

# **DIALOGUE OVER A CUP OF COFFEE: INCREASING GENDER VISIBILITY WITHIN THE INFORMAL SECTOR**

***Dr. Devi Akella,***

Associate Professor  
College of Business  
Albany State University, Albany, USA

## **ABSTRACT**

Women are usually associated with home based businesses and informal sector. They are able to combine household work with paid work in the informal sector. Further most of the informal work is undertaken within the immigrant communities in USA. Research has been undertaken on different aspects of gender within the informal sector. However there is still scope to further justify the “gender-class-race” dimension and provide insights about the blurring home-work boundaries. This paper will argue about the suitability of a critical autoethnography or reflexive ethnography to study “gender – class – race” intersections within the informal sector.

**Keywords:** women, informal sector, critical autoethnography, race and culture.

## **INTRODUCTION:**

Some people engage in legal but informal work in the United States of America in a system of cash only exchanges. These individuals are operating businesses which are not registered i.e., engaging in under the table work. This type of economic activity is known as “informal work” or referred to as “informal economy”. Various labels have been used by scholars to address the “informal economy.” It has been called the irregular economy (Ferman and Ferman, 1973), the subterranean economy (Gutmann, 1977), the underground economy (Simon and Witte, 1982; Houston, 1987), the black economy (Dilnot and Morris, 1981), the shadow economy (Frey, Weck and Pommerehne, 1982; Cassel and Cichy, 1986) and the informal economy (McCrohan and Smith, 1986). All terms describe these activities as invisible, hidden, submerged, shadow, irregular, non-official, unrecorded, or clandestine (US Department of Labor, 1992). The informal sector encompasses those activities which are not recorded or reflected in official national accounting systems.

The area of informal sector has shot into prominence due to the spiraling growth of globalization, neo-liberalism, cross border, and migration trends in the global economy over the past few years. Though women are assuming corporate positions and paid employment, labor markets across all geographical regions are still “sex segregated with women concentrated in lower quality, irregular and informal employment” (Heintz, 2006: 1). Women fueled with race issue remain “weakest links in all forms of unrecorded labor and enterprises” (Carr and Chen, 2002: 11; see also Chakravarty, Rani and Unni 2006; Kaplinsky 2000; Mehrotra and Biggeri, 2002; Perrons, 2004, 2005). Women remain relegated to and invisible in areas of informal work such as domestic labor piece rate homework, assistance in small family enterprises with precarious employment status, low and irregular remuneration, no social security protection, or protection of international labor standards and human rights (Abramo and Valenzuela, 2006; Carr and Chen, 2002; Fernandez-Pacheco, 2003). Women employed in informal sector are exposed to numerous problems of health and safety risks, dangerous working conditions, gendered violence, unpaid reproductive work including range of time, and space constraints when performing their activities (Chant and Pedwell, 2008). In this context the complex relationships between informality, gendered relations of power and poverty require careful analysis (Chant and Pedwell, 2008). How do we review gender within informal sector? How do we examine and comprehend relationships between race, culture, gender, and power—what method should research practitioners employ to empirically study this critical, yet unexplored aspect of the economy? How to give voice to immigrant women within the informal sector (Destrenau, 2007)?

There is a need for a new methodological technique which is able to address gender-class-race intersections to consistently emphasize “which women and where”. A methodological initiative is needed which is able to justify “gender-class-race” dimension and provide insights about blurring of work-home boundaries including its consequences on women within the informal sector.

This paper will argue about the suitability of a critical autoethnography or reflexive ethnography to study “gender-class-race” intersections within the informal sector. The paper has been divided into four sections. The first section will review literature on gender and informal sector. While the second section will explain the concept of critical ethnography and what is meant by reflexive autoethnography. It will reason its effectiveness in providing rich data about gender in the context of race and class across different cultures and countries within the informal sector. The third section will trace the stories of two immigrant women of Indian origin working in the informal sector. The last section will conclude with suggestions for further research.

## **WOMEN, GENDER AND THE INFORMAL SECTOR:**

Women are more likely to work in the informal sector as a result of their household responsibilities. Women are able to combine household work with paid work in informal sector, as this sector allows home based working (Losby, Else, Kinglow, Edgecomb, Malm and Kao, 2002). Further to a large extent most of the informal work is undertaken within the immigrant communities. “Immigrants are hypothesized to reproduce in the host society forms of economic activity that were common in their countries of origin. These include informal activities which account for a high proportion of the

economies in Third World Countries” (Rajman, 2001: 48 as cited in Losby, Else, Kingslow, Edgcomb, Malm and Kao, 2002). Furthermore people can be “recruited into informal self-employment through providing products and services to family, friends and neighbors in ethnic residential communities” (Ferman and Berndt, 1981 in Losby, Else, Kingslow, Edgcomb, Malm and Kao, 2002: 17). Legal and illegal immigrants are drawn towards irregular enterprises because of language barriers, cultural differences, and limited employment options (US Department of Labor, 1992). The U.S. General Accounting Office (1983) found Hispanic and Asian ethnic groups heavily represented in restaurant, apparel, and meat processing sweatshops. The informal sector is comprised of ethnic minorities who have persevered to master the English language, and develop new skills to take up diverse career opportunities (Ferman and Berndt, 1981).

Research undertaken on gender and informal sector has been comprehensive and thorough. Studies have illuminated trends in labor market, intersections with demographic and social change, regional integration and globalization, diversity of informal sector, and the disadvantaged position of women within it. These studies have illustrated the type of informal occupations women do such as domestic service, self-employed own-account, and unpaid work within small enterprises at home (Chad and Pedwell, 2008). However, most of the studies have addressed gender and informality with respect to macro-economic policy, employment entrepreneurship, skills, and market access. There is a consistent need to apply a critical perspective to address key concerns and a more “intersectional” approach to gender oriented research, which justifies the ways in which gender is “(re) produced through its interaction with a range of other axes of social differentiation (such as “race”, ethnicity, class, sexuality, age, religion and ability) and ... deal with women’s reproductive responsibilities and unpaid care work within the socio-economic analysis of informality (Chant and Pedwell, 2008: 6). One needs to apply a “more intersectional approach to gender analysis which pays careful attention to the differences and relationships between women within particular social and geo-political contexts. Feminist approaches to intersectionality emphasize the [grounds] for a multi-axial analysis through gender lens” (Chant and Pedwell, 2008: 8) arguing that it is not feasible to extract one dimension of social differentiation (i.e., gender) from its constitutive relationship with other axes (i.e., race, class, sexuality, nation). Brah argues “structures of class, racism, gender and sexuality cannot be treated as independent variables because the oppression of each as described in the other is constituted by and is constitutive of the other” (1996: 19). He also states that instead of “compartmentalizing oppression, one should formulate strategies which show how all oppressions interconnect and articulate” (Brah, 1996). From a methodological aspect, there is an emphasis to ask “why questions which probe into the root causes of particular gendered, sexualized classes and racialized inequalities in the informal economy” (Chant and Pedwell, 2008: 8).

So far, different types of methodological approaches and techniques have been used to study the informal sector. Quantitative data from censuses, national household, and/or employment surveys (Berger and Szretter, 2002) have been used to illuminate gendered trends and processes in labor markets, conditions of social protection, and decent work etc. Studies have used official data, official national surveys, and small surveys to interpret gender and informality across countries. Quantitative analysis was used to examine informal sector in Mexico, Chile and Uruguay (Chant and Pedwell, 2008). In certain cases, a combination of quantitative and qualitative methodology has been used to examine training and policy advocates in Arab States, childcare and preschool centers in Uruguay (Chant and Pedwell, 2008). However, there has been a need for more primary data, especially qualitative which can enable the researcher to ask “why questions” -why are women discriminated? What are the sources of discrimination and where are they to be found?” It has been argued that a retrospective life history work technique can throw light on the racial-class-origin-gender angle existing within the informal sector. It might lead to research that is “liberating, transformative [demonstrating that] if we act with care and are honest—contribute to new ways of relating, new ways of constructing knowledge, new ways to confront privilege, new criteria for what is valued in society, and new directions for implementing research processes that lead to just social change” (McIntyre, 2000 as cited in Brydon-Miller, Maguire and McIntyre, 2004: xvii). The next section discusses the philosophy of critical ethnography with emphasis on autoethnography or reflective ethnography.

## **CRITICAL REFLEXIVE ETHNOGRAPHY: A WOMAN'S JOURNEY AND PERSPECTIVE:**

Critical Ethnography is rooted in the idealism of ethical responsibility. It addresses processes of unfairness or injustice within a particular area of field. Ethical responsibility means “a compelling sense of duty commitment based on principles of human freedom and well-being...and a compassion for the suffering of living beings (Madison, 2012: 5). The critical ethnographer “goes beneath the surface appearances, disrupts the status quo and unsettles both the neutrality and taken for granted assumptions by bringing to light underlying and obscure operations of power and control” (Madison, 2012: 5). The ethnographer gives emphasis to “what could be”. S/he now probes possibilities that can challenge institutions, regimes of knowledge and social practices which can limit choices restrict meaning and denigrate identities and communities. S/he is required to go beyond the surface appearance “penetrate the borders and break through the confines in defense of the voices and experiences of subjects whose stories are otherwise restrained and out of reach” (Madison, 2012: 6). The critical ethnographer is committed to emancipation of subjects and contributing towards discourses of social justice.

Habermas (1971) discusses three positions of social inquiry (a) natural science model of empirical research in which social world can be measured, predicted and tested like other natural sciences (b) historical and interpretive model in which social phenomena are described, explained and interpreted through the philosophical descriptions of the researchers and the (c) critical theory in which all social phenomena is deconstructed and analyzed with the purpose to overcome social oppressions. Noblit, Flores and Murrillo (2004: 3) argue for the need to focus not only on social change but also on the positionality of the researchers. They state that “critical ethnographers must explicitly consider how their own acts of studying, and representing people and situation are acts of domination even as critical ethnographers reveal the same in what they study”.

Positionality forces one to turn inward, acknowledge one's power, privilege, and biases. It is a form of reflexive ethnography i.e., to become accountable for one's research paradigms, one's own positions of authority, and one's own moral responsibility and interpretations. The ethnographer begins to ask questions of himself/herself like “what are we going to do with research and who ultimately will benefit? Who gives us authority to make claims where we have been? How will our work make a difference in people's lives?” (Madison, 2012: 8). For instance Murrillo (as cited by Noblit, Flores and Murrillo 2004: 166) describes the identities of Mojado:

“...Mojado (wetback) refers to Mexicans and other Latinos who cross the nation-state territorial border into the United States, and are socially, politically, economically (as well as legally) constructed as illegal entrants and newcomers...Majodo symbolizes the distrust and dislike...means outsiders”.

Murrillo decided to go against this description by discarding the stance of an objective, neutral observer. He decided to unravel the true picture by “travelling those blurred boundaries when other becomes researcher, narrated becomes narrator, translated becomes translator, native becomes anthropologist and how one emergent and intermittent identity continuously informs the other” (Noblit, Flores and Murrillo 2004: 16). The ethnographer now must not only critique objective knowledge and also critique subjectivity notion as well. They are forbidden from submitting value judgments or to reach conclusions without a proper theoretical and empirical linkage. Earlier, cultures and people were reinvented and redefined to fit inside predetermined classifications and philosophical ideologies of the objective researcher. Instead now, the critical researcher reflects upon his/her own power positions, choices and effects. There has been a “move to contextualize [one's] own positionality...making it more accessible, transparent and vulnerable to judgment and evaluation” (Madison, 2012: 9). The researcher resists the “trap of gratuitous self-centeredness or of presenting an interpretation as though it has no “self” as though it is not accountable for its consequences and effects” (Madison, 20: 9). Fieldwork is a personal experience where our feelings, emotions and senses are interwoven into process. We all belong somewhere i.e., all our behaviors and attitudes are culturally molded. All of us are “a subject in continual formation with others” (Rowe, 2005: 17). We, as ethnographers need to understand that we tend to bring this belonging into the field with us. “We are always inseparable from the theory we create. And the theory we create allows us to live in new and more just ways. Our framework is to examine these connections ---between self and community, between community and theory, between theory and justice” (Rowe, 2005: 17).

Critical ethnography requires a “deep and abiding dialogue with others” (Madison, 2012: 10). The researcher needs to be sensitive to the world of others—a genuine concern for others. Ethnographic positionality is not same as subjectivity. Positionality requires us to think beyond our individual or subjective selves. Instead now, we need to think of how our “subjectivity in relation to others informs and is informed by our engagement and representation of others” (Madison, 2012: 10). We are now “subjects in dialogue with others”. It is just not the researcher’s exclusive experience but a meeting of multiple sides ---“negotiation and dialogue toward substantial and viable meanings that make a difference in others’ worlds” (Madison, 2012: 10). Dialogue allows conversations between the researcher and others to be open and ongoing. Dialogue enables action and reflection. The true words spoken allow transformation of the world (Freire, 2000). Human beings unlike animals are not a historical, who lack a tomorrow and a today. People are aware of their activity and the world around themselves and how the decisions they take impact and affect the world around them. They are conscious beings who exist in a dialectical relationship. “As they separate themselves from the world, which they objectify, as they separate themselves from their own activity, as they locate the seat of their decisions in themselves and in their relations with the world and others, people overcome the situations which limit them” (Freire, 2000). The society in which human beings reside is a creation of the past. But their daily actions are able to transform the existing present social and historical conditions. Critical perceptions and reflection allow them to recreate the external reality. Human beings are praxis, “reflection and action which truly transform reality” (Freire, 2000: 67).

Dialogue allows reflective participation between the investigator and the oppressed. Reflection revolves on the existing historical conditions and an attempt to liberate the oppressed and transform the society (Freire, 2000).

Dialogue moves from ethnographic present to ethnographic presence by allowing the ethnographer to capture “lively changing conversation with others” moving away from a monologue, immovable and stagnant piece of writing. Dialogue helps the critical ethnographer achieve the aim of “intellectual rebellion”, the development of social critique ---“challenging regimes of power”. The ethnographer is required to employ different techniques of direct observation, open-ended interviewing, reflexive autoethnography, and textual analysis of human products to “articulate and identify hidden forces and ambiguities that operate beneath appearances, to guide judgments and evaluations emanating from our discontent, to direct our attention to the critical expression, within interpretive communities relative to their unique symbol customs, and codes, to demystify the ubiquity and magnitude of power, to provide insight and inspire acts of justice and to name and analyze what is intuitively felt” (Madison, 2012: 15). Autoethnography is referred to as the ethnography of the researcher’s social, cultural or ethnic group. It is a combination of autobiography and ethnography. There has been a lot of writing which is critical, confessional in nature---“self-ethnographic”. This is known as confessional ethnography. The second is dramatic ethnography where a dramatic narrative is presented of an event or of field. The third is critical ethnography where there is a social agenda involved and the last is autoethnography, where the researcher contextualizes the life histories or autobiographies of the subjects.

The author argues that a combination of critical ethnography (i.e., social agenda) with the weapon of dialogue written in the form of autobiography (i.e., life histories), with the researcher being reflexive about his/her subjectivity could allow generation of rich, qualitative data about gender-race-sexuality-age intersections within the informal sector. The next section will discuss two summarized autoethnographies compiled by the author in the informal sector.

#### **AUTOBIOGRAPHIES FROM CRITICAL ETHNOGRAPHY:**

The author, an Asian Indian had immigrated to USA in her late twenties. She is now settled in a rural town in southern part of United States. The city, classified as rural town, is one of USA’s ten most impoverished cities, with a population of 1,58,415, the per capita income is \$21,359 and the income of the bottom one-fifth is \$8350. There are 8.4% of the people earning below 50% of poverty line and 17% of the people are food stamp recipients (Zumbrum, 2009). The town is of primarily African American population with other diverse groups consisting of Caucasians, Mexicans, Chinese, and Asian Indians. Asian Indians, primarily consisting of Gujaratis (a North Indian business class group),



are owners of gas stations and stores. The city's Indian community is self-sufficient with a local religious place of worship, and an association which annually hosts two/three functions and meetings allowing interaction among the community members. The Indian women, who because of their immigration visa status and educational background are unable to get professional jobs. They are primarily housewives who assist their spouses in the functioning of their local stores or gas stations, or operate small unregulated enterprises from home such as catering, child care, or beauty salons. The author, being both an Indian woman and professionally educated person, was located somewhere in between those blurry boundaries of traditional ethnic and modernity. She decided to approach two women running two informal enterprises, whose services she had availed of on several occasions, to gain their perceptions, insights, lifestyles, problems, hardships, future plans. She approached the women, and set up times for an informal "interview" over a cup of coffee on a weekend. It was a friendly, informal chat with children playing in the background, food cooking in the kitchen and television sounds in the living room. The accounts were confessional life histories, which were tape recorded and later penned down by the author. The first participant actually gave her account in Hindi language (language spoken in northern India) which was translated into English by the author. The names have been changed to protect the identity of the women.

### **MEENA SINGH: A STRUGGLE FOR SURVIVAL:**

I was born in India, Moradabad, into an Uttar Pradesh farming family, am now in my early fifties. I got married very early...about 16-17 years old. I was working in India as well, we had farms...used to help on the farms as a farm hand, used to cut grass, plant seeds, things like that... husband had a heart surgery and was not well so used to help him a lot, had dhabas and some small shops on our land which were rented, used to do cooking in the dhabas and oversee the shops now and then. I had children and in-laws, in-laws very old people, looked after them, gave them medicines, proper diet food looked after them --"seva kee". Had four children—2 girls and 2 boys. Lots of hard work, all my life, not much education, did schooling still 7/8<sup>th</sup> standard and then got married. All my education was in Hindi medium, mine was an arranged marriage.

In 2004, we immigrated to USA. I started housekeeping here in a motel. We informed my sister-in-law about my necessity of doing a job. She was working in a large departmental store in a top management position, she passed on the word about me to other Indians who used to come to shop at the store. I managed to get the position of a housekeeper in a motel here, it was motel owned by Gujarati people. I did not know English at that time, slowly managed to pick up the language.

Next, I managed to get a job of a babysitter for a small boy who is now 2 years old. I have been doing this job now for 2 years. The couple work in the hospital, my husband drops me at 7:30 am and picks me at 4:30 pm. I do not know how to drive. I look after the couple's son the whole day while they work. They are Indians, so no problem with language, I came to know about this position through friends. Have been doing it for 2 years now. Sort of a Nanny yes, the older boy comes from school, in the afternoon, see to him as well.

Then last year started catering business from home, if any Indians want any packaged snack or lunch, they ring me up or inform me in advance, I prepare and they pick it up from my place. I advertise about my business through word of mouth at Indian functions and association meetings like the Garba dance during the month October etc.

I also work as a part time cleaner during evenings and weekends. I clean offices —of Indian doctors who have private practice.

My family is very supportive, when my elder son was sick and I had to go to work, my sister in law came over and helped me. They cooked food for us, delivered it to our home, sat and looked after him during different times of the day, so that I could continue to go to work and not take a holiday. My husband pools in when I am not at home and something needs to be done. But this problem does not exist at my place, my teenage daughter does the cooking and cleaning of the house, and she is helped by my youngest son. They help me, so it is okay for me to go out and work, and the money helps me and the family...this year I actually gave Christmas gifts to my children, they liked it. I like working and my independence. We plan to move to a bigger place next year a place which has more space.

I dream of having my store soon, my own business, the moment we have enough capital we will have our own business. It will be worth all this effort...plan to improve my English language.

#### **BHAVNA PATEL: A STRUGGLE FOR IDENTITY:**

I was born in Vadodara, Gujarat, did my MBA and then got married soon after...[sighs reflectively], I miss those days, so exciting no responsibilities, got married but was not with husband, husband in USA. So used to work, go to movies and shopping with friends, lots of friends, go out during weekends, liked working and my independence, I was a working woman with my own identity.

Then after five years of marriage I joined my husband in USA. I felt so bad, sitting at home like housewife, no job, and no identity, dependent on my husband, had to adjust to the new lifestyle, learned driving, used to think continuously where am I, what am doing here, got pregnant soon after, delivered my son. My husband insisted, so starting working in our store, but did not enjoy it much.

Yes I was interested in cosmetology and beauty treatment, did some short courses in India, planned to do something on those lines after coming to USA to keep myself active and occupied, so got some business cards printed. I gave you one of those, after coming to USA, on my husband's encouragement planned on joining some short certificate courses here as well. But got pregnant and was unable to proceed further.

I passed on the word about my beauty salon at Indian functions and associations meeting, my husband's friends, his clientele at the store. Got a good number of 10-15 clients, but then got pregnant again, earlier my husband was very encouraging about my business..."we need money Babli you should take an interest in this etc." But after the second baby, he is like it is okay we have no money but that is fine, take good care of the kids, they are very important now. I am happy about my family and kids, our store and how things have worked out. But want something for myself, meet people, keep myself alive, do something, have an identity.

So this business is now more like a hobby something to keep myself employed and active, keep my identity alive, and earn some extra cash. It is not so formal, sometimes I get 2/3 people a day, sometimes only one lady per week that too for eyebrows. It depends I can plan it out in advance to make sure I don't get too many clients in a day. It is all from home so I can do it. My customers call me, I look up my diary and we schedule a time. I plan it, my cooking, cleaning and children. Unlike earlier it is now not that professional. I am able to manage everything.

I buy cosmetics and all my items from India, every 2/3 years when I go home. In that way I know which are good and dependable.

If I ever have a chance I will take further training and expand this into a formal business. I even know how to cut hair and so can make this bigger and proper. I don't have any competition. Some customers left and came back, they like me and my work, they think I do the job nicely. This is a small place, a small Indian community, it is all dependent on personal liking.

#### **EMPIRICAL ANALYSIS: IDENTITY, INDEPENDENCE & AMBITION:**

The above two summarized accounts reveal numerous insights about the two Indian women, Meena and Bhavna both born and bred in small towns in India. Unlike Bhavna, Meena is not much educated and gets married in early teens. Her life is now in-laws, housework, helping in family business and children. Her own life, interests, and ambitions take a back seat. Her husband and family are supportive, but only because her work is supportive of the overall household duties. Bhavna's story is similar; she manages to complete her masters, but is married soon after. She only gets a chance to work because her husband leaves for USA, leaving her behind in India. She is given permission to work, which she enjoys it allows her to discover her identity and self- image. So when she knows she has to join her husband in USA after five long years, she plans to start her own beauty salon from home to maintain her identity. She gets business cards printed and once in USA, learns driving, and advertises her business through word-of-mouth publicity and gets a good clientele. But, once again her personal ambitions take a backseat when she finds out that she is pregnant.

In case of both women, family and husband are always given a top priority to their informal business activities, supporting the patriarchal views that in India, woman is always secondary to man.

Women should support men, his work and supplement his income. Her main role is of a caretaker, home maker, and child care. Women are pushed towards informal activities because it fits into this concept of man being supreme authority. This can be tied to the feminist approach that social dimensions have to be examined and studied as a whole, and not in isolation. The work attitudes and perspectives of Meena and Bhavna cannot be treated as the function of a single social dimension. All the social aspects have to be viewed as constantly interacting and affecting each other. Bhavna discusses her familial issues and changing social contexts which interacted with each other to bring her to this stage in life. Similarly Meena sees her work as a consequence of her diverse family situation. From being a farmhand in India to being a motel housekeeper in US, Meena has widened her scope of work keeping in mind her family's needs and demands. Both women consider familial wants more important than personal desires and needs. This can be seen as a kind of oppression, where the women have to willingly sacrifice and adapt their work to family demands and schedules (Hooks, 2000). "Being oppressed means absence of choices" (Hooks, 2000: 5). Capitalism and patriarchy structure and restrict women's behavior and limit their choices and career advancements. Feminine conditions domestic demands oppress and exploit women (Hooks, 2000). It limits them to careers within the informal sector of the economy, which according to Losby and colleagues (2002) combine housework and paid informal work. Brah (1996) states that usually such type of work is a consequence of the oppression which occurs when two or more social dimensions collude with each other. For Meena and Bhavna informal work is a result of the oppression which is happening when their own personal ambitions are colliding with social and familial needs and demands.

Both women relish their independence and identity. In case of Meena, this is more subtle, while Bhavna openly talks about independence, self-respect and identity, interaction with community members. In spite of happy marriages, children, both women only feel satisfied and complete because of their small enterprises be it catering, child care, or beauty treatments. This provides an interesting insight about the perceptions and views of Indian women. Especially of those who are not highly educated and have not been given equal opportunities, yet inculcate the ideals of "respect and identity".

To maintain their "independent status quo", both worked very hard, they managed their homes, husbands and children. In case of Meena however, the income was needed and children were older so she received a lot of help in household chores. Her husband was not well, but was supportive, teenage daughter and son helped in cleaning and cooking as needed. The situation was different for Bhavna, her children were very small being two and one year, husband was running their gas station and store. He was critical about her salon business, for him the income was not that important any more. She was struggling to manage on all fronts but still wanted to hold on to that "self-identity". She resorted to planning out her day, making herself free when her clients came over, kept children occupied with cartoons on television etc. She herself confesses the cash is not that much. It is her own pocket money, self-respect, something of her own apart from her husband. Informal businesses are thus, not just a source of extra income, but also a technique to maintain a woman's self-identity and independence.

Both women were ambitious and had lots of dreams for the future. They planned to save, further train and improve themselves, and make their small businesses official and formal. Meena wanted to improve her English, save enough capital, and establish her own store once her children began college studies. Bhavna was waiting for her children to start school, to become more flexible in her business hours, increase her professional skills to hair care and make her salon bigger.

Both women are good at their jobs, are sought by their clients in spite of their numerous family responsibilities. They are able to provide personalized, friendly customer service in spite of being harassed and tired out with children and household duties. For them work and home have become blurred. They are no fixed timings or different locations, home is work and work takes place at home along with cooking and childcare. For Meena, she works outside as baby sitter, then comes home sees to her catering orders, takes up the role of a cleaner during weekends and also babysits at different intervals during weekends and late evenings as needed.

To summarize, both accounts raise concerns over the demands placed upon women, to maintain their identities, supplement incomes at home and fulfill their roles of a mother and homemaker. Their work is not separate from home anymore, but a part of their home activities. Their social life had become a



source to advertise their businesses and make new contacts and clients. They were isolated, were not part of any trade or professional union, and had no idea about other similar businesses and their services. They were solely catering to their own ethnic group, and the line between personal and professional boundaries had completely dissolved. This, according to the US Department of Labor (1992) is a pioneering characteristic of ethnic minority groups and the informal sector.

## CONCLUSION:

This paper studied in-depth the perspectives of two ethnic women engaged in informal work. It scrutinized the complex interplay between the social dimensions of race, culture and gender. And the empirical evidence supports previous research. Women especially of ethnic minority origin, struggle to work to supplement family income to meet familial needs. Women are therefore the apt and common choice employees of informal sector.

Further critical ethnography along with the method of autobiography and reflexive methodology does enable generation of rich qualitative data which is able to transport the reader into the world of the researched. In case of informal sector, where most of the participants are women, it offers an exciting possibility of gaining insights about their psyche, views, opinions and lives. It allows a flow of information which is open without any form of subjective manipulation by the researcher. Further, by being reflexive the researcher eliminates biases and any prejudices which s/her bring to the field. This method allows the researcher to explore and explain the complicated relationship between various social dimensions. It enables the researcher to go beyond subjectivism and look for reflective solutions. This method allows the researcher to give voice to these informal sector employees and consequently close the gap in research.

The methodology could be used to further investigate the world of ethnic women who are immigrants and operating small unrecorded businesses in USA. One could further contribute by examining how informal businesses were converted into formal, the problems faced etc. It would also be interesting to talk with their spouses to complete the picture about the overall functioning of these informal businesses. Other issues worth exploring include issues relating to handling of stress by this isolated group of women.

This study also raises questions about the nature of work carried out by women—what could be considered work? Does it need to be paid work? Where does housework fit in? Feminist researchers might consider defining woman's work from a societal viewpoint. Would we consider unemployed women actively contributing as homemakers as inferior? Would we consider them to be oppressed and exploited? What is work? What are elements of work? These are potent issues worth further investigating.

## REFERENCES:

- [1] Abramo, L. & Valenzuela, M.E. (2006). Insercion Laboral Y Brechas de Equidad de Genero en America Latina, in Abramo (Ed.), *Trabajo Decente Y Equidad de Genero en Emrica Latina* (pp. 29-62). Santiago: Oficina Internacional del Trabajo.
- [2] Brah, A. (1996). *Cartographies of Diaspora: Contesting Identities*. London: Routledge.
- [3] Bakhtin, M. (1984). *Problems in Dostovsky's Poetics*. Minneapolis: University of Minnesota Press.
- [4] Berger, S. & Szretter, H. (2002). Costa Laborales de Hombres y Mujeres: el Caso de Argetina in Lais Abramo and Rosalba Todaro (Eds), *Cuestionado un Mito: Costos Laborales de Hombres y Mujeres en America Latina* (pp. 51-113). Lima: OIT/Oficina Regional para America Latina y el Caribe.
- [5] Brydon-Miller, M.; Maguire, P. & McIntyre, A. (2004). *Traveling Companions: Feminism, Teaching and Action Research*. Westport, CT: Greenwood Press.
- [6] Cassel, M. & Cichy, U. (1986). Explaining the Growing Shadow in East and West: A Comparative Systems Approach, *Comparative Economic Studies*, 28, 20-41.
- [7] Carr, M. & Chen, M. (2002). Globalization, Social Exclusion and work with Special Reference to Informal Employment and Gender. *Policy Integration Department Working Paper No. 20*. Geneva: International Labor Office.
- [8] Chant, S. & Pedwell, C. (2008). Women, Gender and the Informal Economy: An Assessment of ILO research and Suggested Ways Forward. *International Labor Office*, December 2008.

- [9] Chakravarty, P., Rani, U. & Unni, J. (2006). Decent Work Deficits in the Informal Economy: Case of Surat, *Economic and Political Weekly*, 41 (21), 2089-97.
- [10] Destreanu, B. (2007). *Gender and Rights in the Informal Economies of Arab States*. Presentation Workshop on the Informal Economy held in Tunis, April 2007, organized by the Regional Office for Arab States, ILO.
- [11] Dilnot, A. and Morris, C. (1981). What do we Know about the Black Economy in the United Kingdom? *Fiscal Studies*, 2 (March), 163-179.
- [12] Ferman, P. & Ferman, L. (1973). The Structural Underpinning of the Irregular Economy, *Poverty and Human Resources Abstracts*, 8, 3-17.
- [13] Ferman, L. & Berndt, L. (1981). The Irregular Economy. In S. Henry (Ed.), *Informal Institutions: Alternative Networks in the Corporate State* (pp. 26-42). New York: St Martin's Press.
- [14] Fernandez- Pacheco, J. (2003). Genero y Mercado de Trabajo. Honduras y Nicaragua: Proyecto: Genero, Pobreza y Empleo en America Latina. San Jose: Organizacion Internacional del Trabajo.
- [15] Freire, P. (2000). *Pedagogy of the Oppressed*. New York: Continuum.
- [16] Frey, B., Weck, H. & Pommerchre, W. (1982). Has the Shadow Economy Grown in Germany? An Exploratory Study, *Review of World Economics*, 118, 499-524.
- [17] Gutmann, P. (1977). The Subterranean Economy. *Financial Analysis Journal*, 33, 24-27.
- [18] Habermas, J. (1971). *Knowledge and Interests*. Boston: Beacon.
- [19] Heintz, J. (2006). *Globalization, Economic Policy and Employment: Poverty and Gender Implication*. Geneva: International Labor Office: Employment Policy Unit, Employment Strategy Department.
- [20] Houston, J. (1987). Estimating the Size and Implications of the Underground Economy. *Federal Reserve Bank of Philadelphia*. Working Papers. 87-9.
- [21] Hooks, B. (2000). *Feminist Theory from Margin to Center*. Cambridge: South end press.
- [22] Kaplinsky, R. (2000). Globalization and Unequalization: What can be Learned from Value Chain Analysis? *Journal of Development Studies*, 37 (2), 117-146.
- [23] Losby, L.L., Else, J. F., Kinglow, M. E., Edgcomb, E.L., Malm, E. T. & Kao, V. (2002). *Informal Literature Review*. ISED Consulting and Research & The Aspen Institute.
- [24] Madison, S. D. (2012). *Critical Ethnography: Method, Ethics and Performance*. London: Sage Publications.
- [25] McCrohan, K. & Smith, J. (1986). A Consumer Expenditure Approach to Estimating the Size of the Underground Economy, *Journal of Marketing*, 50, 48-60.
- [26] Mehrotra, S. & Biggeri, M. (2002). Social Protection in the Informal Economy: Home-based Women Workers and Outsourced Manufacturing in Asia. *Innocenti Working Papers 9*. Florence: UNICEF Innocenti Research Centre.
- [27] Noblit, G. W., Flores, S. Y. & Murrillo, E.g. Jr. (2004). *Postcritical Ethnography: An Introduction*. Cresskill: Hampton.
- [28] Perrons, D. (2004). *Globalization and Social Change: People and Places in a Divided World*. London: Routledge.
- [29] Perrons, D. (2005). Gender Mainstreaming and Gender Equality in the New Market Economy: An analysis of Contradictions, *Social Politics*, 12 (Fall), 389-411.
- [30] Rowe, C. A. (2005). Belonging: Toward a Feminist Politics of Relation, *NWSA Journal*, 17 (2), 15-46.
- [31] Simon, C. & Witte, A. (1982). *Beating the System: The Underground Economy*. Boston: Auburn House Publishing Company.
- [32] US Department of Labor (1992). *Estimating Underground Activity*. Washington, DC: US Government Printing Office.
- [33] US General Accounting Office (1983). *Growth of the Underground Economy, 1950-81: Some Evidence from the Current Population Survey*. Washington DC: Government Printing Office.
- [34] Zumbur, J. (2009). *America's most Impoverished Cities*. Forbes.com. Retrieved on
- [35] April 4<sup>th</sup> 2011 from <http://www.forbes.com/2009/10/12/most-improvershed-cities-business-beltway-poverty-cities.html>.

-----