

Impact of Demonetization on Home-based Workers of Jaipur and Mumbai



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Introduction

This report is the outcome of a study titled ‘Impact of Demonetization on Home-based Workers of Jaipur and Mumbai’ commissioned by WIEGO in February 2017. It is part of a larger study, which started with the objective of examining the impacts of demonetization on the work and lives of different sections of the urban poor in India’s informal economy.

Methodology

Research-investigators¹ conducted a total of sixty in-depth interviews with home-based workers; 30 each in Jaipur and Mumbai. The interview-schedule was designed by WIEGO. In addition, three focused group discussions were also conducted in the two cities (two in Mumbai and one in Jaipur).

In order to make sense of the data, we used simple frequency distribution to come up with the codes. Data from the in-depth interviews was then systematically coded in MS Excel. For the FGDs, we used simple frequency distribution, following the four key questions.

This report is presented in two parts. The first section deals with the experiences of home-based workers in Jaipur city, and the second one deals with those in Mumbai. Within each of the sections, we have presented the data in three broad sub-sections: The profile of home-based workers (personal and professional), demonetization and its aftermath (dealing with different aspects of their lives), and finally, the impact of demonetization on the work and incomes of home-based workers and their families. The reason for presenting the findings city-wise is that the reader maintains a continuity in terms of understanding the experiences of home-based workers in their specific socio-cultural as well as geographic and political context. The report ends with a concluding section, illuminating the commonalities and differences in the way home-based workers and their families experienced the phenomenon of demonetization in both cities, highlighting the key findings of this study and presenting a few recommendations.

A. JAIPUR

In Jaipur city, the field research was conducted by SEWA Rajasthan with two groups of home-based workers comprising 15 respondents each, namely the bangle-embellishers residing in Shahid Indra Jyoti Nagar, and the Bandhej (tie-and-dye) workers in various parts of the Madina Masjid area. All thirty

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respondents were women, and belonged to the Muslim community. In addition to the in-depth interviews with these thirty respondents, one focus-group discussion was conducted with the Bandhej workers.

Personal and Work-Profile of Home-based Workers in Jaipur

The 30 respondents in Jaipur were neither self-employed nor regular employees of some unit/establishment. They were all subcontracted workers, operating at the lowest rung of the value chains of bangle industry and Bandhej (tie-and-dye) manufacturing.

Interestingly, Bandhej workers had put in much longer years than the bangle-embellishers in performing their respective work, which perhaps indicates that Bandhej as a traditional art of garment-dyeing is much more entrenched in the cultural context of women workers, than its more modern counterpart of bangle-embellishment:

Table 1: Number of years performing Home-based Work (Jaipur)

Number of Years performing home-based work	Bangle-Embellishers	Bandhej-Workers
0-2 years	3	2
3-5 years	4	3
6-8 years	3	5
9-11 years	2	1
12-14 years	0	0
15-17 years	2	2
18-20 years	0	1
21-23 years	0	1
24-26 years	0	0
27-29 years	0	0
30-32 years	1	0
Total	15	15

When the respondents were asked the reasons for performing home-based work, their unequivocal responses in large part pointed to two main factors (among others), namely, the family’s restrictions on their mobility, as well as the fact that they were habituated to performing this kind of work with the other women of the family.

Reasons for performing this home-based work:

Family does not permit working outside the home (Or, all women around me work inside the homes): 18

This work is performed by all women in my family (Or, Learned this work from family): 8

Previous work outside the home was not well-paying: 1

Prefer working from home (Or, I do not like working outside): 2

My children are small (Or, I care for my children at home so) I cannot go out to work: 1

Even though just one respondent has talked about taking care of children as the main reason for performing home-based work, it must be noted that 13 respondents stated that they engage in childcare while working. Hence, we see that with socio-cultural norms governing women’s mobility combined with

child-rearing responsibilities necessitate home-based work as one of the few income-earning options open to women.

Of the thirty respondents in Jaipur, 23 were married, 6 were yet to be married (all bangle-embellishers), and one tie-and-dye worker was a widow.

Table 2: Age distribution among Jaipur's home-based workers

Age Group	Jaipur's Respondents
16-20 years	9
21-25 years	4
26-30 years	8
31-35 years	3
36-40 years	2
41-45 years	2
46-50 years	1
51-55 years	1
Total	30

The sample covered a wide range of women in terms of age. While the youngest respondent was 16 years old, the oldest respondent was 51 years old. It is clear that a majority of the respondents in Jaipur (21 out of 30) constituted the youth, i.e., the age group of 15-35 years of age. What is interesting to note is that despite their age, the dominant reason for the women taking up this home based work, remains constant. This says something about agency, in that, even as these women grow older, most of them do not seem to be gaining greater control on decisions regarding their own mobility and choice of livelihood. For example, 9 out of 30 respondents were in the age bracket of 16 to 20 (youngest in the sample). Of these, the 7 said that they did this particular home-based work because their respective families did not permit them to go out of the house too much, especially for work. For women aged 25 and above (all of them married except one who is a widow) this narrative changed slightly from the *family* not giving permission to that of the *husband* not giving the permission to go out of the house. Two respondents (age 24 and 40 respectively) stated that they themselves do not like to go outside to work; one of them saying: '*Main ghar mein hi kaam karna pasand karti hoon. Gharwalon ki taraf se koi pabandi nahi hai*' ('I prefer working from within my home. My family-members do not impose any restrictions.')

Further, as we shall see in a subsequent section, a significant difference was noted in the women's analysis for the reduction in their wages and volume of work. Surprisingly, we found that this could be correlated to their age as well. While most of the younger women i.e. between ages 16 and 30, stated more specific reasons such as increased price of chemical and other raw materials, reduced demand due to demonetisation, and shopkeepers having to pay tax on the bills, the older women gave relatively generic answers such as this given by a 46-year old respondent: '*abhi market main kaam nahi aa raha hain, isliye kaam kam karte hain*' ('currently there is no work coming to the market and therefore the work is not coming to us too'). This finding possibly indicates that the younger lot among home-based workers may have a comparatively better understanding of the economic and political factors connected with their work, even though this work may have been traditionally performed by their families for generations. Their education and relatively higher access/exposure to information could explain their being better-informed in general.

Educational qualification of Jaipur's home-based workers

We have considered a range which is not uniform, simply to have likeness with the way in which different levels of education are distributed in India, i.e. primary, secondary, higher secondary and junior college. Since class 10th is a major milestone, we have considered this as a separate category instead of conflating it with the next category, because often poor children (especially girls) stop their education after class 10th.

So far as educational qualification is concerned, the respondents in Jaipur had attained various levels:

Table 3: Educational Levels of Jaipur's Home-based Workers

Educational Level	Jaipur's Respondents
Class 0-4	8
Class 5-9	8
Class 10	2
Class 11-12	5
Literate	4
Illiterate	3
Total	30

There were also those who had the ability to sign their names and read digits, but were not educated in the formal sense of the term. The field researchers have chosen to call them 'literate'. Finally, those respondents who have never been to any educational institution and have no ability to read or write, have been categorized as illiterate. The part on education is important for our present study, because it relates directly to the ability of poor home-based workers to access banking and financial institutions, as well as being able to engage in digital transactions.

Housing and Family Size of Jaipur's home-based workers

All the respondents, except one, had their own homes. Hence, only one respondent lived in rented accommodation. The case in Mumbai was the exact opposite, as most respondents lived in rented accommodation. The family size in Jaipur was large compared to the respondents in Mumbai. The number of people who lived in the same house as the respondent were:

Table 4: Family Size Jaipur's Home-based Workers

Family Size	Jaipur's Respondents
1-3 people	3
4-6 people	11
7-9 people	7
10-12 people	2
13-15 people	1
16-18 people	4
19-21 people	2
Total	30

Income-earners in the families of Jaipur's home-based workers

There was a diversity in the number of income-earners in the families of the respondents. However, a majority of the household had only 1-2 main income-earners, followed by 3-4 income-earners. Very few households had more than 5 income-earners. Of all the income-earners, the under-16 income-earners were six, but they were not the main breadwinners. Rather, they supplemented the incomes of the main income-earner(s) of the family. The children in the family (and under-16 individuals) are an important category to consider not only because they often provide free help and assistance for various types of work (such as home-based work, domestic chores, childcare etc.), but also because their needs (of food, healthcare, education, childcare etc.) also get affected during times of such crises. We shall discuss these in detail in a subsequent section. Below are the numbers of income-earners in the families of each of the respondents:

Table 5: Number of Income-earners in families of Jaipur's home-based workers

Number of Income-earners	Jaipur's Respondents
1-2 people	15
3-4 people	10
5-6 people	2
7-8 people	3
Total	30

Large families living together can often provide support to its members, especially in crisis situations. As demonetization was one such severe crisis in recent times, one notices that the respondents in Jaipur (especially the bangle-embellishers) heavily relied on the financial support from other family members, particularly the male earning members.

Demonetization and its aftermath: Jaipur

On 8th November 2016, when Prime Minister Narendra Modi announced the demonetization of Rs. 500 and Rs. 1000 denominations. It had several impacts on all Indians, but here we focus on the impacts on home-based workers in the urban informal economy of Mumbai and Jaipur cities.

In Jaipur, 15 respondents had the old notes and 15 did not. These old notes added up to a tiny sum and hence, most of them seemed to have not bothered to deposit or exchange them. Further, out of the 30 respondents, 25 had bank accounts, while five did not. The five respondents who did not have bank accounts did not try to open new accounts at the time, presumably because banks were unable to cope with the pressure of exchanging old notes before the end of the year, and did not have the time or resources to help people in opening bank accounts.

For most home-based workers or their family members, the nearest banks where they had their accounts were located neither too far, nor too close to their homes. The distance to the bank for various respondents was:

Table 6: Distance to the Bank from Home for Jaipur's home-based workers

Distance to the Bank	Jaipur's Respondents
2 kms	7
2.5 kms	3
3 kms	10
3.5 kms	3
4 kms	0
4.5 kms	1
5 kms	1
Account is in the bank at my village	1
Don't know/NA	4
Total	30

Interestingly, none of the women respondents in Jaipur went to the bank for deposits/ exchanges or withdrawals in the period following demonetization. Hence, the respondents did not waste any workdays due to waiting in line. Rather, the men of their families (fathers, husbands, brothers, sons, brothers-in-law etc.) deposited the money in the bank and/or withdrew the money from the banks or ATMs or from other sources informally. While it is not known exactly how many workdays these male family-members lost due to waiting in line, it is clear that the amount of time taken by them in depositing the old notes ranged from two hours to half day to more than one day in some cases. For most respondents who answered this question (11 out of 30), their family members spent more than one day to deposit the old notes in the bank. Further, a majority of the respondents (29 out of 30) said that their family members did not withdraw any cash from the bank, and 20 out of 30 respondents also said that they did not withdraw any money from the ATM either.

So the obvious next question is, without any withdrawals, how did these women and their families cope during the stressful period following demonetization?

For all respondents, the immediate coping strategy was to save whatever money they had, and at the same time drastically curbing their consumption of different goods and services. Let us examine these strategies in detail.

Food

Twenty respondents talked about curbing the expenditure and consumption of food items. Of these, 13 respondents said that they also changed the items they ate, in that, they entirely stopped eating animal-protein and seafood, while there was a drastic reduction in the amount of vegetables they bought in this period. For instance, women's narratives had anecdotes like: '*Khaane mein kami ki, mehengi cheezein nahi li*' ('We reduced our food consumption [and] did not buy expensive items'), '*Khane par paisa kam kharch kiya. Mehengi sabziyaan aur gosht nahi liya*' ('We spent less on food. Did not buy expensive vegetables and meat') and '*Khaana Kam khaya, Alu ki Sabzi banayi*' ('We ate less food, and cooked only potato vegetable'). The consumption of staples such as rice, lentils and rotis remained more or less constant. Most would cook only one-time in the morning, and eat the same food for different meals throughout the day.

Shelter/Housing

Nearly all the respondents in Jaipur owned their homes, and hence there was no significant change in the housing or associated expenses. However, the single respondent who lived in a rented accommodation went through a stressful period because she and her family did not have the cash to pay up their rent, and subsequently had to vacate this rented house. Recollecting the hardship she and her family faced, she said, *'hum kiraaye ke ghar mein rehte hain, kiraaya na dene ki wajah se kiraye ka kamra khali karna pada. Kaafi pareshaani aa gayi'* ('we live in a rented home, which we had to vacate because we could not pay the rent. It caused a lot of hardship.')

Clothing

Fifteen respondents mentioned that they immediately stopped their expenditures on clothing shortly after demonetization. One must bear in mind that this was that time of the year when major festivals and weddings took place in India. Usually, several garment retailers record their highest sales in this busy period. However, expenses on clothing were presumably considered frivolous in the period following demonetization, and hence, people prioritized their expenditures by focusing on the essentials, rather than clothes.

Healthcare

Three respondents mentioned that they changed the way they spent on their family's healthcare needs. One of them said that to save money, she used the government hospital in this period rather than the more conveniently located and more frequently used private medical clinic/ dispensary nearby. One of the respondents said that her sister-in-law was pregnant and was very close to her delivery due-date. Due to the shortage of cash in the house, she and her family members faced a lot of stress and anxiety in this period.

Education

All respondents were consistent in saying that they and their families decided not to let their children's education (and associated expenses) get affected due to demonetization. As a result, the school-fees and expenses on educational material remained the same. However, the payment of fees for extra tuitions was delayed. As a result, some tuition teachers said that they could not continue taking kids without the fees. They started asking the parents to not send their children until they could pay the tuition fees, which served to put additional pressure on families already reeling under the severe effects of demonetization on their daily lives. Most women eventually did manage to pay the tuition fees, thereby letting their children's tutoring to go on unobstructed.

Childcare

While families deliberately decided not to let their children's education (and associated expenses) get affected due to demonetization, they did curb the expenses on childcare. This not only meant curbing of expenses on daily consumption items such as milk and eggs, but also bringing a complete stop to the small amounts of daily pocket-money to children for buying snacks on their way to (or way back from) school. One of the bangle-makers said, *'Bachhen ko haath-kharch nahi diya. Baccha roz Rs5-10 kharch karta hai'* ('[I] did not give my child any pocket-money for expenses. Usually, he spends Rs. 5-10 every day'). Another

Bandhej worker said, '*Paisa na hone ki wajah se bachhon par paisa kharch nahi kiya*' ('Since I did not have the money, I did not spend on my children').

So far, we have seen the impact of demonetization in different aspects of people's lives. Let us now turn to a discussion on the impact of demonetization on the most significantly affected aspect of their lives, i.e., their work, employment and income.

Impact of Demonetization on Work and Income of Jaipur's home-based workers

A major part of the impact of demonetization on work has to do with the *availability* of work itself. The cycle begins with the massive reduction in the demand for goods, more specifically, those goods that are considered non-essentials (i.e. goods that are not essential for survival). Both of the home-based workers groups considered in this study deal with non-essential goods, namely, bangles and Bandhej. This drop in demand then permeates the network of wholesalers, distributors, retailers and middlepersons. The next in line are the large manufacturing units— both those producing the items and the materials for making those items. Then follow the several small and micro manufacturing units— which rely on the subcontracted demand from the larger manufacturing units— which operate on very slim margins and therefore keep their overhead costs very low. These are the units which— through middlepersons— bring work and materials to the home-based worker. As a result, when there is a change in the demand, it sets off a 'domino's effect' and the entire chain experiences either a surge or a collapse. Specifically those workers who find themselves at the last end of the chain, become desperate for work and income, and subsequently start looking for any low-paying alternative that is available and will keep them afloat, and ensure the inflow of money, no matter how low-paid or badly-paid this job may be.

For the present study, the drop in demand is caused largely by demonetization and it is in this context that the narratives of home-based workers in Jaipur and Mumbai are examined.

In Jaipur, home-based workers suffered due to the lack of available work. Their earnings dropped, their working hours reduced against their will, their consumption of essentials and non-essentials got curbed. Most of the family-members of these home-based workers too earned their livelihood from other sectors within the informal economy, and hence faced similar situations in their workplaces too. It would be safe to say that these urban poor women home-based workers and their families saw many dark days with no reprieve in sight.

In the case of Jaipur, the bangle-embellishers experienced a drastic reduction in the demand for their work. All respondents talked about it in different ways, but one quote sums up the experiences of all: '*Market mein abhi kaam kam hai, Chude-nagine ki demand nahi hai*' ('There is little available work in the market right now, [as] there is no demand for embellished bangles [now]').

Several others also pointed to the increase in the prices of raw materials in the market, which has made a further dent in their already low incomes from bangle-embellishment. Usually, a middleperson brings the non-embellished bangles along with the materials to the doorstep of the home-based worker. Most often, this middleperson picks up the embellishment materials (such as sequins, adhesive chemical etc.) from a micro/small business in the area which does not provide a *pakka* (formal) bill. This way, the material can be purchased at its net cost. During the demonetization period however, nearly all such small shops temporarily closed their operations, partly because the demand for their goods was down,

and also partly due to their fear that officials might ask them to produce registration certificates and bill-books, which they did not have. As a result, the middlepersons then had to buy the materials only from large registered shops and establishments which provided a taxable invoice (bill) on every purchase. The bangle manufacturing units and shops responded to this increase in material costs by extracting it from the piece-rates of home-based workers. A quote from one of the bangle-embellishers speaks for the experiences of all, '*Notebandi ke chalte chemical mehenga ho gaya, Isliye kaam ke paise kam ho gaye... Bill par tax dene ke kaaran, majdooori kam ho gayi hai*' ('Due to demonetization, the price of the chemical went up, and as a result our piece-rates have gone down... Due to the tax payable on the bill [for materials], our labour is now paid much less').

On an average, home-based bangle-embellishers witnessed a 30-50% reduction in their net incomes from piece-rate work. Hence, in the period following demonetization, not only did home-based bangle-embellishers experience a reduction in demand for their work and therefore a corresponding reduction in their working hours, but they also tended to grab whatever little work was available, even if it paid much less than it did before. As one of the bangle-embellishers spoke of her desperation to earn an income: '*Maal hi nahi aa raha, to jo aa raha hain, kam paison mein kaam kiya*' ('There was no work coming our way, so we did work on whatever came, for a lot less money').

Despite the severe hardship faced by the bangle-embellishers in this period, they remain hopeful: '*Kam paison mein kaam kar rahe hain. Jab jyada kaam aayega tab paisa achha milega*' ('We are working for very little money right now. When more work will start coming, our earnings will also improve').

In the case of Bandhej (tie-and-dye) workers, a similar chain of events occurred. The demand plummeted, the material-costs for the subcontracting party became more expensive due to the tax levied on each purchase by the larger shops, and the piece-rates dropped too. Interestingly, the Bandhej workers linked this development (of increased material costs) to an increased number of women home-based workers in their neighbourhoods. For instance, one of them said, '*Kuch mahine to kaam na aane ki wajah se kaam band raha. Ab jab kaam aya hai, logon mein jaldi se batt jata hai. Pehle jitna kaam nahi aa raha hai ... abhi kaam kam hai aur kaam karne vaale zyada ho gaye hain*' ('For a few months, our work came to a complete stop because the work was not available. Now when it has finally started to come, it gets distributed among people very fast. The amount of work that comes now is nowhere near what it used to be earlier... now the available work is less and the number of people willing to do the work is more'). It is no surprise then, that women's working hours performing Bandhej have reduced considerably. One of the respondents said, '*pehle kaam aata tha toh 8 se 10 ghante kaam kar leti thi Sunday ko chhutti nahi karti thi. Shukravaar ko bhi kaam lagaati thi. Ab kaam kam hai*' ('Earlier when this work would come to me, I would spend 8-10 hours doing it. I would not stop even on Sundays. I would work also on Fridays. Now the work has reduced'), and another said, '*pehle saara din hi kaam mein lagte the ab kaam kam ho gaya hai*' ('Earlier I used be occupied with this work all day, now the work has reduced a lot'), and yet another said, '*kaam nahi mila toh poora din khaali rahe*' ('Since I did not get any work, I was sitting idle the whole day'). It is evident that the number of working hours and working days for most Bandhej workers reduced significantly after demonetization. Another point worth mentioning here is that, unlike the bangle-embellishers, Bandhej workers *did* incur one work-expense on their own, i.e. the costs of buying thread to do the tying in Bandhej. The net price of thread remained the same, but their work expenses reduced because they were not buying as much thread as before, due to the reduction in the demand for their work.

Evidently, a combination of three factors, namely, the lower volumes of available work, the increased numbers of people willing to do the small-amounts of available work, and the increased taxable costs of materials for the subcontracting party, has together spelt a dramatic reduction in the piece-rates paid to the Bandhej workers.

Both groups of home-based workers have responded to this reduction in the demand by looking for alternatives in other types of home-based tasks. So far as the Bandhej workers are concerned, a majority of them have found alternate home-based opportunities doing '*Kaarjobi ka kaam*', which means pasting of sequins on sarees, *lehengas*, and *dupattas*. Before demonetization, usually the middleperson bringing *Kaarjobi work* would go to the doorstep of these home-based workers and provide one week's worth of work. However, after demonetization, women themselves started queuing up outside his house as early as 6am to pick up the materials. The quantity of the material would be so little that their work would get completed within two days instead of a week. Some women in the neighbourhood who had earlier chosen not to do low-paying home-based work, after demonetization began taking up tasks such as lace-cutting and *Kaarjobi*, due to the shortage of available work and household-incomes. As a result, the number of workers increased and the amount of available work as well as the piece-rates decreased.

To get a sense of the reduction in the savings of home-based workers, let us turn to their profits in a good week and a bad week.² For matters of accuracy of amounts and to highlight the intensity of these drops, we have taken exact amounts instead of spreading them over a range:

Profit of Jaipur's home-based workers in a good week previously (before demonetization) to now:

Table 7: Change in Profit in a good week before after demonetization for Jaipur's home-based workers

Profit in a Good Week in Jaipur	No. of Respondents
Same	0
More	0
Less:	
1-20%	3
21-40%	13
41-60%	10
61-80%	2
81-100%	2
Total	30

Contrast this with the profits of Jaipur's home-based workers in a bad week previously (before demonetization) to now:

² It is also important to mention that often home-based workers conflated the meanings of the terms profits and savings.

Table 8: Change in Profit in a bad week before after demonetization for Jaipur's home-based workers

Profit in a Bad Week in Jaipur	No. of Respondents
Not known	1
Same	0
More	0
Less:	
1-20%	2
21-40%	10
41-60%	10
61-80%	5
81-100%	2
Total	30

From the above two tables, it is clear that the profits for home-based workers have plummeted to as much as— or more than— 50 per cent in both good and bad weeks of income-earning. As most of the home-based workers say, during and after the period of demonetization, there was no question of any profits.

Let us now turn to examining how home-based workers made up for their reduced or lost income.

Home-based workers took up some other additional tasks in this period. Some Bandhej workers began to sew tassels on the rims of quilts. This particular task, which is locally called '*Razai mein dorey lagane ka kaam*' is available only during winters, and demonetization occurred also in the Indian winter season. As a result, home-based workers temporarily found this additional work as an additional source of income. This additional work is not available anymore since the winter months are over. Some bangle-embellishers crossed over to Bandhej, and others engaged in peeling brooms. Some of the Bandhej workers crossed over to bangle-embellishing, and others to home-based tailoring of garments.

We do not mean to imply that these additional tasks were taken up by home-based workers solely after demonetization. They have been doing two (or sometimes more than two) home-based tasks for longer periods ranging from one month to fifteen years. The point we wish to emphasize here is that, while their main home-based trade seemed to be disappearing during demonetization, these additional tasks (despite their low demand too) took on higher importance in the crisis period. For instance, two of the bangle-embellishers said, '*Abhi to kisi bhi kaam se fayada nahi ho raha hai, har kaam ghat raha hai... Na to chudiyon ka pura kaam aa raha hai, abhi to chunari mein nag lagane ka kaam bhi nahi aa raha hai*' ('There is currently no work which brings us any profit... neither the bangle-embellishing work is coming to us, nor the sequins-pasting work on dupattas'). The mode of payment before and after demonetization has remained the same, i.e. cash, and so has the frequency of payment, which is often weekly³.

³ Some other women said that they preferred to receive their payment on a monthly basis so as to have access to a large sum in hand once a month. Several home-based workers also mentioned that the middlepersons would also provide them the payment immediately in their time of need.

A large number of home-based workers are still facing severe after-effects following demonetization well into the first half of 2017, and even though the long lines at banks and ATMs have nearly disappeared, these urban poor home-based workers are yet to find a semblance of stability in their work, incomes and family well-being.

Impact of Demonetization on Work and Income of family members of Jaipur's home-based workers

In the previous section, we have seen how the work and incomes of home-based workers were directly affected due to demonetization. However, to appreciate the intensity of its impact on their lives, we need to take a closer look also at the work and incomes of their family members.

Several home-based workers stated that at least two major changes occurred in the work of their family members:

- a. Their incomes reduced
- b. They lost their jobs

In Jaipur, 7 respondents claimed that the incomes of their family members had reduced. They worked as rickshaw drivers, painters, construction workers and bangle-box makers. As many as thirteen respondents claimed that their family members had lost their jobs, some of them working as regular employees, and others performing a host of informal jobs such as rickshaw-driving, daily-wage construction work, loading-unloading, bangle-making, painting. Over a few months of under-employment or unemployment, most of them have now found similar jobs again. It must also be noted that several of these family members were the main breadwinners of their families (father, husband, father-in-law, brother-in-law, son). As many as ten respondents said their husbands were the main income-earners, 3 said their fathers were the main breadwinners, two each said their sons and brothers brought in the highest incomes and one each said their brother-in-law and father-in-law were the highest income-earners of their respective households. One would hear women make statements such as: '*Mere pati loading ka kaam karte hai. Par kaam nahi mila, to parivartan aya hai*' ('my husband used to perform the task of loading. But when he did not get work, a change occurred [in our lives]'), or '*sab kuch ast-vyast ho gaya hai. Beta jo zyaada kamaata tha uska kaam band ho gaya hai*' ('Everything has become chaotic. My son, who used to earn a higher income, his work has stopped'), or '*Jab notebandi hui to Mere papaji kaam par nahi gaye. Loading ka kaam band raha*' ('When demonetization occurred, my father could not go to work because the loading work [which he does] had stopped'), or '*mere pati painter ka kaam karte the, note bandi se kaam va paisa kam ho gaya hai, paint mehenga ho gaya hai*' ('My husband is a painter. Due to demonetization, his work and income reduced, and at the same time the paint became more expensive'), or '*mere pati nahi beta hi kamaane vaala tha uska kaam band hone ki wajah se kaafi fark padaa*' ('its not my husband, but my son who is the main income-earner; a lot of changes occurred when he lost his job'). These and similar statements give us a sense of the impact of demonetization on the work and income of the main income-earners of the household. Hence, the shock of these main breadwinners losing their jobs or having a massive cut in their incomes during a period of intense hardship caused by demonetization directly increased the pressure on the women of the house to make up for the reduced or lost incomes.

Children of home-based workers are another important aspect to consider while talking about the impact of demonetization on the work and income of the family. An overwhelming majority of the respondents (28 out of 30) said that their children do not help with home-based work, and one of the two that said the

children do help mentioned that '*School se aane ke baad kaam mein thodi bohot madad kar dete hain*' ('After returning from school they do help out with my [home-based] work a little bit'). All thirty respondents said that their children neither help with domestic chores nor with childcare both before and after demonetization. However, while this may be the case in general, one cannot overlook the possibility that children's free help in the house in domestic chores, caring for younger siblings and seniors, as well as in home-based work often goes unnoticed and unacknowledged. Hence, while the direct response to a question about children's involvement often garners a 'no' response, home-based workers in this study have also made statements like '*jo log bandhej ka kaam shuru se karte the unke bacche va parivaar ke anya log bhi ab kaam ko karne lage jisse ab kaam pehle se kam milta hai*' (Those people who used to do Bandhej work, their children and family members too have started doing this work now, because of which the volume of work that now comes is much less [compared to earlier]'), which clarify that children do help out in different types of work (domestic and home-based) in a number of ways.

Now that we have examined the situation of home-based workers and their families in Jaipur, let us turn our attention to the home-based workers in Mumbai city.

B. MUMBAI

In Mumbai city, the field research was conducted with 30 home-based workers engaged in fifteen different types of tasks. All the respondents were women, and resided in slums in a suburb of the Central Mumbai region. Seven respondents were Hindu, 17 were Muslims and 6 belonged to the Christian community. In addition to the in-depth interviews with these thirty respondents, two focus-group discussions were undertaken, one with a group of mess-tiffin workers and the other with a mixed group of different types of home-based workers.

Personal and Work-Profile of Home-based workers in Mumbai

Of the 30 respondents in Mumbai, 12 were self-employed and seventeen were subcontracted workers. Interestingly, there were two home-based workers who did not fit any specific categorization of employment. One was a self-employed Arabi tuition-teacher, who tutored pupils at home, but she also had a regular employment as a tuition-teacher going to other people's homes to teach the children, which paid her a monthly salary. In addition, she also used her sewing machine and tailoring skills to make home-based alterations of garments for people in her neighbourhood, and had a third job as a home-based incense-seller. While most of her tasks were home-based, it was difficult to put her in one category of employment or another. The second case also was that of a home-based Arabi tuition teacher, which we put in the category of 'self-employed'. However, she also had a regular job in a Aadhar card enrollment centre, which paid a monthly salary. Both her jobs provided a stable monthly income. Hence, she could be considered both a regular-employee and a self-employed person.

Compared to the respondents from Jaipur, a majority of the home-based workers in Mumbai (19 out of 30) seemed to have started performing their work only in the recent years:

Table 9: Number of years performing Home-based Work (Mumbai)

Number of Years performing home-based work	Mumbai's Respondents
0-2 years	12
3-5 years	7
6-8 years	1
9-11 years	1
12-14 years	1
15-17 years	4
18-20 years	1
21-23 years	0
24-26 years	1
27-29 years	0
30-32 years	0
33-35 years	2
Total	30

When the respondents were asked the reasons for performing home-based work, eight respondents said that this was due to the restrictions imposed on their mobility by their families. Some of these respondents also combined this factor with childcare. The other common response from seven respondents was that they performed home-based work to supplement the income of the main breadwinner so as to deal with the financial pressures to meet the children's and family's needs. Five respondents said that they were habituated to performing this kind of work and therefore continued it out of familiarity. Similarly, four respondents said that they found it convenient to get work nearby and therefore chose home-based work. One tailor said that she performed the work to get earn an income and also to save the money by sewing clothes at home (instead of getting them sewn outside for a price), another said that her husband's job stopped and therefore she had to start doing home-based work. The only respondent who had a home-based shop said that she chose this work mainly because it gave an immediate income. Interestingly, one of the respondents, an Arabi tutor said she chose this particular home-based work because Arabi was her passion and she liked to teach. Her teacher had encouraged her to take up teaching of this subject, by saying that she would be performing a pious act by promoting the word of God.

Of the thirty respondents in Mumbai, 23 were married, 2 were yet to be married, and 5 were widows.

Table 10: Age distribution among Mumbai's home-based workers

Age Group	Mumbai's Respondents
16-20 years	0
21-25 years	5
26-30 years	6
31-35 years	5
36-40 years	5
41-45 years	4
46-50 years	2
51-55 years	1
56-60 years	2
Total	30

Contrary to the case in Jaipur where most respondents were in the ‘youth’ category, their counterparts in Mumbai were distributed almost equally in the youth and middle-aged bracket. If we correlate this to the number of years they spent doing home-based, it may not be wrong to assume that those in Mumbai, who have joined home-based work in the recent years are perhaps the younger respondents, and the middle-aged or senior respondents are the ones who have been performing home-based work for several long years.

Educational qualification of Mumbai’s home-based workers

So far as educational qualification is concerned, the respondents had attained various levels:

Table 11: Educational Levels of Mumbai’s Home-based Workers

Educational Level	Mumbai’s Respondents
Class 0-4	3
Class 5-9	8
Class 10	3
Class 11-12	3
Graduation (Bachelor’s degree)	1
Urdu (Quran School)	4
Illiterate	8
Total	30

Similar to Jaipur, for Mumbai too we have considered a range in education which is not uniform. Since class 10th and graduation at the bachelor’s level are major milestones in their own right, we have considered these as separate categories. It is interesting to note that the educational attainment of the home-based workers in Mumbai seems to be slightly higher than those in Jaipur, i.e. we do witness girls going forward from mere primary education. Although not directly, but this could partly explain the diverse options women in Mumbai have for home-based work, whereas in Jaipur women tended to stick to their traditional occupations (which are often caste-based). When women do not have education, their ability to access various kinds of employment and occupations gets severely limited, leaving them to rely only on socially approved caste-based occupations. While it may be true that the available work for home-based workers itself is low and depends on various other factors too (not the least of which is the volume of manufacturing and production of certain types of goods or services in that region), it is equally true that women hesitate to look for, or do not even get considered for certain jobs, if they do not have the appropriate educational qualification.

Housing and Family Size of Mumbai’s home-based workers

In terms of housing, seventeen out of thirty home-based workers lived in rented homes, while 13 owned their homes. Hence, of the seventeen who did not consider their present accommodation to be their ‘home’, 12 traced their ‘homes’ back in their villages in various states of India, i.e., their original source of migration such as Bihar, Karnataka and Tamil Nadu; two respondents said that they had their own homes in other suburbs of Mumbai city (on the outskirts), and three other respondents said there was nowhere they considered as home. This is an interesting point, because home-based workers derive their working

identity from their homes. When home-based workers do not consider any place to be their home, or do not consider their place of dwelling as their home (such as tenants who live on a rental basis), it complicates the issue of conceptualizing one's identity as a home-based worker, and therefore demanding one's rights.

The family size in Mumbai was small compared to the respondents in Jaipur, presumably because of the size of houses in the city. For a comparison with Jaipur, see the table below:

Table 12: Family Size Comparison of Jaipur and Mumbai's Home-based Workers

Family Size	Jaipur's Respondents	Mumbai's Respondents
1-3 people	3	7
4-6 people	11	14
7-9 people	7	6
10-12 people	2	2
13-15 people	1	1
16-18 people	4	0
19-21 people	2	0
Total	30	30

The family-size also has a correlation with the number of children in the household. In Mumbai, the families of several respondents comprised of under-16 individuals, but these were a lot fewer in number as compared to the families in Jaipur. In Mumbai, 6 respondents said there were no family members under the age of 16 years of age, 20 respondents said that there were 1-3 under-16 individuals in their families. Four respondents said there were 4-6 under-16 individuals in their families.

As is evident, a majority of the respondents in Mumbai (26 out of 30) had less than three under-16 family-members, 6 had none at all and only four respondents had more than 4 but less than six under-16 individuals.

Income-earners in the families of Mumbai's home-based workers

There is hardly any diversity in the number of income-earners in the families of respondents in Mumbai. Corresponding to the predominantly nuclear-family setup in Mumbai, most respondents (21 out of 30) said that there were only 1-2 income earners in their families, followed by 8 respondents who said there were 3-4 income earners in theirs. Only one respondent said that there were 5-6 earning-members in their families. Interestingly, the overwhelming majority of 29 respondents said that their families did not have any under-16 income-earners, whereas only one respondent said that there was.

As opposed to the large families living together in Jaipur which helped its members tide over severe crises such as demonetization, the smaller nuclear families in Mumbai necessitated relying on several social networks based on kinship, caste, village, language and region to pool in favours, especially in the form of credit, to combat the severity of the impact of demonetization. Both the focused-group discussions in Mumbai confirmed this assertion.

Demonetization and its aftermath: Mumbai

Being the financial capital of India, Mumbai faced a particularly paralyzing shock following the demonetization announcement. The longest ATM queues in the country were to be found in Mumbai and the city's laboring poor had to suffer several hardships.

In our Mumbai sample, 20 respondents had the old notes on them and 10 did not. Similar to the case in Jaipur, these old notes with Mumbai's home-based workers amounted to very little in terms of money (ranging from Rs. 1000-5000). However, compared to Jaipur, the responses to the handling of these notes was very different in Mumbai. For one, a lot more women themselves dealt with the cash, instead of having their male-family-members take care of it on their behalf. Second, 22 out of 30 respondents had bank accounts and due to the ready availability of bank branches in Mumbai (as India's financial capital), they did try to deposit these notes in their own accounts or exchange their old notes from banks. Eight respondents did not have bank accounts. Five of them deposited these notes in the bank accounts of others such as their husbands, sons, other family members and friends. One of the respondents that did not have a bank account tried to open one, but she was unsuccessful in this attempt, 'because there was a huge line at the bank, and therefore the bank official refused to open my account.'

Interestingly, while the respondents in Jaipur have answered the question about 'how far is the bank from home' in terms of *distance*, those in Mumbai have answered this in terms of the *time* required to make a trip to the bank. For most of the Mumbai respondents, the banks were not far and therefore, easy enough to reach within a short span of time (irrespective of whether they had bank accounts or not):

Table 13: Distance to the Bank from Home

Distance to the Bank	Mumbai's Respondents
5 mins	4
15 mins	14
20 mins	3
30 mins	1
45 mins	5
60 mins	1
Don't know/NA	2
Total	30

In contrast to the Jaipur respondents, none of whom went to deposit old currency notes in the bank, several respondents from Mumbai did. The amount of time they took for making the deposits varied:

Table 14: Time taken by Mumbai's Home-based Workers to deposit old currency-notes in the Bank

Time taken to Deposit	Mumbai's Respondents
2 hours	2
2.5 hours	1
3 hours	2
4 hours (over 2 trips)	1
5 hours	1
6 hours	1
9 hours	1
Half-day	2
1 full day	3
2 days	2
More than one day	3
Did not deposit	11
Total	30

One of the belt-weavers who took 2.5 hours to deposit her old notes in her son's bank account said, 'I stood in the sun without any food and water. I have seen people standing for the whole day and still their number didn't come. So they tried the next day...' One of the respondents was a flower-garland maker and seller. In her dual roles as a home-based worker and a street vendor, she needed cash on a daily basis. She waited in a queue at the bank for 6 hours. Another respondent who did packaging of goods from home for a nearby unit said, 'As soon as I reached the counter, the bank closed so I lost one whole day.'

Similar stories of long hours also followed in withdrawing cash from banks or ATMs. Below are some numbers which will help us grasp the amount of time wasted by the Mumbai respondents in accessing their own money through banks and ATMs:

Table 15: Time taken by Mumbai's Home-based Workers to withdraw cash from Bank and ATM

Distance to the Bank	From Bank	From ATM
1 hour	1	0
2 hours	1	0
2.5 hours	0	1
3 hours	2	1
5 hours	3	0
7 hours	0	1
9 hours	1	0
14 hours	1	0
48 hours	1	1
½ day	2	0
2 days	4	1
3 days	2	0
4-5 days	1	2
Over a Month	1	0
Did not withdraw	10	23
Total	30	30

**Note: Includes people who do not have bank accounts and could not use any banking or ATM facilities to withdraw cash*

It is interesting to note that an overwhelming majority of respondents (23 out of 30) did not withdraw any money from ATMs, rather they spent varying amounts of time in withdrawing money from banks. This occurrence could have at least two explanations. First and the more likely one, the lines for ATMs were very long. The ATMs were running out of money very quickly, and hence there was no guarantee that once a person got to the machine she could successfully withdraw money. Second, the withdrawal limit from a ATM was set to Rs. 2000 per day, which was yet another difficulty, in that, even if one was successful in accessing an ATM *and* withdrawing cash, the amount withdrawn was hardly sufficient for the amount of time wasted in line. A third problem with the ATM withdrawals was that most of the money that was dispensed was in the large denomination of Rs. 2000 (a single note). It was difficult to use this single note of Rs. 2000 for daily transactions which tended to be much smaller. Hence, people did not see any merit in trying to access an ATM in this period. Respondents told us that if they had to stand in queue like everyone else, they chose to stand in the queue at the bank, because it was permissible to withdraw up to Rs. 24000 per week in different denominations from a bank. Hence, even though queues at the banks were as long as the ones at ATMs, people preferred to go to the banks instead.

Whether respondents withdrew money from banks or ATMs, they lost a significant amount of working time doing so. When we asked respondents how many actual workdays they lost due to waiting for cash-withdrawal in particular, and demonetization in general, we were told:

Table 16: Number of Lost Workdays of Mumbai's Home-based Workers

No. of Lost Workdays	Mumbai's Respondents
None	12
1	3
2	3
2.5	1
3	2
5	4
15	2
Did not answer	3
Total	30

One notices that there is an inconsistency in the responses of home-based workers where the question of waiting in queue and lost workdays is concerned. This could partly be explained by the time at which the field research was undertaken. Three months had already passed since demonetization had occurred. If this study was undertaken in the period right after demonetization, perhaps people would have had a better recollection of the amount of time they spent, the number of workdays they lost and the intensity of the hardship that they experienced in this period.

None of the respondents in Mumbai still have old bank notes lying in their homes. Where standing in bank or ATM queues was not possible or feasible for everybody, they tried other strategies, most popular of which was to buy provisions and other essentials on credit.

One of the eight respondents who did not have a bank account and did not deposit her old notes in other people's accounts either, chose to use the notes by paying up her pending bills and paying advance-rent to her landlord. A sequins-embellisher used her wits and within fifteen minutes of the announcement, used her old notes to buy groceries and provisions from the local provisions store. Later, she also

deposited the remainder of the old notes at the nearby post office. Three respondents mentioned the use or exchange of these notes at lower rates, for instance, one of them exchanged the notes informally for lower rates in order to get denominations of Rs. 100 and yet another respondent bought groceries worth Rs. 400 but paid Rs. 500 for it. Another said that the owner of the local provisions shop did not want to partake with the change he had, and therefore forced them to buy items of the exact value (for example, buying provisions totaling up to Rs. 500 or Rs. 1000 instead of Rs. 400 or Rs. 600). One respondent said that it was a stressful period because her brother was getting married and because of demonetization, she did not know how to pay the various vendors such as caterer, logistics agency, musicians etc., providing services for the wedding. Although initially unsuccessful, she eventually managed to convince these vendors to take the old notes for payment of their services.

In order to capture the intensity of deprivation of at least some experiences, we asked respondents the ways in which they managed in this difficult period— what were their coping strategies, how did they prioritize their needs, what did they curb and what were the outcomes of these coping strategies. Below is a brief discussion on each of these.

As in the case of Jaipur, for nearly all of Mumbai's respondents too, the immediate coping strategy was to save. Three respondents said they managed with whatever they had and did not borrow from anyone, while six others said they borrowed from friends, neighbours and family members. Note that in the case of Jaipur, the number of respondents relying on their families to shoulder their expenses was much higher. Unlike Jaipur, Mumbai's respondents also mentioned the use of old notes at lower rates (as we have discussed in a previous section), five respondents said that they bought provisions and other essentials on credit. Similar to Jaipur, a significant number of respondents in Mumbai also started curbing consumption on several items such as food, housing, clothing, childcare and healthcare. However, the expenses on education remained the same. We will examine each of these in detail in the following section.

Food

Eighteen out of 30 respondents talked about direct curbing of their food consumption *and* a change in the kind of food they consumed. They entirely stopped eating animal-protein and seafood, and stuck to eating only the staples such as rice, lentils with accompaniments such as pickles and *chutney*. The consumption of vegetables reduced considerably, not only as a strategy for money-saving, but also because vegetable-vendors themselves did not have the money to buy from the wholesale market to be able to sell them in the local markets elsewhere.

There was also a reduction in the sales of those items which people buy in bulk quantities for half-year or an entire year, such as rice-grains. Similarly, cooking oil is also bought in larger quantities so that it would go on for a few months instead of a few weeks or days. This stopped completely, because, in trying to save money after demonetization, respondents started buying these items in smaller quantities only as per the needs of the family. Buying in smaller quantities can often turn out to be more expensive and hence in net terms, the urban poor stand to lose when they buy smaller quantities of certain essential items.

Not just staples, but consumption of even snack-items and common beverages like tea reduced drastically. For instance, one of the respondents said that when she and her family felt like having tea,

they could not, because they had no money to buy milk and the LPG cylinder in the house was also over. Without cash at hand, a refill gas-cylinder was not possible. She also said that her family had reduced its consumption of *chapatis*— from 4 per person, they were down to 2 per person— and that the family of three shared the food meant for one person. Yet another respondent said her family’s food consumption had been reduced by 50%. A third respondent said she had begun to cook only rice and dal with onions, and no other vegetables. One respondent was in tears when she recollected her situation on the morning following the demonetization announcement— she said that she found herself so unprepared to handle the crisis that there was nothing in the house to even make breakfast and feed her 3-year old, who went hungry that morning. One of the Arabi tuition teachers who is a single-income earner of her family of two (she has a 9-year old son) said that ‘I need to think twice before buying milk, because the rate of milk has gone up from Rs. 40/ltr to Rs. 44/ltr. Also, onions and tomatoes have each increased to Rs. 60/kg.’

Interestingly, 9 respondents also mentioned that their food expenditure *increased* in that period. This would seem surprising given that so many people were curbing food expenses. However, these respondents said that their food expenses increased because their relatives, extended kin and some friends came to stay over because they had absolutely no resources to cope with the axe of demonetization. For instance, a sequins-embellisher said, ‘My husband’s sister came here to stay with us, so in those days, my expense on food doubled.’ Some others also said that their net food expenses increased because they were purchasing food items and groceries at higher prices and lower note-rates.

In terms of coping strategies as far as food consumption is concerned, we had two shocking revelations. One respondent, a catering self-employed said that she ate only one meal a day, i.e. her dinner at 5pm and drank ‘tea three times to kill hunger... this helped in saving money.’ In another instance, one of the Arabi tuition-teachers said that after demonetization, her family decided to re-prioritize their needs and therefore, ‘... stopped consuming meat and fish to save for medical expenses in emergency.’

Shelter/Housing

In terms of housing and related expenses, 11 out of 30 respondents said their expenses had increased, 5 said they were less, and 14 said there was no change. The ones whose expenses had increased, a majority were referring to the sudden increase in electricity charges. They presume that these charges were arbitrarily hiked in the period following demonetization. For instance, one of them said, ‘Electricity bill increased. Earlier it was within Rs. 300, now it is Rs. 800.’ Some others also talked of increase in other house-related expenses, such as rent⁴, water, cable TV as well as house maintenance. In response to these increasing charges on utilities, many adjustments were being made. As one of the home-based workers said, ‘We have reduced the usage of electricity and made some other adjustments as well.’ In one other case, a home-based worker who also works as a domestic worker said that her house has been in a dilapidated state for a long time, but she had absolutely no savings or extra cash to invest in its repairs.

Some home-based workers regularly borrow money from money-lenders to pay for these housing utilities. One of the respondents who is a flower-garland maker said, ‘I need to repay the loans I have taken from moneylenders. I have many debts on my head... I spend small pieces of income on rent and housing and facility [paying rent in smaller instalments]... My income goes in paying debt and rent only.’

⁴ In both cases, where respondents talked of increased rent, it went up by Rs. 500 per month.

In two cases, the behaviour of the landlord has become a factor in the coping mechanism of the respondents and their families. While in one case the landlord was understanding and allowed for a two-month delay in rent-payment, in another case, the landlord asked the respondent to vacate the house in a month due to the delay in paying rent. When the respondent pleaded with him to understand that this delay had occurred due to demonetization, but he did not budge. Here's what eventually happened: 'My landlord asked me to pay the rent [for which I had no money]... but for my daughter's sake he gave us time for 15 more days, but eventually we were thrown out of the house and forced to stay with my parents.'

Notice that these experiences are quite different from the home-based workers in Jaipur, where no significant change occurred in housing (security of tenure, expenses and maintenance) needs of the respondents. It shows that having the security of a home (whether owned or rented) and the utilities of that home are central to determining the working and living experiences that home-based workers have.

Clothing

Fifteen respondents mentioned that they immediately stopped their expenditures on clothing shortly after demonetization. As mentioned in the Jaipur section, the period during which demonetization was announced in India was heavy-season marked by festivals and weddings. Usually, families spend money on buying clothes just once a year, and this was that time of the year. While most of them said that they did not buy any clothes due to demonetization, some workers' experiences were even more intense because they could not do anything for their children. One of them said that her family could not buy new clothes for celebrating her daughter's birthday, another said they could not buy new clothes for Christmas, and several others said they did not bother to get new clothes stitched in this period. This drop in demand for clothing and garments especially hit the garment manufacturers and retailers, which in turn had an effect on home-based workers' livelihoods as well. One of the respondents said that they had reduced their social contact due to demonetization, 'We have stopped buying clothes and going to family events. This thing, this *notebandi*, it is killing our desire to survive.'

Healthcare

The winter months in India are notorious for mosquito-borne diseases and other illnesses. Many people experience viral fevers, flus, common colds, while others contract serious diseases such as Dengue, Chikungunya and Malaria. Slum-dwellers are particularly prone to ill-health during this period, due to the less-than-ideal conditions of the gutters and waste-disposal systems in their neighbourhoods. Demonetization intensified the experience of these illnesses because doctors and hospitals would not help them if they had no cash.

Despite the central government's instruction that the government hospitals (and surprisingly not private ones) as well as pharmacy shops should accept the old notes of 500 and 1000, most did not. Hence, twelve respondents narrated their agonizing stories in accessing healthcare in this period marked by shortage of money and cash. One said that because her child had Dengue, their medical expenses increased. One Arabi tutor said that 'our usual private doctor's consultation rates increased from Rs. 40 to Rs. 50 during demonetization.' Another said that three members of her family were sick with Chikungunya and when they went to a private clinic nearby, the doctor flatly refused to see them if they had only old notes to pay for his fees. When they went to the pharmacy to buy some painkillers and other medications, they were

forced to buy more medications than required because the shop was accepting old notes but not willing to give out the balance amount in change. One respondent said she had Chikungunya herself and required an IV drip which cost Rs. 700, of which she only had Rs. 200 on her. Hence, her father paid the rest of the amount so that she could get the IV drip in the hospital. Yet another respondent mentioned that her daughter was severely unwell and needed to be hospitalized. But due to the shortage of money and practically no savings, she could not get her daughter admitted. One of the sequins-embellishers was expecting to deliver her baby and needed 10 bottles of blood for infusion. Since they had no money, her family took a loan of Rs. 30,000 in this difficult period to meet the expenses on childbirth.

Some other respondents said that they or their family members need to go for routine check-ups at regular intervals, which also stopped in the period following demonetization. For instance, one said that her husband who has kidney stones stopped going for his check-ups, another respondent who is an asthma patient said that she too stopped her check-ups, and a third respondent said that they reduced the number of medications bought for her diabetic father. As is evident, the frequency of medical check-ups hit a low in this period, not because the population was suddenly healthy, but because they had no money to pay for monitoring and treating their illnesses, diseases and medical emergencies.

Education

Similar to the Jaipur story, most home-based workers in Mumbai did not let their children's education get affected due to demonetization. Only 5 out of thirty said that they reduced the education expenses, however, they did so only marginally. Eleven respondents sent their children to public schools where no fees are charged. Most of those families that sent their children to private schools paid their fees annually (once a year) and hence, there was no direct impact on the payment of school fees. However, the monthly education expenses such as tuition-fees and learning materials was affected. One of the respondents stopped sending her three children to the private tuitions for a month, yet another stopped her children's tuitions for six months and borrowed money to resume, whereas another respondent completely stopped sending her child to tuitions. Parents also requested the tuition teachers to accept delayed fee-payment; some agreed, others did not. In some cases, tuition teachers also hiked the fees because, in the face of reducing numbers of pupils, their incomes too started declining.

One respondent who is a packaging home-based worker said that she pulled out her daughter from play-school due to a shortage of money. One respondent remorsefully said that because she had no cash to spend on stationary and learning materials, her children used rough papers to write notes instead of buying new notebooks and registers. One garment worker also said that she was scared that her children might not be allowed to sit for their annual examinations and out of this fear, she took a loan on high interest to pay for the exam fees.

Childcare

In Mumbai, ten respondents said that they reduced their childcare expenses, seven said they increased these expenses and 5 said that their expenses remained the same (the rest of the eight respondents did not have small children in their families). The prices of milk and biscuits have increased and so these items are bought less than before. This has a direct impact on the children's diet because milk and biscuits are possibly the only items they consume for breakfast, and this is supposed to hold them until their lunch-recess at school. Similarly, many people have stopped buying fruits, and in one case, also fish, almonds

and Horlicks: 'I used to give my son almonds and milk every night, now I don't. You see this; the Horlicks box is empty. I also do not buy fish anymore...'

Similar to Jaipur, ten of Mumbai's respondents said that they had stopped giving their children the daily pocket-money for buying snacks. Some felt guilty that they had themselves stopped buying "good food" for their children and make-do with the cooking of staples like rice and lentils. Some others have started to leave their children at home and stopped taking them out with them because, in the words of a garment worker, '... when we go out, they often ask us to buy somethings, and we feel embarrassed to deny them these small pleasures...' Another mess-tiffin-worker reiterated this sentiment when she said, '*unke haath ka kahrcha dena bandh kar diya. Ab gully mein koi samosa ya chatpata lekar ata hai to bacchein wo khaa nahi sakte... is tarah paise na hone ki wajah se woh tadap rahe hai*' ('I have stopped giving them pocket money. Now when a snack-vendor comes to our area with samosas or savouries, my children cannot eat these things... this way, due to the shortage of money, they are having to forgo their wishes and pleasures').

Other Impacts on Mumbai's home-based Workers

Those responses which brought out the intensive desperation of the urban poor's experiences of demonetization, but did not neatly fit any one or other sub-categories, we have presented in the form of quotes below.

A flower-garland-maker in Mumbai said that she was seriously considering pulling her daughter out of school because she simply did not have any money in the house. She thought of asking others to deposit their old-money in her account so she could make some marginal gains on it. She even considered begging outside a temple because she and her family were going hungry: 'I don't have money for the education of the girl. I am thinking of committing suicide. What is the meaning of this life? I asked people to deposit their money in my account, so that I could withdraw it and get Rs. 100-200 for it. I went to the mandir, so that the *mannatdharis* could give me saris and some food. I do not have the money to buy soap for washing clothes. I have a breathing problem; the doctor said I have to get admitted, but I am not going for any medication.'

The only home-based shop-owner interviewed in this study said that 'Wholesellers don't usually give credit. So this shop had to be closed for 55 days. They said it [the situation] will improve. What did they improve? Nothing... All expenses went up. We are burdened and trying to move forward. We are suffering. The small businessman is not supported by the government. Vijay Mallaya, Ambani, Dalmiya, Ratan Tata - all these people did not have any trouble. They became richer and we became poorer. Such trouble-- that we cant express.'

Taking loans had become commonplace during the demonetization period. Although slum-dwellers are not new to loan-taking, the demonetization period was different. One sequins-embellisher said, 'We have had to make adjustments in our food... we didn't get salary on time, so we took a loan from Dhanalakshmi and now we have to repay the loan which is becoming hard. For four months, my husband had to sit at home, because he lost his job. Now I am worried how we are going to repay this loan.'

Similarly, another respondent— the only garment middleperson interviewed in this study— said that her husband had taken a loan from HDFC bank because those women to whom they provided work were

pressurizing them to pay up their dues. Usually they do not do so, and like to take a lumpsum amount once a month or once in a few months. But they needed the cash during the period following demonetization and therefore the middleperson and her husband took a loan from HDFC. Even the smaller manufacturing units devised strategies such as paying their workers only in old notes. One of the respondents said, 'my *karkhana* said they would only pay in old notes. So for two weeks I had no money and therefore used my brother's money.'

The cash crunch garnered various responses from people. One said, 'Cash crunch has reduced our income but increased our expenses. We were not able to find change for Rs. 2000, my husband did not get salary for 2 months.' Yet another said, 'The ATM was closed. I could not get help from neighbours either, as they were also facing problems of cash crunch.'

Most people resorted to buying things on credit. Shop-keepers also mostly understood, given the situation. However, one of the mess-tiffin-workers made an important point, 'Our credit is going up, and there is no income, as people are not paying up for their meals. This is because their manufacturing units are not paying them the salaries due to demonetization.' Here we see how an impact on one section of the informal economy has a direct impact on the income of another.

As if one crisis was not enough, slumdweller also experienced a rude shock in the form of a rumour that due to a shortage, the sale of salt would be stopped. Before people could wrap their heads around this news, there were already long queues and total pandemonium at local provision stores. A home-based worker who makes cloth-accessories for children's clothes recalled this incidence: '*Bahut pareshani thi. Namak band ho raha hai, aisi baat bhi phaili, to puri galli daudi namak lene ke liye*' ('I was very tensed. There was a rumour that salt would stop, so my entire neighbourhood ran to buy salt.')

So far, we have seen the impact of demonetization in different aspects of people's lives in Mumbai. Let us now turn to a discussion on the impact of demonetization on the most significantly affected aspect of their lives, i.e., their work, employment and income.

Impact of Demonetization on Work and Income of Mumbai's home-based workers

In the case of Mumbai, the thirty respondents performed diverse types of home-based tasks:

Table 17: Types of tasks performed by Mumbai's Home-based Workers

Type of Task(s)	Mumbai's Respondents
Sequins embellishment (sewing/pasting sequins and beads on garments)	8
Garment and Allied Work (such as thread-cutting, packaging)	5
Tailoring	3
Preparing cloth for Buffing wheel (used for polishing steel utensils)	1
Making cloth-accessories for children's frocks	1
Arabi Tutoring	3
Mess-tiffin making	3
Home-based Catering	1
Papad-making	1

Home-based shop selling snacks	1
Belt-weaving	1
Flower-garland making (and selling)	1
Wire cutting and Form-filling	1
Total	30

We notice that compared to Jaipur, there is a greater diversity in the tasks performed by Mumbai's home-based workers.

Interestingly, several of the home-based workers in Mumbai are found to be working in the garment sector. In the current sample of 30, at least seventeen derive their main income from the garments sector and four others have it as their second or even third income source. This shows us the interdependence of home-based workers and the formal garment industry on each other.

It is also interesting to note that many among Mumbai's 30 respondents perform more than one home-based task, or another occupation in addition to home-based work (such as street-vending and domestic work). For instance, one of the Arabi teachers also alters garments on her tailoring machine at home, and she is also a home-based incense-seller. Similarly, another Arabi teacher is a regular employee at a Aadhar enrolment centre in her area, and when work is available she also does sequins-embellishment at home along with the other women in her family. We also find that the wire-cutter also helps people fill up all sorts of application forms (such as bank forms) for a nominal charge. Some of the respondents have started doing the additional work as recently as 15 days ago (at the time of the survey that is), and others have been doing additional work for different time periods, some even up to 8 years. This shows us that demonetization or not, the average urban poor slum-dweller in Mumbai cannot meet his/her family's needs with just one main breadwinner, and more importantly, those supplementing the main earner's income must also perform more than one tasks or occupations in order to keep bringing any little amount of more money in the household. In addition to these incomes, only one respondent who is a widow stated that she received a widow's pension from the government every month. While many others qualify for similar relief from the State, very few have the wherewithal to figure out the means to access it.

Nine home-based workers said that the proportion of their additional work had changed, and in most cases, it had increased. One domestic worker said, 'the income is same but the work has increased as the owners keep giving more work.' The other domestic worker says her work has decreased, 'because [earlier] I used to wash clothes and cook food but now I am only doing the cleaning work of *jhadu-pochha*... Earlier my monthly income was Rs. 3000/- but now it is Rs. 1500 per month. I lost my cooking job because I took 10 days leave due to my delivery. So the client kept another domestic worker for cooking.' This incident shows us the vulnerability of poor working women even in the face of their most natural needs, such as childbirth. In the event of loss of income in this manner, the woman then starts falling back on her home-based tasks to make up for the lost income. Responding to this event in her life, 'in order to earn a higher income, I am performing only cleaning work, but in more number of houses now.'

Twenty-one out of 30 respondents in Mumbai said that they take care of their children while performing home-based work, and seven respondents said that they do not. Rather, the latter have various strategies for childcare while working, which include, leaving them at the parents' or neighbours' homes when they work, or working only when the children have gone to schools and tuitions. Fourteen respondents also

claim that their children help with home-based work, domestic chores as well as caring for younger siblings while their mothers are working. Three respondents have stated that the involvement of children in all of these tasks have increased over the past six months.

Nearly all respondents (25 out of 30) in Mumbai have not noticed any increase in the number of people in their neighbourhood doing their kind of work. The few who have noticed a change do say that a higher number of women have begun to do the same home-based tasks as them and therefore, the piece-rates have gone down. Two of the respondents said that those women who never worked before also have started doing home-based work now, after demonetization occurred.

So far as working hours are concerned, Mumbai's home-based workers present a diverse range:

Table 18: Working hours of Mumbai's Home-based Workers

Number of Working Hours	Mumbai's Respondents
0-1	0
2-3	4
4-5	11
6-7	5
8-9	3
10-11	4
12-13	1
14-15	1
16-17	1
Total	30

Fifty percent of the respondents have said there is no change in their working hours, while ten say they have reduced and 5 say they have increased. But this change may not necessarily be related to demonetization. For instance, one of the Arabi tutors said that there was an increase in the number of pupils she taught, and hence, there was an increase in the working hours. But this happened few months before demonetization and is therefore not a result of this political development.

Table 19: Workdays of Mumbai's Home-based Workers

Number of Workdays	Mumbai's Respondents
1	0
2	0
3	5
4	4
5	2
6	8
7	11
Total	30

Similarly, 22 home-based workers said that their number of workdays per week had remained the same, none said there was an increase, whereas 8 said there was a reduction in their workdays. One of the few respondents who said the workdays had reduced was engaged in making decorative cloth-flowers as

accessories for children’s frocks. When we met her, she was working four days a week, which was less compared to earlier. She said to us, ‘I am willing to work every day, but the middleperson often says that there is no work.’ Some other respondents provided reasons for reduced working hours and workdays, to include, the lack of available work (7 respondents), increase in the number of clients (2 respondents), increased financial pressure at home (2 respondents), tarnishing of good reputation in the community leading to fewer orders (1 respondent: ‘people started badmouthing about me and the quality of my tailoring work and so, the demand dropped’). Interestingly, in the case of one of the respondents, an Arabi tuition teacher, the working hours had increased: ‘Number of pupils increased, so my working hours also increased, but this was not due to demonetization... Also, I was thrown out of my in-laws’ home after my husband’s death. Now while living alone with my 9-year old son, my domestic chores increased too. In the previous home, the work would get distributed among us sisters-in-law, but now I am having to do all the domestic chores alone, and my home-based work has increased too; so my working hours have increased.’

In general, for Mumbai’s respondents, demand for any additional tasks (home-based or otherwise) that they performed went down drastically during the period following demonetization. Correspondingly, the wage-rates for these additional tasks too dropped. Sequins embellishers all felt that the demand for their goods was down and hence the rate was reduced. The middleperson said she saw a 20% reduction in her income due to the scarcity of work-orders and consignment materials coming to her for embellishment from large export houses.

There has been a decline in the volume of goods and services provided by home-based workers. One of the Mess-tiffin workers— who provide cooked-meals to the bachelors in the slum living in dormitories— said that the number of subscribers had gone down from 40 to 12. Hence, the quantity of food produced in her kitchen has seen a sharp fall. A home-based blouse-tailor said that the demand for blouses had gone down because people had stopped spending money on clothes despite its being the season of festivals and weddings. Due to the drop in demand for garments, the thread-cutting and other finishing work which usually came from garment manufacturing units also stopped. The only respondent who said the demand for her goods was up, was the flower-garland-maker: ‘During festivals, the demand for flowers goes up, so we sell them these *malas* for 20-25 rupees per piece and on other days at Rs. 10-15.’

An overwhelming 29 out of 30 respondents in Mumbai were paid in cash both before and after demonetization. The home-based shop-owner complained that often children and adults buy things on credit and forget to pay for a long time, despite several reminders. One respondent, i.e. the middleperson who received the orders from large garment export-houses, said she got paid by cheque, and this had not changed after demonetization.

Table 20: Frequency of Payment to Mumbai’s Home-based Workers

Frequency of Payment	Mumbai’s Respondents
Immediate	2
Daily	2
Weekly	7
Fortnightly	3
Monthly	15
Quarterly	1
Total	30

The frequency of these payments did not change, but the reduction in work and therefore the wages had a severe impact on their earnings.

Twelve out of thirty respondents mentioned that they pay for some of the materials for their work, however, this was the case mainly for self-employed home-workers compared to the subcontracted ones. For instance, the mess-tiffin-worker said that ‘all the prices of raw materials have increased, like rice, *dal* and vegetables, however I can’t increase the price of tiffin as there will be fall in subscription.’ Similarly, one of the tailors said ‘the prices of thread has gone up from Rs. 5 to 10, for the needle it has gone up from Rs. 3 to Rs. 5, and for the small needle it has increased from and Rs. 1 to Rs. 2... almost 50% up.’ However, these were very few respondents. In other words, while talking about three main work expenses, only four respondents said they incurred costs of transport, materials and other utilities such as electricity and house-rent. It must be noted that most home-based workers who need to travel to get and submit orders, do so on foot. In other cases, the middleperson drops off the materials at the doorstep of the home-based worker. Those home-based workers who are engaged in cooking meals or making other food products, incur costs of cooking ingredients such as vegetables, meat, cooking oil and ghee, cooking fuel and packing materials such as plastic bags. The flower-garland maker said that she also needed to pay ‘*hafta*’ or protection fees to the civic officials and the police, and therefore this was also one of her work-expenses. answered. Therefore, we see that the few respondents who incur work-related expenses have witnessed an increase in their prices. The only common feature is that before and after demonetization, the mode of payment for these work-related expenses has remained the same, i.e. cash.

To get a sense of the reduction in the savings of home-based workers, let us turn to their profits in a good week and a bad week.⁵ For matters of accuracy of amounts and to highlight the intensity of these drops, we have taken exact amounts instead of spreading them over a range:

Profit of Mumbai’s home-based workers in a good week previously (before demonetization) to now:

Table 21: Change in Profit in a good week before and after demonetization for Mumbai’s home-based workers

Profit in a Good Week in Mumbai	Mumbai’s Respondents
0	7
Same	8
More	0
Less:	
1-20%	1
21-40%	1
41-60%	0
61-80%	3
81-100%	10
Total	30

Contrast this with the profits of Mumbai’s home-based workers in a bad week previously (before demonetization) to now:

⁵ It is also important to mention that often home-based workers conflated the meanings of the terms profits and savings.

Table 22: Change in Profit in a bad week before and after demonetization for Mumbai’s home-based workers

Profit in a Bad Week in Mumbai	Mumbai’s Respondents
0	18
Same	3
More	0
Less:	
1-20%	0
21-40%	1
41-60%	1
61-80%	0
81-100%	7
Total	30

From the above two tables, it is clear that the profits for home-based workers have plummeted and touched zero in most cases, irrespective of whether these are good or bad weeks of income-earning. Home-based workers were willing to take up additional work, but this too did not make any significant changes to their incomes, as we have seen in a previous section. In commenting on the changes in their weekly incomes, one of the respondents said, ‘there was not much profit in the months of November and December, but in January and February, things picked up again.’ Another home-based belt-weaver said, ‘in this period of two months after demonetization, I didn’t get any income. But then I started getting income in bits and pieces, like 200-300 rupees in a month’, and similarly a third home-based shop-owner said, ‘People do not have cash to buy things, so my business is down.’

In such conditions, the families of home-based workers intensify their search for work and try to give one of themselves in their existing jobs, so as not to find themselves always on the edge of collapse. Let us now see how the families of home-based workers got impacted during and after demonetization.

Impact of Demonetization on Work and Income of family members of Mumbai’s home-based workers

It must also be noted that several of the family members of home-based workers are the main breadwinners of their families:

Table 23: Main Income-earners of Mumbai’s Home-based Workers

Family Breadwinner	Mumbai’s Respondents
Self	6
Husband	15
Father	1
Son	5
Daughter	1
Daughter-in-law	1
Brother-in-law	1
Total	30

As many as fifteen respondents said their husbands were the main income-earners, 5 said their sons were the main breadwinners and six said they were themselves the main income-earners of the family. However, seventeen of the respondents said that this had changed due to demonetization. As many as 12 respondents said that their family members; particularly the main breadwinners, had lost their jobs and twenty respondents said that the incomes of their family members had reduced. Some of them had owned their micro manufacturing units, others worked as daily wage labourers in the construction industry, and yet others were cooks, carpenters, painters, garment workers, thread-cutters, hand-bag makers. Most of them have found the same or similar work now, but two are still unemployed and looking for work. Those family members who saw a serious drop in their incomes due to demonetization, have continued to work in the same jobs, and their salaries are slowly increasing to come back to what they were before the crisis. For instance, one of the respondents said that her husband used to earn Rs. 3000 per month as a daily wage-labourer, but after demonetization, his income was slashed to Rs. 1200 and sometimes, even as low as Rs. 700 per month!

In general, there was no change in the working hours of these family members, except in the case of one respondent who said her husband had started working longer hours. However, in the case of home-based workers themselves, seven said that their working hours had increased, and an overwhelming 21 respondents said the working hours had reduced due to a shortage of available work. One respondent said that even though the incomes of their family members had not reduced, the payment of salaries were often delayed due to demonetization. Another respondent said that her husband and his brother who worked as electricians are still finding it difficult to attain normalcy and adequacy of payment in their work, which was severely hit during demonetization.

Conclusion

In this study, we examined the impact of demonetization on urban-poor women home-based workers in the cities of Jaipur and Mumbai. It must be stated at the outset that at the time this study was conducted, three months had already passed since demonetization had occurred. People may not have had a detailed recollection of the way in which it impacted their lives on a routine-basis, the number of workdays they lost, and the intensity of the hardship that they experienced. However, the family's inputs and the focused-group discussions helped to triangulate the data and therefore led us to receive information which may not have had too many gaps.

While there were differences in the way that the women from these two cities experienced demonetization and its after-effects, there was also many similarities. Let us now summarise the main findings and highlight the commonalities and differences in the situation of home-based workers in the two cities.

1. Diversity of Home-based work: There was a greater diversity in the home-based tasks performed by home-based workers in Mumbai as compared to those in Jaipur.

2. Family size: The family size of home-based workers in Mumbai was found to be much smaller than those of Jaipur. Large families living together can often provide support to its members, especially in crisis situations. As demonetization was one such severe crisis in recent times, one notices that the respondents in Jaipur (especially the bangle-embellishers) heavily relied on the financial support of other family members, particularly the male earning members, in their time of need. In contrast, the smaller nuclear

families in Mumbai had to rely on several social networks based on kinship, caste, village, language and region to pool in favours, especially in the form of credit, to combat the severity of the impact of demonetization.

3. Educational qualification of home-based workers: The part on education is important for our present study, because it relates directly to the ability of poor home-based workers to access banking and financial institutions, as well as being able to engage in digital transactions. The educational attainment of the home-based workers in Mumbai seems to be higher than those in Jaipur, i.e. we do witness girls going forward from mere primary education. Although not directly, but this could partly explain the diverse options women in Mumbai have for home-based work, whereas in Jaipur women tended to stick to their traditional occupations (which are often caste-based). When women do not have education, their ability to access various kinds of employment and occupations gets severely limited, leaving them to rely only on socially approved caste-based occupations. While it may be true that the available work for home-based workers itself is low and depends on various other factors too (not the least of which is the volume of production of certain types of goods or services in that region), it is equally true that women hesitate to look for or do not even get considered for certain jobs if they do not have the appropriate educational qualification.

4. Ownership of Homes: In Jaipur, all the respondents, except one, had their own homes. Hence, only one respondent lived in rented accommodation. The case in Mumbai was the exact opposite, as most respondents lived in rented accommodation. Hence, in Jaipur, where no significant change occurred in housing (security of tenure, expenses and maintenance) needs of the respondents, the case in Mumbai was different. It shows that having the security of a home (whether owned or rented) and the utilities of that home are central to determining the working and living experiences that home-based workers have. Home-based workers derive their working identity from their homes. When home-based workers do not consider any place to be their home, or do not consider their place of dwelling as their home (such as tenants who live on a rental basis), it complicates the issue of conceptualizing one's identity as a home-based worker, and therefore demanding one's rights.

5. Men's unemployment and restrictions on women's mobility: This study has shown that an overwhelming number of main breadwinners in the respondents' families (in both cities) either lost their jobs or had severe reduction in their incomes. In the face of their unemployment and underemployment, the burden of keeping the home-fires burning fell on the womenfolk. As we have seen, there were much higher restrictions on women's mobility in Jaipur than those in Mumbai. Hence, when one looks a combination of at least four factors, i.e., the loss of income of men, the low educational attainment of women, the family-imposed restrictions on women's mobility, and the child-rearing responsibilities of women, we have a situation where women must rely on traditional caste-based occupations confined to their homes, rather than looking for better income-earning opportunities elsewhere.

6. Demonetization and Non-Availability of Work and Income: A major part of the impact of demonetization on work had to do with the *availability* of work itself. The cycle began with the massive reduction in the demand for goods, more specifically, non-essential goods. This drop in the demand then permeated the network of wholesalers, distributors, retailers and middlepersons. The next in line were the large manufacturing units— both those producing the items and the materials for making those items. Then followed the several small and micro manufacturing units— which relied on the subcontracted

demand from the larger manufacturing units operating on very slim margins and low overhead costs. These units brought work and materials to the home-based worker. As a result, when there was a change in the demand, it set off a 'domino's effect' and the entire chain experienced a collapse. As we have seen in the case of the bangle-makers in Jaipur, the bangle manufacturing units and shops responded to the increase in material costs by extracting it from the piece-rates of home-based workers. This tells us that whenever there is a change in the economics of a value chain, the axe inevitably always falls on the poor, the invisible, the voiceless at the lowest levels in the chain. To stay afloat, women then started looking for any low-paying alternatives (which were in keeping with their gendered roles and restrictions on their mobility).. Home-based workers intensely suffered due to the lack of available work. Their earnings dropped, their working hours reduced against their will, their consumption of essentials and non-essentials got curbed. Most of the family-members of these home-based workers too earned their livelihood from other sectors within the informal economy, and hence, these urban poor women workers and their families saw many dark days with no reprieve in sight.

7. Demonetization and old notes: Interestingly, most home-based workers in Jaipur and Mumbai did not have too much money lying around the house and therefore had very few old notes. This points to the grim fact that most home-based workers and their families which also find employment in the informal economy, practically do not have any savings. As soon as the income enters the household, it immediately flows into expenses and clearing off debts.

8. Coping with demonetization: For all sixty respondents in both cities, the immediate coping strategy was to save whatever money they had, and at the same time drastically curbing their consumption of necessities. In Jaipur, the male-members of the respondents' families took care of the old notes— whether it was depositing, exchanging— or withdrawing new money. Thus, we could not grasp women workers' dynamic responses and strategies of coping with the demonetization crisis. It shows us that men mostly control women's earnings and patriarchy imposes restrictions on women's understanding of banking procedures. Conversely, in Mumbai a lot more women themselves dealt with the cash, instead of having their male-family-members take care of it on their behalf. Where standing in queues was not possible or feasible for everybody, they sued their agency and tried other strategies of coping with demonetization. Most respondents who did end up using banks and ATMs had disappointing and often frustrating experiences, especially with regards to the user-friendliness and usability of banks and ATMs for the urban poor.

The other means of coping with demonetization had to do with compulsive saving and rigorous curbing of consumption of food, clothing, housing utilities, healthcare and childcare. Children's education— both in Jaipur and Mumbai— was the only item that the respondents did not skimp on. This tells us at least partly, how the urban poor value their children's education and, as far as possible, do not want any crises to have an impact on it.

Reflections

This study has helped us to unearth the vulnerability that is intrinsic to home-based work vis-à-vis a larger politico-economic crisis. We have examined the work-and-life experiences of poor home-based workers in the thick of demonetization. From the findings, it is clear that the urban poor fighting for their survival often find themselves susceptible to shocks in a globalized economy. The current move of demonetization brought several hardships for the home-based workers and their families in the poor and low-income

settlements of Jaipur and Mumbai. In order to prevent them from such shocks in the future, there needs to be a safety-net at the national level, if these workers and their families are to live in better conditions and improve their lot.