

# CHAPTER X

## RESCILIENCE MEASURES TAKEN BY THE FAMILY

### 10. 1 INTRODUCTION

This study has started with the traumatic event ‘job loss’ and studied impact on the life of the ex-workers’ families. The economic and social impacts of job loss were explained in Chapter 8 and 9. Although various information were captured using the interview schedule, there were some issues which could not be quantified and there is some lacuna to study the intermediate process through which these families adapted or overcame through to the level they were at the time of the survey. Generally the impact studies needs to be of quantitative as well as of qualitative to get a good understanding of the research issue (Carbarino and Holland, 2009). Hence some in-depth interviews were conducted and presented in this chapter. This chapter tries to bring out the resilience measures taken up by the family in the context of job loss.

Unemployment in general and interrupted employment (job loss) in particular is a major social concern. It can be considered one of the potential sources of adversity in adulthood, denying the unemployed person the advantages of a job: economic resources, social network with co-workers, personal growth, and identification. Hence as a significant life event, job loss ranks in the upper quartile of life events that generate stress and is one of the top 10 traumatic life experiences (Hanisch, 1999). Added to these, accumulated adversities could generate a greater risky situation. For example, low educational level, extended age, poor job search skills, protracted periods of unemployment, financial hardship, and low job availability would have added to risk effects.

Literally ‘resilience’ means elasticity. This connotes buoyancy or the individual’s ability to recover quickly from illness, change or misfortune. In psychological terms ‘resilience’ means the positive capacity of people to cope with stress and adversity. This coping may result in the individual to bounce back to the previous state of normal functioning, or using the experience of exposure to adversity to produce a ‘steeling

effect' and function better than expected. Resilience is most commonly understood as a process and not a trait of an individual" (Wikipedia.org). Many researchers mentioned resilience in different dimensions; for Masten *et al* (1990) it is "*the process of, capacity for, or the outcome of successful adaptation despite challenging or threatening circumstances*"; for Rutter (1993) it is not a fixed characteristic of individuals, but rather it changes with life experiences and is dependent on risk factors, adversity, and the social environment; and for Dyer and McGuiness (1996) it is a dynamic process that is highly influenced by protective factors such as internal resources, skills, and abilities. Kaplan *et al* (1996) further agreed with them and defined resilience as the "*presence of protective factors (personal, social, familial and institutional safety nets)*" which enable individuals to resist life stress. This would be applicable for this study.

## **10.2 RESILIENCE THEORIES**

Resilience theory is a multifaceted field of study that has addressed by social workers, psychologists, sociologists, educators and many others. In short, resilience theory addresses the strengths that people and systems demonstrate that enable them to rise above adversity. Resilience theories address individuals, families, communities, work places and policies. Individual resilience theories evolved with studies of children who rose above adverse childhood conditions. Individual resilience was such as sense of coherence, hardiness, learned resourcefulness, self-efficacy, locus of control, potency, stamina and personal causation. Resilience theory has historically considered the community as a risk factor, making life difficult for families and communities. The community resilience theory conceptualise the community as a system or unit in itself, and to describe how a community may or may not evidence resilience in the face of community challenges (VanBreda Adrian DuPlessis, 2001). There were many models based on family resilience. Mc.Cubbin and Patterson (1983) developed a family resilience model, called double ABCX model<sup>47</sup> based on some longitudinal studies and

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<sup>47</sup> Double ABCX model was adopted from ABCX model by Hill in 1958, where A (the event) – interacting with B (the family's crisis-meeting resources) – interacting with C (the definition the family makes of the event) – produces X (the crisis). It was further developed into the double ABCX model, which emphasises "the factors, particularly coping and social support, which facilitate family adaptation to a crisis situation". This differs from the ABCX model by asking what happens to the family after x, that is, after the crisis. Mc Cubbin's research indicated that most families recovered from the x crisis. Others experienced ongoing pile-up of stressors (aA) which led to bon-adaptation or mal-adaptation (xX), as mediated by coping, by perceptions of x, aA and bB (cC) and by existing and new resources (bB). The Double ABCX Model thus advanced Hill's ABCX model with five additions, viz., the aA, bB, cC and xX factors, and coping patterns.

of families faced with crisis situations indicated more factors involved in family recovery. The double ABCX model emphasizes “the factors, particularly coping and social support, which facilitate family adaptation to a crisis situation. This model would be apt to study the adaptation mechanisms the study families were used.

In the following section the adaptive techniques or resilience measures used by these studied families and the support systems (familial and community level) which assisted them were discussed in detail. With the quantitative data support, some qualitative (in-depth interviews) were conducted to analyse the mechanisms adopted.

### **10. 3 RESILIENCE MEASURES ADAPTED BY THE STUDY FAMILIES**

Once a main bread earner of a household loses his/her job, there had to be reduction in the direct income in the household. At times people need help from some one during the sudden financial crisis.

#### **10.3 1 Support received**

The respondents in the survey were enquired, whether any one helped them at the time and after the job loss. If they received any assistance from some one, it was further explored to find out who helped them and what form of support they provided. The information is presented in Table 10.1.

*i. Persons supported the ex-workers family:* It can be seen from Table10.1, that nearly half of the ex-workers mentioned that they did not need others help or no one helped at that time of job loss. More than one third (38%) of the ex-workers received support from parents and relatives. Most of the relatives were in-laws and brothers. Very few families have received support from other than family.

*ii. Form of support received by the ex-workers:* Those who have stated of receiving some support from some one at the time of and after job loss, were further probed to find out the form of support they received. They were given the choices of a. financial support, b. emotional support, c. given pulses/food items, and d. others.

Table 10.1: Distribution of ex-workers by the persons supported and kind of support received

Persons /form of support	(N)	Percent
<b>i. Person supported</b>		
Not needed others help	112	44.8
Parents	43	17.2
Relatives	52	20.8
Others	5	2.0
No Answer	38	15.2
Total	250	100
<b>ii. Kind of Support*</b>		
Emotional support	61	60.4
Financial support	55	54.5
Sent pulses and other food items from native place	31	30.7
Note: * Applicable to only those who have stated as received some form of assistance The structured question was given with multiple choice. Hence one family might have received more than one form of support		
Source: Field Survey Data, 2010Source: Field Survey Data, 2010		

Majority (60.4%) of them stated that they received emotional support from their spouses, parents, family members and friends. The emotional support was in the form of expressing their concern by comforting words, giving hope that they would find job soon or they would help them to find a new job and so on. The support by food grains from native place was reported by 30.7 percent of the respondents. Some stated that their extended family was not rich enough to support them financially during their crisis. Being farmer, they could send pulses, wheat, rice and other essential food items from their native place. This way they could sustain their family expense. In some cases, the parents and / or brothers of the ex-workers who were working in Mumbai gave them financial assistance so that they could continue the education of their children. Some stated that at the time of their job loss, their elder children were married and some were working. Hence, they gave them financial and emotional support. In one case, the respondent stated that his married daughter supported his full family until one of his sons could get a job.

### **10.3.2 Strategies Used by the Ex-worker's Families**

Among those who have stated that they did not receive any form of support from anyone (Table 10.1) many had taken up some employment irrespective of their earlier work. Here they are explained below.

#### **10.3.2.1 Involved in Any Kind of Economic Activity**

All the ex-workers interviewed were earlier worked in the formal manufacturing sector with some level of financial, social and health security. However, most of them could not get the same level of job which they were doing earlier. With the job and security, they lost seniority in their service which in turn had adversely affected their wages in the new job. While exploring for jobs, they neither could get a job which is relatively closer to their earlier job, nor in permanent nature and also the wage rate offered was much lower than earlier one.

The type of occupation these ex-workers did before their job loss was explained in Chapter 8. Using the type of occupation they did in the closed down industry, they were classified into 4 categories, viz., Managerial level (Clerks, Officers); Technical level (fitters, mechanics, moulders, welders, weavers, electricians and crane operators); Semi-supervisory level (jobbers, *misthries*, and store keepers); and, Labourer level (watchman, canteen boy, load handler and helper). According to this categorisation, all the 250 ex-workers were working in the industry before their job loss can be categorised as managerial level (7.2%), technical level (50.8%), Semi-supervisory level (8.8%) and Labourer level (33.2%). Additionally as seen in Chapter 7 that exactly half of the ex-workers (50%) were working at the time of survey and the type of occupation ex-workers were doing at the time of survey was also given. Using these two information, an attempt was made to find out whether there is any relationship with their current job and earlier job? If not, why they were working?

Among the ex-workers who were in managerial level before job loss, some of them had become consultants or agents for post office or LIC (Life Insurance Corporation) or become clerical assistance to some organisations. Other type of work included driving their own auto, opened up their own company/shop/business. Among those who did technical level of occupation, it was heart-renting to see, 15.7 percent of them were

working as security guards<sup>48</sup>. Among the ex-semi supervisory workers, a large majority (77%) were not working. Sixteen percent of the ex-technical workers and 22 percent of the labourer level workers were doing security guard job. Self employed such as shop or press owners were among the ex-managerial workers and ex-technical workers.

Table 10.2: Type of current work vs. earlier job of ex-workers

Current type of occupation	Category of work ex-workers were doing in the industry before job loss			
	Managerial level	Technical level	Semi-supervisory level	Labourer level
Dead	-	10.2	9.1	8.4
Clerical	11.1	0.8	-	-
Technical	-	5.5	-	-
Auto driver	5.6	4.7	4.5	6.0
Consultancy/agent	16.7	7.1	-	2.4
Self employed	5.6	4.7	-	1.2
Service	11.1	3.9	-	22.9
Sales	-	3.9	4.5	3.6
Security	5.6	15.7	4.5	21.7
Farmer	-	1.6	-	3.6
Not working	44.4	41.7	77.3	30.1
Total	100	100	100	100
	(18)	(127)	(22)	(83)

Source: Field Survey Data, 2010

Table 10.2 highlighted that very few of the ex-workers could find an employment which closely related to their earlier work. Their willingness to do the jobs other than their earlier job reflects the mechanisms they used for survival.

### 10.3.2.2 Entry of Spouse and Children in the Workforce

This study found that the number of earning members had increased from before job loss to after job loss. Chapter 7 explained the number of working members in the

<sup>48</sup> Security guards' as per the time of the survey kind of low level in status and working hours and working conditions were not desired by all. Generally the wage ranged around ₹ 3,000 per month and 12 hours of duty every day and 7 days a week. Big housing societies recruit them and without much education availability of this job was plenty in Mumbai at the time of the survey.

households of these ex-workers. Only four percent of the respondents stated that someone other than them (two members in the household) was working in their household before job loss, whereas at the time of interview, in 50 percent of the households, more than one member was working. Individual wage impact before and after job loss showed that (Chapter 8) most of them, i.e., 71.2 percent were earning less than their earlier wage. However, in the same chapter it was shown that the current family income (wages of all the members of household taken together) was higher than the last income the ex-worker received as wage just before job loss. This again proved that the households used the work as a mechanism to compensate the income loss of the household due to job loss by sending other household members for work. This could be studied by comparing the usual activity status of unmarried children from the households of Mumbai conducted by the NSSO and the study households.

For this purpose the NSSO 64<sup>th</sup> round (2007-08) dataset was used. Using the criteria of ‘relationship to the head of the household’ the spouse and the unmarried children, girls and boys were identified. The usual activity status<sup>49</sup> of the children were categorised as student, workers, looking for employment and not working.

Table 10.3: Distribution of the unmarried children by their usual activity status from the general households and the ex-worker’s household

Usual Activity Status	NSSO households (NSSO 2007-08)*			Ex-worker’s households (2010)		
	Wife **	Son	Daughter	Wife	Son	Daughter
Student	-	54.7	61.7	-	41.2	53.2
Working	10.3	26.8	12.7	17.5	44.1	27.8
Looking for job	0.6	4.0	3.3	-	12.7	4.4
Not working	89.1	14.5	22.3	82.5	2.0	14.6
Total	100	100	100	100	100	100
Sample (N)	(769)	(803)	(681)	(228)	(245)	(158)

Notes: \* Weighted figures;

\*\* Wife of the head of the household.

Sources: NSSO, 64<sup>th</sup> Round (2007-08); Field Survey Data, 2010

<sup>49</sup> Activity they are involved in for the major part of the reference year.

Table 10.3 compares the usual activity status of wives and unmarried children in the study households with that of all Mumbai NSSO households, separately for sons and daughters. The proportion of wives working in study households was higher than wives in the NSSO household, 17.5 percent and 10.3 percent respectively. The proportion of children in schools/college (students) was high in NSSO households. In both the NSSO and the study households, the proportion of student was high among daughters than sons. Work participation among the unmarried sons and daughters from study households was double that of the NSSO households in Mumbai. The working unmarried sons in NSSO household was 26.8 percent, whereas, this proportion was 44.1 percent in the study households; this proportion was 12.7 percent for unmarried daughters in NSSO household and 27.8 percent in study households. Also unmarried children looking for job (unemployed) was high in the study households, especially among unmarried sons where the job seekers in NSSO households were 4 percent whereas this proportion was 12.7 percent in the study households (Table 10.3). Work participation among wives and unmarried children in the study household was higher, especially among unmarried sons. From this, it could be inferred that increasing additional members entering into labour market is one of the possible coping mechanisms opted by the employment interrupted persons' household to compensate for the income loss due to job loss.

### **10.3.2.3 Investment of Compensation Money**

Another strategy the ex-worker's family used was investing the compensation money wisely. In chapter 8, it was seen that most of these ex-workers had received some amount of compensation money at the time of their job loss. Out of those ex-workers who received compensation money, 61.6 percent of them had spent on various items like children's marriage, debt repayment, medical expenditure and, rather than on savings and investments. Only 42.8 percent of the ex-workers utilized the compensation money as an investment, viz., either in savings which provided regular interest, purchased assets like land, house, or invested in a business like buying auto-rickshaws, shops, printing press, vehicle for street vending or invested on children's education. Hence these compensation receivers were categorized into two groups, a. those who consumed it called 'consumed group' and b. those who invested it called 'invested group'.



Three hypothetical questions were asked to capture the current situation from their earlier status. They included the perception of their current health status in relation to their health while they were working; perception on the current economic condition as compared to their economic condition while they were working; and perception on their current well-being of family life as against that of their earlier family life while they were working. There were three options given for these questions, a. same, b. better and c. worst. The responses were categorized into two groups -those who stated same and better into one group and those who stated worst in the other group. Their perception on current status with respect to earlier status and their utilization pattern of compensation are analysed and given in Table 10.4.

Table 10.4: Utilisation\* pattern of compensation money and current perception on health, life and economic condition of the family

Perceptions	Consumed group (%)	Invested group (%)
<b>i. Health</b>		
Same/better	37.9	64.7
Worst	62.1	35.3
<b>ii. Economic condition of the family</b>		
Same/better	47.2	69.6
Worst	52.8	30.4
<b>iii. Well being of family life</b>		
Same/better	46.9	68.0
Worst	53.1	32.0
Total	100	100
(N)	(113)	(107)

Note: \* Applicable to only those who received some compensation money and answered to the questions on perception.  
Source: Field Survey Data, 2010

The perception on the current health status, family life and economic conditions, highlights that those who invested the compensation money were in better/same kind of

situation than those who consumed the compensation money for various reasons (Table 10.4). Perception on one's own health is a very good indicator to assess their personal life they perceive. As per this scale, 64.7 percent of those in the invested category were opined to be in good health, whereas among the consumed category only 37.9 percent opined the same. Also perception on current economic condition, among the invested group 69.6 percent perceived to be of the same or better condition than while they were working, at the same time their proportion among the consumed group was only 47.2 percent. The utilization pattern of compensation money was one mechanism these ex-workers had used for their survival.

#### **10.4 CASE STUDIES**

The quantitative data discussed in the above sections of this chapter helped to identify the coping mechanisms these ex-workers had adopted. The quantitative analysis highlighted some of the adaptive/resilience measures an individual and the family had undertaken – found a new job, living in support of working and earning children, spouse involvement in some gainful activity outside or from within home, or support system extended from native place from relatives and useful investment of compensation money. Some of the process of resilience measures taken could not be quantified. So it was proposed to do some in-depth interviews. The ten in-depth interviews conducted were presented as Case studies 1 to 10 below.

#### **CASE STUDY 1**

*Case: Male worker*

*Type of Industry: Electric Power industry.*

*Years of work: 13*

*Age at the time of interview: 51*

*Designation at the time of job loss: Fitter*

*Last salary drawn: ₹3,500/-*

*Compensation received: 1.9 Lakhs*

*Marital status: Married*

*Number of children ever born: 3(2 daughters and 1 son)*

*Number of children living at the time of survey: 2 unmarried children (daughter and son)*

*Earlier type of Family: Joint Family*

*Current type of Family: Nuclear Family*

*Respondent/s: Self*

When he came to about his job loss, he was shocked at first and was very sure that the industry would take him back. He and most of his colleagues used to do *morchas* and demonstration in demand for a job in the same industry. His elderly parents were living with him. His father received some amount of pension. So they pulled on for some time. Then he realized that his wait and demand would not bear any fruit. His father got stroke and his medical bill started increasing. So he started doing some odd jobs now and then.

His eldest daughter after her secondary schooling underwent nursing training and became a nurse. From her income, the family could survive. Both ex-worker and his wife stated that “our daughter did a lot of things for us. Without her help we cannot imagine how we have fared this far”. That daughter was married at the time of interview and living somewhere else in Mumbai.

His wife stated that she had to take care of her elderly in-laws, who were sick and bed ridden. So she could not go out and look for any job. So sitting at home she used to do lot of handicraft work, stitching and making designs on fabrics. She said that her eye sight became worse and had back problems. She stopped doing them at the time of survey due to backache.

At present the ex-worker’s parents were dead. He constructed a mala (an upper room) above his home and rented it. He used to get some consultant work outside India and go on short visits. His son also did this kind of job. So the family was economically well off at the time of interview. .

He stated that when he sees some of his colleagues or friends who still work in the company he feels bad. He said that “if I could have worked in the same industry my salary would have been high, more than 30 thousand by now and would have lived in a flat. Otherwise, he has no regrets”.

He said that he is happy with the way his children are. He dreamed of making son into engineer and daughters graduates. However, no regrets being the first daughter a nurse

and son after secondary schooling and did some technical education. He at times goes to Gulf countries on some consultancy work and the younger daughter studying in college. He wanted to educate the younger daughter who lives with him as much as she wants.

## CASE STUDY 2

*Case: Female worker*

*Type of Industry: Textile*

*Years of work: 15*

*Age at the time of interview: 54*

*Designation at the time of job loss: Telephone operator*

*Last salary drawn at the time of job loss: ₹8,000/-*

*Compensation received: ₹6 lakhs*

*Marital status: Married*

*Number of children ever born: 2*

*Number of children: 2 unmarried girls*

*Earlier type of Family: Nuclear Family*

*Current type of Family: Nuclear Family*

*Respondent/s: Self*

She was working as Telephone operator in the mill. After job loss, she did try very hard for a new job. She searched for another job. But available jobs were not good or with low wages. Her husband was in a very good job. Hence she could afford not to take any low level jobs.

She invested the compensation money ₹ 6 Lakh in a wise way as savings. Currently she was working as clerk for one of her friend's firm as a part-timer. She also conducts Yoga classes and gets some income. All these sources of income are equal to that of her last salary from the industry. She said that she is fine and the job loss did not affect her to a great extend.

### CASE STUDY 3

*Case: Male worker*

*Age at the time of interview: 44*

*Type of Industry: Electric Power industry*

*Years of work: 12*

*Designation at the time of job loss: Helper*

*Last salary at the time of job loss: ₹ 4,000/-*

*Compensation received: 1.9 Lakhs*

*Marital status: Married*

*Number of children ever born: 2*

*Number of children: 2 (unmarried daughter and son)*

*Earlier type of Family: Extended Family*

*Current type of Family: Nuclear Family*

*Respondent/s: Spouse*

Ex-worker was working as a helper in the industry. He was in Mumbai since childhood living with his sister and family. Even after working he was living with her. He married and had one son. Wife did not like to live with her sister-in-law and wanted to live separately. So after some fight they moved away from his sister's family and started living alone. He continued sending a portion of his salary to his sister as her husband became sick and demanded money from him. During this period, he lost his job. She was disillusioned. Her parents were very upset seeing her distress, however they were not wealthy enough to support her fully. They used to send pulses and other food items from their native place.

Her husband's, the ex-worker's immediate supervisor was very kind to their family. Knowing that she had completed higher secondary, he sent some known children to her for tuition. Once those children got good grade in the school, she started to get more students. Still she conducts tuition from home.

She used to be very economical. She adapted a strategy to reduce regular household expenditure in several ways. One such was, she used to go to market at the closing time. Old and spoiled vegetables were sold at very cheap rate at that time. She asked "who will know what we eat at home". She used to do some tailoring and falls beading for women in nearby locality.

Her greatest sadness was that she could not attend her brother's marriage. In marriage, the bride grooms sisters had important roles and had to give big amount of gifts. She had pledged all her jewels and did not have any money to go for the marriage in native

place with proper attire and jewels and some money to present her brother. So she gave some excuse and did not attend the marriage. She still regrets that she could not attend her only brother's marriage. The second one was that they did not have colour television. She sent her son to a good school. Once the teacher asked in the class, who have colour television in their home. All the students raised their hands, except her son. He was very much embarrassed and upset.

She has a baby girl who was born after her husband's job loss. Her husband started working as peon in a private company. Now they bought the hut they were staying and constructed a mala above it and rented it. She mentioned that she can see some glimpse of sunshine. She wanted to educate her son as much as he wants so that he could lead a better life in the future.

#### **CASE STUDY 4**

*Case: Male worker*

*Age at the time of interview: 51*

*Type of Industry: Metal*

*Years of work: 28*

*Designation at the time of job loss: Moulder*

*Designation at the time of survey: Religious priest*

*Last salary: ₹ 11,000/-*

*Salary at the time of survey: ₹ 3000/- (token money for his service)*

*Marital status: Married*

*Number of children: 2 unmarried sons*

*Earlier type of Family: Joint Family*

*Current type of Family: Joint Family*

*Respondents: Ex-worker, spouse, children and the ex-worker's mother*

His father also was a worker in the same industry. He was born and brought up in another state with his mother. They visit Mumbai rarely. According to his mother, his father was an alcoholic and led a bad way of life. He rarely sent money to hometown for children's education. The case wanted to study well and do a kind of officer job. However, when he just wrote his secondary exams, his father from Mumbai called him to come to Mumbai to join in his industry. Hence his mother sent him to Mumbai. He started working in the industry. His father died. He married a women working in

Mumbai and brought his mother too to Mumbai. His work as 'moulder' had made him physically weak.

His job loss was a shock for him but his wife was very supportive, and also she was working as a secretary in a good firm. So with encouragement he started a new business. However, the business venture foiled. His first son completed MBA and earning above ₹45000/- per month. Currently he was not working, however, doing some religious priest work in his worship place.

### **CASE STUDY- 5**

*Case: Male worker*

*Industry: Textile*

*Age at the time of interview: 54*

*Designation at the time of job loss: Helper*

*Designation at the time of survey: Security guard*

*Last salary: ₹4,700/-*

*Salary at the time of survey: ₹3000/-*

*Years of work: 25*

*Marital status: Not married*

*Earlier type of Family: Nuclear Family*

*Current type of Family: Nuclear Family*

*Respondent /s: Self*

He was employed in the mills because of his sports (the exact sport is not mentioned here for anonymity) achievements. He represented his mill team and won many medals. His father was also a mill worker. His father was an alcoholic and never gave money to the family. He hardly involved in the family matters. Hence the mother worked as domestic servant and brought up her four children, two boys and two girls. After he started working the economic condition of the family was little better. One sister was married.

He was involved in some strikes and lockouts of his mill. When he lost his job it was a disaster for his entire family. Mother was very upset. At the same time married sister also complained that her husband was alcoholic and did not treat her properly. He tried several places. His sportsmanship did not come on help for him. He tried many places

but could not get any decent job. Some existing mills also refused him job. Places other than mills refused job because he was a "mill worker". They rebel and go for strike and lock outs. Finally he has to take up the security job. Currently he is a security guard in a construction site. His mother passed away. He currently lives with his brother and sisters. One sister not yet married and one sister after marriage separated and living with him. He is worried and concerned about his sisters' future.

## CASE STUDY- 6

*Case: Male worker*

*Industry: Textile*

*Age at the time of interview: 49 years*

*Designation at the time of job loss: Threader*

*Years of work: 12*

*Last salary: ₹3000/-*

*Number of children: Three unmarried children*

*Earlier type of Family: Nuclear Family*

*Current type of Family: Nuclear Family*

*Respondent /s: Spouse*

According to his wife his job loss was not due to any other reason but because of his inability to anything right. She said that he was a hopeless guy, would not be doing his work properly. That was the reason he lost his job. She said that he used to drink and spent all the money in bad ways. People too often cheated him. Her house was with utter poverty. He often beat her and the children. Then after he lost the job he started driving auto rickshaw and working for some time. During this period with the help of some NGO she started doing some small jobs in the organization. The ex-worker used to beat her on suspicion because she went out of the house for some work. The other staffs from that organization gave her old clothes for her and her children and at time gave money for her children's education also.

Later he lost the auto rickshaw driving job also. Now he sits at home. She gets some income and her main focus is to educate the children well. First girl is likely to get a Balwadi teacher job soon; and other girl and son are studying. When asked how the family condition is before and after her husband's job loss, she said that "Madam, earlier I could provide only once a day food for my children. Now at least three times they get some food".



Her husband reduced drinking, the reason according to her was because he could not afford it. Also he reduced beating her because children had grown big now and he is scared of the children.

### **CASE STUDY-7**

*Case: Male worker*

*Industry: Chemical*

*Age at the time of interview: 48 years*

*Designation at the time of job loss: Load handler*

*Designation at the time of survey: House keeper*

*Years of work: 17*

*Last salary: ₹5000/-*

*Salary at the time of survey: ₹3000/-*

*Compensation received: 2.5 Lakhs*

*Number of children: Three unmarried children*

*Earlier type of Family: Joint Family*

*Current type of Family: Joint Family*

*Respondent /s: Self and spouse*

The ex-worker was a migrant from another state. His father was living in Mumbai and working in the same industry. He and his mother were living in native place. In Mumbai his father was living with another woman and had children and a family. The ex-worker's mother was aware of the fact. He was called to Mumbai to search for work once he completed secondary schooling. After some years of odd jobs he got two job offers – one a government job in the Mumbai Municipal Corporation and the second one was from the selected industry from where he lost his job. He chose the latter because the pay, bonus, medical facilities and allowances were better than the other job (He felt that he made a bad choice). He was the only son to his mother so after his marriage he brought his mother too with him to Mumbai. He had three children, one boy and two girls.

After job loss he waited for some time and searched jobs. But he could not get any suitable job. The family did not want to stop children's education. So for the first time his wife started working as a domestic servant in near by housing society. She was very ashamed at first to work in some one else's house. But still she bore it for the small

pittance of income it provided. Her income alone could not support six member family. So her husband also started working as a house keeper in the housing same society. He was very ashamed in the beginning. Sweeping the housing society premises and washing places reduced his self-esteem. His salary was less than ₹ 3,000 per month. He then started cleaning the housing society members' cars for ₹ 200 per car every month. With income from his two jobs and wife's salary they could continue their children's education. Added to regular expenditure the family had to spend a lot of money for illness of the ex-worker (He used to be a heavy drinker while working and used to beat his wife then). At the time of survey, the respondent stated that the ex-worker consumed alcohol if he could earn some extra money and had the company of his friends. He fell sick due to earlier heavy drinking habit. So both earn some amount of money, then due to his sickness again they plunged into debt to meet the hospital expenses.

Ex-worker's son used to accompany him at the tender age of early teens to the housing society in the early morning hour to wash cars. Then the ex-worker would go for his housekeeping job and the son would go to his school. This heavy work reflected on his studies. He once failed in the secondary examination. He then passed. Then he failed in his higher secondary examination too. Then he stopped his study altogether and depended on car washing only.

Disillusioned by the son's non-interest in studies, the spouse of the ex-worker wanted to focus on her other two daughters. Being an illiterate she could not guide them. She did not want her misfortune on her daughters too. She increased the number of working hours taking up more houses in the housing society so that her daughters were sent to better tuition classes. She felt that education is a best wealth in the world. She said that "if my children have good education, they could challenge and live in any situation with dignity. With education my daughters will never get the same fate like me, a domestic servant". At the time of survey, her first daughter was studying second year in college; the second daughter was in school; and the eldest son lost interest in his studies after he failed in higher secondary. Now aged 22, he got a temporary peon job in an institution with the help of some people for whom she was working, and earning around ₹ 6,000 per month. The ex-worker was working as housekeeper. All the three members

wage and the income through cleaning the cars, they were managing well and she could see some hope in the future.

## CASE STUDY- 8

*Case: Male worker*

*Industry: Textile*

*Age at the time of interview: 51 years*

*Designation at the time of job loss: Helper*

*Years of work: 23*

*Last salary: ₹7000/-*

*Compensation received: ₹4 Lakhs*

*Number of children: Two unmarried sons*

*Earlier type of Family: Joint Family*

*Current type of Family: Extended Family*

*Respondent: Self*

He was born in Mumbai and his father was working in Mumbai. He was living with his spouse and two sons at the time of job loss. He searched for job but the available jobs for him were only security guard or house keeping jobs. He was depressed about the future. His mother (widow) told him not to take up any such jobs and asked him to come to her home. His other brothers were earning. His mother told him to start ironing work from home. Now he gets cloths from buildings near by. He said that although they stayed with mother and brothers, his family managed their expenses separately.

He gets around ₹ 2000 per month from ironing. He said that his children were very understanding. They were using 2 sets of clothes for the last 3 years. He said that they do not demand because they know about his limitations. He said since he was born and brought up in the locality, in earlier times, he visited his friends and relatives as and when he liked. But after the job loss and in this situation, he thinks twice and never went to anyone's house during food time. He said, "You know, they should not think that I go there for food. So I avoid going to their homes".

## CASE STUDY-9

*Case: Male worker*

*Industry: Metal*

*Age at the time of interview: 50 years*

*Designation at the time of job loss: Welder*

*Years of work: 9*

*Last salary: ₹6000/-*

*Salary at the time of survey: 4000/-*

*Compensation received: ₹2.5 Lakhs*

*Number of children: Three unmarried children (2 daughters and 1 son)*

*Earlier type of Family: Joint Family*

*Current type of Family: Nuclear Family*

*Respondent: Spouse*

When the ex-worker lost his job, the whole family was in turmoil. They did not know what to do. He was looking for some kind of job, any job. Welder by profession and with not much education he could not find any job. When the industry closed, all ex-workers waited for some time hoping that they would be re-employed by the management. Everyday the workers went to the gate as usual in the hope the management would take them back.

The respondent said that many colleagues of the ex-worker were living in a cluster near the industry gate. The respondent recollected those days hearing neighbor's children cry for food and bitter fights between husbands and wives who were living around. This family was little protected in the sense, the ex-worker's father was also working in the same industry and after his son joined the industry he left the home for his son and moved to his native place. They had the house in Mumbai and they could give best education for their children in the nearby English medium school. So they decided to stay in Mumbai for the welfare of the children. The father-in-law did not want the education of the children to be stopped. So the extended family from both sides (ex-worker and his spouse) sent pulses and food items from native place. At times they shared some of them with their neighbours, who were in worst conditions.

After some wait the ex-worker started to work as a security guard. Long 12 hours of work every day affected his health. He could not continue it because of his back pain. By this time his first daughter failed in her higher secondary. The respondent stated that seeing the crisis situation at home the child could not concentrate in her study, which was the reason for her failure in the examinations. The daughter wanted to help the

family, hence started to work in a garment factory as an accountant. The spouse of the ex-worker stitched embroidery or jewelry work or beads on the dresses, which were sent from a garment factory. They could make the ends meet. At the time of interview the ex-worker was working in a construction company doing some 'writing job' as per the respondent - because of his backache he could do only desk job. The respondent was involved in making designs or embroidery on cloths which could be done at home. She earned around ₹ Rs. 2000/ for her activity by sitting at home. With three of the household members' income, other two children could continue their studies.

She was very sad that, her eldest daughter had to start working at a very tender age. Being the first child in the family they had many plans for her future, which all went waste because of her husband's job loss. She mentioned that if she could get some money, she would buy very good clothes for her daughters like all the other children in her age groups wear. She also wished to provide good food and some toys/ games for her son. She opined that their situation would have been better if they moved to their native place, but they were not moving because the children would loose the English medium schooling in Mumbai.

### **CASE STUDY-10**

*Case: Male worker*

*Industry: Power*

*Age at the time of interview: Dead*

*Designation at the time of job loss: Driver*

*Years of work: 17*

*Last salary: ₹ 3000/-*

*Compensation received: ₹ 3 Lakhs*

*Number of children: Three unmarried children (1 daughter and 2 sons)*

*Earlier type of Family: Nuclear Family*

*Current type of Family: Nuclear Family*

*Respondent: Spouse*

This ex-worker was working as a driver in the selected industry before job loss. He was a social drinker while working in the industry. After job loss he thought of becoming a driver - he wanted to buy a taxi and make a living out of it. However, he could not do so, because of some legal hurdles. He was a migrant and could not provide the

necessary legal documents to pursue his dream. With no prospect for any job he went into depression and started drinking. He used to wail in despair that “Children’s education should not be stopped”. He was willing to carry even mud to earn some money for the welfare of his three children. His depression added with alcohol consumption he developed jaundice and died within few years after job loss. According to the respondent, job loss was the main reason for his death. She said that it was job loss which triggered excessive drinking.

After the death of her husband who was the single earning member in the family, she did not know what to do. She did not want to leave Mumbai because here only they would be getting best education. Her family people helped her at the point of time. Pulses and food items were sent from relatives from her native place. As this case belonged to a minority religion, her religious community in Mumbai gave them lot of advocacy. She was of the view that, with out the community support, she would not have survived the ordeal being a young widow with three children living in a big city like Mumbai. Now aged 45 she was of the opinion that her hard days were over. Her first son (aged 24) started working, after higher secondary he did hotel management diploma and at the time of the survey was working in a hotel earning ₹ 7000 per month; daughter (aged 22) completed graduation and working in a company in the hospitality department earning ₹ 8,000 per month. The last son aged 19 years at the time of survey had completed secondary schooling and wanted to do a diploma course in Electrical Engineering.

From these case studies we could see how these ex-workers families had adapted to the situation of job loss. Most of the respondents were stating that they should have had some form of saving. Then they could have managed the situation well, but stated that their wage was low so could not save. The case studies captured some of the issues which could not be captured through quantitative method of approach. The case studies show that these affected families had assistance from familial level as well as at community level during the initial phases of job loss.

## **10.5 SUMMARY**

The following major inferences were drawn from this chapter. Nearly half of the ex-workers did not need any support from outside their family. Parental support was

received by 17 percent of the ex-workers and 21 percent of them received support from relatives. Majority of the relatives the respondents stated were their parent-in-laws and brothers. Among those who had received some form of assistance, more than half of them (55%) received financial assistance from parents, parent-in laws and brothers. Another source of support received by these families was, food grains and such items sent by their parents from the native place.

Taking up some kind of work not even distantly related to their earlier job was one of the mechanisms used by these ex-workers. Also the increasing the number of earning members was another kind of mechanism used by these ex-workers. Proper utilization of compensation money was one mechanism, which resulted favourable to these ex-workers. Those who invested the compensation money were finding their current situation as same as or even better than their earlier situation. However, the current situation was worst for those who utilized the compensation money for various activities like marriage of their children, debt repayment, and unavoidable medical expenditures. The case studies explained the intermediate process the families went through after the job loss before achieving the current status of the families. Some case studies showed that the family received support system at family level as well as at community level.