible for seclusion of these poor women but it's the household and small children's responsibility due to which they work from home. Home based work is also a part of the industrial practice as work is outsourced and finished product is collected. The issues were very similar to poor, unskilled and illiterate women from other religious groups. These women were not practicing Muslims, as most of them do not pray five times or followed religion as per the holy book. When questioned about the regular prayer they all gave different answers and found excuses like "we do not get the time to pray" or "we cannot pray in these clothes as we are working since morning". Most of the women interviewed do wear burqa or

veil but only to travel until they reach the factory as while working almost 85% of the women remove their burqa. Their approach to religion is more a pragmatic religion

Just like women from other religious groups, Muslim women are not a homogenous category- Amongst the predominantly Muslim community of Bhiwandi, there are variations based on class, caste and region.

For instance, women from Ansari, Momin community who come under the OBC group seldom go out to work. In addition, women from Baig and Shaikh Community, where they belong to the open category, female labour force participation rates are also high. The low work participation of women from the local Konkani community of Bhiwandi, was largely due to strong patriarchal and religious norms. Muslim women from lower class and caste had always been involved in productive work outside the home like domestic servants and construction work but now they are involved in the informal garment sector. Amongst the Muslim women in Bhiwandi a form of caste system based on occupation is evident.

Ansari and Momin communities, among others, also pursue group occupations. Caste clusters among the Muslims tend to live in close proximity to each other, as is also the case with Hindu caste groups.

For e.g. A large number of the Muslim women workers interviewed belonged to the Ansari and Momin community from north India which is also called as the weaver community and the others were from the interior villages of Maharashtra. None of the women from the local Konkani community was found to be working in these garment factories due to the existence of private patriarchies and restrictions. It was observed that garment industry or home based workers is higher at low levels of education, among illiterates, poorer families and single or divorced women. The Muslim women work participation in Bhiwandi is driven by poverty (push factor) rather than economic opportunities (pull factors). The growth in the garment sector in Bhiwandi has not significantly improved overall working conditions for women.

There were no restrictions on them for outside work to these women in the name of religion. There issues were very similar to poor, unskilled and illiterate women from other religious groups. The women were not practicing Muslims, as most of them do not pray five times or follow religion as per the holy book. When questioned about the regular prayer they all gave different answers and found excuses like “we do not get the time to pray” or “we cannot pray

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Negotiating patriarchies private & public

The status of the poor Muslim women is related to women’s rights over property and possessions, patriarchal control over their lives and their ability to work outside the home for a wage. Control over women’s mobility and work is imposed through customs of post - marital residence, decision - making factors also contribute to the control over their movements. The control over women’s sexuality is maintained through purdah. These norms have outcomes in the form of work participation, literacy and fertility rates. Nevertheless, it was also observed that women from Maharashtra were not very particular about purdah. However, as pointed out earlier, some were observed to cover their heads with their dupatta at the work place while the others wore burkha only for travelling from their house to the factory.

Single and older women had greater independence in comparison to married women with children who were caught up in reproductive responsibilities and care work. The gender stereotypes are reflected in the hiring practices that excludes women from the main skilled jobs. New opportunities in the labour market may take into account the constraints that women face and alter their requirements accordingly. Poverty is a factor that drives women into the labour market. As observed in the case of Ahli aapa and Fatru bi who are alone and unmarried without children. Working in these garment factories they could earn a living for themselves. According to them, these factories are a major source of support when the family had all but abandoned them.

The role of purdah in the day-to-day lives of Muslim women is a debatable subject.

Purdah appears to be the most obvious explanation for women’s seclusion and their isolation from the labour market. However, it was observed in the garment sector of Bhiwandi, that in spite of purdah, Muslim women have been actively participating and working in the garment factories as well as in home-based work. In fact, in a reverse causal connection was observed between purdah and poverty. Purdah in the sense of wearing a burqa or restrictions being laid on mobility, seemed for the most part, class and status related, as seen amongst the Konkani Muslim Community. Thus, most Sheikh Women observed no form of strict purdah and resided in slums near Mahada colony and Amina Baug areas. In addition, it may be a generational phenomenon, with younger women being more likely than their mothers or grandmothers to

observe purdah, but the opposite may equally be true. The depiction thus, is one of great multiplicity in which few generalities are possible.

It was also observed that except for the fact that these women were very poor and suffered from major financial issues they took their own decisions and enjoyed free mobility. The problems and issues of all the women suffering from poverty were similar, no matter to what religion or community they belonged. Hence, disagreeing with the popular idea that Islam encourages greater gender inequality, recent literature actually points to the fact that in India, region and caste, rather than religion, are instrumental in determining gender inequalities. Bhiwandi's garment sector that is located in a predominantly Muslim locality reflects an increase in the productive female labour force participation in the area. This is reflected in particular, by the way in which Muslim women of Bhiwandi have negotiated the norms of purdah and seclusion, to participate in the opportunity for wage work provided by the rise in the informal garment sector of the area. This appears to contradict the notion that purdah by itself is a hindrance to Muslim women's participation in wage work. For Muslim women it is likely that such networks, movements, or market niches have not been built. It was observed that most of the women did not wear a burqa while working while some did. Haseena said '*Burqa nahin bhi pehnenge toh chlega, ghar se zabardasti nahin hai lekin comfortable lagta hai aadmiyon ke beech*'; '*Wearing of hijab is not compulsory from my house but I feel safe with it*'. .

Most of the women travel to these work places in groups either on their own or via bus/car facilities provided by the employer by some factories to avoid the risk of harassment and discrimination. One woman in her interview said "*there is a big company at Gove area on the outskirts of Bhiwandi and I wanted to work in that company as they were paying good salary but as my neighbour is a driver for pick up and drop in that company I was not allowed to work there as according to him the work environment is bad and all bad character women go to work there*". Existence of public patriarchy and regular work in certain places. The economic situation of these poor Muslim women suggests that the women who are working and earning living have an enhanced capacity to renegotiate family roles, as well as to be more assertive in the public dimensions of their lives despite existence of public and private patriarchies.

Increased participation of Muslim Women in productive wage work

Usually it is argued that Muslim women are restricted from going out to work due to their religious beliefs. At the national level, one sees low levels of work participation rates amongst Muslim women. However here in Bhiwandi one sees large numbers of Muslim women working in the Informal Garment industry as well as in the homebased garment industry. This is due to the cheap labour that women provide as well as the area. Bhiwandi was known as a textile hub and now as a garment hub. Therefore, it can be argued that it is not due to cultural norms but rather due to industry, practices & requirements that one sees large numbers of Muslim women in the informal garment sector & home-based work. Ironically, it is the access to paid work that has given many of these Muslim women a chance to reclaim dignity for themselves in the domain of their own family lives. Amongst these poor Muslim families where one in three families is headed by a woman, and where the number of such families is increasing at an alarming rate, the idealized image of a Muslim woman immersed blissfully in her informal smidgen (a very small amount or shadow) while her husband brings the food home, is only a dream. It is the economic urgency and woman's desire to work outside the home have led to the working of these women in the informal garment sector. These Muslim women workers are struggling and resisting the economic viciousness and exploitation, and are doing it in much more consistent way in harmony with other groups.

Muslim women in poor households participate in the work force as the households concerned have few earners and a larger number of dependents relative to the nonpoor. A higher proportion of women in poor households seem to participate in the work easily available in the garment sector. It is also observed that women, who earn low incomes, and work mostly in the informal garment sector, head a substantial proportion of these poor households. Women headed households are relatively more among the poor families than among the non-poor. A majority of women headed households seem to derive all or a major part of their income through employment in the informal garment sector in Bhiwandi.

Higher proportions of women in the informal garment sector are poor. A larger section of women in this informal sector earns low incomes compared to the formal sector. These workers earn wages below the legal minimum wage; this implies that households of these poor Muslim women that depend on the informal sector are more likely to be in poverty. Concentration of women in specific low-level employment within the informal garment sector also imply higher incidence of poverty. Such issues are not only with the women from Muslim community but also with all the women workers no matter to what religion or castes they belong face similar

problems and grave poverty. Low pay is attributed to low investment in physical and human capital and easy entry. As Standing (2011) argues, the Muslim women workers in the informal garment sector of Bhiwandi are a 'precariat', mobilized to labour for a pittance and who are not expected to stay in jobs for long.

A large number of home-based workers and informal garment factory workers are at the lower end in the informal garment sector of Bhiwandi, they are predominantly women, and their numbers continue to rise. The characteristically informal nature of their work and working from separate domestic spaces, primarily because of restricted mobility, which is due to the patriarchal control and not religion, place them in severe disadvantageous positions in terms of striking a bargain for wages. In short, women's experience in the workforce paints a familiar picture for women from all the communities and religions in which her unequal status in the home and discrimination and marginalization in the workplace are common.

In situations of additional supply of labour, payment for piece-rate work (the normal form of payment in home-based work) can be low, and thus the home-workers' share in the value chains remain extremely low. The piece-rates are low despite the fact that home-workers, in some cases, are highly skilled with many years' experience. For these piece rate workers and their families, life is a struggle for just managing to make enough to fill their stomachs. They continue to work at these low rates, because, for most of them, there are no other sources of income. Their individual earnings together with their family incomes are pointers of their conditions of poverty. To add to the burden, in most families, the men's occupations provide not only low but also irregular earnings. Husbands are commonly auto rickshaw drivers, power loom workers or work in some other informal factory. In most of the families' children and other family members are also required to contribute to the family income. It was also observed that the daughters of these women work as domestic servants. Most of the earnings, in some cases almost all of it, is spent on the most basic requirement - food, which is often inadequate. The survival strategy of the poorer families ensures that women take on themselves the extra burden of hunger, with its resultant burden of ill health. They also save Zakat money earned during the holy month of Ramzan when wealthier Muslim families donate money to the poor. Many of the households also supplement their food with what is given to them from households where they work as domestic workers.

The Muslim women prefer or opt to work from home because of the flexibility of work hours, which allows them to combine or manage paid work, domestic chores and care work. However,

another reason is that these Muslim women are accustomed by prevailing gender norms to assume their triple workload and restrictions on their mobility, and do not, therefore, opt, but are forced to work at home. Entrepreneurs or factory workers employ these women workers. They carry out their work self-reliantly, but employer's exercise control over them by supplying raw material and sometimes advancing minimum cash. Garment making and knitting factories are best examples of this.

It was observed that in a situation where women are economically active, their condition is better than those who are completely dependent on their husbands/ family members. Bhiwandi faces a similar situation and with the growing number of women becoming self-sufficient economically, the social status of women is changing. However, this does not mean that the outlook of men has, improved. Due to the self-confidence that women are gaining, they are able to improve their position in the family. Women constitute the majority of apparel workers in Bhiwandi. In most places, they earn less than men, even for equal work as trained machinists. They are often disqualified from higher paid jobs, as well as openings for training and upgradation, because of gender norms deep rooted in societies where women's work is not valued, and where the head of household and public decision makers have customarily all been men. These roles carry over in the workplace too where they have a serious impact on the wellbeing of women workers and their families. Under the current policy environment, these large groups of underprivileged and deprived Muslim women are not able to organize themselves to preserve their rights. They are helpless when their rights are violated. These women workers, in order to get higher wages and stable jobs, are required to work overtime as and when necessary.

Gender certainly mediates the bargaining position of workers. Women garment workers strongly categorize themselves mostly in the roles of wives, mothers and housekeepers, which is also very beneficial for the firms to regard them as substitute workers, inferior in quality and therefore, not worthy of high wages. Women's defencelessness and weakness is more marked now in the globalized setting, given the insecure, unstable nature of work when they are exposed to the whims of supply and demand in both national and global markets. In this global trend towards liberalization, more and more women have to earn a living from home or on the streets rather than in factories, fields, and offices. Low wage and the casual & contractual nature of work is a common feature of the informal sector. It is more upsetting in case of home-based women workers. It was revealed that the earnings of these garment sector women workers was much less compared to other categories of informal sectors.

Thus, one can observe that there has been tremendous rise in the number of Muslim women workers, going out to work in the factories in Bhiwandi. This has led to changes taking place in the socio-cultural aspects, improvement in awareness and consciousness about women's rights and need for supplementary income. However, on the other hand, most women employees working at the lower level jobs do not get sufficient wages and other facilities at the factories. The traditional approach of the Muslim women is changing rapidly as these women are continuously participating in these garment factories. It was observed that none of the women interviewed were restricted from going out to work in the name of religion or culture. Women working at lower level jobs are unskilled and hence work in lower level jobs such as thread cutting, stitching, packaging etc. However, they prefer to work in the garment factory than work as a domestic servant. These jobs help them to increase their morale and self-conception. The problems faced by Muslim women employees working in the garment factories are many & diverse, such as insufficient wages and salary payments, lack of career-oriented activities, inadequate infrastructure facilities, and lack of promotion opportunities, which is true for women belonging to any caste or community.

A dual responsibility on their shoulders in work and family creates lots of difficulties and conflicts. The women workers face different kinds of problems like working in shift duties, travelling, overtime work, which makes them more over worked. None of the Muslim women working in these garment factories is aware about any of the government factory policies available for the minorities.

It was found that majority of the Muslim women workers were migrants. Most of the Muslim women workers (91%) in Bhiwandi had migrated from Villages of Maharashtra, Uttar Pradesh, Karnataka, Andhra Pradesh and Bihar. Conventionally they are cast into a role of subordination and inferiority as per the Muslim beliefs and customs. Their lack of exposure to complex and competitive city life and absence of skills force them to enter into the area of informal sector. The garment industry provides for a significant source of direct work for these unskilled and semi-skilled workers, through which a considerable section of the unfortunate and poor women is able to earn some money. The migration especially to Bhiwandi city was due to lack of employment possibilities for uneducated and rural poor in their rural community. Lack of acceptable increase in agricultural production to support the population, natural calamity, inadequate housing and civic amenities and lack of adequate infrastructure facilities thereby push the people to migrate. The garment industry is labour intensive and is ruled by the system

of contracting and sub- contracting. Women are employed in almost all the lower level work related to the garment production process.

With the economic downturn and unavoidable informal jobs in order to make ends meet, additional Muslim women are stepping out of their households to contribute to the family's income. Thus the demand for informal sector work is on the rise. These women workers are employed for doing all kinds of unskilled jobs. The basic nature of their work could be described as physically exhausting, tedious, monotonous and repetitive. It is important to note that these very low wages are not due to a lack of productivity on the part of garment sector worker, but are rather a function of their low bargaining power. These garment workers are treated like a marketable commodity. Employers determine whom they want to employ, for how long, at what wages and conditions, and at what point the garment worker should be dismissed. In this way the Muslim women workers are kept in a precarious and uncertain condition. With the garment sector employee having negligible bargaining power, she is an easy victim of exploitation. Their work is deemed ceaseless and perpetual. They tend to work for long and irregular hours and are subject to many forms of abuse and humiliation including sexual harassment and threats of job loss. They are susceptible to frequent problems like lack of living space, receiving less than the minimum wages, wage rates at the decision of individual employers, health and sanitation problems, lack of job security, lack of sick leave or maternity benefits and others. Many a times they were deceived due to their illiteracy and poverty. Despite the long working hours and low wages the circumstances force women to continue to work in these conditions.

Despite the precarious nature and their work, the Muslim women workers in informal garment sector of Bhiwandi were happy to be self-sufficient and not dependent on their husbands. Even though they suffer from severe poverty however, they live lives on their own terms and conditions. There are no restrictions on them related to work in the name of religion and culture. Children also participate in the home based work, so for them more the number of children means more working hands. They live in shanties and slum pockets in pathetic conditions. Most of them suffer from severe health issues. A large number of the women are abandoned by their husband's or have been divorced for another women and polygamy is very common amongst this class of Muslims. These women are free to marry again if their husband leaves them and many of them do marry again as we could see in case of Saira. Polygamy for men and getting married after divorce for women is very common and is not considered socially or customarily bad in this particular class of Muslims. Domestic violence is also quite

prevalent. For many women, the work space in the garment factory provides a breathing space. For some older women like Fatru bi, the factory was a refuge & provided her support. The work in the factory gave her enough to look after her basic needs for food, medicine etc.

Bhiwandi city known for its textile industry is a part of satellite town of Mumbai Metropolitan Region. It developed as a Major Logistics Sector and biggest warehousing center in recent times due to its close proximity to Mumbai, Thane and NH3. Close proximity to Mumbai, Thane and Development of region by MMRDA, make Bhiwandi an ideal place for business peripheries of the capital expanding and entrepreneurs. we see how the garment sector can be indirectly or openly central to a city's growth and expansion policy, we can understand the level of the difficulties in developing policies for change that improve women's lives (and men's and children's). These politically and economically important sectors provide work and some earnings for many women. Even though development economists have considered this informal sector work as a temporary solution during the change to a manufacturing economy, over time, informal income-earning activities have become institutionalized. Our knowledge of this helps us counter 'gender-blind' government rhetoric that reliance on work in such sectors is short-term or that governments seek to protect the rights of their citizens. Governments pay less attention to the issues and apprehensions of women workers in the widespread Multinational Companies (MNC) subcontracting networks because governments seek to provide generous environments to MNCs.

Recommendations:

The following recommendations can be made based on the study to improve the conditions of Muslim women workers. It is suggested that Government of India should take essential steps to bring Muslim women like other women through enactment of law by providing them social security and equal wages. Another aspect is absence of social prospects for Muslim women. An urgent action is needed to improve literacy rates, which directly affect Muslim women's socio-economic and political status as citizens of India. The absence of data on Muslim women contributes to the strengthening of cultural stereotypes, serving to complicate their life capabilities and struggles. Consequently, Muslim women's status is attributable to certain necessary, absolute 'Islamic' features.

- The government should help these women workers to work through Co-operative Societies so they will get more income and in addition to that, all their rights will be

safeguarded. Health care measures should be made compulsory. There is no technology or study available to take the census of Muslim women working in these informal garment factories and household sector. Hence, the district administration may formulate a mechanism to prepare a list of Muslim women workers in the garments sector in their areas to enable them to carry on Job-related training. It is also suggested that the Governments (both Central and the State) should eliminate the contract system whereby agents and intermediaries play havoc. This is the only option to put an end the inhuman exploitation of women workers.

- The absence of crèche/day care is one of the crucial elements that restrict women from taking up employment. The non-availability of crèches/childcare/day-care facilities. This requires priority attention. Since these provisions in labour laws are currently being violated on a massive scale.
- Given the large-scale violation of the Minimum Wages Act across all segments of workers, the informal garment workers should be brought into the schedule of employments under the Minimum Wages Act. For this, a directory/ register of the factories set up, with details of workers employed and facilities provided at work place and so on should be maintained.
- Special initiatives and efforts for implementation of the Maternity Benefit Act are required. The study had found that the most widespread experiences of sexual harassment faced by women workers were while they were outside the factory or while travelling, especially late in the evening. The Vishaka guidelines for prevention of sexual harassment in workplaces and setting up of complaint mechanisms needs to be applied and implemented.

