

**Report of the High Level Committee on
the Status of Women in India**

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Women in the Indian Economy- I: The Macro Picture

1. INTRODUCTION

8.1 Development policy is supposedly concerned with resolving problems of poverty, deprivation and unemployment; however that these problems are gender specific is not sufficiently recognized. Not only are women almost completely absent or minimally represented in economic decision making, such as in the formulation of macro policies (financial, fiscal, trade, or developmental) their role as unpaid labour in reproduction and caring tasks, is largely ignored by macro policy. Hence within a framework determined by such policies and economic structures that come into being, oblivious of women's household responsibilities, women's choices regarding livelihoods, access to and control over resources, vis-à-vis men become highly constrained. Needless to state this impacts strongly on their economic power and extent of gender equality at the individual, family, workplace and society levels.¹ The experiences of women with the development process as revealed by the CSWI Report in the early 70s were largely inimical to their needs and interests. In fact one of the shocking discoveries of the Committee (1974) was that the dynamics of social change and development in post Independent India, despite almost three decades of planned development, had adversely affected a large section of women and had created new imbalances, manifested specifically in declining work participation rates and a declining sex ratio.

8.2 A debate was sparked off on issues surrounding women's rights – to gainful employment when they did not have it; to recognition of their substantial contribution (paid and unpaid) to the national economy and towards their families' survival; to adequate rewards to their labour they do not enjoy; and to a share of resources, benefits and decisions regarding development to which they are entitled as citizens of a country which guarantees to them equality in all spheres of life². Perhaps the most useful debate in terms of visibilising women's contribution to the economy has been around women's work. The inferior position of women in the labour market has been discussed; over 60 percent of women still engage in household duties and are out of the labour force; and 30-40 percent of self employed women are unpaid workers. Agriculture and related activities still continue to absorb almost 75 percent of the

rural working women. It is also estimated that 81 percent of the rural women workers belong to socio-economically marginalised communities, with little voice and agency. The persistence of a high proportion of unpaid women workers continues to be an enigma. Though it may be difficult to establish that women are poorer than men in the absence of a gender differentiated macro data base, there are very clear groups and regions of poverty, impacting more severely on women. For instance ST women living in the poorest and most multi-dimensionally deprived states and regions.

8.3 A snapshot view of what on average an Indian girl/woman is engaged in, though limited in scope, alerts us to a rather disturbing situation. In its various Rounds NSSO provides information on per thousand distribution of girls/women across different activity statuses which is given in Table 1 (in percentage terms). Taking the most current year and persons of all ages, in terms of the usual principal and subsidiary status (UPSS)³, it is found that only about 25 percent of the women are working, less than half a percent are seeking work and the total labour force is thus 25.3 percent. More than half the women working are self employed within which a high proportion are unpaid family helpers. The next large category is 'attending domestic duties', almost 35 percent of whom 17 percent were engaged only in domestic duties while almost 19 percent attended domestic duties and also engaged in the free collection of goods for household use, that is were engaged in 'economic' activity but not regarded as workers; 25 percent attended educational institutions. The rest were largely children in age group 0-4 years (8.9 percent) as also a small proportion of disabled (1.2 percent) and 3.6 percent beggars, sex workers. The urban scenario is quite different, strikingly so, in the much lower work participation rate, higher unemployment and a much higher proportion of women attending domestic duties only. Over a quarter of girls/women attend educational institutions, not very different from rural areas.

Table 1: A Profile: Percent Distribution of Girls/Women by Principal Usual and Subsidiary Activity Status (UPSS)

Activity/Codes	1993-94		1999-00		2011-12	
	Rural	Urban	Rural	Urban	Rural	Urban
Self employed (11,12,21)	19.2	6.9	17.1	6.3	14.7	6.3
Regular worker (31)	0.9	4.5	0.9	4.6	1.4	6.3
Casual worker (41, 51)	12.7	4.0	11.8	2.9	8.7	2.1
Total workers (11-51)	32.8	15.5	29.9	13.9	24.8	14.7
Unemployed (81)	0.3	1.0	0.3	0.8	0.4	0.8

Total labour Force (11-81)	33.0	16.5	30.2	14.7	25.3	15.5
Attended educational institution (91)	14.8	24.5	18.1	25.1	24.8	25.9
Attended domestic duties only (92)	15.8	33.1	17.9	37.1	16.7	35.4
Attended domestic duties and also engaged in free collection of goods (93)	13.3	8.6	11.3	6.2	18.5	10.7
Others (pensioners, beggars, prostitutes, disabled, children 0-4 years (94-99))	23.1	17.3	22.5	16.9	14.7	12.5
Not in labour force (91-99)	67.0	83.5	69.8	85.3	74.7	84.5
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: Various NSSO Rounds

8.4 The changes since 1993-94 are also to be noted:

- The sharp and persistent decline in proportion of women workers in rural India; the urban proportion shows a slight increase in the latest year;
- In rural areas women seeking work has also shown a slight increase;
- The proportion of women attending domestic duties has increased tremendously especially in the latter period in rural areas and in the status 'attending domestic duties and engaged in free collection of goods for household use' in rural and urban areas, that is engaged in economic activity also. In urban areas there is a small decline in Women engaged in domestic duties but within the two categories, there was an increase in those engaged also in free collection of goods.
- Girls / women attending educational institutions increased significantly in rural areas especially between 1999-00 and 2011-12.

8.5 Almost a decade and a half into the 21st century, there appears little improvement in women's economic position. Not only are female work participation rates low, the burden of unpaid household (including 'care') work is very high; large numbers of women still continue to collect water and fuel for household use. That the two could be inter-related (negatively) is not surprising, the level and type of work women do in the paid labour market has to be understood in the context of the constraints posed by their unpaid household work (more on this later). Hence for a segment of women not in the labour force, the status is involuntary and perhaps due to the burden of unpaid household and care work or inability to procure employment, the 'discouraged worker effect. One positive development has been the growth

in education among women and the closing of this gender gap. It is interesting to note the experience of the HLC on its state visits; almost all women we met in each state felt the need for economic independence as a critical issue for women.

8.6 The current Committee's major task (as per its terms of reference) is to examine "women's access to and participation in formal and informal paid employment, emerging areas of participation, geographical pattern of their economic activity, unpaid work/care economy etc; their asset base and income levels, access to and control over property, land and other productive resources; access to micro finance, bank credit, training and skill upgradation, marketing etc and constraints on increase in productivity. The Committee would identify areas of intervention and recommend measures for affirmative action by the Government for the holistic empowerment of women". What have been the implications for women of the changing development processes in the country, in particular the extant phase of globalization, higher GDP growth rates etc which define the macroeconomic environment, in terms of their work, paid and unpaid, its changing patterns and composition, their access to resources and to emerging opportunities. In the next Section, the macroeconomic environment is traced briefly.

SECTION 2: THE MACROECONOMIC ENVIRONMENT

8.7 'Development' paradigms in post Independent India have been generally divided into two periods, 1950s to 1980s and the 1990s onwards marking the economic reforms and including the period of the economic recession in 2008-09. India, as is well known, embarked on an industrialization led path of development, also termed as import substituting industrialization, which appeared to be imperative to fulfil the basic needs of the people, long deprived under the colonial regime. A major role was given to the State in strengthening the productive base of the economy so as to reduce the country's dependence on international capital and commodity markets. Such a strategy dominated economic thinking in the fifties and drew its rationale from the simple Lewis' model (1954) which viewed industrialization essentially as a process for absorbing surplus rural labour through an intersectoral transfer of labour from agriculture to industry. The steady expansion of a capitalist industrial sector spatially urban oriented, would draw upon the "unlimited supply" of rural labour (never disaggregated by gender) from a low productivity agricultural/rural⁴ sector at a constant real wage to the point

labour was no longer infinitely elastic. From this "turning point" which would suggest a tight labour market situation, the benefits of industrial expansion would "trickle down" to the workers and rural population through higher wage rates (Lewis 1954).

8.8 Since Indian planning at that time was also influenced by Feldman's Soviet planning model⁵, much greater emphasis was put on building up a heavy industrial sector (capital intensive by nature) and protection granted to the extant large, labour intensive traditional industries sector spread across the country to avoid heavy displacement of labour by the modern industrial sector. A classic example was the protection given to the handloom sector. These industries typically employed large numbers of women, who never were visibilised in policy documents.

8.9 This industrialization strategy imbibed a number of features which were expected to impact on the labour market: (a) expansion of employment due to increase in the rate of investment brought about by the movement of "surplus labour" from the agricultural and traditional sectors to the modern industrial formal/organised sectors. At the "turning point" the share and absolute size of the agricultural labour force would fall and real wages would tend to rise; and (b) the growth of modern industries would warrant an improvement in the education and skill levels of the population with emergence of new work opportunities demanding better skills.

8.10 What in particular were the implications of this strategy for women? It was expected that work force participation rates of women would increase with industrialization/modernization not only due to larger numbers of women entering paid employment but also because with rising per capita incomes, the burden of unpaid labour performed by women on household tasks including 'care' work would tend to decline, and transformed into paid activities. Also the large numbers of underemployed women languishing in agriculture or declining household industries would move on to non-agricultural occupations with enhanced earnings. There was ofcourse the view, based on historical trends in the west, particularly Europe, of a U-shaped curve in respect of female work participation rates, initially declining with increases in incomes but further increases in income reversed the trend. However, the pattern in India was quite different. The increases in aggregate investment and output were not accompanied by commensurate increases in employment.⁶ Female work participations rates (FWPRs) declined right through two decades

of planned development; nor from all evidences garnered did the burden of household work reduce visibly for women (Sen and Grown 1988).

While the share of agriculture in national output declined along predictable lines, the transfer of surplus labour from the agricultural/informal sectors to the modern industrial/formal sector hardly occurred for women who continued to depend on agriculture and related activities right upto the early 80s (for men some rural economic diversification had occurred by the 70s). The failure of organized manufacturing to absorb rural labour to any significant extent resulted in the burgeoning of the urban informal sector (with a large 'service' component) due to the rural-urban migration to the extent it occurred. Women appeared to have been marginalized in the industrialization process, as production moved from the household to factories; not only did women's traditional work languish, be it traditional industry or agriculture, the process of growth failed to draw women into the modern industrial work force; in fact there was a large-scale withdrawal of women from the work force which remains a challenge for a gender transformatory outcome. Self employment continued to account for more than 50 percent of the women workers and 'unpaid work' constituted an important component of self employment; growth of wage employment was much less. While in urban areas there was some increase in regular work, the situation in rural areas was dismal.

8.11 The dalits and tribal women and Muslim women fared even worse. And as we see later besides a small section of educated women who benefited from the growth process, like in the IT sector, for the larger sections, even the employment generated was of inferior quality, either unpaid or low paid in the informal sector.

8.12 That these industrialization led development models based on certain assumptions regarding agriculture-industry linkages, despite significantly raising the rates of growth, failed to work in practice and why is now well documented⁷. By the early 70s, not only did the pace of investment slow down in most countries (with exceptions like Korea and Taiwan) or was retarded very soon, the strategy failed to "trickle down" to the agricultural-rural sector. This was most starkly manifested in the persistence of rural poverty with the continued dependence of a high percentage of the population on agriculture as a means of precarious livelihood and extremely concentrated patterns of industrialization and urbanization⁸.

8.13 Not only in respect of women but on broader fronts impacting on the poor in general, the late 60s and early 70s running into the 80s, were marked by growing criticism and protests against the Nehruvian model of a planned, heavy industrialization based path of development. Soaring urban unemployment, growing impoverishment and inequality, food insecurity and shortages, financial and monetary disarray, environmental degradation raised fundamental doubts about this development process (Sen 1988, John 2008). There was a felt need for restructuring the development strategies of the 50s towards greater equality between men and women, between rural and urban India and between the rich and the poor. The development dialogue since the 70s stressed the need to re-evaluate the role of agriculture/rural sector in industrial development which had been expected to 'adjust' to the requirements of industrialization and the need to promote non-agricultural employment based on rural small scale enterprises which had shown a resilience in the face of the large modern industrial sector, as the principal means of absorbing surplus rural labour⁹.

8.14 Some of the initiatives at restructuring the development strategy, giving greater importance to the agriculture/rural sector and non-farm employment were beneficial to women, given their higher dependence on agriculture for livelihoods and their involvement in household industry. However, the strategy of rural economic diversification was not sustained since public investment in agriculture slowed down after the early 80s and there was a reversal of the shift to non-farm activities between 1987-88 and 1993 (Ghosh 2001), reviving subsequently. Clearly the development process had not been beneficial to women and women's movements in the global south developed a critique of development models and institutions. They argued that it was not enough just to 'bring women in' to current institutions and processes; there was a need to question in a more fundamental way the underlying processes of development with its structures/institutions and practices that perpetuate inequalities of all kinds.¹⁰

Economic Reforms of the 90s...

8.15 It is now well documented that the balance of payments crisis of 1991 (the growing requirements of capital goods and intermediates for domestic industrialization being blamed for this), which saw the government turning to the IMF for emergency finance, provided the grounds for a policy shift, marking a new phase in India's development strategy. From the 80s onwards there has been a paradigm shift in mainstream development strategy in most developing countries and from early 90s in India with the implementation of the IMF-World

Bank supported Structural Adjustment Programmes (SAPs) for restructuring and building their economies. The objective of the Programme was to bring about policy changes which would result in a reduction of the balance of payments deficit and the budget deficit in such economies, while at the same time boosting growth rates through greater efficiency of resource use and liberating resources for private sector business investment. Hence the strategy was marked by a paradigm shift towards the market and privatization and public expenditure restraint as a major policy initiative for controlling the budget deficit which came to be recognized as the most symbolic macro policy variable (Bakker 1994). As is well known, SAPs had two components: (1) a package of aid finance from the World Bank and other multilateral and bilateral donors; and (2) a package of economic reforms implementing of which was a condition for availing the aid.

8.16 The Government of India announced the New Economic Policy in 1991, which envisaged dismantling the era of development planning in favour of accelerated global economic integration, associated with greater economic liberalization, both internationally and nationally. The policy sought to shift focus from the state's fundamental role in the development process to the market and private agents for generating growth. By now enough evidence has been documented which reveals that SAPs did not achieve their objective of reducing poverty and human deprivation and were neither class nor gender neutral. The restructuring process, the dominant discourse around which remains cast in largely gender neutral and aggregate terms, is occurring on a gendered terrain; women's unpaid "reproductive work" has intensified and economic work continues to be generated in primarily informal forms of employment with barely any social protection (Bakker, 1994; Cagatay et al. 1995, Ghosh 2002). Economic policy reforms that emphasise a reduced role of the state and the play of liberal market forces hardly consider the implications on women's household role and social aspects of women's well being.

8.17 One of the big advantages for women held out by the Reforms was an increase in women's employment given the tremendous thrust to export oriented manufacturing units, which would lead to a 'feminization' of the work force. Most countries in the Asian region witnessed a massive increase in labour force participation of women, which was most marked over the period 1985 to 1997 in the high-exporting economies of East and Southeast Asia, where the share of female employment in total employment in the Export Processing Zones (EPZs) and export-oriented manufacturing industries typically exceeded 70 per cent. In India

the situation unfolded differently; urban and rural work force participation rates hardly increased. Export Processing Zones (EPZs) which are the most obvious link between feminization of paid work and export orientation have been both less prominent in India as also less successful than in SE Asia.¹¹

8.18 The experience of export processing in countries of SE Asia also revealed that the feminisation of work need not be a cause for unqualified celebration given its onerous work regime; however, the larger benefits tended to override all disadvantages. The exposure to paid employment has played a major role in enhancing women's voice within the society and economy in general and led to greater social pressure for improving the conditions of all work performed by women in a number of countries. As more and more women get drawn into paid work, there will be greater public and social pressure generally for improvement in their conditions of work and security of contract, for greater health and safety regulation in the workplace, and for improvement in relative wages. However, the growing tendency towards "reforming" the labour markets to make conditions of work more flexible and amenable for private business, has proved a counter force in substantially improving the conditions of work for women. As recent as a few months ago, there was a sit-in strike by women workers in a huge private saree shop in Kerala, protesting against not being allowed to sit during working hours. However, the evidence also suggests that the process of feminisation of export employment was not only less marked, but may even have begun to peter out, when relative advantage in terms of female to male earnings started to decline.

8.19 While India's reforms have been globally hailed as a success story on account of accelerated growth rates without the type of financial crisis that other developing economies have faced and some reduction in income poverty, there are certain clear failures of this growth process, in particular for women, which are worrying. An important one is the continuing absence of structural change, in particular the ability of people, in particular, women to move out of low productivity agricultural activities into higher productivity and better paid occupations. While the economy has become more diversified with a broad industrial base, employment generation in the manufacturing sector has been negligible. Agriculture continues to account for over 75 percent of female workers in rural areas (compared to about 60 percent for males) even while it contributes only 15 percent of the Gross Domestic Product.

8.20 Despite agrarian crises impacting on livelihoods of cultivators and rural workers in many regions of the country, the generation of jobs outside this sector has been abysmally low. The sector that has grown is Services, in which women do constitute an important share; however, employment generated in this sector has not been commensurate with rate of growth in its output. The other failure of the reform package has been the persistence of human deprivation and growing inequalities across different social groups and women. The inability to provide basic needs of housing, sanitation, health, education, lack of a basic food security for a large section of people, persistent anemia, and deteriorating employment scenario for women (Ghosh 2009). While not all would agree on the impact of the new economic reforms, evidence shows clearly that current global trends are exacerbating inequalities worldwide. As emphasized by the Intergovernmental Panel on Climate Change (2013) "Dominant patterns of production, consumption and distribution are heading in deeply unsustainable directions. Humanity has become a key driver of earth system processes and the overexploitation of natural resources, the loss of key habitats and biodiversity and the pollution of land, seas and the atmosphere are becoming increasingly evident. Scientific understandings are clarifying the huge economic, social and environmental challenges posed by such threats as climate change and the loss of essential ecosystem services, as humanity approaches or exceeds so-called "planetary boundaries" (Intergovernmental Panel on Climate Change, 2013; Rockström and others, 2009). Needless to state these unsustainable patterns add to poverty and inequality today, especially for the third of the world's population directly dependent on natural resources for their well-being, and create deep threats for future generations (Unmüßig, Sachs and Fatheuer, 2012).

8.21 Another major impact has been fiscal conservatism- liberalized financial markets have induced governments to adopt policies largely attempting to maintain their 'credibility' in financial markets which means high interest rates, tight monetary policies and fiscal restraint. The result is a 'deflationary bias in macroeconomic policy' which limits government's ability to spend on social sectors and their ability to deal with recession and leads to high rates of unemployment and underemployment (Elson 2002). At the same time it leads to intensification of women's household and care work as a response to macro policy changes, especially to withdrawals of public services and subsidies, declines in public sector employment and to rises in prices and (largely) indirect taxes. An implicit assumption appears to be that women's unpaid labour is infinitely elastic and is able to compensate for

any adverse changes from macro-economic policy by 'stretching' to meet the basic needs of their families and sustain them.¹²

8.22 It is true that policy approaches to women changed, no doubt influenced by the CSWI Report, from 'welfare' to 'development', 'empowerment' and now 'inclusion', seemingly towards more gender favourable outcomes. There has been a proliferation of policies, programmes and schemes since then, to assist poor women and address gender gaps in social, economic and political spheres (NPPW 1988, Gopalan 2002). There also exists a visible, strong and vibrant women's movement and large numbers of women in grassroots politics, however, the concrete improvements in women's economic and social position are inadequate. The fact that the gap between macro policy and growth outcomes for women persists, reflects the inability of policy makers to mainstream gender into all domains of the economy, which was not due to any unsurmountable 'technical' constraints but rather a consequence of the 'political economy' of development which drives macro policy into gender insensitive directions (more on this later). Considerable doubt has been shed on the earlier belief that economic growth would automatically benefit women; that it is an 'oversimplified premise', became even more evident in the current context of globalization, liberalization and privatization the experience of which across countries has revealed that women were indeed the losers (Bakker 1994). The need to mainstream gender equitable social policy within macroeconomic policy¹³ (or in other words integrate social and economic policy) is imperative to work towards women's empowerment.

8.23 It is against this macro-economic context that we attempt to examine:

- the changing dimensions of women's economic well being in terms of paid and unpaid work, access to resources and to opportunities, etc.;
- whether, even after almost four decades of the startling revelations by CSWI-I, women in India are getting more or less economically empowered than in the 1980s, or as projected in development planning /policies ; and
- The way forward; which public policies and interventions can ensure that the positive effects of growth on women's empowerment are enhanced: can we mainstream social policy into macroeconomic development policy so as to bring about greater gender (and social) justice.

SECTION 3: WORK, LIVELIHOODS AND EARNINGS: THE MACRO PICTURE

The Continuing Debate on Defining Women's Work: paid and unpaid

8.24 A relatively new field of knowledge- Women's Studies- focusing on the lives and struggles of women, and the need to visibilise them grew and spread, since the mid 70s developing considerable synergy with the women's movement, identifying, understanding, researching and attempting to act on emerging gender issues of concern. A large number of studies appeared on women and work, in particular the phenomenal growth of the informal sector, the diminishing rural livelihoods and food security, relationship between gender and poverty, the 'inner' domain of the household, environmental degradation, demographic pressure, gender based violence and problems of public policy¹⁴

8.25 The issue of paid work for women drew considerable attention in the emerging development literature both because of its potential for contributing to a number of development goals as also for transforming the lives of girls and women by addressing gender inequalities across various domains. However, paid work is most likely to achieve its potential if it 'empowers' women, building their capacity to exercise voice and influence in the strategic domains of their lives and hence the nature of paid work assumes significance¹⁵.

8.26 However, a major issue of concern for women has been the manner in which 'economic' is defined to include only those activities which appear on the market and are exchanged for money. As a corollary it also defines a worker: to be economically active one has to be engaged in the production of economic goods and services. While all women usually work as producers/workers or reproducers, given the fact that a significant proportion of women's work is in the production of non-marketed goods and services within the household which is unpaid, and not considered to be 'economic', their contribution is undervalued in estimates of national output/income. The production boundaries of national output are confined to market activities or fairly close substitutes for market activities as defined by the UN System of National Accounts (SNA) and those women solely involved in non-marketed goods and services are considered to be economically inactive.¹⁶ The exclusion of the household economy from the total economy distorts the macroeconomic picture resulting in the gender blindness of macro policy.

8.26 Hence the concept of work as one that is remunerated, influenced by the situation in industrialized economies where wage/salaried work is the dominant form, produces serious anomalies in defining work or gainful economic activity when transposed to agrarian economies, insufficiently industrialized and where subsistence production or production for household survival needs is met by own production. This affects women more seriously since they are the ones largely engaged in the non-market sector of production. Most often the women engaged in such activities, which tend to be of short/intermittent duration or interwoven with household duties, report themselves as non-workers since they tend to regard this work as part of their household responsibilities and outside the market sphere. Even when such activities yield an income, they might get lost in the maze of household work and be ignored in the enumeration¹⁷.

8.27 Hence (i) women do work which yields an income and is recognized; (ii) women do paid work which is not so visible, being interwoven with domestic chores; (iii) women do unpaid work in some economic activity which is recognized but given its nature is not always fully captured; and (iv) women do unpaid work in producing household and personal services for household consumption which are excluded from the production boundary of SNA and hence not counted as 'work'. These activities are considered work, because theoretically a third person could be remunerated to perform them. Clearly it is the last two categories of work which results in an under remuneration of women as workers, additionally in India since the NSSO does not fully include all so-called non-SNA activities¹⁸. Needless to state, there has been a heated debate around what counts as women's work, specifically the treatment of unpaid work since unpaid work of women in the 'reproductive' and 'economic' spheres continues to be underestimated or unrecognized.

8.28 While some revisions have occurred in the systems of national accounts introduced in 1947 to include the value of certain types of goods produced for home consumption within the household, for instance primary products and their processing, and now all goods produced for home consumption,¹⁹ (though not in the case of Indian data) the exclusion of services, that is, the unpaid work in the 'care' economy (UCW), like cleaning, cooking, caring and tutoring children, caring for the sick and elderly) continues to remain a constant²⁰. The issue was raised in the first World Conference on Women in 1975 which recognised the need to measure and value women's unpaid work. A decade later, at the third Conference on Women, the UN Economic and Social Council endorsed a package of strategies with a

recommendation that the value of household goods and services be included in a country's GDP. In 1995, the BPPFA urged countries to conduct regularly Time use surveys to measure in quantitative terms the unremunerated work to make women's work "counted in statistics, accounted for in representations of how economies work and taken into account when policies are made"²¹. More than valuation, the issue is of recognition and relieving women of the burden to enable them to participate in the process of development.

8.29 It is with the burden of household responsibilities that women enter the public sphere, whether it is the labour market or the panchayati raj institutions or as participants in a scheme/programme, which constrains them in many ways, denying them equal access to opportunities being opened up in the process of development. Moreover, culture and traditions, based on primacy given to women's role in the domestic sphere play an important role in restricting women's enjoyment of their fundamental rights.²² These forces take shape in stereotypes, customs and norms which give rise to the multitude of legal, political and economic constraints on the advancement of women. There appears then to be an inverse link between the quantum of time that women and girls spend on unpaid care work²³ and their economic empowerment which is strengthened by two reinforcing dynamics – the gender discrimination in the labour market; and the disabling effect of the drudgery often involved in carrying out domestic work which impacts on women's wellbeing, further compromising their ability to participate in civil, economic, social and political spheres. This double burden has been termed as 'time poverty'²⁴.

8.30 And now, the significance of unpaid work has been highlighted as a critical aspect in shaping a transformative new development framework post 2015. An indicator on unpaid work has been included in the set of 17 recommended goals and 169 target released by the Open Working Group on the Sustainable Development Goals (UN Women 2015). Some important changes are also emerging in the field of labour statistics. Recently (Oct 11, 2013) the 19th Conference of Labour Statisticians (ICLS) adopted a new resolution redefining 'work activities' to include all forms of work including unpaid work. In India too some rumblings are heard with a news report commenting on this substantive change in ILO's conceptual framework of work and employment. Among the suggestions that followed from it was for countries to explore "time-use surveys"- a detailed breakdown of working time, hour by hour and day by day. Following this the Statistics and Programme Implementation Ministry began to look at the mechanics and logistics of adding TUS to India's official statistics²⁵.

8.31 As is being argued in the earlier Section, foregrounding women's unpaid work is therefore central to the debate on rethinking macroeconomic frameworks from a feminist and a human rights perspective.²⁶ A feminist critique of economic policy reform at the macro level can be developed in terms of an analysis of how policy treats the interdependence between the 'productive' and the 'reproductive' economy; Does it *recognise and reduce*, rather than increase, women's unpaid care work? especially in the context of the ongoing economic reforms which as has been documented is occurring on a gendered terrain. How can it be *redistributed*? Some space has been opened up in policy discussions where some links have been made between macroeconomics and unpaid work. The Report on Unpaid Work by the UN Special Rapporteur on Extreme Poverty and Human Rights provides an entry point. Its recognition in the post 2015 Development Agenda is also welcome.²⁷

Levels and Nature of Female Work Participation

8.32 Hence social recognition of women's work, paid and unpaid, and visibilising the full extent of work women do, within and outside the household, is essential for understanding their actual contribution to the economy and society. Several dimensions of women's wellbeing are linked to their autonomy, be it the sex ratio, violence, their own self confidence or their ability to challenge oppressive social norms. It also provides a useful indicator of the status of women in society. Making women's work visible, both inside and outside the household, helps in improving the national statistical data base through a proper enumeration of women's activities across sectors.

8.33 Economic growth in India has presented a situation of an apparent inability of output growth to generate sufficient opportunities for "decent work" to meet the needs of the growing workforce, in particular women workers. Data about women's participation in the economic sphere is obtained primarily from two major sources in India: (a) the decennial Census which has data on number of workers (categorized as Main and Marginal workers, rural and urban, with further classification of economic activity into cultivators, agricultural labourers, household industry etc); and (b) the National Sample Survey Organisation (NSSO)'s surveys which provide more frequent estimates in relation to employment and unemployment (labour force participation rate, worker population ratio, unemployment rate, wages etc.).

8.34 Neither of these labour force/household surveys is free from problems of underestimation of women workers and their productive activities in the context of informal and subsistence production within the household where women dominate, undertaking multiple tasks interspersed with domestic activities. Special effort is needed to probe and document these activities which are difficult to do so using standard labor force surveys.²⁸ It is in this context that there has been a very strong pressure to undertake Time Use Surveys (TUS) which capture very comprehensively how women and men allocate their time over a specified period, typically a day or seven days, to different activities. These activities fall into (a) 'economic' or activities within the SNA production boundary; (b) non-SNA activities, which include services produced by household members, largely women for household consumption excluded from the national accounts but contained under the general production boundary; and (c) personal services which cannot be delegated to others. Not only would TUS lead to improved estimates of the workforce, particularly, women workers, it would also visibilise the multiple tasks women do to sustain livelihoods. As argued by Hirway (2011) with work getting increasingly informalised in developing and developed countries, it is important to document women's participation in informal employment including subsistence production.

8.35 While both Census and NSSO methodologies have improved over time to capture the social realities, it is generally accepted that the NSSO methodology and concepts ensure a better enumeration of women workers. It is necessary to note that the Indian NSSO Surveys consider only production of primary goods for own consumption as economic activity, unlike the SNA which since 1993 includes production of any good for own consumption as economic activity, an added reason for Indian women workers to be further undercounted by the enumerators.

8.36 Trends in employment in India, with a focus on mapping and comprehending the complexities of women's work and livelihoods to capture their unrecognized, undervalued contribution to the economy has been an issue of intense interest and research over the last few years. This has resulted in an enormous literature on women's work, using primarily the data thrown up by several rounds of National Sample Survey (NSS) Organization's 'thick' (large-sample) Employment and Unemployment Surveys. As is well known there are four measures of employment/unemployment adopted by the NSSO based on the reference period- (a) the all inclusive usual status taking into account also subsidiary status (UPSS); (b)

usual principal status (UPS); (c) current weekly status (CWS); and (d) current daily status (CDS).²⁹ The activity status on which a person spent a relatively long time (i.e. major time criterion) during the 365 days preceding the date of survey is considered as the *usual principal activity status* of the person. A person who could have pursued some economic activity for a shorter time throughout the reference year of 365 days or for a minor period, which is not less than 30 days, during the reference year is assigned subsidiary economic activity status. The current weekly activity status of a person is the activity status obtaining for a person during a reference period of 7 days preceding the date of survey. The activity pattern of the population, particularly in the informal sector, is such that during a week, and sometimes, even during a day, a person could pursue more than one activity. Moreover, many people could even undertake both economic and non-economic activities on the same day of a reference week. The current daily activity status for a person is determined on the basis of his/her activity status on each day of the reference week *using a priority-cum-major time criterion*.³⁰ Our analysis is primarily in terms of UPSS and UPS at times.

Workforce Participation, Labour Force Participation and Unemployment

8.37 Trends in female workforce participation rates, labour force participation rates, unemployment rates, status of employment and its industrial distribution are examined since 1987-88 (43rd Round). Which sectors are women largely employed in, and what have been the changing patterns over time; what are the possible reasons for the low and declining levels of women's employment; what are women doing in the household given the increasing numbers exiting the labour force all of which cannot be explained in terms of increasing participation of girls in education, are issues to be examined.

8.38 Table 1 gives the WPRs and Table 2 gives the labour force participation rates for women and men which show:

First, the workforce participation rates for women are significantly lower than those for males in rural areas and the gap is even larger in urban areas. It was less than half in rural areas- 24.8 percent for females compared to 54.3 percent for men in 2011-12; the figures for urban India are 14.7 percent for women and 54.6 percent for men (UPSS). Both in terms of principal status or more durable work as well as subsidiary or shorter term work, women have lost ground and the gap between male and female work participation rates has tended to widen over time, since male rates have tended to be stable while female rates have declined;

significantly the gender gap in WPRs increased between 1999-2000 and 2011-12 (the reforms period). Due to the small increase in female WPR in urban areas in 2011-12, the urban gender gap has reduced to some extent. Even if we examine WPRs for women and men of ages 15-59 to overcome the issue of increasing school attendance among children, in particular girls and their withdrawal from the labour force, data show a steep decline in FWPRs between 1999-2000 and 2011-12³¹.

8.39 This all India picture conceals vast variations among states (see Annexure 1) with respect to female WPRs not only in terms of levels but also changes over time. Data show that in states like Tripura and Bihar the FWPRs were as low as 7.3 and 17.3 percent in rural and 7.3 percent and 7.5 percent respectively in urban areas in 1999-2000, while in AP, Chhattisgarh, Gujarat, Himachal Pradesh, Maharashtra, and Tamil Nadu, the rates were above 40 percent in rural areas and 20 percent and over in urban areas in AP, HP, Kerala and Tamil Nadu. The North Eastern states Mizoram, Meghalaya, Nagaland, have high FWPRs in rural and urban regions; in Nagaland it is over 44 percent in rural and in Mizoram it is 26 percent in urban areas. But FWPRs in rural areas are lower in two North Eastern states of Assam and Manipur, relative to the others.

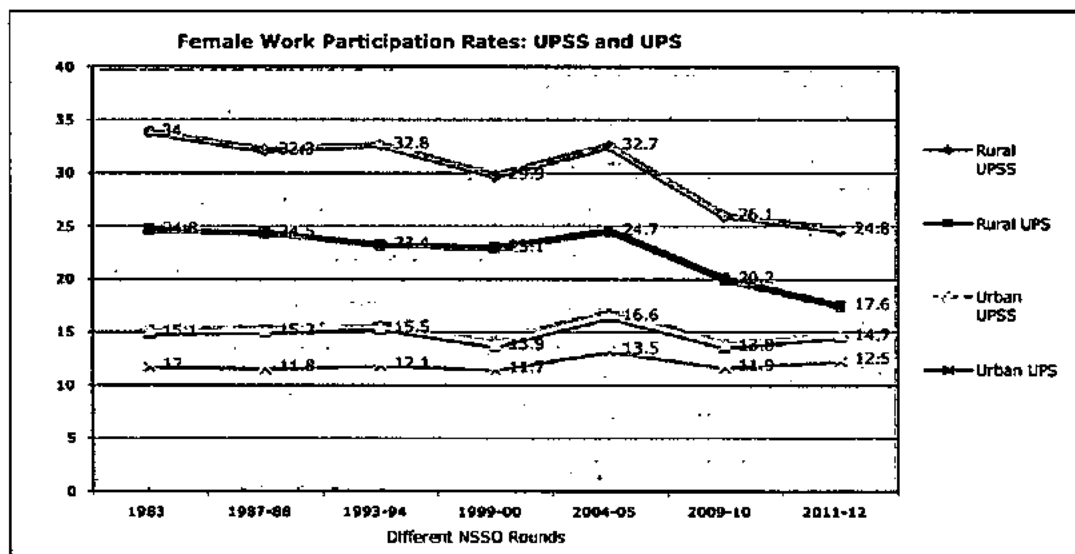
TABLE 1: Workforce Participation Rates								
ROUNDS	Rural				Urban			
	Male		Female		Male		Female	
	PS	PS+SS	PS	PS+SS	PS	PS+SS	PS	PS+SS
1987-88	51.7	53.9	24.5	32.3	49.6	50.6	11.8	15.2
1993-94	53.8	55.3	23.4	32.8	51.3	52.1	12.1	15.5
1999-00	52.2	53.1	23.1	29.9	51.3	51.8	11.7	13.9
2004-05	53.5	54.6	24.7	32.7	54.1	54.9	13.5	16.6
2009-10	55.7	54.7	20.2	26.1	53.9	54.3	11.9	13.8
2011-12	53.5	54.3	17.6	24.8	54.2	54.6	12.5	14.7
SOURCE: Employment and Unemployment Situation in India: NSS 68th Round: July 2011 - June 2012								
TABLE 2: Labour Force Participation Rate								
ROUNDS	Rural				Urban			
	Male		Female		Male		Female	
	PS	PS+SS	PS	PS+SS	PS	PS+SS	PS	PS+SS
1987-88	53.2	54.9	25.4	33.1	52.8	53.4	12.9	16.2
1993-94	54.9	56.1	23.7	33	53.8	54.3	13.2	16.5
1999-00	53.3	54	23.5	30.2	53.9	54.2	12.6	14.7

2004-05	54.6	55.5	24.9	33.3	56.6	57	14.8	17.8
2009-10	54.8	55.6	20.8	26.5	55.6	55.9	12.8	14.6
2011-12	54.7	55.3	18.1	25.3	56	56.3	13.4	15.5
SOURCES:	Employment and Unemployment in India: 50th Round: July 1993 - June 1994							
	Employment and Unemployment Situation in India: NSS 68th Round: July 2011 - June 2012							

8.40 However, between 1999-2000 and 2011-12 the decline in FWPRs observed at the aggregate level is fairly widespread, with a few exceptions like Goa, HP, Sikkim and Tripura showing increases in rural and urban rates (the latter two states rather sharply) in 2011-12; Delhi also exhibits a rise in FWPRs (Table 1b).

Second, Table 1 also highlights the continuing decline in female WPRs which have been declining at least since 1921 right through two decades of planned development as highlighted by the earlier Committee on the Status of Women in India (1974). Figure 1 graphically depicts the low and declining FWPRs in India, both by Usual Principal Status (UPS) and Usual Principal and Subsidiary Status (UPSS).

Figure 1



Source: Indrani Majumdar and Neetha N, Occasional Paper No.56, Centre for Women's Development Studies, New Delhi, August 2011(compiled from Employment and Unemployment Reports, Various Rounds, National Sample Survey Organisation)

8.41 The decline in female WPRs in the first few years of economic reforms, between 1993-94 and 1999-2000, in particular for rural women, generated widespread criticism of the reforms which had held out the promise of 'feminization' of the labour force with globalisation and liberalisation emphasising export led growth. The link between export oriented growth and the feminisation of employment is now well known. While 'feminisation' can refer to either the absolute or the relative increase in numbers of women employed, most studies on this process in export-oriented industries have tended to look at the share of women to total workers in particular sectors. This, as has been argued³² is because the absolute increase in such employment (or even an increase in the share of women so employed to total female labour force) could be part of development which draws men and women into the labour markets according to patterns of labour demand, but need not reflect a specific preference for women workers. By contrast, the relative increase in the share of women in total export employment, which was so marked for a period in parts of Asia, is a qualitatively different phenomenon. Of course, such feminisation has also meant more and more women being drawn into paid employment. That this expectation was belied in the Indian context has been documented.³³

8.42 However, in 2004-05 (61st round) survey, there was a huge employment growth over 1999-2000 based mainly on an increase in employment of women³⁴, which created a euphoria about the employment potential of the policy reforms. But the euphoria was short lived since the next NSSO Round for the year 2009-10 revealed a sharp fall in female WPRs and an alarming decline in absolute numbers of women workers (21.1 million) between 2004-05 and 2009-10, which almost nullified the increase in male workers (22.4 million) such that the increase in total workers was negligible. Workers (rural and urban) numbered 459.0 million in 2009-10, women (127.3 million) constituting about 27.7 percent of the total.

8.43 The decline in 2009-10 was dismissed as an aberration when it first appeared after the substantial increase in 2004-05; it was also claimed that the year was one of drought. However, results of the 68th Round of NSSO for the year 2011-12 (also a large sample Round) launched to counter the drought argument, showed a further decline in rural FWPRs to 24.8 percent from 26.1 percent in 2009-10, while the urban rate has moved up a little bit to 14.7 percent from 13.8 percent. While employment has grown to 472.9 million in 2011-12, women workers increased to 129.1 million, registering a slightly lower share at 27.3 percent. *Since there has been tremendous discussion and debate on the recent employment trends for*

women, the decline suggesting the exit of women from the labour force and into domesticity with implications for their empowerment, is elaborated in a later sub section.

Third, Labour force participation rates (which include workers and those openly unemployed, that is seeking work) have closely followed WPRs; (see Table 2) in fact open unemployment rates have been falling because of declining participation rates. This could mean that for women the 'discouraged worker' effect is very strong or it may reflect other social reasons that inhibit recognized work³⁵. Annual compound growth rates of rural female labour force participation rates³⁶ (LFPR) declined from 1.51 percent between 1987-88 - 1993-94 to 0.02 percent between 1993-94- 2009-10. In the entire decade of the 2000s, between 1999-00 and 2009-10 it was as low as -0.08 percent.. The rates were positive and higher in urban areas throughout the 80s and since then except a sharp fall between 2004-05 and 2009-10. What is worrying is that the decline in FLFPRs is observed even in the lowest consumption (income) decile both in rural and urban areas³⁷. Some withdrawal of women from the labour force is expected with rising incomes (the 'status production' effect) but it is only after a certain threshold income is reached that this occurs (Papanek 1979). And that for the lowest decile of MPCE the threshold level is reached catering to basic needs and not just caloric requirements, is open to doubt. That the new poverty lines do not meet even these basic caloric needs (even if revised downwards) has been much discussed in the critique on the methodology being used to estimate poverty³⁸

By Social Groups

Fourth, Looking across social groups, we find that Work force participation Rates (WFPR) is highest among tribals, 36.6 percent in rural areas and 19.6 percent in urban areas in 2011-12 and lowest among Muslim women, 15.3% in rural areas and 10.5 % in urban areas compared to 24.8% overall in rural areas and 14.7% in urban India. As is well known almost 85 percent of tribal women work in agriculture and this is a strong indicator of their need for land as a livelihood option. It is well known that women from Muslim and upper caste Hindu communities face strict restrictions in their participation in outside work compared to women from SC/ST or communities. However, the decline in rural female WFPR in the decade 1999-00 to 2011-12 has been sharpest for ST and SC and OBC women (excluding Muslims), higher than the overall decline. While there was a smaller decline for Muslims since 1999-00, from the previous Round, FWPR for Muslim women experienced a small increase. The drop in WFPRs among the upper caste non-Muslim women was higher than the Muslims in rural

areas but their work participation showed an increase in urban areas. The continuing vulnerability of these social groups needs to be noted. The decline in WPRs across all social groups (except Muslim women) has been sharper for rural women.

Table 2(a): FWFPR Across Social Groups: 1999-00 to 2011-12 (UPSS)

Community	1999-00	2011-12	Difference between 2011-12 to 1999-00
Rural			
ST	43.8	36.6	-7.2
SC	32.5	26.2	-6.3
OBC non-Muslim	31.4	25.6	-0.8
Muslim	16.1	15.3	-3.3
Upper caste non-Muslim	24.6	21.3	
Total	29.7	24.8	-4.9
Urban			
ST	20.4	19.6	-0.8
SC	18.5	17.3	-1.3
OBC non-Muslim	16.8	16.5	-0.3
Muslim	9.7	10.5	0.7
Upper caste non-Muslim	11.2	13.4	2.2
Total	13.9	14.7	0.8

Source: Taken from Neetha, N, *Crisis in Female Employment: Analysis across Social Groups*, *Economic and Political Weekly*, Nov 22, 2014

8.44 Gender disadvantage in the labour market is also seen in unemployment rates (URs). (see Table 3). It may be noted that open unemployment rates for women in particular, do not reflect a correct picture of female unemployment (just as the work participation rates are an underestimation) since it records only those who are actively seeking work but did not get any. A vast number of women do not actively seek work (a) because women not working is not considered socially unacceptable and they can engage themselves in activities around the household some of which could be 'economic' but largely unpaid whereas unemployment for men is a dishonor but which does not necessarily give them a subordinate position within the household; and (b) from past experience and knowledge about the labour market and the difficulties in procuring employment, women give up seeking work, the discouraged worker effect. With no way of obtaining gainful employment a large number of such people, predominantly women, resign themselves to low productivity and unpaid forms of work like

collecting food, fuel and fodder, mending clothes etc. for household use. Hence female unemployment rates particularly in rural areas should be treated with caution; in urban areas where it is difficult to undertake the activities mentioned above and there is greater access to Employment Exchanges, women seek work more actively, especially the educated women. Female unemployment rates in rural areas which were lower than male rates upto 1999-00 increased to a higher level in 2004-05 (1.8 percent versus 1.6 percent) and were around the same in 2009-10, 1.6 percent; by 2011-12 both had increased to 1.7 percent. However, unemployment rates for women in urban areas have been much higher than in rural areas and vis-a-vis men as highlighted in a later section. In 2004-05 the rates were 6.9% for women and 3.8% for men; in 2009-10 the rates declined to 5.7 and 2.8% respectively and further in 2011-12 to 6.6% for women but increased marginally for men to 3.2%. Age wise URs, as expected, show high incidence in younger age groups and for urban females are phenomenally high: for instance in 2011-12 between 15-59 years of age the UR was around 19 percent for males and 17 percent for females in rural areas; in urban areas it was 31 percent for males but for females it was more than half the female labour force -55 percent. It is interesting to note that Labour Force Participation Rates (which is workers plus those seeking/available for work) broadly follow the FWPRs since the 90s such that unemployment rates have been falling with declining LFPR.

TABLE 3: Unemployment Rate								
ROUNDS	Rural				Urban			
	Male		Female		Male		Female	
	PS	PS+SS	PS	PS+SS	PS	PS+SS	PS	PS+SS
1987-88	2.8	1.8	3.5	2.4	6.1	5.4	8.5	6.2
1993-94	2	1.4	1.3	0.9	5.4	4.1	8.3	6.1
1999-00	2.1	1.7	1.5	1	4.8	4.5	7.1	5.7
2004-05	2.1	1.6	3.1	1.8	4.4	3.8	9.1	6.9
2009-10	1.9	1.6	2.4	1.6	3	2.8	7	5.7
2011-12	2.1	1.7	2.9	1.7	3.2	3	6.6	5.2
TBALE 3								
SOURCE:	Employment and Unemployment Situation in India: NSS 68th Round: July 2011 - June 2012							

Status of Employment

8.45 The status in which women are employed and the major economic sectors they are located in, are major determinants of their status in the labour market. Analysing the Status of

Employment (see Table 4) we find that women are disproportionately represented in informal employment which is highly heterogeneous. The official sources of data define status in terms of self employment, regular wage/salaried and casual workers; the first and third would be part of the informal sector. However, regular employment cannot be entirely equated with formal/organized sector employment since segments within it, like for instance domestic services, do not carry any statutory benefits but is regular in its mode of payment. Moreover, even within the organized sector employment is being informalised through daily /contractual employment³⁹. In fact it is well recognised that economic enterprises and workers that remain outside the domain of regulated economic activities and protected employment relationships is large and growing. Today there is renewed interest in the informal economy worldwide since despite predictions of its eventual demise, the informal economy has not only grown in many countries but also emerged in new guises and unexpected places⁴⁰.

8.46 Informal employment is also highly stratified and gendered. The three categories that make up self-employment in our classification are: the employer (largely males) at the top, followed by own account worker (dominated by males), then the unpaid helpers (predominantly females). At the bottom are the casual workers and home based piece rated workers (high proportion of whom are women) placing women in an inferior position in the informal sector. Casual work, which is paid work, is of course superior to unpaid helper. An important dimension of women's informal work, which tended to be missed out in discussions of their employment trends, was how much of it was in the form of unpaid labour; even though this was identified as an important segment of women's work participation by CSWI-I (1974). Data on status of employment show that more than 50-55% of women are self employed, over one third work as casual labour and about 10 percent are in regular work. These percentages have changed over time largely between self-employment and casual work while regular work though small, has shown a consistent increase.

8.47 The significant increase in FWPR in 2004-05 which was hailed as a reversal of the earlier decline in 1999-00 was to a large extent on account of 'self employment' which rose to 61% from about 55% in 1999-00. A deeper probing of this increase revealed that a large part of the increase in self employed women workers in 2004-05 was on account of the increase in 'unpaid helper', which increased to 76% from 70% in the earlier period in rural areas and from 46% to about 49% in urban areas. By 2009-10, the proportion of self-employed declined to 55.7% and the proportion of unpaid helpers also fell to 71%. However,

it still meant that over half of the women workers in rural areas are self-employed, of which a significant proportion are actually unpaid; the proportion is smaller for urban areas. This suggests, as argued by Mazumdar and Neetha (2011), that in the year when women's employment increased and was welcomed as a positive development, it did not correspond to the feminization thesis that rested on the expectation of a large number of women workers being drawn into 'paid' wage work; rather it meant a process of large scale substitution of paid work (since the share of casual work declined) by unpaid labour of women.

TABLE 4 Distribution of Workers by Broad Employment Status													
RURAL													
		Male						Female					
Status of Employment	ROU NDS	198 7-88	199 3-94	199 9-00	200 4-05	200 9-10	201 1-12	198 7-88	199 3-94	199 9-00	200 4-05	200 9-10	201 1-12
Self-Employed	(PS)	57.5	56.7	54.4	57.6	53	54.1	54.9	51.3	50	56.4	50.3	53.5
	(PS+S)	58.6	57.7	55	58.1	53.5	54.5	60.8	58.6	57.3	63.7	55.7	59.3
Regular/Wage-Employed	(PS)	10.4	8.7	9	9.1	8.7	10.2	4.9	3.4	3.9	4.8	5.5	7.6
	(PS+S)	10	8.5	8.8	9	8.5	10	3.7	2.7	3.1	3.7	4.4	5.6
Casual Labour	(PS)	32.1	34.6	36.6	33.3	38.3	35.7	40.2	45.3	46.1	38.9	44.2	38.9
	(PS+S)	31.4	33.8	36.2	32.9	38	35.5	31.5	38.7	39.6	32.6	39.9	35.1
URBAN													
		Male						Female					
Status of Employment	ROU NDS	198 7-88	199 3-94	199 9-00	200 4-05	200 9-10	201 1-12	198 7-88	199 3-94	199 9-00	200 4-05	200 9-10	201 1-12
Self-Employed	(PS)	41	41.1	41.2	44.6	40.9	41.6	39.3	37.2	38.4	40.4	35.4	36.8
	(PS+S)	41.7	41.7	41.5	44.8	41.1	41.7	47.1	45.8	54.3	47.7	41.1	42.8
Regular/Wage-Employed	(PS)	44.4	42.7	41.9	40.8	42	43.6	34.2	35.5	38.5	42.2	44.4	48.7
	(PS+S)	43.7	42	41.7	40.6	41.9	43.4	27.5	28.4	28.4	35.6	39.3	42.8
Casual Labour	(PS)	14.6	16.2	16.9	14.6	17.1	14.9	26.5	27.3	27.3	17.4	20.2	14.6
	(PS+S)	14.6	16.3	16.8	14.6	17	14.9	25.4	25.8	25.8	16.7	19.6	14.3
Source:	Employment and Unemployment Situation in India: NSS 68th Round: July 2011 - June 2012												

8.48 Informal employment is also highly stratified and gendered. The three categories that make up self-employment in our classification are: the employer (largely males) at the top, followed by own account worker (dominated by males), then the unpaid helpers (predominantly females). At the bottom are the casual workers and home based piece rated workers (high proportion of whom are women) placing women in an inferior position in the informal sector. Casual work, which is paid work, is of course superior to unpaid helper. An important dimension of women's informal work, which tended to be missed out in discussions of their employment trends, was how much of it was in the form of unpaid labour; even though this was identified as an important segment of women's work participation by CSWI-1 (1974). Data on status of employment show that more than 50-55% of women are self employed, over one third work as casual labour and about 10 percent are in regular work. These percentages have changed over time largely between self-employment and casual work while regular work though small, has shown a consistent increase.

8.49 The significant increase in FWPR in 2004-05 which was hailed as a reversal of the earlier decline in 1999-00 was to a large extent on account of 'self employment' which rose to 61% from about 55% in 1999-00. A deeper probing of this increase revealed that a large part of the increase in self employed women workers in 2004-05 was on account of the increase in 'unpaid helper', which increased to 76% from 70% in the earlier period in rural areas and from 46% to about 49% in urban areas. By 2009-10, the proportion of self-employed declined to 55.7% and the proportion of unpaid helpers also fell to 71%. However, it still meant that over half of the women workers in rural areas are self-employed, of which a significant proportion are actually unpaid; the proportion is smaller for urban areas. This suggests, as argued by Mazumdar and Neetha (2011), that in the year when women's employment increased and was welcomed as a positive development, it did not correspond to the feminization thesis that rested on the expectation of a large number of women workers being drawn into 'paid' wage work; rather it meant a process of large scale substitution of paid work (since the share of casual work declined) by unpaid labour of women. They also argue that since so much of women's work participation is in the form of unpaid labour generally found to be concentrated in self 'employed' and accounts for almost three fourths of rural self employed women. Separating it from the count then visibilises a different structure of the female workforce in which casual labour, which accounts for majority of paid female workers, dominates.

8.50 There was growth also in regular salaried work, in 2004-05, considered to be good quality work, which however, is miniscule in rural areas, about 4.4 percent in 2009-10 increasing to 5.6 percent in 2011-12; in urban areas the proportion is much higher at 39 percent which increased to almost 43 percent in 2011-12. The disparity between rural and urban shares of regular employment is very sharp highlighting the limited options of access to regular work in rural areas primarily of a non-agricultural nature and for the educated youth. So the growth of women workers in regular work in urban areas does imply an improved situation for them. However, as evidence shows even for regular work there has certainly been a trend towards greater 'flexibility' in the labour market, and a deregulation of labour standards making employment more precarious, insecure, contractual and informal, particularly for women. This has been documented for a wide range of developing economies⁴¹. Some information on the nature of contracts of regular work reveals that there is an increase in unwritten contracts. While 30 percent of regular workers had a written contract for 3 years, the proportion is declining; bulk of the workers (61 percent rural and 52 percent urban) remain ineligible for any benefit as per terms of contract and the larger share of regular jobs are being generated in the private sector, though a slight shift did occur in favour of public sector jobs in the recent year⁴².

Status of Employment across Social Groups

8.51 The Status of Employment across Social Groups, show a considerable variation across caste/religious groups. Self-employed is the largest segment of the employed among upper caste non-Muslim at a little less than three fourth in 2011-12, then come the Muslim women, 68.2 percent; among OBCs excluding Muslims the figure is 61 percent. For the upper castes excluding Muslims, the figure is a little less than three fourth. However, in urban India, self employment is highest among Muslims, 68.2 percent while for upper castes excluding Muslims it is much lower than their rural share at 39 percent. Casual work both in rural and urban areas is much lower for upper castes than for SC/ST and Muslims and is as high as 50 percent for SCs in rural areas which suggests that certain occupations of a manual nature are still very much caste based. While regular work is low for all social groups in rural areas except upper castes, 9.4 percent vis a vis 3-6 percent for SC/ST/OBC/Muslims, in urban areas the percentages are much higher and as high as almost 55 percent for upper castes, 34.7 percent for ST, 48.8 percent for SC and 25 percent for Muslims (below the overall average of 39 percent). If we look at the different sub-categories within self-employment in rural areas,

unpaid helpers form a very large proportion for the ST population, over 80 percent; and hence the high WFPR for STs is to some extent on account of the high unpaid female labour. Among the Muslims, own account worker is higher than the overall proportion, almost 40 percent compared to 28 percent overall (2009-10).

8.52 As has been much discussed a failure of the growth process in India has been the worrying absence of a structural change in terms of a shift of the labour force out of low productivity agricultural activities to higher productivity activities in industry and then into services. While there was certainly a decline in the share of agriculture in output and some increase in share of the secondary sector, the largest growth occurred in the services sector which accounted for more than half the national product by the middle years of the 2000s. However changes in output were not accompanied by commensurate changes in the industrial distribution of the workforce during the last five decades. Agriculture continued to account for more than half the workforce (see Table 5) even while its share in output has declined to just about 15 percent. It continues to be the mainstay for over two-thirds of the female work force (rural plus urban). While there was some increase in employment in non-agricultural activities since 2004-05, this year also marked an absolute decline in female agricultural workers while for males the number has not declined. There were 151 million male workers in agriculture in 2004-05, which rose to 156.2 million in 2009-10. In 2011-12. The corresponding figures for females are 107.7 million and 87.6 million respectively. So the question is: are the tendencies towards masculinisation of agriculture with growing commercial/contract farming, stronger than feminization; how can we strengthen the hands and provide institutional support to those women who will continue to draw their livelihoods from agriculture. This has been discussed in the following Chapter.

8.53 The fact that structural transformation in employment becomes more visible between 2004-05 and 2009-10 and continuing into 2011-12 (with an upward shift in employment elasticity in non-agriculture output, the period in which the GDP growth rates had been very high) is welcome. The proportion of women in non-agricultural employment in rural areas increased from 16.7 percent in 2004-05 to 20.6 percent in 2009-10 and to 24.8 percent in 2011-12. However, the question is what are the broad sectors in which employment is growing, in particular for women.

8.54 The main drivers of non-agricultural employment between 2004-2005 and 2009-10 have been Construction and Community, Social and Personal services and in 2011-12 we see an

expansion of the manufacturing sector in both rural and urban areas which holds considerable potential in terms of generation of employment for women with policies like "Make in India" and skill development programmes which aim at making India a global manufacturing hub. Numbers of women employed in construction has more than doubled between 2004-05 and 2009-10 and the proportionate share has gone up to 5.1 percent from 1.8 percent. The increase is maintained in 2011-12 though in urban areas there is a slight decline in the share of construction in urban areas.

TABLE 5: Distribution of Workers as per Broad Industry Division (NIC 2008)													
RURAL													
Male													
Female													
ROU NDS		1993-94	1999-00	2004-05	2009-10	2011-12	1988	1993-94	1999-00	2004-05	2009-10	2011-12	
Industry													
Agriculture	(PS)	73.9	73.7	71.2	66.2	62.5	59.2	82.5	84.7	84.1	81.4	78.9	74.5
	(PS+S)	74.4	74.1	71.4	66.5	62.8	59.4	84.7	86.2	85.4	83.3	79.4	74.9
Mining & Quarrying	(PS)	0.7	0.7	0.6	0.6	0.8	0.6	0.5	0.5	0.4	0.4	0.3	0.4
	(PS+S)	0.7	0.7	0.6	0.6	0.8	0.5	0.5	0.5	0.4	0.4	0.3	0.3
Manufacturing	(PS)	7.6	7	7.3	8	7.1	8.2	7.5	7.5	7.7	8.7	7.6	9.6
	(PS+S)	7.4	7	7.3	7.9	7	8.1	6.9	7	7.6	8.4	7.5	9.8
Electricity & Water	(PS)	0.3	0.3	0.2	0.2	0.2	0.3	0	0	0	0	0	0.1
	(PS+S)	0.3	0.3	0.2	0.2	0.2	0.3				0	0	0.1
Construction	(PS)	2.7	3.3	4.5	6.9	11.4	13.1	3.2	1.1	1.2	1.7	4.2	5.1
	(PS+S)	3.7	3.2	4.5	6.8	11.3	13	2.7	0.9	1.1	1.5	5.2	6.6
Trade, Hotels & Restaurants	(PS)	5.2	5.5	6.8	8.3	8.2	8	2.4	2.2	2.3	2.8	3.1	3.6
	(PS+S)	5.1	5.5	6.8	8.3	8.2	8	2.1	2.1	2	2.5	2.8	3
Transport, Storage & Communication	(PS)	2.1	2.2	3.2	3.9	4.2	4.3	0.1	0.1	0.1	0.2	0.3	0.2
	(PS+S)	2	2.2	3.2	3.8	4.1	4.2	0.1	0.1	0.1	0.2	0.2	0.2
Other Services	(PS)	6.4	7.1	6.1	5.9	5.6	6.4	3.7	4	4.3	4.6	5.7	6.7
	(PS+S)	6.2	7	6.1	5.9	5.5	6.4	3	3.4	3.7	3.9	4.6	5.2

		URBAN											
		Male						Female					
	ROUNDS	1987-88	1993-94	1999-00	2004-05	2009-10	2011-12	1987-88	1993-94	1999-00	2004-05	2009-10	2011-12
Industry													
Agriculture	(PS)	8.5	8.7	6.5	6	5.9	5.6	21.8	19.3	14.6	14.7	11.8	8.7
	(PS+S)	9.1	9	6.6	6.1	6	5.6	29.4	24.7	17.7	18.1	13.9	10.9
Mining & Quarrying	(PS)	1.3	1.3	0.9	0.9	0.7	0.9	0.9	0.7	0.4	0.2	0.3	0.3
	(PS+S)	1.3	1.3	0.9	0.9	0.7	0.9	0.8	0.6	0.4	0.2	0.3	0.3
Manufacturing	(PS)	26	23.6	22.5	23.6	21.9	22.4	26.9	23.6	23.2	25.4	25.8	26.6
	(PS+S)	25.7	23.5	22.4	23.5	21.8	22.4	27.1	24.1	24.2	28.2	27.9	28.7
Electricity & Water	(PS)	1.2	1.2	0.8	0.8	0.7	1.4	0.3	0.3	0.2	0.2	0.4	1.1
	(PS+S)	1.2	1.2	0.8	0.8	0.7	1.4	0.2	0.3	0.2	0.2	0.4	1
Construction	(PS)	5.8	7	8.8	9.3	11.5	10.7	4.3	4.9	5.5	4.5	5.1	4.3
	(PS+S)	5.8	6.9	8.7	9.2	11.4	10.7	3.7	4.1	4.8	3.8	4.7	4
Trade, Hotels & Restaurants	(PS)	21.5	21.9	29.3	28.1	27	26	10.9	10.7	16.4	13.1	12.4	13.1
	(PS+S)	21.5	21.9	29.4	28	27	26	9.8	10.9	16.9	12.2	12.1	12.8
Transport, Storage & Communication	(PS)	9.8	9.8	10.4	10.7	10.5	11.8	1.2	1.5	2	1.6	1.5	3.2
	(PS+S)	9.7	9.7	10.4	10.7	10.4	11.7	0.9	1.3	1.8	1.4	1.4	2.7
Other Services	(PS)	25.3	26.4	20.9	20.7	21.8	21.4	33.6	38.8	37.8	40.2	42.7	42.7
	(PS+S)	25.2	26.4	21	20.8	21.9	21.4	27.8	35	34.2	35.9	39.3	39.6
Source:	Employment and Unemployment Situation in India: NSS 68th Round: July 2011 - June 2012												

8.55 It is argued that the increase in construction employment overall is guided by the increase in infrastructure investment during the 11th Five Year Plan (2007-12) period. It would be interesting to know as to how many women (and to what extent) are involved in high-end construction activities such as of airports/flyovers/metro taken on contract by large building concerns. This is in light of the fact the construction sector is becoming highly organized, share of which increased from about 24% in 2004-05 to 46 percent in 2009-10.

8.56 How much have the women gained from this? The other gender concern is of course regarding how much was spent on infrastructure essential for women- transportation, housing, water and sanitation- given their differential gender needs, and is discussed in the section on urban informal sector.

Gender Gap in Earnings

8.57 Gender gap in earnings is perhaps the most persistent gap existing even for roughly similar kinds of work; often wage disparity is reinforced by women crowding in certain jobs at the lower unskilled end of the labour hierarchy characterized by low wage rates. Wage being the most important source of income, in particular for working people, gender disparity in wages reflects income inequality between the genders. Data on wages reveal that in 2011-12, in rural areas, wages received per day by a regular wage/salaried employee was Rs. 322 for males and Rs. 202 for females, indicating the female-male wage ratio as 0.63. In the urban areas, this was Rs. 470 for males and Rs. 366 for females, indicating the female-male wage ratio as 0.78.

Table 6: Daily wages (Rs 0.00) received by regular wage/salaried employees and casual labourers of ages 15-59 (at current prices) and ratio of female to male wage

	1983 F/M	1993-94 F/M	1999- 00 F/M	2004-05 F/M	2009-10 F/M	2010- 11 F/M
Females						
<i>Regular</i>						
Rural	12.81 0.71	34.89 0.60	78.61 0.62	85.53 0.59	155.87 0.63	201.56 0.63
Urban	19.50 0.76	62.31 0.80	140.26 0.83	153.19 0.75	308.79 0.82	366.15 0.78
<i>Casual</i>						
Rural (other than public works)	4.89 0.63	15.33 0.66	29.39 0.65	34.94 0.63	68.94 0.68	103.28 0.69
Public works other than MGNREG		18.52 0.75	39.48 0.81	49.19 0.75	86.11 0.88	110.62 0.87
MGNREG	--	--	--	--	87.20 0.96	101.97 0.91
Urban	5.57 0.50	18.49 0.57	38.22 0.60	43.88 0.58	76.73 0.58	110.62 0.61
Males						
<i>Regular</i>						
Rural	17.83	58.48	127.32	144.93	249.15	322.28

Urban	25.66	78.12	169.71	203.28	377.16	469.87
Casual						
Rural (other than public works)	7.80	23.18	45.48	55.03	101.53	149.32
Public works other than MGNREG	--	24.65	49.04	65.33	98.33	127.39
MGNREG	--	--	--	--	90.93	112.46
Urban	11.12	32.38	63.25	75.10	131.92	182.04

Source: NSSO Various Rounds

8.58 Daily wages received by casual labourers engaged in works other than public works was Rs. 149 for males and Rs. 103 for females in rural areas (female/male ratio 0.69). In the urban areas, the corresponding rates were Rs. 182 and Rs. 111 for males and females (female to male ratio, 0.60) respectively.

Daily wages received by casual labour in rural areas engaged in public works other than MGNREG public works was Rs. 127 for males and Rs. 111 for females (female/male ratio, 0.87). Daily wages received by casual labour of rural areas engaged in MGNREG public works was Rs. 112 for males and Rs. 102 for females (female/male ratio, 0.91).

8.59 While the gender gap (female/male ratio) in regular work in urban areas is lowest (0.78) and had shown a declining tendency since the 80s with the ratio growing to 0.82 in 2009-10, the latest year shows a downturn. The gap is higher in rural regular work (0.63), rural casual labour (0.69), and highest in urban casual (0.58). The Table shows that overall there has been a narrowing of the gender gap in wages, except for urban regular in 2011-12. A point to be noted is why there is a gap, albeit small, in the NREGA wage which is supposed to be equal for men and women. Taking wage rates in certain industrial sectors for regular work in urban areas we find that the female/male wage ratio is higher for women in manufacturing other than agro based and services while in casual work the ratio is favourable in agriculture but lower in the non-agricultural sectors like manufacturing and services.

The Debate on the Decline in Female WPRs in the 2000s

8.60 Since the early 1990s despite two and a half decades of relatively rapid GDP, particularly since 2004-05, FWPRs did not exhibit an increase unlike in other developing economies in their phases of rapid economic growth. The continuous decline in FWPRs was brought out sharply by Fig 1 and while it is true that in 2004-05 there was a large increase in the WPRs, in rural areas also, widespread doubts were expressed regarding the nature of this

growth, even while it was being lauded by the proponents of economic reforms (discussed earlier). However, that it did not correspond to the 'feminization' thesis which rested on the expectation of a large number of women workers being drawn into 'paid' wage work in the post-Reform period, was evident from the fact that the increase of women workers was largely in self employment and within it of 'unpaid family workers'.

8.61 There was a decline in WPRs in 2009-10, particularly sharp for rural women despite the implementation of the National Rural Employment Guarantee Scheme since 2007 exposing the hollow claims of an employment led growth that were made in light of the huge increase in employment in 2004-05. It was dismissed as an aberration when it first appeared, the argument now being that the poor results in 2009-10 was because it was a year of drought and the decline among females was on account of increased participation of girls in schools⁴³ Some scholars who had argued that the increase in women's employment in agriculture between 1999-2000 and 2004-05 had been distress-driven, now argued that withdrawal of women from the labour force reflected an upward income mobility and was thus a positive trend.⁴⁴ It was asserted (based on an increase in real wage rates for rural casual work since 2007-08) that there had been an increase in household incomes and , with a deeply entrenched patriarchy, rises in income meant that women would be withdrawn from the labour force⁴⁵. However, Raveendran and Kannan (2012) showed that bulk of the women who had dropped out of the labour force came from among the rural poor households. Using this, they argued that the data do not suggest that an improvement in economic conditions had led women to withdraw from the labour force.

8.62 Let us examine the argument that the decline in FWPRs in recent years is because of increasing participation of women in education. This ofcourse is a positive outcome. No doubt that girls/women going to educational institutions has grown in rural and urban areas since 1999-00; while for age group 5-9 years girls attending school grew from 63.1 percent to 87.0 percent in 2011-12; for age group 10-14 years the increase was from 63.5 percent to 89.4 percent in 2011-12. However, except for the first age group 15-19 years, age wise data on female education and WPR does not bear out the above thesis. In fact in the age group 20-24 and 25-29 the more worrying fact is that increasing involvement in education does not compensate for the general decline in work participation. Work force participation rates of women of age 20-24 declined from 40.9 percent in 1999-00 to 29.7 percent in 2011-12 while the proportion attending educational institutions increased from about 2.9 percent to 9.4

percent; Similarly in age group 25-29 the FWPR declined from 49.1 percent in 1999-00 to 35.7 percent in 2011-12 in rural areas and from 19.4 to 2.2 percent in urban areas during the same period despite increasing education; that more years of education would entail women's entry into the labour force is not borne out by the evidence. It is possible that social norms could be operating here- young girls are allowed to participate in education upto a point but as they approach "marriageable age" they are forced to withdraw. It is also possible that if jobs matching educational skills acquired are offered, women may continue in the workforce.

8.63 On the other hand women engaged in domestic activities increased from 44 percent in 1993-94 to 59 percent in 2009-10 in rural areas while in urban areas the increase was from 58 percent to 72 percent. Particularly in the recent years between 2004-05 and 2009-10, the entire decline in female work participation appears to have been absorbed by their entry into domestic activities. Hence while share of females attending educational institutions in their respective age groups has been increasing, education per se does not appear to prepare them for entry into labour market, rather it seems to enhance their probability of engaging in domestic duties. As has been argued by some, education may be enabling women to internalize patriarchal norms and thus reproduce 'status' of the household more efficiently.

8.64 To overcome the criticism that the 66th round survey was conducted in a drought year, another large-sample survey of Employment and Unemployment was conducted by the NSSO in the 68th Round (for reference year 2011-12). Results of this survey only went on to confirm the findings of the 66th round survey, and showed that there had indeed been a huge fall in the work participation and labour force participation rates of women⁴⁶. However, the latest data also revealed slightly higher levels of absolute employment increase- over nine million persons found employment between 2009-10 and 2011-12 which was hailed as a "rebound" from the stagnancy in employment between 2004-05 and 2009-10.⁴⁷ However, growth in employment between 2004-05 and 2011-12 remained low at only 2.5 million per year⁴⁸. *So if FWPR is declining, women seeking work is declining and the decline cannot be totally explained in terms of higher participation in education, women are exiting the labour force. Two pertinent questions which arise in the context of the continuing decline in FWPRs are (a) what determines women's participation in the work force an issue on which there has been considerable debate; and (b) the whole issue of unpaid care and household work which as shown above is largely women's work, unvalued and unrecognized as 'work' since it is not 'economic' in nature and ignored in public policy. What are the activities that these women*

now increasingly entering the not-in-labour force category, engaging themselves in within the household?

8.65 A recent study (Rawal and Saha forthcoming: "Women's Employment in India: What do Recent NSS Surveys of Employment and Unemployment Show?") has probed deeper into the decline in female WPRs in rural India in an attempt to understand what are the barriers to female participation in the labour force. It then examines the activities of women principally engaged in domestic duties to unravel to some extent the incremental activity now being undertaken by women who exit the labour force. Unit level data from the NSSO for the Rounds examined is used to a large extent and we have used this study to understand these crucial issues which can also have significant policy implications.

8.66 For this enquiry, the analysis is from 1999-2000 to 2011-12 for women of ages 15-59. This is to overcome the issue of increasing school attendance among girls and their withdrawal from the labour force to avoid confusing trends in employment with trends in school attendance. Data for these three years 1999-00, 2009-10 and 2011-12 ⁴⁹ reiterate the declining WPRs for women which has been most severe for rural women. The fall of employment in rural areas has been almost entirely driven by a decline in availability of employment in agriculture. Construction was one sector in which there has been some increase in women's employment as also in manufacture of textiles and apparel and in education, which however were much smaller than the decline in agricultural employment. In urban areas the proportion of women working and its industrial pattern remained more or less unchanged; a higher proportion of women in urban areas are engaged in manufacturing compared to rural India.

Reasons for Decline in FWPRs

8.67 What could explain the decline in rural employment, largely in agriculture, is then taken up for deeper analysis. Data show that between 1999-00 and 2011-12, there was a huge decline both in women working as self employed in agriculture (from 22.8 percent in 1999-00 to 17.7 percent in 2011-12) and those who worked as wage labourers (from 18 percent to less than 10 percent respectively). State level data show considerable variations in levels of employment of women in agriculture as self employed or as wage worker. The Table also reveals the relative degree of decline in availability of employment for women in rural areas. It is seen that the states with relatively higher proportion of women working as self employed

on own farms, saw a sharp fall in the proportion of such women cultivators; those states with a low initial proportion had a smaller decline. For instance in Meghalaya which had 66.5 percent of women as self employed in agriculture in 1999-00, it declined to 38.9 in 2011-12 ; in Jand K the decline was from 48.6 percent to 21.9 percent; in Rajasthan the figures were 49.6 percent and 34 percent..

8.68 The decline in self employment in rural areas, largely in agriculture, was primarily due to a sharp increase in landlessness among the rural households driving women who worked on own farm out of the labour force. Together with increased concentration of operational holdings and the increasing adoption of more cost effective, labour displacing technology in agricultural operations by big landowners, appear as important reasons for decline in overall labour absorption in agriculture. It may be noted that the 2011 Census shows an increase in the proportion of agricultural labourers, which needs further probing.

8.69 This relationship between the decline in proportion of self employed women and increase in landlessness was examined by mapping the data from the 68th Round, 2011-12, to the district and regional classifications used in the 55th Round, 1999-00 which was used to generate comparable estimates of landlessness and proportion of women self employed at the level of NSS regions for these two years.⁵⁰ The results showed that the decline in proportion of rural working age women who were self employed was directly related to the increase in proportion of households that did not cultivate any land which is a major reason for decline in employment of women in agriculture. This is a significant finding, reiterating the long pending demand of women's movement, women's groups, scholars and activists, to give access to and control over land resources to women.

8.70 The study also focuses on barriers to mobility of rural women like the lack of decent housing, basic amenities and problems of security and safety, strengthening the HLC's emphasis on the need for women friendly infrastructure, which make it difficult for rural women to commute/reside in urban areas for work. Using NSSO data it examines for both women and men the extent to which rural residents work in non-agricultural occupations⁵¹ in urban areas and the extent to which urban residents work in non-agricultural occupations in rural areas. It is interesting to note that less than half a percent of rural women, either in principal or subsidiary status, work in urban areas though there was a marginal increase in this percentage since 1999-00, particularly in Construction activity. There was certainly a larger proportion of rural men working in urban areas, almost 5 percent, and the proportionate

increase during the period was much higher primarily also in Construction and also in Services. The proportion of rural women and men working in urban manufacturing also shows an increase, but more so for men. On the other hand there was a sharp decline in urban men working in rural areas largely on account of a decline in employment in services. However, though the proportion of urban women working in rural areas is also small, it is much higher than of rural women working in urban areas and showed a slight increase primarily in rural manufacturing.

Table 7: Proportion of rural residents who worked in non-agricultural activities in urban areas by sector and sex, persons of ages 15-59 years (in percent)

Sector	Men		Women	
	1999-00	2011-12	1999-00	2011-12
Construction	0.4	1.5	0.05	0.15
Manufacturing	0.51	0.67	0.06	0.11
Others	0.04	0.24	0.01	0.03
Services	1.09	2.34	0.11	0.16
Total	2.04	4.70	0.23	0.45

Source: Rawal-Saha study, using unit level data for both the NSSO rounds

8.71 A severe problem which constrains women from accessing better employment opportunities, for example in the organized sector, arises from their very low levels of education and training, particularly in new skills. While this is true for both women and men, and organized sector employment growth has been sluggish, illiteracy and lack of necessary skills, is particularly severe for women who get marginalized from even the limited opportunities that are emerging in the process of growth.

8.72 In fact the challenge of skilling the labour force has become even more urgent with the increasing share of working age population in the total population of India, the 'demographic dividend', and the current Government of India's policy thrust on "Make in India" focusing on manufacturing.

8.73 Of course those engaged in agriculture and allied activities or those in traditional industries, where the skill is handed down over generations, cannot be said to be unskilled in a vocation that they have traditionally followed and acquired the necessary skill. However, the problem of skill acquisition does arise if agriculturists are to be moved into non-agricultural occupations, especially for the younger generation in farming/artisanal families

who do not desire to be trapped in traditional occupations. Data also reveal as shown above, that while a proportion of the labour force may have achieved some level of general education, acquisition of skill or training in any vocation is miniscule.

8.74 The data on educational/skill levels of the labour force needs to be disaggregated by gender, an exercise undertaken in the Rawal-Saha study, using unit level data for the two years 1999-00 and 2011-12. (Table 9)

Table 8: Proportion of women workers having at least Secondary education and some technical training by sector and industry, persons aged 15-59 years (percent)

Sector	Sub-sector	Rural		Urban	
		1999-00	2011-12	1999-00	2011-12
Agriculture		11.83	12.23	6.32	17.01
Construction		0.78	7.04	0.77	6.15
Manufacturing	Manuf of food products, beverage	0	0.5	6.66	2.07
Manufacturing	Manuf of textiles, apparel	25.31	8.96	27.44	34.56
Manufacturing	All	6.59	1.67	9.53	7.13
Services	Retail trade except motor vehicle	1.91	11.28	7.56	15.65
Services	Education	28.72	41.5	42.3	47.53
Services	Health care	18.18	35.05	42.2	39.55
Services	All	17.3	24.59	21.34	24.63
All workers	All	13.35	15.96	16.65	19.13

Source: Rawal-Saha study

8.75 The Table shows the proportion of women workers to total workers aged 15-59 years who have at least secondary education and some technical training by sector and industry. Women's dismal human resource base is very evident and the gender gap in this respect is rather substantial. In 2011-12, of all workers who had received secondary/technical training, only 16 percent were women in rural areas and 19 percent in urban areas.

8.76 In education, which absorbed relatively high proportion of workers with secondary education and some technical training, the share of women is almost approaching half, particularly in urban India; it has increased sharply in rural India too. In Health care while there is a positive change in rural areas, in urban areas the proportion has declined in urban areas, the proportions were low, except in urban areas for Health care. Examining the data on

manufacturing for the same industrial categories, in particular food processing and textiles/apparels, a much smaller proportion of women have any higher level education; what is important is that the change during this period has also been unfavourable to women. While in manufacture of food processing in which the proportion of male workers with secondary/ some technical education has grown sharply in urban areas, the proportion of female workers has declined. Another industry which is a substantial employer of women (second to agriculture) and also among the industries in which employment is targeted to grow, manufacture of textiles and apparel, the proportion of women workers with secondary/technical shows a decline in rural areas but a sharp increase in urban India. However, for men in this sector there is some increase in the proportion of educated workers in rural areas.

8.77 The share of women workers in manufacturing which had declined between 1999-00 and 2009-10 shows an increase in 2011-12, in both rural and urban areas; juxtaposing this information with the above, it would appear that within manufacturing, while growth in employment in food processing has not been able to absorb educated women workers, textiles in urban areas did show an increase suggesting that employment created in rural areas would have been of an inferior or subsidiary nature. Another recent study on manufacturing also highlights the fact that the gender gap in manufacturing has widened, especially if we consider workers in their usual principal status, suggesting that women are being drawn into manufacturing activities more as subsidiary workers⁵². Since industries women are concentrated in—such as food processing and textiles/apparels --are those poised for growth in the 12th Plan period and generation of manufacturing employment (12th Five Year Plan 2012-17), it is vital to ensure that policies to promote these industries will recognize women's involvement in these industries, make sure that skills of women are modernized, and productivity of units increased enabling a better remuneration to the workers. Interestingly, construction whose share in employment has grown shows a sharp increase in absorption of educated women workers again needing further probing.

8.78 From the above analysis on women's employment in agriculture, mobility concerns of rural women workers constraining their access to work opportunities in urban areas, the large proportion of illiterate women workers and the dismal levels of skill/ education across different sectors/industries, it is clear that the challenge to generate much higher levels of 'quality' employment, in the face of declining FWPRs, has to be two-pronged. One, a

massive increase in non-agricultural employment in urban and rural areas, and the other, enhancing livelihood options within agriculture and related activities, including traditional industries which continue to absorb a large proportion of rural women workers, constituting most of the illiterate and older workers. It is necessary to ensure that the younger and more educated women as newer entrants into the workforce, are absorbed into non-agricultural sectors by using all available programmes for skill building and training through NSDC, NRLM, ITIs, vocational training etc. With respect to traditional sectors there is need to help the workers to organize production better, gain minimal skills of management and account keeping; provide access to modern designs and products such as in handlooms and handicrafts; and support the women in marketing of the products. It is necessary to map skill/educational levels of the existing workforce across different regions of India, and the changes necessary over time to meet growing demands for workers emanating from the different sectors. Such planning should be done on a gender disaggregated basis so that women too, can avail of the more skill linked, better paying work opportunities opening up in the years to come.

Women's Domestic Role and Probing it Further

8.79 The unpaid household and care work that women and girls do sustains families, communities and whole societies - and yet it has been consistently ignored and taken for granted in public policy and in development efforts. Analyses that do not take cognizance of women's unpaid work are invariably partial and blind to how women's work is connected to the development process. The large scale exit of women workers into domestic activities in 2011-12 prompted us to probe further into what women are doing at home. In India, as we know the NSSO Employment and Unemployment Surveys do not collect time use data which may be used for quantifying the burden of such economic and care work on women. Most poor women (and men) pursue multiple activities to sustain livelihoods which are difficult to capture through conventional labour force surveys, using priority cum time criterion to forefront major activity of individuals. The only large-scale time use data set collected as a pilot study and the first of its kind in India relating to six major states was in 1998-99 and its analysis threw up interesting insights into women's work since it captured work and workers in a much more comprehensive manner visibilising the diversified activities followed by women and men. WPRs, in particular for women, were much higher based on TUS rather than NSSO surveys and given the nature of the activities women appeared to be moving in

and out of reflected the blurring of lines between paid SNA work and extended SNA category in agricultural activities (Hirway 2011).

8.80 However, since the 32nd Round (1977-78), the NSSO collected data on certain specified activities of women who reported themselves (in their principal status) as having attended to domestic duties only (activity status code 92) or, along with these, were engaged in such activities as free collection of goods, sewing, tailoring, weaving, etc (activity status code 93). Data were also collected on whether such women were willing to accept work on the household premises, and if so, what was the nature of work acceptable to them and what type of assistance they needed. Much work has appeared on the working lives of women inside and (to a certain extent) outside the household using this limited information thrown up by the NSSO Surveys⁵³. State wide variations have also been mapped⁵⁴

8.81 The analysis here, pertaining to women primarily engaged in household work in the usual principal status (UPS) is between 1999-2000 and 2011-12 for women of ages 15-59 and hence covers the latest NSSO round using the Rawal-Saha study. (there is some difference with the picture of activity status give in Table 1 since this considers women aged 15 years and above and is in terms of UPS).

8.82 As highlighted earlier a significant change that has occurred is the increase in women attending household work from about 55 per cent in 1999-00 to 62 percent in 2011-12; in urban areas there was a decline from 67 percent to 65.2 percent during the same period. Table 9 gives a state wise break up of Proportion of women aged 15-59 years with household work as their principal usual activity status in rural, urban India.

Table 9: Proportion of women aged 15-59 years with household work as their usual principal Activity status, 1999-00 and 2011-12 (percent)

State	Rural		Urban	
	1999-00	2011-12	1999-00	2011-12
Andhra Pradesh	28.4	32.9	62.3	59.7
Arunachal Pradesh	29.5	38.1	59.9	57.0
Assam	70.8	75.8	63.9	72.3
Bihar	71.8	81.5	72.3	73.2
Goa	60.6	57.6	64.3	60.4
Gujarat	45.2	62.2	69.6	70.1
Haryana	84.1	76.2	73.5	70.0

Himachal Pradesh	43.7	20.2	57.9	45.8
Jammu and Kashmir	82.4	72.0	73.3	63.7
Karnataka	39.6	49.5	62.9	62.3
Kerala	58.6	55.6	54.7	55.4
Madhya Pradesh	38.2	52.5	65.6	64.8
Maharashtra	30.2	44.9	65.6	62.0
Manipur	56.9	60.2	50.5	59.9
Meghalaya	17.9	21.0	43.2	35.7
Mizoram	31.4	36.8	39.4	41.2
Nagaland	44.4	51.5	44.8	50.8
Odisha	59.9	71.6	67.4	69.3
Punjab	83.5	78.6	72.8	70.2
Rajasthan	52.3	51.8	72.2	69.0
Sikkim	45.0	11.9	54.6	51.7
Tamil Nadu	36.6	45.9	59.9	57.1
Tripura	77.2	64.1	72.3	52.0
Uttar Pradesh	72.4	71.8	75.7	73.6
West Bengal	73.6	73.3	72.0	67.4
INDIA	55.4	61.6	67.2	65.2

Source:Rawal-Saha study

8.83 A look at the state level data show that by and large the all India pattern holds - increase in the percentage of rural women engaged in domestic work and a decrease in urban India. Bihar has the highest proportion of rural women in domestic work, almost 82 percent and Sikkim the least, 12 per cent. In urban India Bihar and UP are at the top with over 70 percent in domestic work and Meghalaya has the least at 35 percent.

8.84 Examining these data by social groups the following picture emerges as given in Table - -- The proportion of women engaged in domestic work is the highest for Muslims in both rural and urban areas, over 70 percent and much higher than the all India figures. Among the Scheduled tribes the proportion of women engaged primarily in domestic work is the lowest; the obverse of this ofcourse is that the proportion of women who work in terms of their principals usual activity is lowest for Muslims and highest for STs.

Table 10: Proportion of women ages 15-59 with Household Work as their Principal Usual Activity Status by Social Group, Rural and Urban

Social Group	Rural		Urban	
	1999-00	2011-12	1999-00	2011-12
Scheduled Caste	52.6	61.6	64.2	62.3
Scheduled Tribe	33.4	46.7	55.5	56.9
Muslim	73.0	73.1	75	74.1
Others	57.7	62.1	66.8	64.1
(all)	55.5	61.6	67.2	65.2

Source: Rawal-Saha

8.85 A woman engaged principally in domestic duties was also asked whether she pursued certain specified activities including (a) those relating to agricultural production like maintenance of kitchen garden, work in household poultry, dairy etc including free collection of agricultural products for home use; (b) processing of primary products produced by the households for own consumption; and (c) other activities for own consumption but resulting in economic benefits to the household. Activities under (a) fall within the UN SNA and Indian SNA boundaries and if she had pursued it in principal status she would have been recorded as 'employed'. However, a woman pursuing them in a subsidiary capacity would be 'employed' in the subsidiary status provided her principal activity was no other 'work' activity. Thus some of the women engaged in domestic duties could also be doing economic work in a subsidiary status activity and data show that in 2011-12 quite a large proportion of rural women principally engaged in household duties, 17 percent and 4.2 percent in urban areas were employed in a subsidiary status and this proportion had grown in rural areas between 1999-00 and 2011-12 but only marginally in urban areas which in fact reflects to some extent changes in the overall employment situation during that period. As seen earlier, the sharp decline in work participation rates of rural women was on account primarily of decline in agricultural employment corresponding to which there was a decline in participation in agriculture as a subsidiary activity for rural women engaged principally in housework from 17 percent in 1999-00 to about 13 percent in 2011-12. Since there was hardly any expansion of subsidiary employment in any non-agricultural activity for rural women engaged in household duties there was an increase of 3 percent in rural women attending household duties who did not engage in any subsidiary activity.

8.86 What are these women doing as household duties, as captured by the NSSO data on participation of women in specified activities along with domestic duties outlined above. These Tables provide largely data on some of the SNA and minimally non-SNA activities of women (tutoring of children). It must be remembered that status 93 was distinct from 92 since it included women who besides domestic work also engaged in free collection of goods etc. However, in the collection of data this distinction appears to have got blurred and many women who did engage in these activities got classified under 92.⁵⁵ No doubt the lack of conceptual clarity arises due to the intermingling of such activities with domestic and care work making it difficult to assign an activity code based on priority cum time criterion. Hence Table 10 gives the distribution of women of ages 15-59 years whose principal activity status is 92 or 93 over a range of specified unpaid activities for obtaining different commodities for household use over the years 1999-00- 2011-12.

8.87 A most startling revelation is that even after more than six decades of development, among women whose principal activity was household work accounting for almost 60-65 percent of the female population, the most important economic activity was fetching fuel for household use, involving almost 58 percent of rural women, of them almost 42 percent were regularly making dung cakes; 44 percent regularly collected firewood, and fodder. As was emphasised in the feminist critique of the 12th Plan Approach Paper, this traditional fuel sector did not even get a mention in the Chapter on Energy and Power, neither in terms of recognizing women's role in meeting energy needs of poorer households nor suggesting ways of minimizing this onerous burden⁵⁶.

8.88 Similarly almost 31 percent of women had to regularly fetch water from outside. About 45 percent were engaged in obtaining food for the household by maintaining kitchen garden, poultry, collection of food and food processing of acquired commodities. Making or mending clothing also was reported by 30 percent of the women.

8.89 In urban areas, where space is constricted not much of food provisioning can be carried out, very few women are engaged in such activities though between 1999-00 and 2011-12 there was an increase in the number of women maintaining kitchen garden, The large categories of work in urban areas is mending and stitching clothes and tutoring children, 25 percent and 13 percent respectively in 2011-12. One positive change is the sharp decline in proportion of women fetching water from outside; also the proportion making dung cakes fell. In urban areas, women would be engaged much more in domestic activities, which are

not spelt out in these data brought out by the NSSO due to nuclear families and difficulties in procuring domestic help.

Table 10: Proportion of Women who regularly performed various activities of economic importance for Household use among women who were principally engaged in Household work

S No.	Activity	Rural		Urban	
		1999-00	2011-12	1999-00	2011-12
1	Various activities to obtain food	55.3	45	20.0	12.8
1.1	Maintenance of kitchen garden	14.1	24.2	3.4	7.9
1.2	Maintenance of HH animal resources	32.7	22.2	4.5	2.5
1.3	Free collection of food	15.2	19.4	1.2	1.8
1.4	Food processing for HH use	26.3	13.6	14.5	3.8
2	Various activities to obtain fuel and fodder	61.9	57.7	8.8	7.4
2.1	Free collection of fuel and cattle feed	39.6	44.1	5.4	5.3
2.2	Preparation of cowdung cake	48.8	41.8	5.8	4.8
3.	Fetching water from outside	50.9	31.3	23.3	10.0
4	Making/mending clothing	28.6	29.6	28.4	25.1
5	Making baskets and mats	10.1	5.0	6.3	1.6
6	Tutoring own children or other children for free	6.2	7.6	13.9	13.3

Source: Rawal-Saha study

8.90 There are interesting state-wise differences in the extent to which women doing household work in their principal status are also engaged in other specified activities. In 2011-12 most north eastern states had a very high proportion of women working in kitchen garden in rural and urban areas, almost 80 percent in rural and 65 percent in urban Arunachal Pradesh, and it had increased substantially since 1999-00. Nagaland had a percentage of almost 88 percent in rural areas; Meghalaya with 78 percent and Manipur 68 percent. However, in states like Punjab (2.5 percent in 2011-12 in rural areas) Andhra Pradesh (8.2 percent) and Maharashtra (5 percent), this activity is undertaken by very few women. Once again in north eastern states, over 60 percent rural women collected fuel and fodder; in Madhya Pradesh and Orissa also the proportion of women engaged in collecting fuel was high; this proportion was small, 11 percent in Sikkim and in Kerala 16 percent. In MP, Bihar, Haryana, Rajasthan and UP making dung cakes involved over 50 percent of women doing

primarily domestic work, while in Sikkim it was nil and negligible in Kerala. While some north eastern states like Manipur, Meghalaya and Nagaland show a very high proportion of women fetching water from outside, in MP, Orissa, Rajasthan, too, between 40-60 percent of women were reported as fetching water from outside.

8.91 In urban areas, making and mending clothes is a very significant activity in almost all states except for Andhra Pradesh, Karnataka, Kerala, Orissa, Tripura and Tamil Nadu. However, in most north eastern states (except Mizoram) more than 50 percent women are engaged in this activity; rural Haryana, Himachal Pradesh, Mizoram and Punjab (over 40 percent) also have a high proportion of women engaged in mending/ making clothes. While tutoring own children is a service activity and not counted as economic activity by the UN and Indian SNA, the data show its significance in urban areas and it is interesting to find that the proportion of women engaged in it though much smaller is increasing in rural areas in most states. In the north eastern states this proportion is high both in rural and urban regions. In 2011-12, 43 percent of women were engaged in tutoring children in urban Mizoram, while it was as low as 8 percent in Maharashtra.

8.92 It is striking that the North eastern states, except Assam, not only show relatively high work participation rates but also of those women not enumerated as workers are also very active in 'economic' activities which do not get included in the NSSO data collection.

8.93 The interest in these data arise from the fact that participation of women in paid work is very much dependent on the constraints posed by their unpaid work burden. Ofcourse as can be seen from the Tables, the NSSO specified activities are only partial. However, even with these data some interesting insights emerge which do throw some light on female WPRs in the context of the overall decline in employment. As had been observed earlier the proportion of rural working age women attending to domestic duties in their principal activity status increased from about 55 percent in 1999-00 to about 62 percent in 2011-12. In addition to this work a significant proportion of women, in particular rural women were also engaged in subsistence economic activities like obtaining food through maintenance of kitchen garden, poultry etc, free collection of fuel and fodder, making/mending clothes, fetching water etc.

8.94 It has been argued that these women should be considered as part of the workforce which means that female WPRs would increase particularly impacting rural FWPRs. Rawal and Saha have put forward a different argument, that indeed these women engaged in

specified activities for home use should be considered as part of the labour force. However, not as employed and therefore part of the workforce but as *unemployed* since these activities are unpaid and minimally productive and hence the unemployment rate goes up. The fact that these women engage in these activities for household provisioning and are unable to access paid economic activity even in a subsidiary capacity, suggests that if support is made available to women for their domestic activities, and work opportunities are generated, these women would be willing to take it up and improve their livelihoods. Among women who spend most of their time on domestic duties, the NSSO survey (68th Round) noted that over 60 percent said they did so because there was no other family member to help out with the household chores. However, this argument of treating these women as unemployed is not very palatable to women activists and groups since it appears to downgrade the hard work such women were doing for a subsistence by treating them as unemployed.⁵⁷ It calls for wider discussion.

8.95 Summing up from the above the following observations can be made: While NSSO data do not provide a comprehensive picture of women's multiple tasks and activities to sustain and provision for the household, the partial information available does highlight the fact that the level and pattern of women's participation in paid economic activity has to be located within the constraints posed by their unpaid domestic work burden. As argued by Hirway (2008, 2011) the unpaid work burden tends to restrict women's participation, mobility, and their choice of work in the labor market, ultimately leading to fewer job options and lower bargaining power in the labor market. The employment situation for women, in particular rural women, and the not so educated women, is grim. The goal of economic empowerment of women remains distant. Work opportunities have shrunk sharply; the increased landlessness and declining labour absorption in agriculture has meant a sharp reduction of employment in agriculture. The fact that structural transformation in employment becomes more visible between 2004-05 and 2009-10 and continuing into 2011-12 (with an upward shift in employment elasticity in non-agriculture output, the period in which the GDP growth rates had been very high) is welcome. However, rural women are not able to access non-farm activities in urban areas due to problems of lower levels of education, mobility and lack of basic amenities and security. While growing education has impacted on labour force participation of women, this is observed perhaps only for the age group 15-19, for the higher age groups the more worrying fact is that increasing involvement in education does not compensate for the general decline in work participation. Some employment growth has

occurred in urban areas and data on earnings show that the gender wage gap is lowest in urban regular work; however, the challenge is to impart levels of education and skill sets very essential to make women employable and reach out to more gainful employment, the potential of manufacturing should be explored; we have to wait and see how the flagship programme of the government 'Make in India' rolls out. The move to reform labour laws⁵⁸ (Bill has been passed in the Rajya Sabha) as part of the programme (a shift to a system of self-certification by industries rather than the mandatory inspection; and an amendment to the definition of "small" units) has created misgivings among the unions and workers.

Recommendations for Section on: Work, Livelihoods and Earnings

1. **The need to rethink macroeconomic policy and integrate it with social policy.** Foregrounding women's unpaid work is critical to this need which has to be *recognized, reduced and redistributed*. Include social infrastructure in infrastructure budgets and plans in cities and rural areas--community centers with child care, water, fuel and sanitation facilities which would relieve women from fetching food, fuel and fodder for household use including sanitation. The challenge is to shift resources into these sectors.

2. **Recognise women's work:** Within labour markets (underpaid/undervalued) and at home/farm, including unpaid work by the women from marginalised and vulnerable groups—viz. women with disabilities are hardly recognized.

3. The low levels (partly due to non recognition) and declining trend in Female Work Participation Rates cannot be denied and hence a major challenge and recommendation is to **generate much higher levels of 'quality' employment for women** with higher output levels and better remuneration. This would have to be two pronged, one a massive increase in non-agricultural employment in urban and rural areas, and the other, enhancing livelihood options within agriculture (which, like all over the world, will have to be subsidized to be viable) including traditional industries which continue to absorb a large proportion of rural women workers.

4. Since women lag far behind men in skills and productivity, special programmes need to be designed for improving their skills, so as to enable them to access better opportunities in the labour market, creating opportunities for them to diversify their work. In order to promote diversification of the work women do within and outside the primary sectors, it is necessary

to design special programs to enable women to enter new sectors as wage earners as well as entrepreneurs. Special efforts are needed to improve women's access to credit, skills, marketing, and other infrastructure facilities.

5. It is necessary to ensure that **the younger and more educated women as newer entrants into the workforce, are absorbed into non-agricultural sectors by using all available programmes for skill building and training through NSDC, NRLM ITIs, vocational training etc.** Imperative to bring together knowledge-generating organizations like universities, research laboratories, skill development/training organizations, extension centers and women as producers/workers in order to enhance livelihood possibilities.

6. Considerable work is being undertaken in relevant institutions of **mapping skill/educational levels of the existing workforce** and the changes necessary over time to meet growing demands emanating from the different sectors. It is recommended that such planning should be done for *woman* and *man* power, that is on a gender disaggregated basis so that women too, can avail of the more skill linked, better paying work opportunities opening up in the years to come.

7. **Upscale manufacturing activities women are undertaking at present.** Primarily these are micro units run by SHGs – for example garment making or food processing which are included in the 25 thrust industries for job creation and skill enhancement. These micro units could be upgraded with innovative ways of linking up and imparting knowledge on modern designs and products.

Upgradation of skills for entry into Make in India programmes

8. **Facilitate women's entry into the 'Make in India' programme through special programmes to train them and impart necessary skills.**

9. **Improve housing. Provide work sheds for home based workers.** Include low income workers in city and rural development planning.

10. **Pay regular wages to "volunteers" and Regularize their employment**—this includes Asha, Anganvadi teachers and helpers, cooks for mid day meals and other such servicest.

We strongly recommend that just as for Government employees, a Pay Commission is appointed at regular interval, a similar **Commission/Committee be appointed with a Woman Chairperson, to examine the situation of these workers in public service; fix a**

fair wage they can be paid as workers and social security entitlements, and not dependents of a family.

11. Regulate and Monitor Conditions of work for workers in growing sectors of women's employment like Domestic Services and Construction as also stricter monitoring of sub contracted home based work. Government of India should ratify the ILO Convention Concerning Decent Work for Domestic Workers (Domestic Workers Convention, No. 189) adopted on June 16, 2011 (ILO 2012).

12. Improve working conditions for women. Most people have no idea of the conditions under which women work even when their work is 'semi-formal': low pay, no sitting for hours at a stretch, miniscule lunch breaks with just time to use the loo if that

13. Sensitisation on issues such as Sexual division of labour and care within the home: through large scale media advertising on slogans such as *Ghar aur dekhbhaal ka kaam sabka kaam, isme koi sharm nahin*

14. Build in wage parity within the structure of schemes.

ANNEXURES

TABLE 1B: STATE WISE WFPRS (UPSS)										
RURAL										
	Male					Female				
STATES/ UTs	1993	1999	2004	2009	2011	1993	1999	2004	2009	2011
	-94	-00	-05	-10	-12	-94	-00	-05	-10	-12
Bihar	51.1	49.2	47.7	48.1	47.3	17.2	17.3	13.8	6.5	5.3
Chattisgarh			56.5	51.1	55.7			45.4	37.1	41.5
Himachal Pradesh	51	53.6	55.5	55.6	54.1	52	47.1	50.6	46.8	52.4
Jammu&Kashmir	51.1	54.8	55.2	56.3	54.7	39.1	32.7	26.7	29.2	25.5
Jharkhand			53.5	49.1	53.3			31.3	15.9	19.8
Madhya Pradesh	57.2	53.6	54.4	55.6	56.1	41	35.2	36.6	28.2	23.9
Orissa	56.6	55.1	58.6	57.8	59.2	31.7	29.9	32.5	24.3	24.6
Rajasthan	54	50	51	51	49.5	45.7	38.8	40.7	35.7	34.7
Uttarakhand			52.3	46.1	45.2			42.7	39.9	30.8
Uttar Pradesh	52.2	48.1	49.6	50.4	49.1	21.9	20.1	24	17.4	17.7
Arunachal Pradesh	49.7	42.2	50	49.9	48.3	40.9	31	41	29.3	27.8
Assam	51.6	52.9	55.1	55.3	54	15.9	15.1	20.9	15.8	12.2
Manipur	47.7	49.5	52.4	49.9	51	30.8	25.3	35.1	21.2	26.2
Meghalaya	61.9	55.7	57.2	58	52.7	49.3	41.8	47.8	37.1	39.1
Mizoram	52.9	55.5	59.4	59.8	59.1	31.7	44	44.1	40.4	39.4
Nagaland	43.9	51.8	54.9	50	50.4	21.6	44.1	50.4	31.9	31.2
Sikkim	56.3	50.2	55.4	55.6	58	19.1	24.1	31.8	30.9	48.7
Tripura	52.2	50.4	54.9	58.3	56.2	12.8	7.3	8.5	18.8	22.8
Andhra Pradesh	63.1	60.5	60.5	59.8	60.2	52.1	47.8	48.3	44.3	44.5
Goa	57.9	53.9	52.4	52.6	54.7	26.9	18.1	18.8	12.7	21
Gujarat	57.4	58.4	59.3	58.5	59.9	39.6	41.3	42.7	32	27.8
Haryana	46.3	47.5	52.2	52.2	51.8	27.1	20.2	31.7	25	16.2
Karnataka	60.4	59.5	62.3	62.4	61.2	43	38	45.9	37	28.7
Kerala	53.7	55.3	55.9	56.4	56.5	23.8	23.8	25.6	21.8	22.1
Maharashtra	55.1	53.1	56.6	57.6	57.6	47.7	43.4	47.4	39.6	38.8
Punjab	54.6	53	54.9	53.1	56.6	22	28	32.2	24	23.4
Tamil Nadu	60.2	59.4	59.7	60.3	59.5	47.8	43	46.1	40.5	37.8
West Bengal	55.7	53.4	57.4	60.8	58.6	18.5	16	17.8	15.2	18.9
A&N Islands	61.5	54.7	63.2	58.3	59.2	42.3	18	24.3	19.9	26.1

Chandigarh	53.5	78.4	60.2	52.2	56.7	11.4	12.8	5.4	9.3	4.7
Dadra&Nagar	55.4	58.2	54.7	55.6	48.8	52.1	35.4	47.8	4.2	16.1
Daman&Diu	60.7	65.5	59.1	57.4	69.4	26.6	30	16.8	19.8	6.4
Delhi	55.6	52	51.6	60.1	49.3	9.8	2.9	4.7	2.8	14.6
Lakshadweep	49.1	49.7	61.1	65.8	54.8	12.1	11.5	5	24.5	10.5
Puducherry	50.3	56	56.9	63.1	51.7	28.2	28.7	36.1	34.9	22.1
All India	55.3	53.1	54.6	54.7	54.3	32.8	29.9	32.7	26.1	24.8
	WFPR (UPSS)									
	URBAN									
	Male					Female				
STATES/ UTs	1993	1999	2004	2009	2011	1993	1999	2004	2009	2011
	-94	-00	-05	-10	-12	-94	-00	-05	-10	-12
Bihar	43.9	43.2	45.2	43.1	42.1	6.9	7.5	6.5	4.7	4.5
Chattisgarh			52.9	47.8	49.6			18.1	14	24
Himachal Pradesh	48.8	49.9	61.9	55.9	53.2	20.1	13	24.1	15.9	21.2
Jammu&Kashmir	49.1	47.8	52.6	54.2	47.3	13	6.2	11.2	13.8	11.7
Jharkhand			47.2	48.6	57.5			13.4	8.5	6.6
Madhya Pradesh	47.1	48.8	52.5	50.3	54.5	14.2	13.4	15.4	13.1	11.5
Orissa	51	47.5	50.4	56.8	56.8	15.1	14.5	14.8	11.9	15.5
Rajasthan	49	48.6	50.8	51	60.9	16.3	13.8	18.2	12	14.4
Uttarakhand			51.9	53	50.4			12.7	11.3	8.6
Uttar Pradesh	48.2	49	52.4	50.1	58.9	10.2	9.4	11.7	8	10.2
Arunachal Pradesh	51.5	39.9	46.1	43.8	45.7	10.1	10	14.8	14.8	12.7
Assam	52.8	52.2	55.1	52.8	54.2	9.2	11.2	10.9	9.3	9
Manipur	43.4	44.5	45.6	47.2	50.2	21.3	21.1	22.1	14.6	18.2
Meghalaya	50	39.3	45.4	46.8	48.7	18.9	19.7	30.3	21.4	20.2
Mizoram	48.4	47.1	48.4	52.1	39.7	26.4	25.9	28.1	28.8	24.9
Nagaland	37.8	39.3	45.7	43.6	57.7	9.9	19.9	25.7	13.2	14.4
Sikkim	58	51.9	54.5	60.1	58.3	13.6	20	16.8	15	27.3
Tripura	49.7	49.4	50.4	55.6	50.2	19.5	7.5	10	10.8	11.3
Andhra Pradesh	54.4	51.1	56	54.2	55.4	19.9	17.8	22.4	17.6	17
Goa	50.7	49.8	53.4	57.6	51.1	19.9	10.6	18.8	10	15.7
Gujarat	53.5	53.6	57.8	56.3	51.2	14.2	13.5	15.1	14.3	13.3
Haryana	51.9	50.6	51.1	55.7	59.9	15.2	9.8	13.2	13	9.7
Karnataka	54.2	54.5	57.6	57.6	54	18.1	17.8	18.1	17	16.3

Kerala	55.9	55.8	54.7	54.7	51.6	20.3	20.3	20	19.4	19.1
Maharashtra	52.6	53.2	56	57.5	45.5	16.9	13.7	19	15.9	16.6
Punjab	55.3	54.9	57.2	56.8	48.8	9.3	12.5	13.3	12.4	13.6
Tamil Nadu	57.5	56.3	59.3	56.9	52.5	23	21.5	24.1	19.1	20.1
West Bengal	55	56.7	59.5	58.4	59.6	14.3	11.7	15.5	14.1	17.4
A&N Islands	57.4	63.2	57.8	57.4	54.7	19.5	20.6	15.5	19.1	20
Chandigarh	63.6	54.7	51.2	55.5	57.6	16.3	13.6	14.2	13.5	12.1
Dadra&Nagar	61.8	65.6	68.9	56.9	59.4	27.6	11.2	19.4	0.6	11.5
Daman&Diu	49.2	54.9	65.2	54.8	53.7	12.4	18.6	22.5	8.6	14.8
Delhi	53.8	52.8	53.5	53.5	53	9.6	10.5	8.8	5.8	10.4
Lakshadweep	45.9	43.2	43.6	48.5	53.6	9.9	17.9	10.8	27.1	11.6
Puducherry	52.3	55.5	53.6	56.6	54.2	17.2	16.9	15.4	20.3	14.7
All India	52.1	51.8	54.9	54.3	54.6	15.5	13.9	16.6	13.8	14.7
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SECTION 4: EDUCATION, TRAINING AND SKILL DEVELOPMENT

Introduction

Reflecting back on the industrialization led development strategy followed by the country since the fifties, it may be recalled that one of its features was a concomitant improvement in the skill and educational levels of the work force expected to occur as it moved from agriculture to an emerging modern industrial sector that would demand newer skills. While the much delayed movement of the work force away from agriculture did occur, more consistently since the first half of 2000s, growth in industrial (manufacturing) employment was very slow, resulting in a burgeoning of the urban informal sector. Levels of education of the workforce registered an increase over the period; however, they still remain low and the gender gap is very evident in this area. Whereas in 2004-05, 60% of the females employed were illiterate and 3.7% were graduates, these shares for the male labour force were about 28% and nearly 8%, respectively. Further, gender disparities are reported in Technical and Vocational Education and Training (TVET), with girls accounting for just 7% of enrolment at the secondary level and their courses concentrated in traditional areas such as nursing and sewing.

In 2009-10, over half the workforce between ages 15-59, including both women and men, was illiterate (29 percent) and with upto primary level education (24 percent). Another 17 percent had middle level education and a further 12 percent had secondary level education. Hence only 17 percent had higher secondary and higher levels of education (including diploma/certificate, graduate and post graduate levels of education; the proportion of labour force with any formal technical training (vocational, diploma, degree) is less than 5 percent. Almost 8 percent received informal vocational training⁵⁹. The yawning gender gap in rural areas between workers with at least secondary education and some technical training is quite wide as seen earlier. Even to access the limited growth of non-agricultural employment opportunities, women's economic participation is hindered by low skills and capacities. Moreover, in general, the benefits of vocational training are not immediately apparent. Some 60% of graduates from ITIs are still unemployed three years later, also because they do not derive benefits in entry to higher technical education courses. This needs to be addressed and institutions that have been set up to enhance skills for employability need to be made more sensitive to gender issues.

Poor levels of education and skill training are major constraints in India , especially in the micro, small and medium enterprises (MSMEs). This brings out the critical and urgent importance of creating gainful employment for women who lag far behind men in skills and productivity. An enabling environment necessitates improving women's access to skills, infrastructure facilities and credit. Special programmes need to be designed for improving their levels of education, training and providing them skills to promote diversification of their work within and outside agriculture as wage earners and entrepreneurs. Needless to state the low level of general education of the labour force corresponds to the persistence of a high share of agriculture in employment. The urgency to generate non-agricultural employment to absorb educated/skilled labour becomes imperative. However, overall the generation of non-agricultural employment has been much slower than the growth in supply of potential non-agricultural workers, especially women. This assumes a greater urgency since population in age groups 15-59 is poised to increase dramatically in India by 2030 demanding better quality jobs.

Demographic Dividend

India is set to have one of the youngest populations in the world by 2030. Census data released last month shows that India's youth bulge is now sharpest at the key 15-24 age group, even as its youngest and oldest age groups begin to narrow; the time for the demographic dividend that India is banking on to start paying off, is now.

Data for the 2011 Census on 'single year age which refers to the number of people at each year of age in the population, show that India's working age population (15-64 years) is now 63.4 percent of the total, as against just short of 60 percent in 2001. The numbers also show that the 'dependency ratio' — the ratio of children (0-14) and the elderly (65-100) to those in the working age — has shrunk further to 0.55. "Even as the western world is ageing, these new numbers show that India's population is still very young," Census Commissioner C. Chandramouli.

As fertility falls faster in urban areas, rural India is younger than urban India; while 51.73% of rural Indians are under the age of 24, 45.9% of urban Indians are under 24. However urban India still has a higher proportion in the key 15-24 age group than rural India.

Nonetheless, India is not getting any younger. India's median age has risen from around 22 years in 2001 to over 24 years in 2011 (estimated by *The Hindu*). Indeed the numbers show that the proportion of children in the 0-4 and 5-9 age groups has fallen in comparison to 2001. For the first time, the proportion of children in the 10-14 age group has also fallen, as the effect of families reducing the number of children they have begins to be felt. However the proportion of those in the 15-19 and 20-24 age groups has risen over 2001. Estimates⁶⁰ show that the population aged 15-59 years is set to increase dramatically in India from around 757 million in 2010 to 972 million in 2030. This could potentially translate into an addition of over 200 million workers over the next 2 decades during which period the working age population is expected to decline in most developed economies and even in China. In other words India will contribute a substantial chunk of the increase in the global labour supply over the coming years.

The future holds promise for India so long as we can seize the "demographic dividend" as nearly half the additions to the labour force during 2011-30 will be in the age group 30-49 (Economic Survey 2012-13). As the Census Commissioner states, "The key issue in terms of a demographic dividend is whether this growing youth bulge has the right skills for the workforce". The question has to be posed differently also: will the economy be generating adequate employment opportunities to absorb the skilled workforce?

Reaping the demographic dividend requires focused policy action. A recent UNESCAP survey warns there are no guarantees the "dividend" will automatically translate to economic growth. Countries need to put in place the appropriate "social and economic policies and institutions" to absorb the rapidly growing labour force. Reforms in the health and education sector, financial inclusion and adequate employment opportunities are essential pre-requisites to ensure that India's young population is truly an asset.

It has also been argued⁶¹ that while the "demographic dividend" accounts for India having world's youngest work force with a median age way below that of China and OECD Countries, the global economy is expected to witness a skilled man power shortage to the extent of around 56 million by 2020. Thus, the "demographic dividend" in India needs to be exploited not only to expand the production possibility frontier but also to meet the skilled manpower requirements in India and abroad. To reap the benefits of "demographic dividend", the Eleventh Five Year Plan had favored the creation of a comprehensive National Skill Development Mission. Various strategies for the 12th Plan – improved access to quality

education, better preventive and curative health care, enhancing skills and faster generation of employment are being finalized to ensure greater productivity of Indian workers.

The largest share of youth with formal skills was found in Kerala, followed by Maharashtra, Tamil Nadu, Himachal Pradesh and Gujarat. Among those undergoing training, Maharashtra had the highest share, Bihar the lowest.

Changes in the Employment Situation

Between 2004-05 and 2011-12, total non-agricultural employment increased by 48 million; in construction jobs increased by 24 million, that is half the increase, overwhelmingly in rural areas. In contrast employment in manufacturing increased only by 5.1 million. Rate of job creation in this sector declined from 1.2 million jobs a year between 1993-94 and 2004-05 to 0.7 million jobs a year between 2004-05 and 2011-12. In fact there was an absolute decline in employment by 3 million between 2004-05 and 2009-10. However, employment in manufacturing recovered to increase by 8 million by 2011-12.

The traditional service sector activities –trade and repair services, hotels, transport and communication and community, social and personal services- together generated about 13 million jobs between 2004-05 and 2011-12. The rate of employment generation in these sectors combined declined from 3.2 million between 1993-95 and 2004-05 to 1.9 million a year in the next period.

Besides the increase in Construction, the only sector in which employment generation accelerated after the mid 2000s was in finance, insurance, real estate and business services which also includes computer and related services.

Overall the generation of NAE has fallen far behind the growth in supply of potential non-agricultural workers, in particular women workers. The supply of potential non agricultural women workers exceeds the demand. Between 2004-05 and 2011-12, the population of urban females aged 15-59 increased by 26 million, out of which 6 million were students. Including the 1.5 million who exited agriculture the number of urban women who could work in industry and services increased by 21.5 million (26+1.5-6.0). On the other hand industry and services together generated a meager 3.7 million new jobs for urban women. During the same period 17.7 million women out of the incremental population were attending domestic duties.

⁶²The low rate of female labour force participation is a serious obstacle to India's development.

Educational/Skill composition of the Workforce

Taking workers between ages 15-59 numbering 421 million in 2009-10, 125 million or 30 percent are illiterate. And the proportion of illiterates is highest in agriculture and allied activities (40 percent) followed by the non-manufacturing sector (33 percent). Bulk of the workers are in construction. There was a large increase in number of workers in construction between 2004-05 and 2009-10 from 26 million to 44 million and a sharp decline in agricultural workers (253 million to 238 million).

Interestingly 47 percent of workers in manufacturing have primary or below primary level. Also services sector has the highest share of those who have completed higher secondary or above reflecting the preference of educated workers for white collar jobs rather than blue collar jobs.

This would also mean that number of technically educated workers would be small. Out of a total of 219 million in agriculture only 0.75 million have acquired some form of technical education (less than

0.5 percent); corresponding figures for manufacturing, non-manufacturing and services are 4 percent, 2 percent and 6 percent. That is, overall of the total workforce only 2.5 percent have acquired technical education. Situation is a bit better in terms of vocational training- 10 percent of the workforce have some form of vocational training, of which only 2.3 percent are formally trained. Of the 5 percent vocationally trained in agriculture, 92 percent are due to non-formal training; in manufacturing, 27 percent of the workers were vt of which 86 percent were non-formally trained. Only in services is the proportion informally trained lower at 56 percent. Compared to agriculture in non-agricultural sectors non-formal training is primarily on the job learning indicating the inadequate vocational training system

The proportion of workers who got vocational training was highest in the services sector (33%) followed by manufacturing 31%, agriculture and allied activities, 27%. Of all those formally trained the highest proportion was employed in services. That is, services sector is grabbing most of those with technical degrees, diplomas or certificates; while it employs 27

% of the work force in the age group 15-59, almost three fourths of those with a technical degree are in services. Technical education in agriculture is spearheaded by ICAR and agricultural universities and is specifically targeted at creating trained research and extension professionals. It is important that skills meet industry needs.

Table 11 gives the educational pattern of women workers by usual principal status UPS, across different industry groups.

UPS Workers (NIC):					
EDUCATIONAL PATTERN					
code	Rural				
	Upto Primary	Middle	Secondary	Higher Second	Grade +
Agriculture and hunting	83.7	10.4	4.1	1.4	0.5
Fishing, Operation of Fish	97.9	2.1	0.0	0.0	0.0
Mining & Quarrying	90.3	9.4	0.3	0.0	0.0
Manufacturing	71.2	16.3	8.4	3.5	0.6
Construction	89.1	7.0	3.3	0.5	0.0
Retail Trade Except of Motor Vehicles	65.9	19.8	6.9	6.3	1.1
Hotel and Restaurants	50.9	32.4	7.7	3.8	5.2
Land Transport	91.9	1.2	5.4	1.5	0.0
Public Administration and Defence	18.1	23.0	19.0	20.1	19.7
Education	15.8	10.3	15.9	18.2	39.8
Health and Social Work	15.5	5.0	21.1	46.2	12.1
Other Service Work	89.4	8.9	1.7	0.0	0.0
Private Household Activities	85.0	12.5	2.2	0.0	0.2
Total	80.2	11.0	4.8	2.3	1.7
UPS Workers (NIC):					
EDUCATIONAL PATTERN					
code	Urban				
	Upto Primary	Middle	Secondary	Higher Second	Grade +
Agriculture and hunting	77.9	12.8	4.0	2.8	2.6
Manufacturing	55.2	22.5	14.0	5.8	2.5
Construction	84.3	5.9	4.3	1.2	4.3
Retail Trade	47.5	21.3	14.0	10.6	6.5
Hotel and Restaurants	61.4	14.5	12.3	6.2	5.6
Financial Intermediation	4.7	3.9	10.0	8.8	72.6
Computer and Related	5.8	0.0	0.0	9.8	84.4
Public Administration	19.2	9.8	9.2	17.1	44.7
Education	4.7	2.2	4.6	16.1	72.4
Health	9.7	6.1	14.1	30.4	39.7
Sewage	65	34.9	0.1	0.0	0.0
Other Service Activities	35.5	9.1	20.2	9.2	26.0
Private Household Activities	78.3	17.1	4.4	0.1	0.0
Total	48.1	13.0	8.5	8.6	21.7

Source: Preet Rustagi 2013

As can be seen from the Table most of the women workers with upto primary are concentrated in agriculture and related activities, construction and mining/quarrying (stone breakers) and private household activities. Almost three fourths of the women workers in manufacturing have less than secondary education in rural and urban areas, though upto primary is much higher in rural areas. As expected most of the higher educated women are in the Services sector, esp in Computer related activities, financial intermediation and Education. Health, in rural areas has much less of educated women workers, a reflection perhaps of the vast numbers of 'Voluntary workers', the ASHAs and other frontline workers in the rural health programmes. So it would seem that most of the women with higher education are getting absorbed largely in the Services sector

Examining these women workers from their activity status point of view, we find that while more than half the employed women were illiterate, for casual workers in rural areas it was as high as 65 percent. Among the three status categories , Table 12 shows that in terms of education, casual workers fare the worst, and regular workers are much better off, self employed coming in between being a heterogeneous category .

Table 12: Distribution of some categories of employment by educational level

Activity Status	Not literate	Primary and middle	Secondary/HS and diploma	Graduate and >	Total
Employed, females	52.5	33.5	9.1	5.0	100.0
Self employed	30.2	42.8	21.2	6.0	100.0
Casual workers, rural females	65.1	31.9	3.2	0.1	100.0
Regular workers urban females	16.1	20.1	22.0	42.1	100.0

Source: culled out from Jayan Thomas (2012)

Analysing the changes in the distribution of the workforce since 1999-00 to 2011-12, Thomas shows that while in the first half of 2000s, illiterates and those with primary or middle school education accounted for a substantial share of the new employment (largely self employment) generated, in the second half there was an improvement in the educational level, even of casual workers whose numbers increased and the fact that regular workers with a graduate or post graduate degree also grew in numbers during this period. Hence in the second half illiterate workers declined in numbers and work opportunities also reduced for workers with

only primary or middle school education impacting women workers more. Opportunities for better educated workers (with at least secondary school education) increased.

Juxtaposing these data with another bit of information on age group of workers (Table 13) by select industry groups, we find agriculture and fishing reports the highest proportion of older workers in rural areas, followed by retail trade, hotels and restaurants. In urban areas the largest proportion of young workers are found in computer related services. In both rural and urban areas, women workers in private household activities are in the relatively older age groups. Education levels of the work force, industry of work and age are no doubt related; the non agricultural sectors appear to manifest a higher capacity to absorb younger workers.

Table 13

PATTERN OF AGE GROUP IN SELECT INDUSTRIES			
code	Rural		
	15-29	30-44	45-59
Agriculture and hunting	30.0	41.8	28.1
Fishing, Operation of Fish	16.0	49.1	34.9
Mining & Quarrying	48.1	20.1	31.8
Manufacturing	44.6	40.5	14.9
Construction	27.5	50.6	21.9
Retail Trade Except Motor Vehicles	22.8	48.6	28.6
Hotel and Restaurants	20.6	48.6	30.8
Land Transport	56.0	25.7	18.3
Public Administration and Defence	22.8	51.7	25.5
Education	33.7	49.3	17.1
Health and Social Work	43.2	44.7	12.1
Other Service Work	27.0	34.8	38.2
Private Household Activities	28.1	40.8	31.1
Total	30.7	42.5	26.8
PATTERN OF AGE GROUP IN SELECT INDUSTRIES			
code	Urban		
	15-29	30-44	45-59
Agriculture and hunting	24.1	45.0	31.0
Manufacturing	38.2	44.2	17.6
Construction	27.6	52.0	20.4
Retail Trade	21.9	42.9	35.2
Hotel and Restaurants	14.7	57.5	27.8
Financial Intermediation	28.4	45.2	26.4
Computer and Related	77.3	21.5	1.2
Public Administration	14.5	44.4	41.1
Education	31.7	45.6	22.7
Health	40.3	40.6	19.1
Sewage	14.4	65.7	19.9
Other Service Activities	32.9	53.9	13.2
Private Household Activities	24.9	48.6	26.5
Total	29.5	45.7	24.8

Estimating Skill Development Required on a Realistic Basis

Since early in the 11th Plan, the National Policy on Skill Development has set a target of 500 million to be skilled by 2022, that is end of 13th Plan. There are a number of concerns with this target number since: (a) there is no definition of "skill" underlying the estimate; (b) it seriously over estimates the number of those who are to be skilled in the non-agricultural workforce since they assume that majority of agricultural workers will move out of agriculture which is not likely to happen. There were 245 million workers in agriculture in 2009-10 (or 53 % of total workforce) and in the best case scenario this may come down to 190 million or 33 percent of all workers in 2020; (c) no estimate made of how many currently trained are in the workforce; they only have an estimate of the annual flow of the training programmes of 17 ministries and private players.⁶³

Skill needs to be defined in terms of (a) those between 15-59 who have received vocational training; (b) those who have received post secondary technical education; and (c) those who have received at least general education upto 10th class, that is upto and including secondary school. Third is included since it is expected that Right to Education will be extended to include Class 10, that is all children between ages 6-16 will complete 10 years of schooling by 2022 (current minimum requirement in vocational training is 8th class). Also some jobs will be requiring general education qualification and not more than that.

A correct and scientific estimation of the required skills is important for planning. The National Skill Development Policy 2009 (endorsed by the National Council for Skill Development) made an allocation based on the unrealistic total requirement to various agencies/ministries of the targets they are required to plan to train between 11th to 13th Plan. Thus NSDC was allocated 150 million to train by 2022; Ministry of Labour 100 million, Ministry of HRD another 50 million, and the remaining 200 million distributed among the remaining line ministries, agriculture, transport, rural development etc, However, if the original estimate is an over estimate then a different strategy has to be evolved.⁶⁴

First is to make a realistic estimate of the likely growth of the labour/work force. Two plausible scenarios with respect to 12th Plan period: One, business as usual where projections rely on an analysis of growth and employment trends for agriculture, manufacturing, non-manufacturing and services over the last 5YP period. Two, a special thrust to manufacturing sector, making the manufacturing sector a genuine engine of growth which could generate

100 million jobs by 2022 (12th FYP). The employment contribution of labour intensive industries like textiles and garments, leather and footwear, gems and jewellery, food processing industries etc in which the women can play an important role, can be greatly enhanced provided the government puts supportive policies in place.

During the 12th Plan 50 million jobs in non-farm sector are expected to be created and an almost equal number would be given skill certification. Skill building is not a static process and an individual's skill needs to be upgraded continuously, to realize this, a coordinated action on skill development was initiated in 2008 viz, PM's Council on Skill Development as apex body for policy direction to be supported by National Skill Development Coordinated Board in Planning Commission for coordinating and synergizing the efforts of various central ministries involved in skill development and the National Skill Development Corporation for catalyzing private sector efforts in skill development. A National Policy on Skill Development 2009 was also drawn up which envisions empowering all individuals through improved skills, knowledge and nationally/internationally recognized qualifications to gain access to decent employment. Now there is the PMKVY - Pradhan Mantri Kaushal Vikas Yojna which is the flagship outcome-based skill training scheme of the new Ministry of Skill Development & Entrepreneurship (MSDE). The objective of this skill certification and reward scheme is to enable and mobilize a large number of Indian youth to take up outcome based skill training and become employable and earn their livelihood. Under the scheme, monetary reward would be provided to trainees who are successfully trained, assessed and certified in skill courses run by affiliated training providers. One important thing to note is that Twelfth Plan must pick up on the big push in education announced but poorly implemented in 11th Plan, especially in regard to equity; conscious effort to be made to provide reservations for SC, ST, OBC, inclusiveness for minorities and women in specific disciplines. Very often there is talk of promoting PPPs in the Education sector, including in the training and skill development section without evidence of how this will further 'inclusion' and quality.

Skill development needs to include both expansion in vocational education and targeting the unorganized sector in which women and disadvantaged groups will be considered as a priority. Especially technical education; women constitute a barely 10% and hence improving their marginal presence must be part of proposed 'overhaul' of skill development programmes. Most importantly is the Education/employability interface: There has been an

explosive growth in private professional education; with high fees being paid by hitherto excluded groups and girls. Hence special attention required regarding their future employability.

Training Infrastructure

Training infrastructure consists of Government ITIs and ITCs run by private sector increased significantly to 9447 against 5114 in the beginning of 11th Plan; seating capacity increase to 13.35 lakhs from 7.42 lakhs. Geographic distribution is tilted towards South and West accounting for 67 percent of government and private it is with 60 percent of seats. To reach dropout and recognizing need for prior learning of workers in the unorganized sector, 'Modular employable Skills' (MES) has been initiated by Ministry of Labour and Employment wherein short duration courses. In addition quality of training at ITIs is improved with introduction of multi skilling courses under ppp in the form of Institute Management Committees with representatives from industry, govt and academic organizations who play a major role in terms of providing practical training and identifying emerging skill demands in the local industry. There has to be an expansion in teachers: need to be pro-actively inclusive including women at all levels of the system and regularise employment.

Discussing modern skills does not imply non-recognition of traditional skills which especially in the agricultural-rural context are critical for sustainability. Traditional industries and the skill acquired through generations is also to be preserved, protected and respected.

Besides the need to acquire newer skills through education and training, the social and sexual division of labour within and outside the household, resulting in different roles and responsibilities of women and men leads to differentiated access to and use of infrastructure facilities and services by men and women. The heaviest burden of poor infrastructure falls on the shoulders of women and girls, who have to fetch water and fuel, risk sexual attacks when they have to go far from the house from lack of sanitation facilities, suffer illness due to pollution creating fuel at home, and face difficulties of mobility due to poor transport facilities addressing their special needs. Lack of access to infrastructure or having limited use of the infrastructure due to its masculine designing is being increasingly recognized as one of the major road blocks in women's employment and economic growth. Gender is thus a very important area of infrastructure planning and provision which we discuss in the following section.

SECTION 5: WOMEN FRIENDLY INFRASTRUCTURE - PROGRESS AND CHALLENGES IN PUBLIC INFRASTRUCTURE DEVELOPMENT IN INDIA

Introduction

Women too need infrastructure, not just roads, bridges, flyovers, airports, deep port terminals etc but basic amenities when they travel or where they work, reduces their household burden of work and enable a safe/secure environment at home and in public places. While giving impetus to infrastructure development is thus a priority for most nations across the globe, but particularly in developing countries, women's special needs in this domain are rarely a priority in policy making. Infrastructure investments account for as much as 50 to 70 percent of national public investment in most developing countries (Gutierrez, 2009). In addition, a large share of private and community investments goes into developing infrastructure, such as housing, schools, hospitals, commercial buildings and market places, power plants, roads and highways, airports, telecommunications, etc.

India has also seen large scale investments in infrastructure since independence, but more so in the Eleventh Plan period when infrastructure development was recognized as the key priority area. The total investment in infrastructure during the eleventh plan was around Rs.24,24,277 crore, (of which Rs.15,36,773 crores (63 percent) was public investment. Infrastructure investment is estimated to have increased from 5.7 per cent of Gross Domestic product (GDP) in the base year of the eleventh plan to around 8.4 per cent in 2010-11.⁶⁵ This is expected to be around 7 to 9 percent of GDP in the twelfth five year plan period, with an estimated investment of Rs.55,74,663 crores⁶⁶ of which Rs.28,90,823 crores would be from the public sector (both Centre and State investments).

Considering the huge investments in the sector it is thus important to understand the gender implications of infrastructure development in the country and its potential impact on women and girls and the conditions which have and can enable positive gender impacts.

Rationale for Gender Considerations in Infrastructure

The first point generally raised on this issue, even today, is that infrastructure is gender neutral and that men and women will equally benefit from any new or developed infrastructure. Why is then gender even a question for infrastructure projects and how can

one possibly measure the impact of such projects on women and girls. This often posed question has been answered many times by various feminist economists since 1990's. Doran (1990) has argued that the extant social norms and practices reflected in a gendered division of labour and existing inequalities in intra-household relations, and differential ownership patterns of property and cultural norms leads to differentiated use, access and control over infrastructure facilities and services by men and women. Baden and Masika (1997) further add, these differences lead to men and women having very different needs and priorities in terms of infrastructure and thus infrastructure development may have different significance for and impacts on men and women. For infrastructure facilities and services to be effective, users must be differentiated on the basis of gender and other social factors. The heaviest burden of poor infrastructure falls on the shoulders of women and girls, who haul the water and fuel, and risk sexual attacks from lack of sanitation facilities, illness due to smoky cook stoves, and travelling long distances by foot with heavy loads. (World Bank, 2010). Inadequate infrastructure has been recognized as one of the major contributing factors for over-burdening or "Time Poverty" of women (Lawson, 2008) Further, infrastructure is also explicitly linked to poverty (Gutierrez, 2009) and lack of access to infrastructure or having limited use of the infrastructure due to its masculine designing is also one of the major road blocks in women's employment and economic growth (UN Women 2012). In other words development of infrastructure is not merely a technocratic issue but in its planning and design requires to be linked to who uses it and for what purpose.

Gender is thus a very important area of infrastructure planning and provision. Table 1 summarizes the arguments put forth in these studies over the years. As can be seen therein, the rationale for this emanates from equity, economic, efficiency, welfare and empowerment perspectives.

Perspective	Rationale
Equity	<i>When women contribute equally to economic activities it is also important that they should not have to share an unequal burden of responsibilities particularly due to lack of infrastructure facilities like transport. (Mott MacDonald, IFC, 2012). It is essential to view women and girls as the "primary clients whose satisfaction is a critical factor in ensuring the project's success and sustainability (OECD,n.d.).</i>
Efficiency	<i>The payoffs for gender mainstreaming actions would be very high. There is accumulating evidence that by supporting gender equality and women's empowerment in infrastructure operations, not only increases women's opportunities but also enhances project effectiveness, efficiency, and sustainability. (Dewan, 2012)</i>
Economic	<i>Infrastructure facilitates the basic functions of a society that are necessary to transport resources and people, produce and trade goods, provide essential services and ultimately reduce poverty. (Global Poverty Project ; World Bank, 2010) Further, 'time poverty' limits women's ability to develop or access complementary sources of income. Infrastructure provision such as better transportation and water services can be very effective, and important, in the context of reducing time poverty. (Parikh and Sharma n.d.; Lawson, 2008). Where road connectivity is high, women's participation in the workforce is high (Dewan 2012)</i>
Welfare	<i>Simple infrastructure measures, such as provision of regular water supply, fuel –wood availability and providing schools with water and safe toilets, can enable girls school attendance, and reduce health-related risks for all (UNICEF, 1998, 2008; UN WATER, 2006) Designing public spaces particularly in cities with a gender perspective can play a major role in curtailing violence against women. (Whitzman, 2013; Vishwanathan, et. al, n.d.)</i>
Empowerment	<i>Project experiences of various NGOs, shows that where gender has been included in infrastructure projects particularly through women's groups/networks they have helped largely in empowerment of women and increasing their say on governance issues. (Field experience of Non Governmental Organisations (NGOs) in India like Society for the Promotion of Area Resource Centers (SPARC), Mahila Housing Trust (MHT), Centre for Urban and Regional Experience (CURE), etc. working on women-led infrastructure development)</i>

Imparting Gender Sensitivity to Infrastructure Projects

Given the clear rationale for inclusion of gender consideration in infrastructure projects, it is thus important to see how far government's infrastructure policies and programmes in India have been able to include the same. We have thus tried to see the major infrastructure policies, programmes and schemes in the last decade, to assess the status of gender mainstreaming in infrastructure. To better understand the trends, we have divided the infrastructure services into three broad categories:

- a) Basic Infrastructure Services which includes Water, Sanitation and Housing (Health and Education have been dealt with in separate Chapters)
- b) Growth-Linked Infrastructure Services which includes Energy, Transport, Industrial Development, Market, Tele-Communications and Tourism
- c) Women Specific Infrastructure which includes Hostels for students and working women, Crèches and Day-care centres, Crisis centres, Shelter Homes and Women Friendly Police Stations

Effort has been made to broadly understand the implications of these sectors for women in India; the policy frameworks and the inclusion of gender objectives and wherever applicable the budgetary allocations for gender inclusion activities.

Basic Infrastructure Services

As discussed earlier, women bear the disproportionate burden of lack of basic infrastructure services particularly availability of water and sanitation, inadequate housing, and lack of access to health and education.

Water Supply:

Given the division of labour in our society, domestic responsibilities like fetching of water, fall within the domain of women and girls. Lack of water facilities thus leads to women and girls spending hours fetching water walking long distances and carrying head loads of water. Often this also leads to loss of wages for the women who work as daily labourers or the girl child missing school for fetching water. The situation worsens in summer months and during

drought years. Recognizing this fact, and with the MDGs focus on the issue, the Government of India has also taken the following steps in this direction.

The National Rural Drinking Water Programme (NRDWP) was geared up with a focus on covering 7,98,967 habitations by the end of the XI Plan period. By end March 2012, the coverage was up to 6,65,034 (83 per cent of the target), through an anticipated expenditure of Rs 39,211 crs as Central Outlay for the scheme and expected State expenditures of Rs.49,000 crore. This is a 281 percent increase over the tenth plan investments which in itself had seen a 163 percent rise from the Ninth Plan.⁶⁷ One can thus see that the last decade did see a high investment focus on water supply. This focus is expected to benefit women primarily as they face the maximum brunt of not having water facilities. In addition to this, within the programme, gender empowering components were included with a focus on participation of women in scheme planning as well as by providing reservation for women in the water committees at the village level.

For urban water supply, Rs. 29463 crores was allocated for water supply under Jawaharlal Nehru National Urban Renewal Mission (JNNURM). It aims at creating 'economically productive, efficient, equitable and responsive cities' by a strategy of upgrading the social and economic infrastructure in cities, provision of basic services to urban poor and wide ranging urban sector reforms. While this has led to increased access to water services, however, India is still one of the poor performing countries in terms of water supply in cities. (Twelfth Five Year Plan 2012-17). Further-more in urban areas access to the poor and vulnerable categories like slum dwellers is also an issue. Unfortunately the Basic Services for Urban Poor (BSUP) component under JNNURM which is crucial for slum women not only covers slum population inadequately (from 3 to 16%), but the implementation rate is also low varying between 20 to 40% (Patel 2013). In addition there are many issues still to be addressed in terms of regular and reliable supply and quality of water both in urban and rural areas. There are studies that indicate that this programme is not just gender-blind but is impacting poor women adversely, especially on the livelihoods front, wherever large scale slum relocation efforts have been undertaken⁶⁸.

The results from census 2011 wherein 46.6 percent of families in India have been reported to have access to water within premises and 35.8 within 100 meters of their homes as against 39 percent and 44.3 percent respectively in 2001 does indicate some success of this scheme. Percentage of households having tap water as a source of supply has also increased from 36.7

percent to 43.5 percent. Though officially acknowledged that provision of infrastructure for water has been one of the most successful women friendly initiatives in the last decade, doubts remain. The achievements do not cover even half the population as yet on a basic service which should have universal coverage.

Sanitation Infrastructure:

A closely related issue is that of provision of sanitation facilities to everyone. Here again the gender biases exist; while toilets are the need of every one and impacts the public health in general, women and girls are more impacted by lack of toilets due to issues of privacy, dignity and most importantly security. There is a growing opinion that lack of access to sanitation could be one of the important factors in increasing the vulnerability of women to sexual assault. (UN Water, 2014; Dasra, 2012; Lennon, 2011). However, an overemphasis on this in policy circles is misplaced.

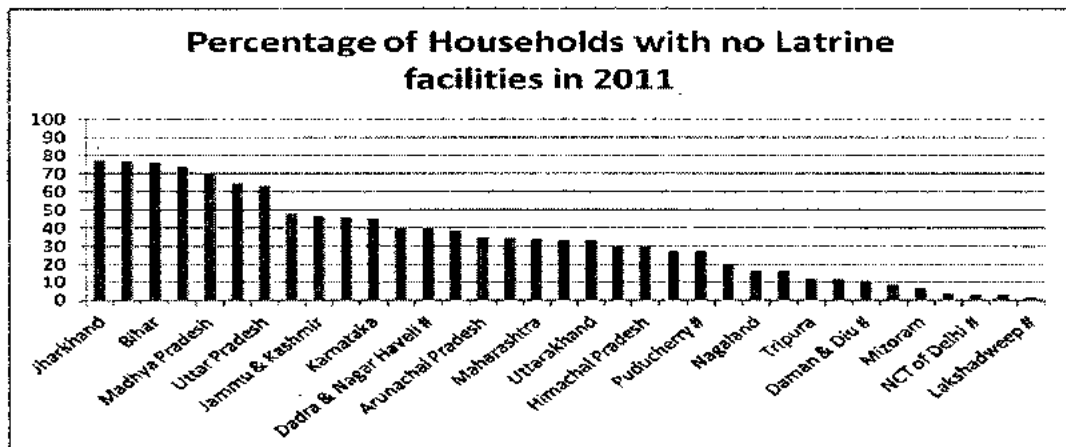
The Government's major programme to address this issue was the Total Sanitation Campaign (TSC). Under the TSC, in the eleventh plan period, 562 million households have been supported with individual household toilets, in addition to construction of school toilets, anganwadi toilets and sanitary complexes. The total expenditure under TSC has been around Rs. 6469 crores in the Eleventh plan.⁶⁹ Unfortunately, even with all these efforts, the TSC has only been able to accelerate sanitation coverage from 22 per cent as per the 2001 Census to 31 per cent in 2011, with over 600 million people still practicing open defecation. Effective from 1 April 2012, the TSC was renamed as Nirmal Bharat Abhiyan.

The situation is grim even in urban areas. Further, even a partial sewerage network is absent in 4861 cities and towns in India.⁷⁰ This is in spite of the fact that the government under JNNURM made a total investment of Rs. 27091 crores for sewerage and drainage connections through 341 projects. With no subsidy for toilet construction and lack of sewerage lines which increase construction costs manifold in cities and towns, it is not surprising that as per 2011 census, about 13 per cent of urban households did not have access to any form of latrine facility and defecate in the open. Census 2011 also revealed that about 37 per cent of urban households are connected with open drainage and another 18 per cent are not connected at all. This situation impacts woman much more as shrinking open spaces in urban areas and congested habitations make it really difficult for women to even find space for open defecation. (One can often hear cases of slums where women use plastic bags or are

forced to go very early or late in the night for defecation as there are no other options). Figure 1 provides state wise information on the current situation and Annexure provides state wise data on Percentage of Households without toilets for the Census year 2011.

There have been many recognized reasons for this like lack of adequate investments particularly given the unit costs; lack of community awareness and accountability and transparency in the sector. However, one of the most crucial reasons has also been the lack of priority within the family and community (particularly PRIs and other local bodies) due to the gendered nature of the problem and the non-involvement of women in the scheme management and implementation.(see Box 1). It should also be mentioned that even the reported figures on water and sanitation availability, cannot be taken at face value since it is well known through several micro studies that a number of taps remain dry and in certain places toilets are not used by household members.

Figure 1



Box 1: Involving Women in Planning and Management in a Sanitary Project

In eight slums in the Tiruchirapalli district of Tamil Nadu State, India, latrines constructed by the municipal corporation had all become unserviceable due to poor maintenance. The women reported that the poor maintenance of the latrines caused faecal worms to generate and reproduce, and they could be found near the water taps, and even inside the walls of their houses. Poor sanitation and contaminated water affected all families and increased their medical expenses. Male community leaders did not take any steps to provide improved

facilities. Finally, the people joined forces with Gramalaya, an NGO working on water and sanitation projects. The project design called for the installation of drinking water facilities and individual toilets, as well as community mobilization, with a focus on gender mainstreaming. WaterAid covered the equipment and installation costs, while Gramalaya covered the capacity building and community mobilization components. The government provided the land sites, electricity, water supply, and loans to community members. The community benefits from improved water and sanitation facilities, better health and increased resources for community development, and the women have gained self-confidence.⁷¹

Experience of other NGOs also very clearly shows that where women are involved in implementing sanitation projects the results are very effective even in urban areas (Khosla, 2009) Furthermore, while in rural sanitation projects there is a growing awareness for inclusion of women in management and programme implementations the same is seen lacking in urban policies particularly the National Urban Sanitation Policy and most City Sanitation Plans.

Another major issue is regarding the availability of safe and clean public toilets for women. Studies (Vishwanathan, n.d.) have shown that most public spaces including many government buildings, schools, bus stops, market spaces, etc lack clean public toilets. Most toilets are dark and dirty, with broken doors, no water and no attendants. Further they are poorly lit posing a threat to safety. It is no wonder that these are seldom used by women. Even when available the physical infrastructure often lacks certain very basic (and often less expensive) but very useful elements like hooks, slabs, dustbins, handles, etc. which could make the facility more women-friendly.

Overall the fact remains that in spite of the need and growing demand for sanitation, the government has failed to deliver this commitment to the women of the country. Very recently, these two water and sanitation programmes have now been subsumed under the Swachh Bharat Abhiyan, officially launched on 2nd October 2014 with much fanfare by the new Government.⁷² It is an umbrella Programme which includes National Rural Drinking Water Programme and Swachh Bharat Abhiyan (previously called Nirmal Bharat Abhiyan), with the objective of creating a 'Swachh Bharat' by 2019 (Nirmal Bharat Abhiyan aimed at 2017) by freeing India from open defecation. SBA has urban and rural components. The Ministry of Drinking Water and Sanitation is the nodal Ministry for the implementation of

National Rural Drinking Water Programme for rural drinking water and the Swachh Bharat Mission-Gramin for sanitation in rural areas while the Ministry of Urban Development will implement it in urban areas⁷³. While this programme holds out much hope for a Clean India, given its political backing, budgetary allocations in this year's budget are a bit disappointing. Together with media reports of an assessment by officials within the Ministry, that the allocation is inadequate to meet the targets, do create some misgiving. To boost its resources, Finance Minister Arun Jaitley is likely to provide tax incentives in the Budget to encourage companies to participate in Swach Bharat Abhiyan and Clean Ganga campaign as part of the mandatory two per cent CSR spending. A provision of Rs. 3,625 crs i.e., Rs. 2,625 crs for rural and Rs. 1,000 crs for urban areas has been made in 2015-16 (BE) Budget, while in 2014-15 the BE for 2014-15 was higher at Rs 4260 crs, while RE was Rs.2850crs in rural areas; in urban areas RE was higher at Rs.1690 crs. (Expenditure Budget Volume II, Union Budget). How much this programme delivers has to be seen; that this is a basic need, for women in particular and warrants universal coverage cannot be denied.

Housing:

The Right to Shelter has been recognized as one of the basic human rights and it is well known that being deprived of adequate shelter makes a woman much more vulnerable both in urban and rural areas. To provide housing infrastructure, the government of India has two major programme the Indira Awas Yojana (IAY) which is a rural housing scheme and the housing components under JNNURM⁷⁴. Interestingly the analysis of the policies in terms of housing and gender shows that while in rural areas much was being done, urban housing has been one of the neglected sectors. Thus while the XI plan saw Rs.53022 crs being allocated to IAY, only Rs. 13000 crs was allocated under JNNURM⁷⁵. Around 140 lakh dwelling units were sanctioned in the eleventh five year plan period under IAY. In contrast during the seven years of implementation of the BSUP and the IHSDP (Integrated Housing and Sanitation Development Programme) component of JNNURM, only about 16 lakh dwelling units have been sanctioned. There thus does remain a very high shortage in urban housing for the low income segments. The Technical Group on the Estimation of Housing Shortage (2012-17) projects the total shortage of dwelling units in urban areas in 2012 to be 18,78,000 units. This impacts slum women in a very big way, who are not only forced to live in inhabitable conditions but also subjected to increase violence both in public and private sphere due to the

same. Figure 2 gives the state wise shortage of housing; Figure3 provides information on houses constructed under BSUP and IHSDP

Figure 2: Housing Shortage by States

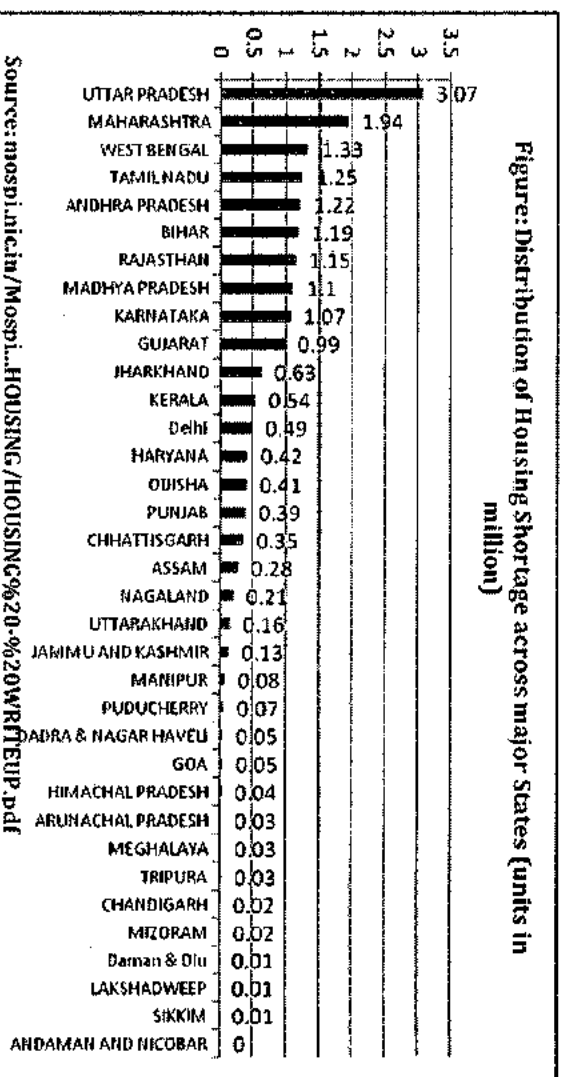
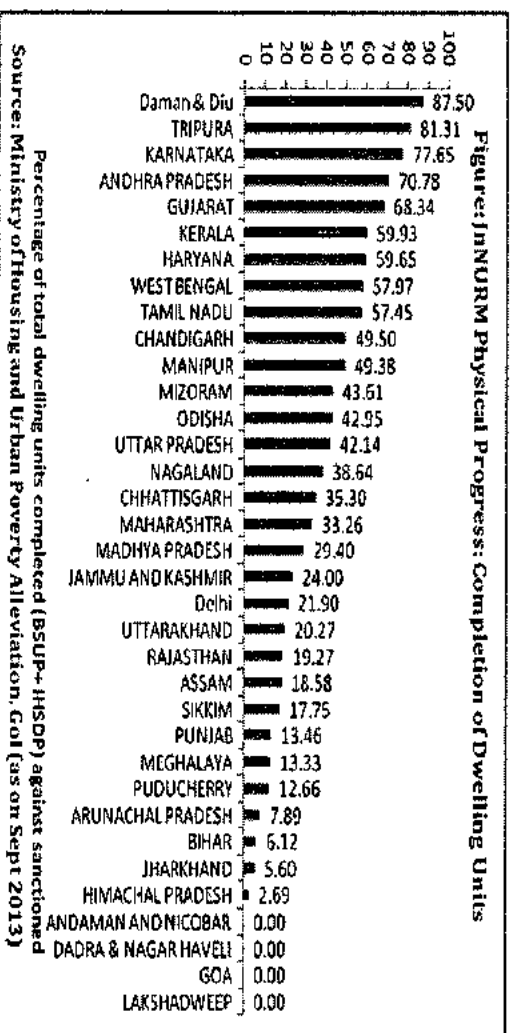


Figure 3: JNNURM: Statewise Progress under BSUP and IHSDP Scheme by 23rd Sept 2013



Further, in terms of addressing gender concerns, the IAY has brought out a clear mandate of provision of homes either in the name of women or jointly. The design of the homes has also been made a bit more women friendly by inclusion of mandatory construction of toilets and smokeless chulhas. One may thus say that the gender concerns are being addressed to some extent in rural housing programmes. State wise figures on Houses sanctioned and completed under IAY by gender is provided in Table 3 and for SC, ST, Muslims and Others is given in Table 4.

IAY: Statewise progress coverage of targeted groups (2011-12)

An interesting analysis of IAY emerges if one were to look at State-wise figures of targeted groups. Data of 2011-12, shows that only 8 states have met the target of more than 60% houses in the name of **Women Beneficiaries** which are Andhra Pradesh (100%), Bihar (76.60%), Goa (66.72%), Karnataka (89.66%), Kerala (77.36%), Mizoram (62.33%), Rajasthan (61.23%), Uttarakhand (76.18%). More than 16 States have coverage of less than 40% coverage of women. Further, Arunachal Pradesh (12.70%), Chhattisgarh (16.67%), Himachal Pradesh (25.40%), Jammu & Kashmir (20.48%), Maharashtra (12.38%), Manipur (30.70%), Nagaland (1.18%), Orissa (18.59%), Tripura (21.99%) and Andaman & Nicobar Islands (18.66%) have less than one-fourth of only women beneficiaries. (Table 3)

More than 15 states had less than 60 percent coverage of **SC/ST beneficiaries** in terms of houses sanctioned with Bihar (38.23%) Goa (37.62%), Kerala (43.65%), Sikkim (33.30%), Uttar Pradesh (49.16%) and Uttarakhand (25.92%) being less than 50 percent. In terms of houses for the **Physically Handicapped** only three states Maharashtra (4.54%), Manipur (8.03%) and Nagaland (3.00%) have achieved the target of 3% or more. In terms of coverage of **Minorities**, during 2011-12, against the physical target of 4.05 Lakh houses, 2.74 lakh houses have been sanctioned for minorities (67.76%). However, 11 States had less than 40% coverage of Minorities, these include Arunachal Pradesh, Chhattisgarh, Gujarat, Himachal Pradesh, Jammu & Kashmir, Madhya Pradesh, Manipur, Orissa, Punjab, Tamil Nadu and Andaman & Nicobar Islands. (Table 4).

Table 3 INDIRA AWAAS YOJANA: STATEWISE SEMI ANNUAL PHYSICAL PROGRESS (2011-12)

Position as in 31st Oct 2011							
Units in Nos							
State/UT	Annual Target for the year	Out of the Houses Sanctioned- Houses Alloted in the names of			Percentage Sanctioned in the names of		
		Women	Husband and Wife Jointly	Physically Challenged	Women	Husband and Wife Jointly	Physically Challenged
ANDHRA PRADESH	249013	249013	0	0	100.00	0.00	0.00
ARUNACHAL PRADESH	7548	97	663	2	12.70	86.78	0.26
ASSAM	166913	48922	41921	2941	36.89	31.61	2.22
BIHAR	737486	431835	70547	8004	76.60	12.51	1.42
CHHATTISGARH	37466	5739	28409	365	16.67	82.54	1.06
GOA	1547	1151	67	0	66.72	3.88	0.00
GUJARAT	123168	66621	10314	73	55.79	8.64	0.06
HARYANA	17293	4667	4466	186	32.47	31.07	1.29
HIMACHAL PRADESH	5659	1397	2065	93	25.40	37.54	1.69
JAMMU AND KASHMIR	17578	145	198	12	20.48	27.97	1.69
JHARKHAND	63477	27951	10608	687	57.98	22.00	1.42
KARNATAKA	96760	78888	0	2492	89.66	0.00	2.83
KERALA	53808	15003	3038	270	77.36	15.66	1.39
MADHYA PRADESH	76135	13605	16519	217	31.45	38.19	0.50
MAHARASHTRA	151063	17098	69350	6269	12.38	50.21	4.54
MANIPUR	6552	440	950	115	30.70	66.29	8.03
MIZORAM	11412	4262	5764	196	34.27	46.35	1.58
NERAZAR	2432	862	485	36	62.33	35.07	2.60
ODISHA	7552	134	10858	340	1.18	95.82	3.00
PUNJAB	142082	16088	35386	498	18.59	40.89	0.58
RAJASTHAN	21386	5870	5138	182	51.27	44.87	1.59
SIKKIM	61894	90792	43272	834	61.23	29.18	0.56
TAMIL NADU	1444	851	365	32	39.31	16.86	1.48
TRIPURA	100553	7770	2964	432	27.03	10.31	1.50
UTTAR PRADESH	14704	2318	7980	307	21.99	75.70	2.91
UTTARAKHAND	332804	123540	5743	2094	59.63	2.77	1.01
WEST BENGAL	15488	9205	817	23	76.18	6.76	0.19
WEST BENGAL	199176	63779	48463	2609	50.85	38.64	2.08

Table 4		Indira Awaas Yojana: Statewise Semi Annual Physical Progress (2011-12)							
						Position as in 31st Oct 2011			
						Units in Nos			
State/UT	Houses Sanctioned during the year					Percentage Sanctioned for			
	Schedul ed Castes	Scheduled Tribes	Minority	Others	Total	Scheduled Castes	Scheduled Tribes	Minority	Others
Andhra Pradesh	110427	56445	37579	44562	249013	44.35	22.67	15.09	17.90
Arunachal Pradesh	0	764	0	0	764	0.00	100.00	0.00	0.00
Assam	35061	35030	21519	40990	132600	26.44	26.42	16.23	30.91
Bihar	207980	7559	103282	244917	563738	36.89	1.34	18.32	43.45
Chhattisgarh	7357	15670	387	11004	34418	21.38	45.53	1.12	31.97
Goa	19	630	205	871	1725	1.10	36.52	11.88	50.49
Gujarat	3668	82939	1182	31634	119423	3.07	69.45	0.99	26.49
Haryana	8107	0	1876	4389	14372	56.41	0.00	13.05	30.54
Himachal Pradesh	2609	523	193	2176	5501	47.43	9.51	3.51	39.56
Jammu and Kashmir	24	467	25	192	708	3.39	65.96	3.53	27.12
Jharkhand	8985	21335	5981	11911	48212	18.64	44.25	12.41	24.71
Karnataka	37654	13936	11993	24402	87985	42.80	15.84	13.63	27.73
Kerala	7179	1287	4278	6650	19394	37.02	6.64	22.06	34.29
Madhya Pradesh	12492	15636	2651	12474	43253	28.88	36.15	6.13	28.84
Maharashtra	31587	50896	11219	44426	138128	22.87	36.85	8.12	32.16
Manipur	0	1418	0	15	1433	0.00	98.95	0.00	1.05
Meghalaya	685	11482	190	78	12435	5.51	92.34	1.53	0.63
Mizoram	0	1383	0	0	1383	0.00	100.00	0.00	0.00
Nagaland	0	11332	0	0	11332	0.00	100.00	0.00	0.00
Odisha	31390	20158	3416	31572	86536	36.27	23.29	3.95	36.48
Punjab	8548	0	872	2030	11450	74.66	0.00	7.62	17.73
Rajasthan	58811	29293	12034	48149	148287	39.66	19.75	8.12	32.47
Sikkim	288	433	721	723	2165	13.30	20.00	33.30	33.39
Tamil Nadu	16765	480	3910	7595	28750	58.31	1.67	13.60	26.42
Tripura	2109	4609	1171	2652	10541	20.01	43.72	11.11	25.16
Uttar Pradesh	98908	2934	23725	81594	207161	47.74	1.42	11.45	39.39
Uttarakhand	2330	802	2086	6866	12084	19.28	6.64	17.26	56.82
West Bengal	59303	13245	24444	28433	125425	47.28	10.56	19.49	22.67

Unfortunately, in urban areas while the Rajiv Awas Yojana (RAY) does mention the need for women's participation in consultations, procurements and community based organisations as part of its community participation guidelines, it is not explicitly spelt out targeting of women as beneficiaries as its goal in the main guidelines, where it is concerned more with slum-free city planning. Thus there are no mandatory women consultation/consent clauses or the need of gender assessments of Detailed Project Reports (DPRs) under RAY. There are thus many observed gaps in the projects being proposed/implemented. Often the resettlement projects lead to loss of livelihood for the women particularly those who work as maids or vendors. There is no adequate transport facility attached to the resettled localities. Even after the new housing society is handed over to the dwellers, there is no mandatory provision for inclusion of women in the resident welfare committees. Field experiences show that unless this is made mandatory, women would not have a say in the management of the new homes while being left to bear the brunt of poor maintenance of the societies. (Although residential management essentially is about managing water, cleanliness, electricity and security services- most of which impact women more than men)

Growth-Linked Infrastructure

Interestingly, unlike the social sectors, the growth linked infrastructure sectors like energy, transport and communication are still not sensitive to the issues of women and the need to incorporate their needs and concerns in the projects. A review of the policies and programmes in these sectors shows that not only is there a lack of sensitivity to these issues but also gaps in understanding and in effect acknowledging that women have a role to play in these sectors. It needs to be acknowledged that in the Twelfth Plan document, an attempt was made to highlight the Infrastructure needs of women, albeit only in the Chapter on Women's Agency and Child Rights (12th FYP 2012-17). An effort has been made here to discuss the gender dimensions within these sectors, locating women and acknowledging their roles and any specific initiatives which are being taken to address the needs of women.

Energy:

Energy is a vital input for social and economic development and hence substantial investment goes into energy production, distribution, and management.

Table 2: Gender Differences in Energy Use and Access				
Energy Use	Intensity of Use for Men	Intensity of Use for women	Energy Source	Ease of Access For Women
Cooking	Low	High	Fuel Wood	Declining availability; Time Spent in Collecting; Not available in urban areas; Negative health impacts
			Coal	To be bought at increasing prices; negative health impacts
			Kerosene	Not available adequately at subsidised prices
			Bio-gas	High one-time costs, requires maintenance, not technically suitable for all areas
			LPG	Not available easily in rural areas; High Prices reduces access of poor women
Home Lighting	Medium	High	Kerosene	Not available adequately at subsidised prices
			Electricity	High Costs for the poor; Not easily available in interior areas and for slum dwellers
			Solar	High investment
Water Pumping	High	Medium	Electricity	High Costs
			Diesel	Increasing Costs
Direct Production	High	Medium but demand is high	Electricity	High Costs, Irregular Supply (high power cuts)
Marketing/Vending	Medium	Medium	Kerosene	Not Easily Available
			Solar	Lack of awareness
			Electricity	High Costs

Source: Adapted from USAID (Energy and Gender, nd) and field experience while working with women on energy efficient programmes in Aga Khan Rural Support Programme (India) and Mahila Housing SEWA Trust.

Plans for energy focus almost entirely on users of commercial fuels while large numbers of people lack access to modern energy services and depend solely on traditional firewood and biomass fuels, disproportionately impacting on women, especially in rural areas. It is important to examine energy usage patterns particularly from a gender perspective. Table 2

shows the different uses of energy and the main existing sources for women. It is clearly seen that the intensity of requirement of energy for a particular use differs by gender. Limited access to energy particularly for cooking and home lighting would thus have more effect on women than men. Energy is also essential in expanding economic and social opportunities for women and lack of energy services directly impacts the productive capacities of women. The table also reveals that though minimally, women are users of all types of energy depending on their access and hence need to be considered as beneficiaries in all energy policies and programmes. However, despite this reality the energy sector has been slow in acknowledging the strong gender dimension in energy development.

What gets neglected in policy is the importance of meeting everyday needs of poor women, or 'lifeline energy needs of vulnerable households' (WGFE 2012). Women spend large amounts of time and energy to provide fuel for their households and productive needs, using their own labour to carry heavy loads over increasingly long distances, at great risk to their health and safety. It is essential to reduce the drudgery associated with collecting firewood, etc and risks of collecting biomass on slippery terrain with frequent occurrence of accidents. Other health hazards arise from the fact that cooking done mostly by women exposes them and their family to large amounts of smoke and particulates from indoor fires and suffer from a number of respiratory diseases.^{76, 77} Hence indoor air pollution, poor lighting, poor rural transport and hard labor of fuelwood collection affects women's health and the cost of income foregone because of labor resulting in a loss of productivity (in own production) or loss of wages.⁷⁸ Policy should consider preventing air pollution and health hazards due to use of cowdung and firewood and develop technologies to make their use safer. Multi dimensional measures of poverty reveal that lack of energy services is directly correlated with the major elements of poverty, including inadequate healthcare, low education levels and limited employment opportunities⁷⁹.

It is thus important to first review the access of energy for people in India. Census 2011 shows that 67.4 percent households do not have access to modern cooking fuels and 32.7 percent households do not have access to electricity, a fact which is likely to affect women even more. It has been argued that the often low opportunity cost of women's labor in rural economy of developing countries is a factor that inhibits the energy transition to modern fuels, thus, the necessity to address the issue of the low opportunity cost of women's labor⁸⁰.

What is even more disheartening is the fact that energy plans, policies and programmes generally overlook these gender considerations while focusing more on commercial fuels. Investments cover energy production, transmission, storage and distribution, including electricity, oil and gas, renewables, hydro and tidal power, and energy recovery from non-recyclable waste as well as power plants, electricity grids, solar panels, and wind turbines. This supply oriented planning, neglecting the need for a demand focus, has been criticized⁸¹ (Kelkar 2008).

Firstly, there is a very high emphasis on energy for productive purposes which although needed by women, its intensity is lower than their needs for consumption energy. The result is that the energy generation focus has shifted to those sources like electricity, solar, etc. which can meet the productive needs. While this is good in terms of clean energy solutions, this has been done without ensuring a smooth transfer of all the consumption needs to cleaner sources of energy. Thus women continue to struggle for their cooking energy needs, expending large amounts of time and physical effort to supply fuel for their households and productive needs. The latest NSSO data for 2011-12 reveal that even now 42 percent of rural women engaged primarily in household duties collect fuel and firewood while almost 44 percent prepare cow dung cakes for meeting fuel needs (NSSO 68th Round). While there are schemes for promoting alternative sources like bio gas plants and LPG subsidies, the required infrastructure support for these is not available. Thus while bio-gas plants are being promoted, the subsidy provided is inadequate to cover the costs and due to lack of proper community awareness, the project does not often find many takers. Often the ones completed are contractor based works which end up being dysfunctional due to lack of maintenance. Experience of NGOs like Aga Khan Rural Support Programme India (AKRSP) and Gram Vikas have clearly shown that when women are trained in usage, repair and maintenance of the bio gas plants then the infrastructure created is regularly maintained and utilized.

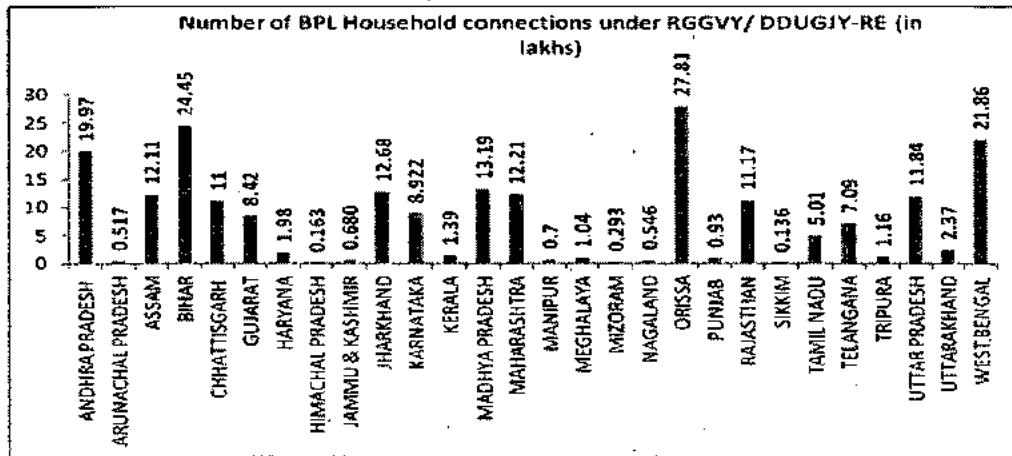
For LPG also, on the one hand the declining subsidies are increasing the cylinder costs which make it beyond the reach of the poor women. On the other, even when they are ready to pay for the same, it is often not available easily to them. For slum women it is often due to lack of proper documentary proofs required and for rural women it is due to the non-availability of distribution centres within a specific radius as also lack of delivery service facilities being made available. The LPG rural distribution network is yet to be in place and this would require huge public investments in infrastructure rather than the current policy focus on

providing LPG dealership to private individuals and expecting them to service rural areas too as under the current Rajiv Gandhi Gramin LPG Vitrak (RGGLVs) Scheme (launched in 2009). Although one must mention the commendable gender initiative of this scheme, wherein all retailers are in the joint names of the applicant and his/her spouse (i.e wife/husband will be co-owner of RGGLVs).⁸² Table 5 gives the state wise household connections, scope and achievement which presents a rather satisfactory position with regard to connections for BPL households while Figure 4 gives the number of BPL household connections under this programme and

Status of implementation of DDUGJY-RE (As on 30/04/2015)

State	Number of BPL Household connections in lakhs	Number of BPL Household connections in lakhs
	Scope	Achievement
ANDHRA PRADESH	19.97	19.97
ARUNACHAL PRADESH	0.517	0.517
ASSAM	12.11	12.11
BIHAR	52.51	24.45
CHHATTISGARH	12.49	11
GUJARAT	8.42	8.42
HARYANA	2.2	1.98
HIMACHAL PRADESH	0.163	0.163
JAMMU & KASHMIR	0.694	0.680
JHARKHAND	14.06	12.68
KARNATAKA	9.003	8.922
KERALA	1.41	1.39
MADHYA PRADESH	18.01	13.19
MAHARASHTRA	12.26	12.21
MANIPUR	1.07	0.7
MEGHALAYA	1.09	1.04
MIZORAM	0.293	0.293
NAGALAND	0.546	0.546
ORISSA	27.81	27.81
PUNJAB	0.93	0.93
RAJASTHAN	11.17	11.17
SIKKIM	0.136	0.136
TAMIL NADU	5.25	5.01
TELANGANA	7.09	7.09
TRIPURA	1.16	1.16
UTTAR PRADESH	19.15	11.84
UTTARAKHAND	2.37	2.37
WEST BENGAL	22.1	21.86

Figure 4



Secondly, there are huge gaps in distribution infrastructure which result in lack of access. The fact is that under the RGVVY (Rajiv Gandhi Vidyut Vikas Yojana now renamed as DeenDayal Gram Jyoti Yojana) scheme (for rural electrification) there are still 8299 villages which have to be electrified and another 6000 which need to be energized. Further, the coverage of all habitations within the villages is still not monitored. Added to this is the fact that free connections are given only to BPL households (whose identification is much debated) and many poor families are left to fend for themselves. Even the progress of release of APL connections is slow on account of poor supply of electricity, long delays in processing of applications and inadequate transformer capacity. Also in certain States, even the minimum required hours of supply of six hours to eight hours have not been met. The result is that the most poor families still use multiple sources for home-lighting or use electricity only at night. In the absence of a transition plan, these families are bound to suffer and women will suffer more as the alternative source would generally be kerosene which would have to be set-off from their cooking needs. This situation also applies to urban areas particularly slums, which not only find it difficult to get access to legal electricity and pay high electricity bills but in particular affect the productivity and income of women home-based workers.

There is an urgent need to generate a strong component within the energy distribution policies to enable complete electrification. It is also essential that women are involved as a major proponent of this programme, as they would not only be able to identify and work through the loop holes of the existing systems but also bring forth their concerns of high bills

and payment procedures. Box 2 highlights the case of Ahmedabad wherein a women-led slum electrification project not only helped enable ease of energy access but also had promoted the use of energy efficient products among the community.

Box 2: WOMEN LED SLUM ELECTRIFICATION PROGRAMME

Many families in slums still find it difficult to get electricity legally in cities. This has meant that women spend their daylight hours on menial chores that could be eased greatly with dependable access to power. In an USAID funded project, the Ahmedabad Electric Company (AEC) and local organizations, like Mahila Housing Trust and SAATH, have helped plan a system to provide safe and reliable electrical service for 1.2 million people. The program was launched as a pilot in five informal settlements with the NGOs carrying out awareness-raising outreach activities to educate the slums dwellers on the advantages of legal electricity connections and energy efficiency practices to help keep their bills low. The connection of the households to the grid commenced after these activities.

As the NGOs worked on a Community Based Organisation (CBO) approach which was led by women, the women thus had a significant influence on program design and implementation and contributed innovative approaches to the success of the slum electrification initiative. This included a survey conducted by AEC to help determine the level of subsidies that would make the project affordable to the new customers. Another innovation was the issuance by AMC of mid-term (10 year) non-eviction certificates which granted the informal settlement households legal status and security of tenure. This ensured that the electrification exercise could be carried out within a legal framework. The final innovation was the introduction of an instalment mode of payment. Having the option of paying the subsidized connection fees and the subsequent monthly electricity bills over a set period of time made these costs more affordable to the beneficiaries.

Outcomes: A total of 850 informal settlement households had been electrified by the time the pilot phase of the program ended in 2004. After the program's initial success in providing high-quality, reliable service, the AEC has expanded the program to another 1.2 lakh households. Reliable service means that family members, including women, can work or study in the evenings and use sewing machines and other appliances to increase productivity and earning potential.

The third and the most important aspect of energy infrastructure projects, however is the negative impact on women arising out of land acquisition for large projects- be it thermal, hydro, solar, or wind energy. As is well documented women are generally at the receiving end in all rehabilitation and resettlement projects due to the lack of gender considerations in

the compensation packages as well as low involvement of women in the consultation/content obtaining procedures.

Transport

Transport infrastructure covers the movement of people and goods using all modes of transport from road, rail, air and sea to traveling by bicycle or foot, whether using private means or public transport. Also included within the transport sector are all types of travel networks which allow travel to take place and support the effective distribution of goods and services, such as roads, railways, waterways and footpaths, and associated user facilities such as bus and rail stations, ports, service and rest areas, depots and transshipment facilities, maintenance facilities and airports. The key issues from the gender perspective in the transport sector would thus be;

a) The movement or travel patterns of men vs that of women

Studies (Dewan, 2012; Kusakabe, 2009) have much emphasised that the purpose of travel and travel pattern between women and men are different. Both women and men travel for leisure, work as well as migration. But women travel more than men for water and fuelwood collection, food gathering in the forest/ fields, for shopping as well as sending children to schools and taking them to hospitals. Also women travel for shorter distances more frequently, and combine trips (eg. shopping on the way back from picking up children from home).

b) The modes of travels preferred, used and accessible to men and women

It is known that men are much more likely than women to travel as vehicle drivers, while women are more likely to travel on foot or as passengers. The intensity and frequency of usage of motorised transport by women is clearly less than that by men; this issue relates not only to accessibility but also affordability. Relatively few women access buses, rickshaws, and trains especially for longer distances, although frequency usage does increase along with rise in good road connectivity. (Dewan, 2012) Women are also slightly more likely than men to travel by public transport. (UN, ECE, 2008) While affordability generally tends to be a major issue for walking often it is the non-availability

of public transport suited to their needs which either hinders women's mobility or forces them to walk often with head loads.

c) *How women friendly are the travel networks and associated user facilities*

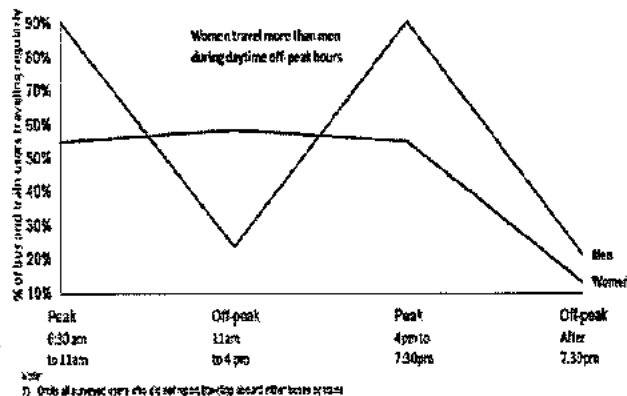
Women generally prefer such infrastructure that offers personal security, flexible mobility, hygiene and physical comfort, whereas men are only concerned about alternative travel routes for reaching fast, safety while on the road, convenience and quicker connectivity to public utilities. (Kareem and Lwasa, 2014)

Most transport policies and projects, however, fail to consider these gender differentials in the project planning and designs. Generally speaking transport projects and programme planning are concerned with operational efficiency, institutional strengthening, increased traffic volumes, private sector participation, adequate services delivery, financial management, safety programmes, employment and income generating opportunities, training, and intersectoral linkages. This not only leads to delivery outcomes that are less aligned to variations in women's compared to men's end-user expectations but also hampers women's mobility in a big way becoming a barrier in their empowerment process.

The Twelfth Five Year Plan Document has acknowledged that transport access is critical for inclusive growth, economic development, access to markets and participation in the political process. It further states that "Every minute a woman dies in child birth, but many of these deaths could be avoided with timely access to transport..... Gender responsive infrastructure interventions can free up women's time by lowering their transaction costs. This, in turn, will increase girls' school enrollment and facilitate women's participation in income generation and decision making activities."

Unfortunately when it comes to actual implementation, the focus remains on issues like increasing investment for capacity, transport efficiency and creating of highways and infrastructure without undertaking gender considerations.

Women and Men's Travel in Peak and Off-Peak Hours in Trains and Buses



Public transport for example is still geared to focus on peak timings and prioritizing travel on economic routes- from peri-urban areas to city centres while it is known that women often travel during non-peak hours (see figure 1⁸³) and their need to take short trips and often in non-centralised zones. For women it is very important also to

have routes especially designated to markets, hospitals, schools and colleges, lack of which effects their mobility very inherently. Even when it comes to usage, often the accessibility of women in the buses, metros and trains is difficult. The number of reserved seats is far low to the proportion of women travelling. Even amongst women, the nature of constraints faced with regard to intra-urban mobility and personal security differ not only on account of poverty status and type of settlement in the city, but also according to age, household characteristics, degree of engagement in income-generating activities⁸⁴. Poor women often face heightened challenges related to their difficulty accessing essential services. For many of them, especially single women, women vendors, and domestic workers, the need to regularly access public spaces and public transport creates heightened vulnerability.

Safety measures are not ensured. Women and girls experience multiple and various forms of violence and harassment. Privatization of public transport has even further worsened the situation. It is not surprising thus that India was ranked as the fourth most dangerous place for a woman to take public transport in a poll published in October 2013 by the Thomson Reuters Foundation.

The overall design of the service is also often not very women friendly. Design improvements are necessary to meet the specific needs of women, especially lower height of entry steps, length of straps, and so on in buses and trains, installation of handrails, ramps, and so on.⁸⁵ In this era when so much emphasis is being laid on comfort technology, none of our trains or buses are designed to meet the needs for a women with child or those who thrive

on vending and carry head loads. Often women have to walk long distances with head loads because they are not allowed to board a bus due to their head load.

Vehicles construction and safety may have different ramifications for women's and men's safety and health. Frontal airbags reduce driver deaths by 12 per cent for women but only 6 per cent for men. Head protection side airbags reduce the risk of fatality among female and male drivers by 33 per cent versus 44 per cent. Torso-only airbags reduce the risk of fatality by 21 per cent for men but do not significantly reduce women's risk. (UN, ECE, 2008)

Further while there is so much focus on rural connectivity and road, women-specific needs are transportation of especially primary products as head-load, local markets, inter-and intra-village roads and paths, non-motorised transport (NMT), walking, pedestrian and sidewalk use, and security which largely go unheeded. The prevailing reality of women being primarily head-load carriers implies that the main reach of their participation in marketing activities is centered in the local neighbourhood. The absence of all-weather road connectivity severely impacts the sale of primary produce, especially that which is perishable, and additionally restricts even peddling of non-agricultural commodities.⁸⁶

Even in urban areas, development of streets and pedestrian walkways is not something focused on. Additionally, the lack of street lighting in commercial areas makes it difficult for women to work late. Walking on dark roads and unlit streets is something most women avoid. Added to this is the need for safe, secure and clean associated services like bus and railway stations. Lack of clean and well lit public toilets at the stations and on highways, insecure waiting rooms, etc are major hindrances to women using transport facilities especially at night.

At the policy level, the huge investments being stepped up for Highway infrastructure may be in the interest of transporting goods faster. However, without a gender assessment they can have potentially very negative impacts on women. Lateef (2005) has well documented some of the negative impacts of highway projects on women.⁸⁷ She has particularly highlighted the impact on health (spread of HIV/AIDS), safety (accidents, trafficking), etc for women and children. Often a highway link can divide villages, with grazing lands on one side and herds clan settlements on the other. This often results in difficulties in crossing over even death of cattle leading to women losing livelihoods. There are also reports of increased accidents, which could result in increasing young widows. The fear also makes women reluctant to

send their children to Anaganwadi and Primary School when the crossing of highway is required. Also the huge influx of migrant labour increases the risk of being prone to HIV and even trafficking/prostitution due to exploitation of the local socio-economic situation and culture by outside influence. Further when roads open forested areas, deforestation affects the livelihoods of women. There is more intensive land use with increased use of fertilizers and pesticides increases health risks to women and men. These negative impacts often increase without the necessary awareness measures and community empowerment being created. Expressways may also divide a community impacting on kin and social networks and areas to services and economic activities. Further large scale land acquisition for such projects and generic resettlement also has disproportionately negative effects on women as there are least likely to benefit from compensation.

In spite of these documented analyses, unfortunately, gender assessments/audits of transport projects are still not a mandate in India. Further, while the transport sector tends to employ a large number of people, the participation of women in the same is limited. NSSO 68th Round 2011-12 shows that for every 42 men employed in rural India in transport sector only 2 women were employed and for every 117 men employed in urban India only 27 women were employed.⁸⁸ It is important to go into the details of the same. While cultural issues are important, there is also a growing opinion that the way transport is designed, built, and operated results in transport systems, facilities and operations that is not comfortable for women to use. It is essential to know about ergonomic issues related to women's use of vehicles as a function of their work, especially as truck and bus drivers. There is also the issue that even where competence exists and women show some willingness, the HR systems of the transport sector are not geared up to encourage women, firstly due to their mindsets and stereotyping regarding transport roles and women and secondly as it would mean an additional support system to ensure their safety. This, however, results in less and less women being employed in the transport sector, which in turn creates a system wherein women as users of public transport do not get a safe and sensitive service. While some Southern States like Kerala and Andhra Pradesh have taken steps to recruit women in the public transport sector, this has not gained much support in the other states. This may be mainly due to societal restrictions, but one also needs to understand the specific efforts undertaken in these States to increase women's employability in the transport sector like specific training, facilities like rest rooms, etc. Overall at country level, training to women as well as provision of support activities in the transport sector has received very less impetus

thereby limiting their access to employment. Labour based routine road construction road maintenance are of course a useful means of enhancing some poor women's income by providing increased employment opportunities. However, as most work here is done in the unorganised sector, women are often deprived of their genuine wages and other rights as workers.

Women Specific Infrastructure

While viewing general infrastructure projects with a gender perspective is very important, it is also important to consider that there are some specific infrastructure requirements which are women specific or more required by women than by men. Two of the main types of such infrastructure which women require are hostels or shelter homes (i.e. safe residential complexes beyond their homes) and Crisis Centres for Victims of Violence. It is very important for infrastructure policies and programmes to focus on such projects. However, even more important than having such designed infrastructure projects is to allot adequate budgets for the construction of such physical infrastructure and to ensure its full utilization on the ground as well as to support the repair and maintenance costs of such infrastructure.

Construction and maintenance of hostels for girls and working women is among the most specific and important infrastructure requirement of women. Having adequate number of such hostels can go a long way in endowing women with an opportunity to avail of better education facilities and also increase their mobility to seek better employment opportunities especially in urban areas.

Currently, construction of hostels for girls in educational institutions is the responsibility of the government and is being done through multiple schemes. Thus there are schemes like, Kasturba Gandhi Balika Vidhyalayas and Girls Hostel under RSMA implemented by the School Education Department and schemes like Babu Jagjivan Ram Chhatravas Yojana (BJRCY); Hostels for ST girls; etc being run by Department of Social Justice and Empowerment. In some urban centres there are private institutions also running hostels. As the total number of hostels running for girls in the country is not known, it is not possible to assess the adequacy of the same. However, based on available data the major gaps which come to light in terms of infrastructure development are:

- a) **Lower target achievements in the schemes-** As against a target of 3,479 hostels for secondary and senior secondary schools, between 2008-09 to 2011-12, only 958 were constructed, an achievement of only 26%.
- b) **Inadequacy of allocations for girls hostels as against boys hostels-** Under BJRCY, 98 girls' hostels were constructed covering 6,379 beneficiaries and 125 boys' hostels were constructed covering 9,603 beneficiaries during the period, 2008-09 to 2010-11. The ratio of girls to boys hostel being 1:1.3 and the per capita occupancy for girls and boys being 65 and 76 respectively.

The situation is even worse when one considers the status of working women hostels being supported by the Ministry of Women and Child Development. Introduced as a Central Sector scheme called "Working Women's Hostels" in 1972-73 where grant-in-aid, for construction of new or for expansion of existing buildings to provide hostel facilities to working women in cities, smaller towns and also in rural areas is provided to eligible categories. The objective of the scheme is to promote availability of safe and conveniently located accommodation for working women, with day care facility for their children, wherever possible, in urban, semi urban, or even rural areas where employment opportunities for women exist. In the last more than 40 years, 911 hostels have been sanctioned under the scheme all over the country benefitting about 68,196 working women.

Another even more important infrastructure investment required for women is the construction of shelter homes and crisis centres for women victims of violence. For shelter homes, there were two schemes Construction of Shelter Homes and Swadhar-Scheme for Women in Difficult Circumstances. Under both these Schemes, temporary accommodation, maintenance and rehabilitative services are provided to women and girls rendered homeless due to family discord, crime, violence, mental stress, social ostracism or are being forced into prostitution and are in moral danger. Another scheme with the similar objectives/target group namely Short Stay Home (SSH) is also being implemented by Central Social Welfare Board. To assess the performance of both the schemes - Swadhar and Short Stay Home-, an evaluation study was conducted by Centre for Market Research and Social Development, New Delhi in the year 2007. The evaluation report had commented positively on the effectiveness and positive impact of the schemes, however, the point remains that even today there is a lack of shelter home/swadhar ghar in every district of the country.

While until the eleventh plan there was no scheme implemented by GoI for setting up crisis centers, however, the Department of Health and Family Welfare, Government of Kerala, under its Gender Friendly Infrastructure scheme had set up Bhoomika centres (renamed Nirbhaya centres) in district hospitals as one-stop crisis centres in 2010 where only trained personnel handle cases of gender-based violence. The Ministry of Women and Development, GoI is also now taking this forward and has proposed a new scheme to step up One-Stop Crisis Centres for women. A Nirbhaya Fund has been set up with a corpus of Rs. 1000 crs in the Ministry of Finance in 2013-14 budget. In 2015-16 budget also, this has been set aside and one stop crisis centres were discussed as a proposal within this. However, what was initially announced in June 2014 as an ambitious plan of one centre (one stop centre) per district in the country, adding up to 660 Nirbhaya Centres (one each in 640 districts and 20 more in six metros) got severely trimmed down to just 36 now, and the budget has also been reportedly slashed. The MWCD has recently formulated a new Centrally Sponsored Scheme for setting up of One Stop Centres, under the umbrella scheme for National Mission for Empowerment of Women including the Indira Gandhi Matritva Sahyog Yojana (for more details refer to Chapter on Schemes and Programmes for Women).

While lack of data constrains deeper analysis of these sectors, it is nonetheless clear that while the need for women specific infrastructure, is being recognized, under pressure from the women's movement, women's groups, academia, and international fora, its integration into programmes for infrastructure development is still woefully small. This lack of desired levels of gender mainstreaming in infrastructure projects in India particularly in the government projects, give rise to another very pertinent question. Is it actually possible to incorporate gender considerations into infrastructure projects which are difficult to disaggregate by gender? Are there enough available tools for gender mainstreaming which could have been used in the above infrastructure policies and projects to bring about gender equitable results? Mapping some of the relevant and useful tools for gender mainstreaming in infrastructure which have been recommended and applied by various national and international development agencies brings out the potential of doing so which we take up in greater detail in the Chapter on Gender Mainstreaming.

Summing up

This section attempted to examine infrastructure projects through a gender lens bringing out the importance of its links with gender equality. As can be seen from the analysis, gender is a

very important parameter to be considered in infrastructure projects. Therefore if infrastructure projects have to be actually equitable in nature, gender assessment is critical which would enable planning specifically for the needs of women as much as for the general population. Some achievements, state wise and by social groups were highlighted providing insights into the differential gaps that exist region wise and social group wise; the persistence of marginalization of minorities (Muslims) is manifest in certain dimensions and poor basic amenities in certain states, primarily the BIMARU states, can also be seen. That it is possible to mainstream gender into infrastructure projects has been demonstrated by several tools and techniques applied within the country which are context specific to be used in infrastructure planning. However, if infrastructure projects have to be really engendered there needs to be a commitment at the highest levels and policy directives issued to ensure that the gender mainstreaming processes are followed in all projects. One of the most crucial ways of doing the same has already been recommended in the Twelfth Plan as "All infrastructure projects have to undergo gender audits." However, even for this to actually happen, there is need to provide the required depth of analysis on a wide range of infrastructure and service delivery sectors in which women's infrastructure specific needs relative to men can be discerned. Such in-depth and sector-specific gender analysis can create possibilities for aligning planners' views with end-user needs on different forms of infrastructure provision. The ultimate advantage lies in bringing about infrastructural designs and service provision aspects that are responsive to the priorities of different social groups in the population.

Recommendations

1. There needs to be a commitment at the highest levels and policy directives issued to ensure that gender mainstreaming processes are followed in all projects if infrastructure projects have to be really engendered. One of the most crucial ways of doing the same has already been recommended in the Twelfth Plan as "All infrastructure projects have to undergo gender audits." So whether it is a transport project or an Energy project, water or sanitation project, a pre-project rapid assessment survey needs to be undertaken,
2. Basic infrastructure services, water, sanitation, fuel and housing need to be universally provided as recommended in an earlier chapter. This means making a thorough blue print of how this is to be done right from the bottom- slums and

villages—for each of the services to be treated with great seriousness and commitment

3. In the context of fuel, promote renewable sources of energy which can also be linked to income generation activities for women and men.
4. In the context of transport, right from a “neutral” cast as that of a bus, design improvements necessary to meet the specific mobility needs of women (lower height of entry steps, straps, etc in buses, trains; installation of handrails, ramps, etc.) and demarcated exclusive services such as ladies special buses/trains needs to be
5. Other issues are: Personal security risks at parking lots, buses, bus stops, airports, highways, etc, affect women’s travel patterns; Night shelters and toilets for women at bus stations to facilitate travel.

Inadequate infrastructure has been recognized as one of the major contributing factors for over-burdening or “Time Poverty” of women and state-provision of basic services / commodities need to be taken into account in defining poverty. Poor access to infrastructure, seen from the evidence provided in this section would be explicitly linked to poverty. Attention is being drawn to the increasingly multidimensional rather than the income/consumption conceptualization of poverty which is being viewed as a *process*, rather than as a static concept and one from which the poor can escape, the gendered disadvantage persisting, as discussed in the Section on Women and Poverty.

SECTION 6: WOMEN AND POVERTY

Economic growth and poverty reduction have been key policy concerns for India for several decades. While high rates of economic growth exceeded expectations in some years in the recent past, the reduction in poverty has been well below what was anticipated. It is undisputed that there has been a decline in income (consumption) poverty over time. However, questions like: How many women and girls are in poverty in India; Why are national and state level estimates of poverty gender blind; What can we learn about women in poverty from an understanding of poverty dynamics, need to be addressed to understand the multiple deprivations experienced by girls/women.

It has been argued for quite some time by women scholars and activists that women are poorer than men; expressed most commonly as “feminization of poverty” which has also shaped analyses of poverty and poverty reduction strategies. Thus, targeting women has become one vehicle for gender-sensitive poverty alleviation. Poor women have become the explicit focus of policymaking, for example, in the areas of microcredit programmes and income generation activities.⁸⁹

As outlined by Cagatay (1998) feminisation of poverty could mean either one or a combination of the following:

- a. Women compared to men have a higher *incidence* of poverty.
- b. Women’s poverty is more *severe* than men’s.
- c. Over time, the incidence of poverty among women is *increasing* compared to men.

In addressing women’s poverty, a commonly adopted method in many studies, in the absence of gender disaggregated data, is to measure the incidence of *income or consumption poverty* among female-headed households and compare it to that of male-headed counterparts. The unit of analysis is the household and the incidence of women’s poverty is conflated with the poverty of FHHs.⁹⁰

However, as pointed out by Cagatay (1998) universal validity of the “feminization of poverty” is being empirically challenged which presents a case against focusing exclusively on female-headed households to reduce poverty. Although the idea that there are gender

differences in experiences of poverty is not abandoned, a more nuanced and complex analysis of poverty and gender inequalities is emerging. This is because poverty and gender inequalities take different shapes and forms depending on the extant socio-economic context. A major difficulty is the paucity of gender disaggregated data for a number of countries, including India.

A frequently asked question in the literature on poverty is: are women poorer than men? To answer which the concept of feminization of poverty is used as a short hand for understanding it in different ways, meaning either one or a combination of the following:

- a. Women compared to men have a higher *incidence* of poverty.
- b. Women's poverty is more *severe* than men's.
- c. Over time, the incidence of poverty among women is *increasing* compared to men.

In addressing women's poverty, a commonly adopted method in many studies is to measure the incidence of *income or consumption poverty* among female-headed households and compare it to that of male-headed counterparts. The unit of analysis is the household and the incidence of women's poverty is conflated with the poverty of FHHs (Cagatay *ibid*).

Questions such as these draw attention to the "gender-differentiated burdens of poverty" and the need to disaggregate households while analyzing or evaluating poverty. We know that there are significant disparities in incomes and earnings between men and women and that these disparities result from "inequalities in literacy and education, discrimination in labour markets, unequal gender divisions of unpaid work within the home, and the low social and economic value attributed to work performed by women."⁹¹ We also know that there are data gaps and inaccuracies in the context of women's work. Women contribute the bulk of unpaid care work within the home and "women's considerable inputs to household survival" are "unmatched by social recognition". Further, while earnings and income are extremely important in any analysis of poverty, issues of power and "capacity to command and allocate resources" are very significant as well.⁹² What makes poverty "a gendered experience" are "norms and values, divisions of assets, work and responsibility, and relations of power and control"⁹³.

Outlining the three dominant approaches to poverty analysis that have featured in the development literature, Naila Kabeer points out that each of these reveals something about the gender dimensions of poverty. The approaches are the poverty line approach, which measures the economic 'means' that households and individuals have to meet their basic needs (determined by their income); the capabilities approach, which explores a broader range of means (endowments and entitlements) as well as ends ('functioning achievements'); and participatory poverty assessments, which explore the causes and outcomes of poverty in more context-specific ways.

The poverty line approach is discussed in detail in the sections that follow. The capabilities approach explores a broader range of means (endowments and entitlements) as well as ends ('functioning achievements'). Because capabilities are defined in relation to the individual – unlike the poverty line, which is defined in relation to the household – they can also be interpreted and measured in gender-disaggregated ways. This was attempted through UNDP's indices such as the Gender Development Index and the Gender Empowerment Measure. Efforts were made by Government in India to recast the GDI and GEM to make them more relevant through use of context specific indicators.

Poverty Lines

As is well known, poverty is generally estimated on the basis of the consumption data collected through household sample surveys by the NSSO. Detailed data on consumer expenditure from nationally representative samples are available from the early 1970s to the present, usually at intervals of five years (together with the Employment and Unemployment Surveys). Official poverty estimates, patterns and trends are determined on the basis of analysis of data on household consumption expenditure (corresponding to a calorie intake of 2400 per capita per day in rural areas and 2100 per capita per day in urban areas) against which poverty lines are juxtaposed to separate the poor from the non-poor and to determine the extent of poverty (Mehta et al 2011).

Estimates of poverty since 1977 and the methods adopted, are a highly contested issue. In 1977 the Planning Commission constituted a Task Force to estimate poverty based on consumer behaviour in 1973-74. According to its estimates, on average consumer expenditure of Rs.49.63 per capita per month was associated with a calorie intake of 2400 per capita per day in rural areas and Rs.56.76 per capita per month was associated with a calorie

intake of 2100 per capita per day in urban areas. The poverty line was estimated by adjusting the poverty line for the base year of 1973-74 for inflation.

Subsequently in 1989, an Expert Group was constituted by the Planning Commission to review the methodology used for the assessment of poverty. It recommended continuation of the calorie based consumption expenditure as a cut-off to determine the proportion of population below the poverty line and additionally suggested disaggregating national poverty lines into separate state poverty lines for rural and urban areas. The poverty estimates based on this method are presented in the first seven rows and given in Annexure 1. The estimated number of poor in India was 301.7 million in 2004-05 (prior to the revision in the poverty line by the Tendulkar Committee set up by the Planning Commission). The numbers were large though based on poverty lines set at abysmally low levels, the application of which revealed that the percentage of population in poverty declined from 54.9 percent in 1973-74 to a mere 27.5 percent in 2004-05. There was a wide ranging critique of the official estimates of poverty, being argued that these did not correspond to meeting the calorie requirements in both rural and urban areas⁹⁵ and the non-food component of the poverty threshold was not calculated on a needs basis.⁹⁶ Accepting the severe criticism, in 2004-05 when poverty lines were raised based on the recommendations of the Tendulkar Committee, the absolute number of poor in 2004-05 was 407 million, much higher than the 302 million estimated earlier for that year. In percentage terms, the extent of poverty was estimated at 37 percent vis a vis 27.5 percent as per the earlier estimate. The percentage of population in poverty declined to a little less than 30 percent in 2009-10, but the numbers were still high at 355 million. The poverty line estimated for 2011 based on the Tendulkar Committee method translated to Rs 26 per capita per day in rural areas and Rs.32 per capita day in urban areas. This raised a furore in the media and academia and the Rangarajan Committee was then constituted in 2012 to estimate poverty once again. Estimates for 2009-10 and 2011-12 were made based on both Tendulkar Committee (TC) and Rangarajan Committee (RC) methods and showed a decline in both rural and urban areas in this period. Applying the TC method, the estimated proportion of population in poverty in 2011-12 was 21.9 percent overall -- 25.7 percent in rural and 13.7-- percent in urban areas (which certainly needs to be investigated further), while the estimates by RC were higher at 29.5 percent --30.9 percent in rural areas and 26.4 percent-- in urban areas. Table 1 gives state wise estimates of percent population in poverty for 2009-10 and 2011-12 based on the poverty lines recommended by TC and RC which

show sharp differences in performance of a few states in poverty reduction depending on the method used.

Table 1: Estimated Percentage in Poverty in Select States as per Tendulkar and Rangaraj Committee (2009-10 and 2011-12)

States	Tendulkar Committee (TC)		Rangarajan Committee (RC)	
	2009-10	2011-12	2009-10	2011-12
Andhra Pradesh	21.1	9.2	28.1	13.7
Arunachal Pradesh	25.9	34.7	31.9	37.4
Bihar	53.5	33.7	63.9	41.3
Jharkhand	39.1	37.0	52.1	42.4
Odisha	37.0	32.6	48.5	45.9
Punjab	15.9	14.7	20.0	11.3
Rajasthan	24.8	8.2	33.5	21.7
Uttar Pradesh	37.7	11.3	47.0	39.8
Uttarakhand	18.0	20.0	26.7	17.8
West Bengal	26.7	9.7	37.4	29.7

Source: Planning Commission, *Report of the Expert Group to Review the Methodology for Estimation of Poverty, 2009* (Chairperson Suresh D Tendulkar); and *Report of the Expert Group to Review the Methodology for Estimation of Poverty, 2014* (Chairperson C Rangarajan)

These differences in the estimates and some counter intuitive results detract from the soundness of the official estimates of poverty and calls for further research (Mehta 2015). For instance there was a massive 20 percent decline in poverty in Bihar (within just 2 years 2009-10 and 2011-12) while the decline in poverty in Odisha was estimated to be only 4.4 percent by TC and 2.6 percent by RC. Importantly, even with a decline in income poverty what is critical is the multidimensional nature of poverty and the Multidimensional Poverty Index (MPI) developed by the Oxford Poverty and Human Development Initiative has found substantially higher incidence of poverty in India than is suggested by income poverty estimates derived from PPP per capita incomes (Ghosh 2013).

Estimates of Poverty: Gender Blind

As already noted above, poverty is estimated on the basis of the consumption data collected through household sample surveys by the NSSO. Since the household is the sampling unit in household consumption expenditure surveys, sex-disaggregated household consumption data is not captured. Hence, the poverty head count ratio is not available separately for men and women or boys and girls or older men and women. Being poor and a woman or a girl; being

poor and an older person: all of these may increase the likelihood of chronic poverty (Shepherd and Mehta 2006). "In the poorest of all casual worker employment status groups, women casual workers are the poorest of the poor casual labour categories, it is women who are significantly worse off" (Bhalla *et. al.* 2006). Sudarshan and Bhattacharya (2004) identify several gender-based disadvantages within poor households, such as work burdens for mothers and oldest daughters, barriers to access to the labour market and eating priority. Poor older people typically continue working, suffer high levels of unmet basic needs, have very few assets to their names. Half the elderly were assetless in all States except Kerala. Older women are particularly assetless, and dependent on others (Rajan, 2006).

Clearly then, while the poverty line approach is the dominant approach used to measure poverty, it ignores, as Naila Kabeer points out, the widespread and systematic inequalities within households. Attempts to estimate poverty that overlook inequalities in the household provide "a very incomplete picture" and have "little to say about women's experience of poverty relative to that of men within the same household."

Research on poverty has generally focused on static consumption or income based poverty status rather than on the 'dynamics of poverty' – movement into and out of poverty, or being stuck in poverty and the processes and factors that determine this. The questions that need to be researched are why are a large number of people in India stuck in poverty or chronically poor? What enables those who are poor to escape from poverty? Why do a large number of people who are not poor become poor? The very size of the problem, combined with the fact that many of them will remain poor over time and may pass their poverty on to their children, makes this an extremely important development issue. Many of the factors that drive and maintain people in poverty have **gender dimensions** that need to be addressed. "Work on gender has played a major role in calls to acknowledge poverty as a dynamic and multidimensional concept on grounds that static profiles of income and consumption present only part of the picture."⁹⁷

Caste and tribal status are strong correlates of poverty. Additionally, scheduled tribe status is an important determinant of severe poverty. The probability that a given household is poor is much higher for SC and ST communities and decline in poverty rates is also much less for such households⁹⁸ Accumulation of assets, human or physical, is the key process by which poverty can be interrupted. The determinants of exit/persistence of poverty relate to physical

assets, education, demographic profile of the household and infrastructure (Bhide and Mehta 2006).

Markers of Poverty

Estimates based on the household as the unit of measurement can be misleading as highlighted above. Nath⁹⁹ draws attention to the multidimensional aspect of chronic poverty which has “distinguishing features of households, which can be called markers” : being a Scheduled Caste (SC) household or a Scheduled Tribe (ST) household, not owning any land or being landless, being houseless, lacking marketable skills, having a large family or high dependency, having old-old or disabled dependents, head of the household is a woman, lacking community support and not having one meal some days in a year. “Chronic poverty households may have some or all the markers: the larger the numbers of markers, the greater is the severity of the condition. For example, a woman headed SC or ST household with no assets and skills, which does not have one meal on some days in the year, is at one extreme. Combining the operational definitions and markers, we have degrees of chronic poverty, from destitution to those recovering from external shocks.”

For instance, the Tendulkar methodology for poverty assessment when it came up with poverty ratios for different social groups put Scheduled Castes in rural India at 42.3%, right behind Scheduled Tribes in terms of poverty (47.4%), while it was 33.8% for all groups. In urban areas, it was the highest for SCs at 34.1%, followed by STs (30.4%) as against 20.9% for all classes. It computed that in rural Bihar and Chattisgarh, nearly two thirds of SCs and STs are poor, whereas in states like Manipur, Odisha and Uttar Pradesh, the poverty ratio for these groups is more than half (see Chapter on Marginalised Communities). No estimates are drawn out for women separately caste group wise, apart from some estimates of poverty ratios for female headed households (pegged at 29.4% in rural areas and 22.1% for urban areas against an overall poverty ratio of 20.9% in urban areas).

In another study, Sundaram and Tendulkar (2002)¹⁰⁰ estimated the poverty ratio by status of employment, casual workers coming out the poorest in both rural and urban areas.

Using the markers identified by Nath (ibid.) it is possible to analyse information from Census 2011 on several indicators that are important for understanding the situation of women and

girls; poverty of housing, water, sanitation, health care, nutrition and social exclusion, are crucial deficits as far as women are concerned.

Drinking Water: For instance, only 31.97% households get treated tap water for drinking, and 11.57 from untreated source; about one third are dependent on handpump. Lack of access to safe water is an indicator of deprivation and has implications for poverty and of vulnerability to disease. Less than half the total households (46.58%) get drinking water in the home, while 35.84% have to collect it from a source near their premises and 17.6% from a distance. Since women and children are usually responsible for filling and collecting water, this has implications for drudgery and adds to time poverty. The time spent by women on collecting water has an opportunity cost in terms of wages forgone. Similarly, children could use this time for studying and thereby improving their future prospects.

Sanitation: "With respect to sanitation, more than half (53.08%) of households do not have a latrine facility. While 3.24% use public latrines, 49.84% defecate in the open; 41.58% households do not have bathing facilities (Census 2011). Not only are these indicators of poverty and deprivation but they have serious implications for security and safety of women and creates vulnerability to disease.

Fuel: Almost a third of households (31.43%) depend on kerosene for lighting purposes and do not have electricity. Two thirds of households (66%) still use firewood, crop residue and dung cake for cooking. As Banerjee argues (2012), one major service done by most rural Indian women for their families, as well as for the country, is to provide for the daily energy needs of the vast majority of households; they do so by collecting non-commercial materials and processing these into fuel for cooking. Use of firewood, wood chips, dung-cakes, grass etc has a significant impact on the health and survival of young and old women who live in poverty stricken households. Additionally, in hilly terrain the slopes, from which women collect biomass, are slippery. Accidents, fractures and bruises are frequent. These are privately incurred costs of drudgery, pain, expenditure and loss of work days that must be built into any estimates of cost/ viability of clean energy provisioning. Another aspect which increases the care burden on women is disability; 8.3% households have one or more disabled persons. Disability affects women not only when they themselves are disabled but additionally as care givers when anyone in the family is disabled. Health effects of bio-mass fuel used in cooking have been well documented in terms of its production, collection and combustion

Assetlessness: 17.82 percent of households do not have any of the following assets:-bicycle, scooter, motorcycle, moped, car, jeep, van, TV, computer laptop, telephone, mobile phone. Lack of assets is a proxy indicator of poverty. It is important to mention that assets are usually owned and controlled by male members of the house, except when they have been specifically provided through schemes for women and girls

Lack of shelter is an indicator of severe deprivation. In 2011, females constituted around 41% of all houseless persons.

Disability and Care: About 8.3 percent households have one or more disabled persons which affects women not only when they themselves are disabled but the 'cost' to them for providing unpaid 'care' in terms of energy spent, employment foregone as also, income and entitlements to social security aggravating the situation for poor women.

Cross classification / tabulation of different indicators or markers could yield significant information about deprivation. Clearly, a girl who is disabled and is illiterate is likely to get access to poorly paid work and this may lead to her getting stuck in poverty.¹⁰¹

Female headed households: That woman bear a disproportionate and growing burden of poverty, at a global scales, most commonly expressed as a 'feminisation of poverty', has become a virtual orthodoxy in recent decades.¹⁰² Female headship is one of the markers of poverty. Several reasons have been advanced for the greater vulnerability of such households primarily in terms of lower average earnings compared to men, and less access to productive resources such as land and capital, traditions, social norms and practices that accord a lower status to women often perceived as a burden owing to practices of dowry, and restrict women's access to education and work. Women's access to family inheritance is limited or absent. These arguments have occurred in the Report elsewhere. Such a social milieu places female-headed households at a greater risk of poverty, where women are the primary earners. Many studies in India as elsewhere show that female headed households are poorer compared to male-headed households¹⁰³

According to recent data, out of a total of 24.95 crore households in India around 2.68 crore households or 10.78% are female headed. There is considerable controversy on the actual numbers of female headed households. While official estimates of women headed households estimate their numbers at around 27 million, almost 70 percent in rural India accounting for

about 12 percent in both rural and urban areas¹⁰⁴; others maintain that “women managed households” account for around 32 percent of rural households (Oxfam India 2013). At the recent National Consultation on Women in India- Articulating a Vision for 2030 (2013) it was stated that there are 36 million women headed households headed by widows, separated women, abandoned women, never married women and women whose husbands are missing. The presence of such households busts the myth that the Indian families look after women who fall in this category. A recent study found that there were very few beggar women and female sex workers. While most of these women are resilient in the face of difficult circumstances, it is the lack of concern and attention by the government that leads women to become destitute (Srivastava 2013). While female headed households are officially recorded now, in practical terms however, for them to establish an independent identity for themselves is a real problem whether it is for procuring a ration card or the RSBY card etc since such a household still goes counter to existing social norms regarding a household.

In an attempt to understand the position of women headed households, we looked at work participation data on such households. Looking at the activity status of Female Headed Households for 2009-10 (by UPS), to understand their economic situation it is interesting to note that while among self employed households, the proportion of own account workers is higher than for all households, regular work among these women is higher than for other households 4.2 percent in rural areas and 15.7 percent in urban areas, compared to about 3 percent and 14 percent for all households (question is whether this is largely as domestic workers; studies have shown that many domestic workers in urban areas are in the category ‘deserted by husband’). The number of pensioners is much higher among female headed household, almost 14 percent in urban vis a vis 2 percent for all households. But what needs to be urgently acted upon is the situation in respect of those in educational institutions-3.4 percent in rural FHH compared to 27 percent for all households and it is 13.3 percent in urban areas while for all households it is more than double. This needs much deeper probing by age and educational levels. Those seeking work that is unemployed, is low in FHHs, perhaps it cannot be afforded.

However it is important to draw attention to the fact that the perception that female headed households are poorer than other households has been challenged not just for reasons of inaccuracy¹⁰⁵, but also because it “neglects and/or deflects attention from situation of women

in male-headed households".¹⁰⁶ It is important to "broaden the scope of analysis to include all poor households, however headed".

Poverty Dynamics: Drivers, Maintainers and Interrupters

Poverty dynamics recognises the existence of processes through which the poor either escape from poverty or fail to escape it and the non-poor either remain non-poor or become poor. Analysis of a national rural panel dataset covering about 3,000 households across the country draws attention to the significant scale of incidence of chronic poverty. The estimates also indicate that a significant proportion of non-poor households may fall into poverty while a large proportion of those who are poor manage to escape from it.

There are a large number of factors that act as 'drivers' forcing people into poverty. A review of the literature indicates that these could be related to the sudden onset of a long-term and expensive illness, a disaster such as a flood or earthquake, a failed crop, a failed investment or a policy change that leads to a loss of livelihood or reduction in income. Similarly, there are factors that 'maintain' people in poverty. These include illiteracy, living in a remote geographic location that provides few livelihood opportunities, poor access to health care facilities, forced sale of assets to meet a crisis, indebtedness and bonded labour. 'Interrupters' are factors that can enable escape from poverty. These include access to diversified income sources, linkages with urban areas, improvements in rural infrastructure, accumulation of human, physical and financial assets, access to water for irrigation and increase in wages (Mehta and Shepherd 2006).

Many of the factors have gender differentiated implications. For instance the sudden onset of a long-term and expensive illness such as tuberculosis, cancer or HIV/ AIDS, exacerbates the suffering of all those who are already poor and drives many of those who are non-poor into poverty. For those who work in the unorganised sector, ill-health is often associated with having to forego income owing to inability to work. While poverty and ill health affect both men and women, the problems get compounded for women for many reasons.

Firstly, women's lack of access to and control over resources and decision making lead to lower levels of access to health care services for them. Women and men do not receive the same care, even for the same conditions. "While men have higher rates of disease morbidity for many major diseases, including TB and malaria, a larger percentage of women die due to

the fact that they are often only brought in for diagnosis and treatment at severe stages of illness, when treatment is less effective” (CARE 2006).

For instance, a study based on data collected from 1,920 households in 60 villages in two sub-districts of Koppal (in North Karnataka), found that ‘the more insecure the household’s economic status, the greater the chance that health-seeking will be rationed within the household, and this is borne disproportionately by girls and women.’ (Sen et al, 2007)

Second, there are biological differences in the reactions of men and women to medication, anesthesia, and in their immunity to disease. Medical research needs to capture these differences.

Third, when any member of the family falls ill, women routinely add the task of providing care to their other tasks thereby adding to their unrecognised work burden, which leads to their higher levels of tiredness and morbidity. For instance, out of 2,376 Persons Living with HIV and AIDS (PLWHA) interviewed in one study, 29% (683 persons) reported that they needed care. Women accounted for 70 percent of the 882 persons reported to be caregivers and 20.7 percent of women caregivers were HIV positive themselves (Pradhan et. al. 2006). Ill health related care work is neither recognised nor is support provided to alleviate the difficulties, drudgery and depression that surround provision of care.

Additionally, “more than half of the female population in India suffers from anaemia due to lack of nutrition.” (CARE 2006). Since they are the last to eat in many homes, where there is inadequate availability of food, this cultural norm often leads to intra-household discrimination in access to food and nutrition (Sudarshan and Rina Bhattacharya, 2004).

Research also shows that since poverty is concentrated in identified spatial locations there is a ‘geography of poverty’. There is also a ‘sociology of poverty,’ since the proportion of the poor is higher among certain social groups. Additionally, there are identifiable occupational features of the poor: ‘they are concentrated in agricultural labour and artisanal households in rural areas, and among casual labourers in urban areas’¹⁰⁷ (Planning Commission 2008). Poverty is associated with structural factors such as low wages; insecure, casual employment; low-productivity smallholder agriculture; and low social status of SC and, especially, ST households living in the poorest and most multi-dimensionally deprived states and regions.

Most of those who are chronically poor are landless or near - landless and depend on casual labour/ wages for survival. Women are worse affected because they are often paid less than men for equivalent work. Labour Bureau, Ministry of Labour and Employment, compiles wage rates in rural India for 11 agricultural and 7 non-agricultural occupations for India and 20 States. Labour Bureau (2014) presents data for the agricultural year 2012-13. Amongst agricultural occupations, the highest paid occupation for male labourers was 'well digging'. The average daily wage rate for this ranged between Rs.239.73 to Rs. 265.54. Transplanting' occupation fetched the highest wages for women, ranging between Rs.133.85 to Rs.158.70. While wages paid to male 'herds-keepers' were Rs. 111.30 per day, female 'herds-keepers' were paid a fraction of this at Rs. 86.23 per day. Annual average daily wage rates in non-agricultural occupations during the year 2012-13 also varied widely between men and women. While male 'sweepers' were paid Rs. 123.63 per day, only Rs.104.80 was paid to female 'sweepers'.

An issue that needs to be discussed is how a "driver" such as a macro policy change in the early 90s, towards globalization has impacted on poverty, and how its gender impact can be approximated

Summing up

The numbers in poverty are massive even when the poverty line is set at unrealistically low levels. Small changes in the poverty line can lead to large changes in the percentage of the population estimated to be in poverty – 100 million persons and 10 percentage points were added to the number and percent of population in poverty in 2004-05 when the Tendulkar Committee increased the poverty line by Rs 90 per capita per month in the rural areas and Rs 40 in the urban areas. Hence, the measures we use to estimate poverty are critical to determining the extent of poverty and the adequacy of the resources that are allocated to address it.

Second, the poverty lines no longer correspond to consumption of 2,400 kcal in rural and 2,100 kcal in urban areas. The Rangarajan Committee has tried to address the deviation from the calorific norms by basing the food component of the poverty line on revised calorie requirements of 2154.91 kcalories in rural and 2089.35 kcalories in urban areas explained by the change in the population structure and the overall lowering of the average age-sex-activity-specific calorie requirement of the individuals as determined by the ICMR.

Additionally they have included rural and urban protein and fat requirements at 48.17 gms and 50.08 gms and 27.61 gms and 25.88 gms respectively.

Third, there are no estimates regarding the number of women and girls who are in poverty. Since official estimates are based on consumption at the level of the household. Since the household is the sampling unit in household consumption expenditure surveys, sex-disaggregated household consumption data is not captured. Hence, the poverty head count ratio is not available separately for men and women or boys and girls or older men and women. Alternatives such as pilot surveys that canvas questions to both men and women must be explored in order to understand intra-household differentials in well being.

Fourth, the measures that are used should be transparent and simple to understand and explain. For instance what is the explanation for the halving of poverty in Andhra or significant reduction in poverty in Bihar over just a two year period (from 2009-10 to 2011-12) in both the Tendulkar and the Rangarajan Committee estimates of state wise poverty? Further, explanations are also needed to understand why the Tendulkar and Rangarajan Committee poverty estimates for different states show substantial divergence.

Poverty is usually estimated on the basis of static cross section surveys. Panel data needs to be collected to longitudinally track households and individuals within the household to understand what causes some of them to be stuck in poverty while others move out of it. Equally what enables some of those who are not poor to stay out of poverty while others among them become poor or enter poverty. Hence, policies need to take cognisance of the 'dynamics of poverty' and strengthen factors and processes that enable escape from it as also address the processes and factors that cause entry into or persistence of it.

A large proportion of those who are poor in India are stuck in poverty and may pass their poverty on to their children. Among the many factors that cause persistence of poverty are landlessness, lack of assets and dependence on casual labour based wages for survival. As wage data presented by the Labour Bureau shows, women are worse affected, often paid less than the minimum wage and far less than men for equivalent work in both agricultural and non-agricultural occupations. Exploitation of casual labour and discrimination against women need to be addressed, through implementation of minimum wage laws, creation of employment opportunities, mobilisation of women in collectives, transfer of skills and access to assets.

Ensuring that girls and boys get quality education and skills that can enable them to get decent work is critical for achieving the goal of eliminating poverty. Recognition of the fact that ill health is a major factor that causes impoverishment and that women and girls face barriers in accessing health care is extremely critical in the context of understanding the lived reality of their poverty. Additionally, women provide care to family members who are ill as well as to those who are old or suffer disability. Hence, allocation of adequate resources to enable universal access to high quality public health care facilities and support for women care givers are extremely important and gender sensitive poverty elimination measures.

Those who are poor also suffer deprivation in several other dimensions such as nutrition, ownership of assets, safe drinking water, energy, electricity and infrastructure for their basic needs. As discussed, deprivation in these dimensions affects the entire household but has additional implications for women in terms of creating vulnerability, disease and discomfort, causing drudgery, and insecurity and leading to loss of time that could have been used for productive purposes.

From the early 70s credit has been identified as a major constraint on women's ability to earn an income and there was increasing interest in the degree to which poverty-focussed credit programmes were actually benefitting women and could address problems of poverty. This was followed by the emergence of poverty-targeted micro-finance institutions, in a number of developing economies including India, many of which saw themselves as empowerment oriented. The questions of importance are: How has women's access to credit, savings, insurance and social security improved over the past few decades in India? What are some of the innovations (policy and practice) that have helped broaden participation in the Indian financial system and finally, what measures are needed to strengthen and improve such participation going forward? to be taken up in the following Section.

Recommendations

1. Poverty head count ratio must be made available separately for men and women or boys and girls or older men and women. There are no estimates regarding the number of women and girls who are in poverty. Since the household is the sampling unit in household consumption expenditure surveys, sex-disaggregated household consumption data is not captured. Hence, Alternatives such as pilot surveys that

canvas questions to both men and women must be explored in order to understand intra-household differentials in well being.

2. A large proportion of those who are poor in India are stuck in poverty and may pass their poverty on to their children. Among the many factors that cause persistence of poverty are landlessness, lack of assets and dependence on casual labour based wages for survival. As wage data presented by the Labour Bureau shows, women are worse affected, often paid less than the minimum wage and far less than men for equivalent work in both agricultural and non-agricultural occupations. Exploitation of casual labour and discrimination against women need to be addressed, through implementation of minimum wage laws, creation of employment opportunities, mobilisation of women in collectives, transfer of skills and access to assets.
3. Ensuring that girls and boys get quality education and skills that can enable them to get decent work is critical for achieving the goal of eliminating poverty. Recognition of the fact that ill health is a major factor that causes impoverishment and that women and girls face barriers in accessing health care is extremely critical in the context of understanding the lived reality of their poverty. Additionally, women provide care to family members who are ill as well as to those who are old or suffer disability. Hence, allocation of adequate resources to enable universal access to high quality public health care facilities and support for women care givers are extremely important and gender sensitive poverty elimination measures.

SECTION 7: WOMEN AND FINANCIAL INCLUSION IN INDIA

1. Previous sections have already discussed the marginalisation of women in the broader economic processes, as evident in declining workforce participation and within that growing “informalisation” of women’s work. Given this background, it becomes particularly important to understand trends and progress in the financial sector. Specifically, the issues that this Committee tried to understand in more detail included: what are the broad trends in terms of participation of women in the formal financial system? How has women’s access to credit, savings, insurance and social security improved over the past few decades in India? What are some of the innovations (policy and practice) that have helped broaden participation in the Indian financial system and finally, what measures are needed to strengthen and improve such participation going forward?
2. The links between broader processes of financial sector liberalisation and women’s access to financial services are of interest to this Committee and need to be understood better. Bakker (1994)¹⁰⁸ notes that financial sector policy may transmit through policies on requirement of collateral that exacerbate women’s access due to inequities in access to titled property in the first instance. The Indian banking sector continues to be dominated by Public Sector Banks, although in the last decade a few large private sector banks have also emerged. Indian financial sector policy, in banking in particular, has always been concerned about equity – typically in the context of small farmers. The nationalisation of the banking system in 1967 was ostensibly to advance the social objectives of the Indian banking system. Even today, priority sector policy is an important element of banks in India. In recent years, there has been a growing emphasis on financial inclusion programmes and policies of banks – Public, Private and Foreign. There has however not been a sustained focus on improving women’s access and participation in the financial and banking sector, except through schemes and programmes such as the Self-Help Group Bank Linkage Programme discussed in detail in following sections.
3. Financial inclusion, defined as the “process of ensuring access to appropriate financial products and services (payments, credit, savings, insurance, investments, and pension) needed by vulnerable groups at an affordable cost in a fair and transparent manner by mainstream institutional players”¹⁰⁹, is viewed as integral to inclusive growth and development. Financial inclusion is closely tied in with women’s wellbeing and more

broadly gender equality. Some of the perspectives and evidence on this inter-relationship are as below:

- a) Access to adequate and affordable credit enables consumption smoothing which is an important issue for workers with seasonal incomes and pursuit of entrepreneurial ventures.
- b) Access to insurance enables protection against income and consumption shocks on account of illness, rainfall failure, and natural calamities. A stark example of ways in which informal risk-coping of low-income households can lead to poor outcomes for women is Rose (1999) that looked at consumption smoothing and female mortality. Following on earlier studies that found that the wellbeing of a child varies with fluctuations in income and prices (Foster, 1994), and that the wellbeing of girls is more sensitive to these fluctuations than the wellbeing of boys (Behrman, 1998), and that girls' nutrition suffers more than boys' nutrition in the lean agricultural season, Rose (1999) finds that more rainfall in the first two years of life increases the likelihood of a girl's surviving relative to a boy's surviving, and that they also suffer disproportionately from adverse shocks.
- c) Access to investments and pensions enables earning a real return on savings over the long-term so that standard of living can be protected beyond working years.
- d) In addition to these direct linkages, there are also links posited between women's access to credit, property rights, and their status and bargaining power within the household.

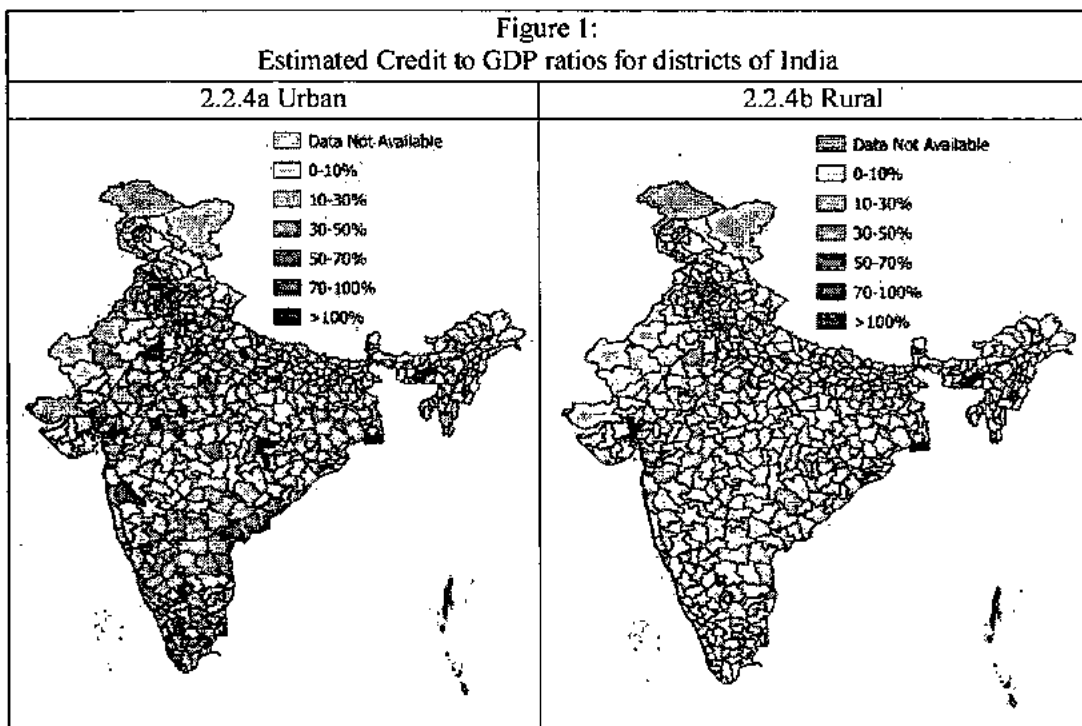
Key Regulatory and Policy Initiatives

4. Recognising these important inter-linkages, there has been a significant focus on financial inclusion in recent years both by the Government of India and the Reserve Bank of India (RBI). Some notable initiatives have included creating a big push for bank account universalization, usage of the Aadhaar unique ID as an adequate proof of Know Your Customer (KYC) thus simplifying procedures for account opening, improving delivery channels in unbanked locations through expansion of the rural branch network of Banks as well as the Banking Correspondents (BC) mechanism, special focus on lending to women in the RBI's Priority Sector Lending guidelines and promotion of the Self-Help Group (SHG) and Micro Finance Institution (MFI) models that are almost exclusively focused on women.

5. The RBI's Priority Sector Lending regulation sets a target of 40 per cent of 'Adjusted Net Bank Credit' (ANBC) for domestic banks. Within the 40 per cent, the circular requires domestic banks to lend 18 per cent of its ANBC to the agriculture sector, which broadly encompasses loans for the purchase of inputs and production as well as on-lending to MFIs and NGOs for on-lending and promotion of SHGs, as well as for loans that match specified criteria. It further requires domestic banks to lend 10 per cent of its ANBC to "Weaker Sections" which includes loans up to INR 50,000 for women. The remaining 12 per cent can be lent for Micro-Small Enterprises investment or manufacturing activities, export credit, or be filled up with any of the PSL categories.¹¹⁰ The Bharatiya Mahila Bank was set up by the Government of India in 2013 exclusively to serve the needs of women entrepreneurs.
6. The Government of India recently launched the "Pradhan Mantri Jan Dhan Yojana" (PMJDY) which envisages a bank account for every adult member in a household and a minimum amount of personal accident insurance. PMJDY consists of six pillars: 1. Universal access to banking facilities; 2. Providing basic bank account with overdraft facility and RuPay Debit card to all households; 3. Financial literacy to enable use of financial products; 4. A credit guarantee fund to mitigate risks stemming from overdraft facilities extended to these accounts; 5. Micro-insurance for all account holders under PMJDY; 6. Unorganised sector pension schemes such as Swavalamban. The Progress Report on PMJDY suggests that up to 125 million accounts have been already opened following the launch of the initiative.¹¹¹ This could arguably be India's most ambitious effort vis-à-vis financial inclusion. In addition, the Micro Units Development and Refinance Agency Bank (MUDRA Bank) has also been recently launched to improve access to finance for small and medium enterprises, including those established by women.
7. While much of the focus has been on bank account and credit availability, there has been some progress on the insurance and pension fronts as well. In the context of insurance, Government schemes such as *Rashtriya Swasthya Bima Yojana* (RSBY) and *Aam Aadi Bima Yojana* (AABY) have dominated provision of services to low-income households. In the context of old-age pension, other than state sponsored schemes, the NPS-Lite offered by the Pension Funds Regulatory and Development Authority (PFRDA) has had notable outreach among the informal sector workers, including women. PMJDY appears to build on these early initiatives.

Current State of Financial Inclusion in India and Women's Access

8. However, with only 31,695 (40 per cent of total bank branches) bank branches in rural India¹¹² the rural Indian has minimal access to credit, and even less access to savings and insurance. One important macro indicator of the state of financial inclusion is financial depth, which is the ratio of credit to GDP at a national and sub-national level. It is believed that each district must have a financial depth of at least 50%¹¹³.
9. The figure below shows the poor status of rural districts in particular on this metric.



10. Coming to access of women in particular, the RBI started to publish data on women in the Basic Statistical Returns (BSR) from 1996 onwards. The RBI's 2013 BSR Report on the percentage distribution of outstanding credit of small borrower accounts of scheduled commercial banks show women's credit outstanding making up just over 17% of total outstanding, and almost 19% of total accounts.¹¹⁴
11. Additionally, Chavan (2008) analyses BSR data to show that between 1997 and 2006, the share of Dalit and Adivasi women – socio-economically the most backward sections of the population – in the total bank credit (under Small Borrowal Accounts) declined steadily. In 2006, Dalit and Adivasi women received only 1.3 per cent of the total credit

given under the Small Borrowal Accounts as compared to 4.8 per cent in 1997. Various data sources, as presented and analysed by Chavan, show that despite women forming about 40 per cent of the agricultural workforce in India in 2007 (NCW, 2008), and constituting about 33 per cent of cultivators in India in 2001, women received on an average only 6 per cent of the total direct agricultural credit in the 2004-06 period, with the remaining 94 per cent given to men. Chavan's compilation of RBI data actually presents a decline both in women's share in the total number of accounts under direct agricultural credit, as well as in their share of the total amount under direct agricultural credit, with each going from 6.5 per cent and 7 per cent to 5.9 and 6.3 per cent respectively.¹¹⁵

12. The Global Findex Database (Demigruc-Kunt and Klapper, 2012) surveyed 3,518 individuals¹¹⁶ representative of the population in India and found that just over 26 per cent of women had an account at a financial institution compared to almost 44 per cent of men. They found that 33 per cent of men had taken a loan in the last year versus 28 per cent of women, while the per cent of both who took the same from a financial institution were almost negligible at 9 and 7 per cent respectively. According to this dataset, the largest proportion of both men and women take loans from family or friends, as opposed to from a financial institution, private lender, employer, or store credit suggesting comfort in familiarity. Within the context of loan utilization, the largest proportion of women availed loans for health emergencies (13 per cent) and to pay school fees (6 per cent). While it is encouraging to see that over 75 per cent of women make between 1 and 2 deposits a month, there is a reported 11 per cent who do not make any deposits at all. A larger proportion of women (almost 19 per cent) make no withdrawals in a typical month, with just fewer than 66 per cent making 1-2 withdrawals a month, and just over 10 per cent making over 3. The savings numbers are a matter of concern, with fewer than 17 per cent having saved any money in the last year, and under 14 per cent having saved for emergencies or future expenses, at a financial institution or a savings club.¹¹⁷

A Deep Dive into the Self-Help Group Bank Linkage and Micro Finance Models

13. Arguably, the most important developments in financial services access for women have been the emergence of the Self-Help Group (SHG) programme and the Microfinance programme. Both rely on the insight that poor women without access to physical collateral can be credit-worthy by leveraging peer monitoring and group guarantees. A

later section will debate the relative impacts of the two programmes. In terms of outreach however, both are very significant and are almost entirely focussed on women, although still inadequate relative to the total demand for financial services by women.

14. The National Bank for Agricultural and Rural Development's (NABARD) Self-Help Group (SHG) -Bank Linkage Programme (SBLP) was piloted in 1992. While the program has grown at high rates for almost 20 years, with support from public sector banks, non-governmental organizations (NGOs), and government programmes for SHG promotion, the 2009-2013 period has shown stagnated growth. The Microfinance India, *State of the Sector Report 2013*, reports a small increase of 2 per cent in the number of SHGs with outstanding bank loans on 31 March 2013, as compared to the previous year, that reversed the decline seen during 2010-12. Importantly, however, the volume of fresh loans issued by banks to SHGs during 2012-13 showed a significant growth of almost 25 per cent to reach over INR 205 billion, with the average loan outstanding at INR 88,455 on 31 March 2013. With a proportionately smaller (6.3 per cent) increase in the number of SHGs getting fresh loans from banks, the report suggests repeat financing and deepening of loans to existing SHGs, as opposed to a significant growth in new SHGs. However, NPAs on bank lending to SHGs have also been increasing sharply during this period.

Table 1: Growth Trends in SHG Bank Linkage Programme (SBLP)

Particulars	2009	2010	2011	2012	2013
No. of SHGs with outstanding bank loans*	4,224,338	4,851,356	4,786,763	4,354,442	4,451,434
Of which in southern region*	2,283,992	2,582,112	2,706,408	2,355,732	2,415,191
Share of southern region (%)	54	53	57	54	54
Loans disbursed to SHGs during the year (INR billion)#	122.54	144.53	145.48	165.35	205.85
Average loan disbursed during the year per group (INR)#	76,131	91,081	121,625	144,048	168,754
Total bank loan outstanding to SHGs (INR billion)*	226.79	280.38	312.21	363.41	393.75
Average loan outstanding per SHG (INR)*	53,687	57,794	65,224	83,457	88,455
Incremental groups with outstanding loans (million)	0.60	0.63	(-)0.06	(-)0.43	0.10
Incremental loans outstanding (INR billion)	56.77	45.90	33.53	57.22	30.35
No. of SHGs with savings accounts with banks* (million)	6.12	6.95	7.46	7.96	7.32

Total savings of SHGs with banks (INR billion)*	55.46	61.99	70.16	65.51	82.17
Average savings of SHGs with banks (INR)*	9,060	8,915	9,402	8,230	11,229

Source: Nair, T. 2013. *Microfinance India, State of the Sector Report 2013*, Table 2.1. New Delhi: ACCESS Development Services, SAGE Publications;

Notes: *As on 31 March 2013; #During the year ended 31 March 2013

15. NABARD places special focus on women through a scheme for the promotion and financing of Women Self-Help Groups (WSHG). The WSHG programme is being implemented in association with the central government in 150 selected districts of 28 states, with NGOs intended to serve as business facilitators, tracking and monitoring groups as well as their loan repayments.
16. The Micro Finance Institution (MFI) model is much more “wholesale” in nature with weaker links to NGOs and Government agencies. Typically, an MFI is incorporated as a Trust, Society, Not-for-profit Company or Non-Bank Finance Company. They raise resources from commercial banks and on-lend to groups of women in rural and semi-urban areas. The approach of joint liability is similar across the MFI and SBLP programmes. However, the MFI approach has not historically had a savings component. While the MFI model has been growing steadily in terms of outreach as well as volumes, it hit a roadblock in 2010-11 following developments in Andhra Pradesh. In early October 2010, the Chief Minister of AP passed an Ordinance to “*protect women Self Help Groups from exploitation by the Micro Finance Institutions in the State of Andhra Pradesh*” seeking to place a range of new conditions on MFIs, hence impeding ground-level operations, resulting in low loan collections. MFIs with proportionally larger exposures in AP could have found it challenging to finance their loans or raise new equity, which meant that those unable to do so became illiquid and insolvent.¹¹⁸ While temporary solutions and support were found in the central government and the RBI, the Consultative Group to Assist the Poor (CGAP) report on the crisis suggests that a “*rivalry between competing MFI and SHG models for serving the poor [...] has been simmering ever since*”.

A comparison of the trends in the growth of outreach of SHGs and MFIs is presented below:

Table 2: Client outreach SBLP and MFI models	Number of clients (crore)			Loan outstanding (INR crore)			Share of MFIs in incremental micro lending (%)
	Year	SBLP	MFI	Total	SBLP	MFI	
2006-07	3.8	1	4.8	12,366	3,456	15,822	
2007-08	4.7	1.4	6.1	16,999	5,954	22,953	35.03
2008-09	5.4	2.3	7.7	22,679	11,734	34,413	50.44
2009-10	6	2.7	8.7	28,038	18,343	46,381	55.22
2010-11	6.3	3.2	9.4	31,221	21,556	52,777	50.23
2011-12	6.1	2.7	8.8	36,340	20,913	57,253	-14.37
2012-13	6.5	2.8	9.3	39,375	22,300	61,675	31.37

Source: Nair, T. 2013. *Microfinance India, State of the Sector Report 2013*, Table 3.1. New Delhi: ACCESS Development Services, SAGE Publications

17. As can be seen above, while client outreach of both the SBLP and MFI models, as well as the share of MFIs in incremental micro lending shrunk in the wake of the AP crisis, data reported by the State of the Sector Report 2013, as on 31 March 2013, show both, recovering. The provisional data for 2012-13 in the table above (furnished by Sa-Dhan for 2012-13), shows that there are almost 28 million active clients of MFIs – both NBFCs and others – with a loan outstanding of INR 223 billion – neither client outreach nor outstanding loans of MFIs have increased since 2010-11, with the total clients being reached by both the SBLP and MFI programmes remaining at around 90 million over the last four years, with the loan outstanding increasing only marginally by about INR 13 billion between 2011-12 and 2012-13. This data also provides insights to the relative performance of the other microfinance model – the SBLP. In 2007-08, the SBLP accounted for about two-thirds of the incremental loan amount disbursed within the microfinance system. Whilst the period of hyper growth of MFIs in the three years following 2007-08 drove down the SBLP share of loan amount disbursed by about 15 percentage points, all incremental lending within the system in 2011-12 was due to the SBLP. However, 2012-13 did see the share of MFIs in incremental lending improving substantially to over 30 per cent.¹¹⁹

18. Comparative performance of savings of SHGs as well as disbursement of SHG loans by states show both disparity in terms of outreach, as well as in terms of savings and disbursements, with larger states like Andhra Pradesh, Tamil Nadu, Maharashtra, West Bengal, Karnataka, Kerala, and Odisha recording both a far greater number of savings and credit linked SHGs, as well as a far larger quantum of savings and disbursements. Smaller and more traditionally financially excluded states and regions, such as Lakshadweep, Andaman and Nicobar Islands, as well as several North Eastern states, recorded the lowest numbers of all states, across these same metrics. The total number of savings-linked SHGs declined by over 8 per cent, while the quantum of savings by SHGs showed an impressive growth of over 25 per cent. Similarly, the number of SHGs receiving disbursements grew only marginally, by just over 6 per cent, but loans disbursed to these SHGs showed a growth of almost 25 per cent, again, indicating repeat financing and deepening of loans to existing SHGs, as opposed to a significant growth in new SHGs.¹²⁰

The Impact and Commercialisation Debate

19. While the roots of financial inclusion in India can be traced to nationalisation of banks and the emergence of the cooperative movement, in the last decade or so, there have emerged several new non-bank actors in financial inclusion. These may be characterised on a spectrum of commercial intent, with the Self-Help Promoting Institutions (SHPI) that form and link SHGs to the banking sector and typically provide other support such as training and marketing support on the one end, and the specialised Non-Bank Finance Company-Micro Finance Institution (NBFC-MFI) on the other end. There has been a raging debate on the relative merits of each of these models and in particular, the implications of non-bank institutions with a commercial motive that provide financial services to the poor. The commercial approach has drawn strong criticism despite its impressive growth in outreach, with some arguing a negligible impact on parameters like women's empowerment and poverty reduction, and others contending that target populations are perhaps worse-off than before. See Hulme and Arun, EPW (2011) and Jayati Ghosh (2013) for an overview of this debate. Others like Mayoux (2002) while acknowledging microfinance's contribution to household poverty reduction, argues that the overwhelming evidence indicates that this "one-dimensional approach" to credit ignores structural issues.

'The miracle of microfinance? Evidence from a randomized evaluation'

A careful and balanced examination of the impact of microfinance by Banerjee et al, 2014, on a group lending microcredit program administered by Spandana in Hyderabad, India, reveals that some of the marginal advantages of providing access to credit include increased average consumption, an increased fraction of households with at least one outstanding loan, an increased prevalence of businesses per 100 households with an increased proportion of those operated by women, as well as increased business revenues. Additionally, the study indicated an impact on informal indebtedness, an important parameter given that the concept of microfinance was built by Muhammad Yunus around it being a good substitute for the same, with a sizable fraction of clients reporting repayment of more expensive debt as a reason to borrow from Spandana. While overall borrowing was unaffected, the share of households who had some informal borrowing from friends, family, moneylenders, and in the form of store credit, went down by 5.2 percentage points in treatment areas¹.

They note however, that despite having some positive impact, not only may these results be coloured by the rapid growth of Andhra Pradesh at the time, but that businesses remained very small, with an average of 0.18 employees at the time of the second endline, with average sales remaining steady. Additionally, while Spandana expected 80% of households in treatment areas to become clients quickly after launch, the proportion reached only 18% in 18 months, and the overall take up of microfinance from any MFI was only 38%. Additionally, these findings have been corroborated with those from other studies around the world, in order to determine overall sectorial relevance, and Banerjee et al. cite fairly low take up rates, not just in India, but also in Morocco and Mexico, where similar studies were conducted.

Within the context of education, child labour, and women's empowerment, the study states that while many previous studies have contended that microfinance may lead to an increase in a women's bargaining power and decision making abilities, there is no evidence that microfinance has any impact on the probability that children or teenagers are enrolled in school, while they do see a reduction in teenage girls' labour supply. The study does not exhibit any difference in the number of hours worked by girls or boys aged 5 to 15, and that the overall effect of microfinance access on the index of women's empowerment is statistically insignificant. "*While microcredit "succeeds" in leading some [households] to expand their businesses (or choose to start a female-owned business) it does not appear to fuel an escape from poverty. [...] although there are significant increases in the upper tail of profitability.*"¹ They suggest that while microcredit may allow households to invest in their small businesses, its impact is not miraculous, as many of these businesses are extremely small, aren't particularly profitable, and are difficult to expand, especially given the limitations the target population faces in terms of skills and other services.

20. In parallel to the microfinance commercialisation debate, there has also been a growing concern on the effectiveness and impact of the SHG channel. The SHG movement has spread very unevenly across various states of India. As noted earlier, the rate at which

new groups are being formed has declined significantly. Defaults on the SHG channel are also rising. Others have expressed concern on the political implications of the growth of the SHG movement. For example, Batliwala and Dhanraj (2009) argue that "The myth of women as the best anti-poverty agents and investments, and the mass-scale creation of women's self-help groups, seems to be nurturing a form of depoliticised collective action that is completely non-threatening to the power structure and political order."

21. Comparing the SHG and MFI models on relative contribution to women's empowerment is problematic as the former typically include several non-financial service elements such as vocational training, marketing support, social mobilisation and so on. However, several studies have looked at the impact of SHG programmes.
22. Several studies such as the one that evaluated SEWA's programme in Dungarpur district of Rajasthan find beneficial effects of participation on propensity to save, employment and decision-making¹²¹. There are several voices of concern as well. Ghosh (2013)¹²², however, contends that "...even this linkage has often reflected and accentuated traditional patterns of gender discrimination: 'When they seek access to bank credit, women's groups are in a dependent relationship, and are subject to, and tarnished by, the institutional imperatives, systemic corruption and political compulsions that shape the behaviour of rural development bureaucracies and banks.'" Ghosh further argues that loan recovery pressures add to the push factors (such as household livelihood stress, medical costs, migration, etc.) that drive women out of microcredit programmes, and that denial of membership to SHG often occurs for those likely to experience financial stress, hence resulting in the exclusion of sections that are viewed as inherently weaker, therefore reinforcing the deprivations of vulnerable women (Nirantar, 2007).
23. Also challenging the impact of SHGs as a tool for women's empowerment, Garikipati (2006) quotes paradoxical results from previous studies, and uses a case study to unravel answers to the empowerment question. Garikipati uses data from surveys, focus group interviews, and borrower testimonies, from two drought-prone villages in Andhra Pradesh, to ascertain details of household economic activities, loan related queries, drought coping strategies, male and female asset holdings, time-use and intra-household decisions, and constructs vulnerability and empowerment indicators to contend that while lending to women has helped households across income groups diversify livelihoods and reduce their vulnerability to shocks, the SHG model's success in empowering women is not clear. She finds that as the length of SHG membership increased, the probability of the household coping with drought, diversifying income, and accessing social capital

increases, thereby reducing the overall probability of vulnerability. However, while the probability of a woman's control over household resources and decision making increases, the probability of her work time being allocated favourably, as well as her control over minor and major household finances reduces. The same was not, however, true with an increase in family income – when viewed together, she suggests that it is household income rather than the length of the SHG relationship that seemingly enhances women's relative power within her family.

24. Garikipati's study also indicates that lending to women may actually amplify the existing resource divide between men and women, with only 20.7 per cent of loans being used for self-managed enterprises either individually managed by women or managed jointly by the SHG, with the majority of women using their loans for family enterprises, land purchases, or for consumption purposes. She contends that this may leave women in a weaker position with respect to repayments, and therefore jeopardize their access to credit in the future, in addition to having adverse implications for a woman's control over her family's productive assets and hence her overall empowerment.
25. The International Fund for Agricultural Development (IFAD) (2010)¹²³ in an evaluation of its own projects, finds that 90 per cent of beneficiaries reported increased access to and control over resources such as land, dwellings, and livestock in the 'Rural Women's Development and Empowerment Project', and that SHG members were elected to village leadership positions in 170 of 667 localities under the 'Livelihoods Improvement Project' in the Himalayas. It also noted that an impact study on their projects in Jharkhand and Chhattisgarh reveals that access to finance through group savings and lending to members allowed women to become increasingly involved in economic activities such as the collection and sale of non-timber forest products in local markets. The evaluation also notes that given the key importance of agricultural activities for the livelihoods of small farm holders in India, the programme needs to re-think how to link SHGs to agricultural activities when most decisions in the same are (mostly) taken by men. They also highlight the role of complementary interventions such as training and marketing.
26. Despite heated debate around the impact of the SBLP and MFI models and their relative merits, it is important to reiterate the criticality of access to credit for women, which demonstrably has an impact on a woman's ability to address lifecycle needs, emergencies, and investment opportunities, with the objective of smoothing consumption, dealing with emergencies, and accumulating risk capital.

Access to Insurance

27. Access to insurance enables protection against income and consumption shocks on account of illness, rainfall failure, and natural calamities, particularly for rural households. In the absence of formal risk management tools, households often resort to distress action such as cutting down on crucial consumption items including education of girl children. When families cannot afford to feed everyone in crisis situations like drought, families often sacrifice the welfare of girls.¹²⁴
28. IRDA's regulatory framework requires that all 23 private sector life insurance companies, and the only public sector insurer, Life Insurance Corporation (LIC), underwrite between 7 and 16 per cent (depending on the vintage of the company) of total policies in the rural sector. Together, they underwrote 113.46 lakh policies in the rural sector, out of a total of 441.57 lakh policies in 2012-13. While the IRDA Obligations of Insurers to Rural and Social Sectors Regulations, 2002, clearly defines the rural sector, clear women-centric targets are largely missing from the various definitions offered for the social sector, with the only mention of women being "washerwomen" and "working women in hills" in the "Unorganised sector"¹²⁵.
29. The disparity in the protection of male and female human capital is stark. With LIC's market share at over 83 per cent¹²⁶ (in terms of new policies issued) in 2012-13, only 20.6¹²⁷ per cent of policies issued were to women in 2008.
30. It is a very welcome trend that the scope of financial inclusion efforts including that of the PMJDY now include insurance. Attention is also needed to provide a comprehensive agriculture income insurance since so many women derive their livelihoods, directly and indirectly from insurance and tend to be the most vulnerable in the event of droughts and other causal factors for crop failure.

Financing Healthcare and an Evaluation of the Rashtriya Swasthya Bima Yojana (RSBY)

India's public health sector is characterized by modest indicators, with a net increase of 0.29 per cent of public health expenditure as a percentage of GDP between 1995 and 2012 according to World Bank Development Indicators. It ranks 13th last in terms of public health expenditure as a percentage of GDP, spending only 1.34 per cent¹²⁸ of its GDP on public health in 2012, with Haiti, Yemen, Georgia, Sudan, and Tajikistan all performing better.

Within the public health context, the *Rashtriya Swasthya Bima Yojana*, transliterating to 'National Health Insurance Programme' (RSBY), is the only central government-run health insurance scheme for low-income households, providing cashless insurance for hospitalisation in public and private hospitals. It covers secondary care for the below poverty line (BPL) population and contributions by beneficiaries are nominal and are only for enrolment. Financing is shared between the central government (75 per cent) and the states (25 per cent) and RSBY contracts both private and public insurers on a competitive basis to take on insurance and administrative functions. This scheme has thus far been implemented in 25 states, applies to BPL families and other targeted groups, and its beneficiaries currently include 23.4 million families or 70 million beneficiaries¹²⁹. The scheme enrolls families (as opposed to individuals) and provides inpatient lower-cost, secondary care, and also covers maternity. It covers each family for a maximum of INR 30,000 per year, and has 8,111 empaneled hospitals (5,604 private and 2,507 public) with a minimum of 10 hospital beds in each empaneled hospital.

La Forgia and Nagpal (2012) state that the RSBY and two state schemes (in AP and TN) account for nearly all the growth achieved by government sponsored health insurance schemes (GSHISs), with the population coverage of the RSBY increasing from 70 million people in 2009-10 to a projected 300 million people in 2015. Assuming continued political and financial support from the government, they estimate that health insurance coverage is expected to reach more than 630 million people by 2015, and that much of this growth will be driven by the RSBY, commercial insurance, and state-sponsored schemes.

Gender disparity in the health insurance context is less glaring than in the life insurance space. Krishnaswamy and Ruchismita, in their RSBY Working Paper on Performance Trends and Policy Recommendations (2011), found that while performance indicators varied between states, districts, and villages, the female-to-male enrolment ratio rose in year two of the scheme. The ratio was low at 59 per cent in year one, but rose to 80 per cent in year two. This may have been due to awareness issues and difficulty in enrolling women through the biometrics, atleast initially. The hospitalization ratio in the 229 districts in which the RSBY completed one year was 2.4 per cent, versus the hospitalization rate as per the NSSO in 2004, which was 1.7 per cent, indicating that the RSBY may be enabling people to undergo hospitalization (that they may not have been able to undergo in the absence of the scheme).

While in year one, the ratio was 4.4 per cent for women and 3.9 per cent for men, the same was 5.7 per cent for women and 6.6 per cent for men in year two, possibly indicating a normalization of trends over time. While the maximum coverage per family (INR 30,000) may seem restrictive and inadequate, the paper notes that the most commonly claimed amounts in 11 selected districts are INR 10,000, followed by INR 3,000, with *"the average amount claimed for women [being] higher at INR 8,057 than for men at INR 6,260"*.

Adequate and suitable health insurance could mean a number of positive steps for women – access to pre and post natal care resulting in a well-developed child and a healthy mother, compensation for lost work days due to illness, fewer compromises on crucial consumption items, adequate gynaecological treatment and consequently longer and more productive life expectancies. Both the RSBY and state-specific schemes provide a positive foundation and important learnings, including the need to strengthen assessment, monitoring, and evaluation to measure and raise performance, creating stronger and more efficient PPP linkages, expanding coverage, raising quality standards, and minimizing systemic risk and fraud. Additionally, the Kalaingar Scheme that provides insurance against catastrophic illnesses and others have demonstrated that the state government is a decisive factor in maintaining quality, by determining quality for network health care providers, and through strong internal control processes. Institutional capacity is a challenge both at the central and state level and La Forgia and Nagpal note that *"piggybacking on the existing private health insurance system [can facilitate] rollout and early gains, but the [...] overwhelming dependence on those insurers without an adequate monitoring system is another area for concern."*

However, health insurance is a narrow element in the overall challenge of healthcare provision and financing. A pure reliance on secondary & tertiary health insurance might not be the best long-term direction to pursue. The 'High Level Expert Group Report on Universal Health Coverage in India' (HLEG), instituted by the Planning Commission of India¹³⁰ in 2011 made the following recommendations that are relevant to thinking about the future of health financing:

1. India should offer Health Care to all her citizens; it is well within her means to do so (Universal Healthcare). The universal healthcare system would cover a very broad range of health conditions including infectious disease, reproductive and child health, as well as conditions such as cardiovascular diseases, diabetes, cancer, and mental illness.

2. Government needs to perform the pooling function, increase public expenditures from 1.2% to 3% of GDP by 2022, and act as a single Payer. General taxation combined with Social Health Insurance (i.e., mandatory contributions from formal sector salaries) to be used to generate the necessary resources for Universal Access.
3. Strictly no User Fees should be charged at any level and for certain types of preventive care and diagnostics (such as for Cervical Cancer) citizens could even be suitably incentivised (i.e., negative user fees). There is very high price elasticity at the primary care level but it is an essential part of the overall healthcare continuum. Women and senior citizens experience a great deal of “in-home-poverty” even within relatively well-off households and are unable to access healthcare even at modest prices. A zero-user-fee healthcare system ensures that all of these issues are effectively dealt with and also that neither routine but recurring, nor catastrophic healthcare expenditures, lead to financial ruin.
4. The HLEG indicated a definite preference for the provision of health care by the government but expressed the strong view that serious management reform would need to be instituted in order to ensure that the quality of provision is upto the mark even if the money were to be made available.
5. It also said that in the event that particular State governments wished to work with the private sector they could either “contract-in” the private sector as an integral part of a well-designed public healthcare system or enter into a “managed-care” arrangement with the private sector where it would be paid on a “capitation” basis to operate an integrated healthcare system with clearly specified population-level health outcome measures and not on a fee-for-service basis. It expressed the view that such decisions would need to be decentralised to the level of a District Health Systems Manager and not be taken either at a national level or even at the State level.
6. It expressed a strong concern that schemes such as RSBY while offering a modicum of financial protection, fragment healthcare and distort both consumer and provider behaviour without impacting health outcomes. It expressed the view that these schemes should be discontinued and merged with either government run or privately run integrated (primary-secondary-tertiary) “managed care” models.
7. Under all models of provision (public, private, or mixed) 70% of healthcare expenditure to be reserved for primary care and close-to-habitation care (sub-centre level in the government model) to be strengthened using nurses and Ayurvedic doctors who have received well-designed bridge training and have been formally

certified to offer allopathic primary care, along the lines of the Nurse Practitioner model in the United States. These close-to-habitation centres would be equipped to handle 98% of all conditions encountered by patients and would act as gatekeepers to ensure that only those that really need to would be referred to higher levels of care. A well-developed Health Management Information System would allow all levels of care providers to smoothly track the progress of the patient between various levels as well as over a period of time.

A well designed healthcare system would benefit all segments of the population but particularly the most vulnerable which would, in particular, include women and girls. Additionally, there is a need for a comprehensive approach to social security that incorporates old age pension, health insurance, life insurance and disability insurance. Current schemes are fragmented and do not provide adequate levels of protection¹³¹.

Access to Investment Products

31. While specific data on women's share of investment and insurance product usage is hard to obtain, some studies point to similar trends. For example, a study by DSP Blackrock 'Understanding Women – Usage and attitude towards financial products'¹³², in 2012 was based on a pan-India survey of more than 4,750 women spread across 14 cities (6 metro cities and 8 non-metro cities) to understand the women usage and attitudes towards financial products. They find that:

- Only 18% of the surveyed single working women and 23% of working women (single and married) make their own investment decisions
- Barely 13% of married working women are sole decision makers
- Women are inclined towards safety and believe in long term investing. Women also had higher awareness about bank savings accounts (76%), life insurance (65%), and gold (56%) as investment options compared to mutual funds (11%) and shares (10%)
- Most women are only informed of investment decisions, already taken; or at best are joint decision makers
- Proportion of sole decision makers is significantly high among divorced and widowed

32. All of the above indicate that access to financial services is highly unequal, particularly for women – and they are relatively more excluded from the financial sector compared to their male counterparts even in an overall low-access environment prevalent in India.¹³³

Barriers to Financial Services Access

This section will examine what are the root causes that manifest in low financial services access and usage in India among women.

33. Intra-Household Factors: The unequal status of women within households has been well-documented and not surprisingly, this has a bearing also on financial services access. Restrictions on a woman's mobility and financial decision-making process in the household as well as lack of ownership of assets (such as land, and other property) and gender disparity in wages pose significant constraints on women's access to financial services, particularly credit that requires formalized ownership of property for use as collateral. Using data from the World Bank's Women, Business and the Law database, analysis by Demigure-Kunt et al¹³⁴ shows that in countries where women face legal discrimination in the ability to work, head a household, choose where to live, or inherit property or are required by law to obey their husband, women are less likely than men to own an account and to save and borrow. The belief that access to credit would improve the relative bargaining position of women within the household and therefore consumption decisions has not been substantiated by clear evidence.
34. Institutional Factors & Policy Biases: There are several supply-side factors that impinge on financial access in general and for women in particular. Researchers such as Morduch et al have observed that for access to be meaningful, it must be characterized by *affordability, reliability, continuity, and convenience*.¹³⁵ The mere presence of bank branches and accounts are not sufficient. Models that combine the safety of the banking system with the outreach capability of non-bank institutions potentially represent an important pathway to enhancing women's participation in financial services.
35. In a study of women from low-income households in urban cities of India,¹³⁶ despite the prevalence of formal banking amongst these women in urban cities (62% reported at least one member in the household having a bank account), only 11% reported that their household had ever taken loans from banks. It could be because the poor people are reluctant to use the formal institutions because they find the banking system unfamiliar and perhaps, even intimidating.¹³⁷

36. The Rural Finance Access Survey (RFAS, 2003 as cited in Basu, 2008) further goes on to quantify the non-price barriers, like the high rates of bribes to be paid and extended time taken for accessing finance from formal sectors. Extracts from RFAS (2003) indicate that the average bribe for availing a loan from a commercial bank comes to nearly 10% of the loan amount and the documentation time is close to 33 weeks, with high loan rejection rates. One of the specific supply-side challenges is the inability of the rural commercial bank branch to effectively cater to the needs of the small borrower segment. It has been estimated that the costs of offering a small loan (Rs. 10,000) through a commercial bank branch varies between 32% and 41%.¹³⁸ Defaults are rising in the SHG lending program with NPAs in 2012-2013 reported to be around 7%. Given these costs and risks, there is often reluctance to grow these categories of loans. For instance, the number of SHGs that availed a loan from the banking system declined during 2012-13.¹³⁹ There is a need for new players with lower operating costs and better under-writing capabilities that can serve this segment in a viable manner.
37. There is a systematic policy bias against use of formal credit for consumption smoothing. This is most evident in restricting the usage of funds from micro-credit institutions largely for “productive” purposes. This is inconsistent with the importance of small-value credit as an effective tool for consumption smoothing.
38. Both the MFI and the SBLP approaches emphasise credit delivery with the latter also having a minor emphasis on savings. With the functions of finance for a household involving both liquidity and risk management, it is important that regulatory frameworks and practical applications of the same involve robust risk management for all households. Murdoch (1995) elaborates the importance of microfinance for both income and consumption smoothing, writing that *“First, households can smooth income; this is most often achieved by making conservative production or employment choices and diversifying income activities. In this way, households take steps to protect themselves from adverse income shocks before they occur. Second, households can smooth consumption by borrowing and saving, adjusting labour supply, and employing formal and informal insurance arrangements. These mechanisms take force after shocks occur and help insulate consumption patterns from income variability.”* When households make conservative production choices, they are likely to forego income, when ideally, there should be suitable products in place to protect them from adverse income shocks. When diversifying income activities, they are moving away from specialization, hence diminishing their economies of scale and yielding smaller benefits in the long-run.

- Additionally, using credit in place of insurance can lead to over-indebtedness of a household and is unsuitable product given the life-cycle needs of a household.
39. Zeller (1999) argues that *“improved access to financial services can have two principal effects on household outcomes – first, it can raise the expected value of income and therefore of consumption and future investment and asset accumulation, [and] second, it can decrease the variances of income and consumption.”* He therefore contends that low-income individuals tend to value financial services more for the purposes of risk-coping, versus higher-income households who are more in need of financial services to generate income and hence accumulate assets.
40. Several institutions have been able to demonstrate that through a careful consideration of channel factors, it is possible to achieve high-quality participation and usage of financial services by women. The alternative approaches of Mann Deshi Mahila Sahakari Bank and the Kshetriya Gramin Financial Services are profiled in Annexure 1. Successful alternative approaches of SEWA Bank in Ahmedabad, the Working Women’s Forum in Tamil Nadu have been extensively discussed.
41. Today, all state governments in India have been assisting their citizens in cases of unemployment, old age, sickness, and disablement by transferring cash to households that come under Below Poverty Line (BPL). The government also provides some social security schemes targeting women such as National Old Age Pension Scheme (INR 300/month for those above 60), Indira Gandhi National Widow Pension Scheme (INR 300/month to widows aged 40-59) and *Janani Suraksha Yojana* (conditional cash transfer for pregnant women). However, there are several obstacles that women face while participating in these schemes. Under AABY for instance, only the head of the family or one earning member in the family of such a household is covered under the scheme.¹⁴⁰ The widow pension scheme ignored those women who are single, divorced/separated, and abandoned women, who are equally discriminated as widows in our society. Additionally, many women’s husbands are missing and are not officially proven dead. In such cases, women have to wait for seven years to be eligible for pension schemes.
42. The *Aam Aadmi Bima Yojana* (AABY), a government scheme under the LIC, is a social security scheme for rural landless households, launched in 2007. While this scheme covers natural death, death due to accident, permanent total disability due to accident, and partial permanent disability due to accident, only the head of the family, or one earning member in the family, aged between 18 and 59 years, is covered under the scheme, making the exclusion of women likely.

The above factors will need to be kept in mind while trying to address the issue of financial inclusion in a scaled manner.

43. It appears that while multiple models (bank and non-bank) are required to expand financial inclusion, strong and consistent customer protection frameworks are required so that the vulnerability of low-income and women clients are kept in mind. Irrespective of the specific methodology being followed, all individuals must be protected against unfair conduct by the lender – whether the lender is a Bank, an MFI, or an NGO. Comprehensive customer protection legislation for financial services need to be framed that provide the foundations for this. The Financial Sector Legislative Reforms Committee chaired by Justice Srikrishna has made important recommendations in this regard that may be evaluated. The role of the state in these credit programmes beyond regulation also needs serious debate.

44. Additionally, it is important to note that access to financial services is necessary but not sufficient for a complete livelihoods development approach. The latter would necessarily also need to look into structural aspects of the economy that are constraining enterprise, such as access to skills, markets and inputs. Mahajan (2005) argues that there is an argument to broaden the scope of financial inclusion to include livelihood finance, which would include financial services (savings, credit, insurance, infrastructure finance, investment in human development), agricultural and business development services (productivity enhancement, risk mitigation, local value addition, alternate market linkages), and institutional developmental services (forming and strengthening of producer organizations, establishing and strengthening processes). He argues that microcredit is a single intervention that was an appropriate remedy for a banking system that was hostile to low-income individuals, and that within the backdrop of financial inclusion, proponents of the model should to move towards a broader concept of livelihood finance.¹⁴¹

We discuss below some programmes which emphasise the linking of wage payments to participants with bank accounts.

National Rural Employment Guarantee Scheme (NREGS) and Direct Cash Transfers through Bank Accounts

45. The National Rural Employment Guarantee Act, 2005, (NREGA) is a labour law and social security measure that aims to guarantee livelihood security in rural areas by providing at least 100 days of guaranteed wage employment each financial year to all households in which adult members volunteer to do unskilled manual work. Importantly, the scheme guarantees employment as a legal right, however, the program has faced similar issues to previous employment schemes launched by the government, including lack of awareness, mismanagement, and corruption. In order to address some of these issues, the government made the shift from cash payments of wages to settlement through bank accounts, in order to prevent defrauding of workers and also to give them greater control over their wages. This move had been acclaimed as the “world’s largest ever financial inclusion scheme”. A comparative analysis by ILO (2013) of various cash transfer schemes commends the individual entitlement approach of the NREGS rather than the household approach.
46. Adhikari and Bhatia (2010) looked at the efficacy of NREGS payments through bank accounts in combating some of the corruption associated with earlier approaches. In their survey on bank payments in selected districts of Uttar Pradesh and Jharkhand, they found that the direct transfer of wages into workers’ bank accounts is substantial protection against embezzlement, provided that banking norms are adhered to and that workers are able to manage their own accounts. While they find that the prospect of effective use of banks as payment agencies for NREGA seem reasonably good, large distances to the nearest bank or post office cause hardship to workers. While formal institutions go some way in combating exploitation, they found that not all banks and post offices functioned in the same way, and it was found that the banking system worked better than post offices in some cases, due to computerized records, adequate staff, and security. The study also found that nationalized banks were more effective in both districts, as compared to cooperative banks, which in some cases “openly flouted rules and colluded with corrupt contractors”¹⁴². They warn that while the early results are promising, the local banking system is not immune to the collusion witnessed in other approaches and stress the need for oversight and transparency.

47. The linkage of the program to the banking system has been an important step for women beneficiaries, with 89 per cent of women respondents preferring bank or post office payments to cash payments, and 77 per cent of women respondents confirming that their bank or post office records were correct. The study does note, however, that the districts selected for the study had a high proportion of males (and therefore had a small sample of women respondents), and that they often found that women workers did not have accounts in their own names but received their wages through the accounts of their husbands.
48. Khera (2013) points out that while the linkage of the program to the banking system has had an impact on wage corruption (?), it has also had some adverse side effects, such as workers without accounts being denied work and the reduced potential of wage corruption leading to delays in wage payment. Khera also notes that the possibility of Aadhar enrolment being compulsory for the receipt of payments may be problematic given enrolment rates being low, with a recommendation that the government should focus its efforts on expanding the reach of the formal banking system to rural areas and work towards bringing greater transparency in the implementation of the program through stringent monitoring and evaluation, leveraging telecommunications networks to generate reports, and random field checks.¹⁴³
49. This experience of this programme is important to the overall issue of migrating all Government to Citizen (G2C) payments directly through bank accounts rather than via intermediaries. Older programmes like the Janani Suraksha Yojana (JSY) that integrates cash assistance with maternal care have experienced several challenges with the payment aspect of the scheme. Even the recently launched Jan Dhan Yojana talks about routing subsidy payments through the JDY accounts. Mukhopadhyay et al (2013)¹⁴⁴ evaluated the experience of the Andhra Pradesh Electronic Benefits Transfer (EBT) programme and find that over 90% of beneficiaries preferred the smart-card based payment option to the earlier approach of receiving cash from post offices. They also however note several operational issues including the absence of transaction-level data, incentives for banks and their customer service points and the logistics associated with card issuance and management.
50. Apart from these short-term operational issues that need to be sorted out before national scale is desirable, this certainly will be a more transparent and cost-effective approach to G2C payments. There is a separate issue whether in-kind transfers from Government to citizens such as subsidies, particularly those aimed at low-income individuals can be

converted into cash transfers. This requires more debate and a stabilisation of delivery mechanisms, particularly as they relate to intra-household inequities.

Alternative Models in Financial Inclusion

A) The Mann Deshi Mahila Sahakari Bank

Mann Deshi Bank is an RBI regulated cooperative bank run by, and for, women. Founded in 1997, it was India's first rural financial institution to receive a cooperative license from the RBI. Today, Mann Deshi Bank is the largest microfinance bank in Maharashtra with over 185,000 clients. Mann Deshi Bank is a provider of a holistic set of financial products and services, offering its clients individual and group loans, savings, insurance, and pension plans. Mann Deshi Bank clients are mainly women. Almost all of the bank's clients are semi-literate or non-literate low-income women with an average annual income of around Rs. 50 - 100 per day. More than 127,000 women have benefited from Mann Deshi's services, most of whom are street vendors and wage laborers.

Mann Deshi Bank's product suite includes:

- Savings – This service is provided through agents, who conduct door-to-door visits to Mann Deshi Bank clients, and Mann Deshi Bank offers its clients regular savings, term deposits, daily/weekly deposits, monthly deposits, and special occasion deposits, offering interest rates of between 3.5% to 9%.
- Loans – Mann Deshi sees the importance in consumption loans to finance business, healthcare costs, marriages, education, and housing. It offers short, medium, and long-term loans, loans against deposits, loans against gold, and gold loans, with a variety of tenures, purposes, quantum (e.g. home repair/construction loans with loan quantum of INR 100,000 and above), with interest rates of between 11-15%, with a variety of repayment schedules
- Insurance – Mann Deshi Bank provides life insurance products for clients between the ages of 18 and 60, and insures them for amounts between INR 5,000 and INR 50,000. It is currently exploring the possibility of providing health insurance products also
- Pensions – Mann Deshi Bank is the first financial institution in Maharashtra to provide a pension scheme to its clients. In partnership with UTI Mutual Funds, it allows clients between the ages of 18 and 55 to save on a weekly, monthly, quarterly,

or annual schedule, following which they receive monthly payments based on their accumulated savings and compound interest, past the age of 59.

B) Kshetriya Gramin Financial Services

The mission of the KGFS model is to maximize the financial wellbeing of every individual and every enterprise in remote rural India by providing complete access to financial products and services. Given the sparse and diverse nature of rural India, a local entity with a tight geographical focus is better placed to identify customer needs, adopt local culture, provide better front-end services, and offer a complete range of financial services. KGFS uses a 'Wealth Management' approach to ensure financial planning, asset growth, asset protection, and risk diversification for rural households and enterprises. The approach is supported by a robust customer management system, which enables capturing of all household income, expense, asset, liability, and cash flow details, which generates a 'Financial Wellbeing Report' (FWR). The FWR of each household enables a detailed conversation around financial planning and needs between KGFS staff and rural customers. The KGFS model is a standardized model, which ensures that it is replicable and scalable.

There are currently six KGFS' across three states, reaching over 600,000 financially excluded individuals and over 280,000 households. It leverages the Banking Correspondent (BC) model to facilitate the delivery of credit, partnering with banks and financial institutions. Additionally, it uses a multiple-partnership model to facilitate the delivery of a holistic set of products and services, including:

Savings & Investments – KGFS' provide their customers with access to saving bank accounts, fixed deposits, and recurring deposits, through its BC partnership with Axis Bank. They also provide their customers with access to NPS-Lite accounts, through a partnership with the PFRDA.

Loans – KGFS' provide their customers with a variety of loans, including Joint Liability Group (JLG), Jewel, Salary, Crop, Education, Micro Enterprise, Livestock, Emergency, and Personal loans, with varying tenures, quantum, and repayment schedules to suit customer needs, with interest rates of between 24-26%

Insurance – KGFS customers have access to Personal Accident Insurance, Life Insurance, Livestock Insurance and Shop Insurance, through partnerships with HDFC Life, HDFC Ergo, and Future Generali

Remittances – KGFS customers have access to domestic and international remittance services, through IRCS' partnership with Western Union

The model has a particular emphasis on ensuring complete accountability by the provider for the suitability of financial products and services offered to customers.

RECOMMENDATIONS

a. Universal access to bank accounts and ease of payments access is vital for women to benefit from various Direct Benefits and Transfer schemes as well as under special schemes for women like the Janani Suraksha Yojana (JSY). Currently there are too many delays in accessing these payments. This needs an immediate focus on universalisation of bank accounts to all Indian residents and the creation of a large network of transaction points in rural India where beneficiaries can transact with ease and without the fear of discrimination. Conditional on possessing valid KYC, citizens must not be denied a bank account. In this context, the Prime Minister's Jan Dhan Yojana (PMJDY) is a welcome initiative and beyond account opening, success of this initiative in terms of account usage by citizens, including to access Government payments needs to be monitored. A very large number of distribution points within easy walking distance of every household (urban and rural) and every woman are required for ease of access to payments. The RBI's proposal to license Payment Banks has the potential to make an important contribution here. Technology has the potential to be a great leveller with respect to women's access to financial services and must be fully embraced by all schemes.

b. Currently, RBI's Basic Statistical Returns throws light on access to credit (number of accounts and value outstanding) by gender. It is important that all financial inclusion schemes including the PMJDY systematically track and periodically publish gender-disaggregated data on access and usage.

c. All Government schemes for financial inclusion must remove reference to "head of the household" and make sure that insurance and pension benefits are available to all adult members of the household. This will serve to overcome some of the intra-household control issues extensively noted by researchers.

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- d. Policy biases against consumption finance must systematically be eliminated given their vital link to women's wellbeing in low-income households. An example of this is placing policy restrictions on the extent and magnitude of consumption finance that is permissible for MFIs. When faced with an income shock, consumption needs of women tend to get threatened first. Therefore, the ability of women to access resources to smooth their consumption is of paramount importance.
- e. There needs to be an emphasis on universal healthcare with health insurance as an integrated mechanism and sufficient focus on primary health so that private expenses and indebtedness on account of health and hospitalisation can be eliminated. A lot of borrowings by low-income households is to cope with shocks such as ill-health or accidents. Access to credit is not a good alternative for effective social security and may act as a trigger for indebtedness. There must be a minimum social security package available to all citizens that includes life insurance, disability insurance, health insurance, and pensions offered through multiple distribution channels.
- f. A strong customer protection framework for financial services needs to be legislated so that as there is growth in outreach of financial services, welfare of low-income and women customers are not at risk in any manner. The Financial Sector Legislative Reforms Committee chaired by Justice Srikrishna has made important recommendations in this regard that may be evaluated. The responsibility of financial service providers to follow processes that ensure access to suitable products and services is emphasised in this context.
- g. There is a need to encourage more institutional approaches and innovations to provide financial access to women from marginalised groups and the lowest income categories that continue to be hard to reach under traditional models of bank branches and microfinance due to self-exclusion. The performance of earmarked funds for financial inclusion and dedicated institutions such as the Mahila Bank need to be continually assessed from this perspective. Also, there must be a level playing field for public and private institutions, banks and non-banks, when it comes to issues such as access to refinancing lines or other forms of government subsidies. This "neutrality" will ensure that there is a focus on outcomes as opposed to specific institutional types.
- h. Finally, it is important to recognise that access to financial services is an important but not only aspect of a comprehensive livelihoods development strategy; the latter would include a broader examination of structural aspects including access to skills, inputs and markets. This may not be in the ambit of financial sector policy and Banks and will need to be pursued by agencies with expertise in these areas.

Annexure I

Comparative performance of savings of SHGs	2011-12		2012-13		Growth (%)	
	No. of SHGs	Savings amount (INR million)	No. of SHGs	Savings amount (INR million)	No. of SHGs	Savings amount
Andhra Pradesh	1,495,904	14,901.60	1,421,393	25,417.90	-4.98	70.57
Tamil Nadu	925,392	7,903.98	873,012	8,496.68	-5.66	7.5
Maharashtra	827,047	7,236.18	687,717	5,137.04	-16.85	-29.01
West Bengal	685,448	3,769.44	586,821	7,269.49	-14.39	92.85
Karnataka	628,643	10,021.30	645,695	11,561.90	2.71	15.37
Kerala	615,714	4,137.11	581,325	5,175.89	-5.59	25.11
Odisha	540,029	3,613.64	522,837	4,182.78	-3.18	15.75
Uttar Pradesh	471,184	3,682.14	403,932	3,920.08	-14.27	6.46
Bihar	305,113	1,404.24	270,890	1,696.76	-11.22	20.83
Assam	276,565	984.60	271,072	1,075.08	-1.99	9.19
Rajasthan	251,654	1,278.71	231,763	1,576.07	-7.9	23.25
Gujarat	226,626	1,396.32	208,410	1,755.51	-8.04	25.72
Madhya Pradesh	163,588	1,122.91	159,457	1,232.12	-2.53	9.73
Chhattisgarh	129,854	739.45	98,493	613.60	-24.15	-17.02
Jharkhand	89,603	672.18	85,334	768.99	-4.76	14.4
Himachal Pradesh	65,641	328.86	53,242	427.79	-18.89	30.08
Uttarakhand	48,141	591.33	40,316	476.36	-16.25	-19.44
Haryana	44,184	367.84	42,580	403.07	-3.63	9.58
Punjab	37,343	466.26	35,060	363.55	-6.11	-22.03
Tripura	34,021	337.80	10,438	21.93	-69.32	-93.51
Puducherry	17,913	168.29	20,053	173.16	11.95	2.89
Meghalaya	14,091	41.47	9,573	51.57	-32.06	24.33
Manipur	12,711	21.94	12,656	23.52	-0.43	7.23
Nagaland	10,711	37.45	8,478	18.59	-20.85	-50.37
Goa	8,414	86.87	9,889	66.07	17.53	-23.94
Arunachal Pradesh	8,363	18.63	5,033	41.21	-39.82	121.17
Jammu & Kashmir	6,349	43.31	5,796	97.05	-8.71	124.09
Andaman & Nicobar Islands	5,521	13.13	5,217	14.57	-5.51	11.01
Sikkim	5,280	26.00	3,529	7.95	-33.16	-69.43
Mizoram	4,976	57.29	3,117	61.22	-37.36	6.86
New Delhi	3,536	32.50	3,787	34.81	7.1	7.09
Chandigarh	619	10.21	609	9.51	-1.62	-6.85
Lakshadweep	171	1.25	27	0.72	-84.21	-42.55
Total	7,960,349	65,514.2	7,317,551	82,172.5	-8.07	25.43

Source: Nair, T. 2013. *Microfinance India, State of the Sector Report 2013*, Appendix 2.1. New Delhi: ACCESS Development Services, SAGE Publications

Disbursement of SHG loans by states	2011-12		2012-13		Growth (%)	
	State	No. of SHGs	Loans disbursed (INR million)	No. of SHGs	Loans disbursed (INR million)	No. of SHGs
Andhra Pradesh	378,526	81,714	484,292	111,644	27.94	36.63
Tamil Nadu	179,902	19,329	150,586	29,161	-16.3	50.87
West Bengal	99,379	5,514	95,284	5,142	-4.12	-6.75
Karnataka	87,943	16,295	145,733	22,994	65.71	41.11
Maharashtra	68,396	6,018	54,749	5,781	-19.95	-3.94
Kerala	55,242	8,542	60,830	8,989	10.12	5.24
Odisha	49,831	5,410	47,676	4,733	-4.32	-12.51
Bihar	39,241	3,986	30,574	2,220	-22.09	-44.3
Uttar Pradesh	34,497	4,454	33,140	4,510	-3.93	1.25
Gujarat	30,336	1,312	14,756	1,198	-51.36	-8.65
Assam	28,012	1,875	21,497	1,376	-23.26	-26.62
Tripura	19,029	2,314	801	125	-95.79	-94.6
Rajasthan	18,862	1,827	20,161	2,109	6.89	15.4
Jharkhand	12,040	1,274	8,874	754	-26.3	-40.85
Chhattisgarh	10,087	926	7,992	701	-20.77	-24.25
Madhya Pradesh	8,751	954	15,182	1,373	73.49	43.82
Uttarakhand	5,125	759	7,866	405	53.48	-46.66
Himachal Pradesh	4,269	532	4,164	415	-2.46	-22
Haryana	3,865	620	3,241	516	-16.14	-16.78
Puducherry	3,798	738	4,494	850	18.33	15.21
Goa	2,312	199	924	121	-60.03	-39.38
Punjab	2,183	238	2,021	228	-7.42	-4.32
Manipur	1,308	86	659	41	-49.62	-52.68
Jammu & Kashmir	1,013	80	1,196	84	18.07	4.99
Nagaland	862	62	796	97	-7.66	56.83
Andaman & Nicobar Islands	710	57	415	54	-41.55	-5.64
Meghalaya	691	49	400	46	-42.11	-5.49
Mizoram	575	69	544	83	-5.39	19.88
New Delhi	511	51	455	64	-10.96	26.02
Sikkim	396	42	359	21	-9.34	-49.82
Arunachal Pradesh	130	16	112	13	-13.85	-15.94
Chandigarh	48	6	47	7	-2.08	23.63
Lakshadweep	8	-	1	-	-87.5	-13.04
Total	1,147,878	165,348	1,219,821	205,855	6.27	24.5

Source: Nair, T. 2013. *Microfinance India, State of the Sector Report 2013*, Appendix 2.3. New Delhi: ACCESS Development Services, SAGE Publications

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- 24 IDS 2014
- 25 Rukmini S, *The Hindu* January 12, 2015
- 26 UN Women 2015 op cit
- 27 Ibid
- 28 I Hirway 2011 op cit
- 29 Definitions of the 4 measures; 'usual principal activity status' relates to the activity status of a person during the reference period of 365 days preceding the date of survey.; subsidiary status, engaged in an economic activity
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47 It was earlier estimated to be 13.9 million persons in terms of UPSS and hailed as a "rebound" but was later found to have increased by only 9 million persons, which works out to only 4.68 million per year (Shaw 2013).

48 Shaw 2013, Mehrotra et al 2014 op cit

49 The 61st round of the NSSO for the year 2004-05 has been left out due to its controversial results.

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58

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⁶⁴ S Mehrotra, et al(2014) op cit

65 Twelfth Five Year Plan Document, Planning Commission, Government of India

66 Around One Trillion USD

67 Twelfth Five Year Plan Document

68 Renu Khosla (2009): Addressing Gender Concerns in India's Urban Renewal Mission. United Nations Development Programme, New Delhi

(<http://www.undp.org/content/dam/india/docs/addressinggenderconcerns.pdf>), further citing Khosla, R and Shevta, M.(2006) The Economics of Resettlement by Centre for Urban and Regional Excellence prepared for South Asia Network of Economic Institutes, CURE, New Delhi

69 Twelfth Five Year Plan Document

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71 Source: I. V. Berna, 2006. India: From Alienation to an Empowered Community - Applying a Gender Mainstreaming Approach to a Sanitation Project. Quoted from UN Water, 2006.

72 It is India's biggest ever cleanliness drive and 3 million government employees and school and college students of India participated in this event. The mission was started by Prime Minister Modi, who nominated nine famous personalities for the campaign, and they took up the challenge and nominated nine more people and so on (like the branching of a tree). It has been carried forward since then with people from all walks of life joining it. The components of the programme as listed in the SBM guidelines are: a) Construction of individual sanitary latrines for households below the poverty line with subsidy (80%) where demand exists. b) Conversion of dry latrines into low-cost sanitary latrines. c) Construction of exclusive village sanitary complexes for women providing facilities for hand pumping, bathing, sanitation and washing on a selective basis where there is not adequate land or space within houses and where village panchayats are willing to maintain the facilities. d) Setting up of sanitary marts. e) Total sanitation of villages through the construction of drains, soakage pits, solid and liquid waste disposal. f) Intensive campaign for awareness generation and health education to create a felt need for personal, household and environmental sanitation facilities

73 However in 2015-16, the Ministry of Drinking Water and Sanitation will implement the programme in urban areas.

74 This includes, BSUP, IHSDP and Rajiv Awas Yojana (RAY) which is a slum development programme

75 Under the BSUP and IHSDP components of JNNURM, the cumulative expenditure across seven years has been approximately 13,000 crore. Despite its superior architecture, RAY has not evoked immediate response from the ULBs or the State Governments (Twelfth Five year plan document)

76 Parekh 2008

77 Indoor pollution, caused in large part by traditional cooking practices kills nearly 2 million women and children each year (USAID)

78 Kelkar 2008

79 Parekh n.d

80 Kelkar op cit

81 Ibid

82 <http://pib.nic.in/newsite/erelease.aspx?relid=53240>

83 Source: Ganguli, et al, nd, , A Gender Assessment of Mumbai's Public Transport; A study by Dalberg for World Bank

84 Chant 2013

85 Twelfth Five Year Plan Document

86 Dewan 2012

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Chapter - 9

Women in the Indian Economy II: Disaggregating the Macro Picture

Rural Women in India and Their Economic Empowerment:

Farm and Non-Farm Livelihoods

This section focuses on Rural Women's Livelihoods, to cover both Farm and Non-Farm sectors. 'Farm livelihoods' as a term here adopts the broad framework as proposed by the National Farmers Commission (*Rashtriya Kisan Ayog*), further incorporated into the National Policy For Farmers (2007) to include cultivation, agricultural labour, sharecroppers, tenant farmers, forest-based livelihoods, fishers, pastoralists and so on. The following structure has been adopted for presenting the analysis with regard to rural women's livelihoods:

1. Rural India's dependence on Agriculture and Situation of Agricultural Households;
2. Rural women's participation in the economic sphere;
3. Trends in Agriculture and impacts on women's livelihoods;
4. Land rights of, and land ownership by women in India; ←
5. Women's Forest Livelihoods;
6. Women in Fisheries and Livestock Rearing;
7. Women in flagship agriculture-related programmes and schemes;
8. Women in Cooperatives; ✓
9. Recommendations on Farm Livelihoods; ✓
10. Rural Non-Farm Livelihoods – state of affairs; and
11. Recommendations on Rural Non-Farm Sector and Women's Livelihoods

Women in the economic sphere in Rural India

It is seen that women's work force participation rates in rural India are significantly higher than those of urban India, but also significantly lower than those of rural men. Further, employment in subsidiary status is quite high when compared to men. These trends show no systematic variation over the decades, except some small improvements in urban female employment. However, in the past decade or so, trends show a marked decline in rural employment for women and this contraction was led almost entirely by a drop in employment in agriculture, as shown in the sub-section on employment trends for women in rural India.

Within rural women, scheduled tribe and scheduled caste women's WPR is higher. However, that of Muslim women is nearly half the national rate for women of all religions. In rural India, the Workforce Participation Rate in 2004-05 of illiterate women was greater than literate primary, middle, secondary, higher secondary or even graduate women - diploma/certificate course is the only exception, which is a point worth noting on 'skilling'. An overwhelming majority are employed in Agriculture, though on a steady and slow declining trend - this decline is much sharper for men, leading to 'feminisation' of agriculture. Both in Agriculture and Non-Agriculture, "Self Employed" status, which could consist of significant unpaid work, is a major employment status for rural women, followed by Casual work. It has been seen that women often get wages lower than stipulated minimum wages in this sector. It is also seen that as economic status improves, work participation rates decline for rural women, suggesting social norms strongly influencing such participation when there are no compelling economic reasons. Further, gender wage gap exists in all categories of employment, and women are concentrated in lowest wage-paying work¹.

The most important issue for women working in agriculture is the lack of visibility, recognition and support as farmers in their own right. This denies them various entitlements and support systems that are due to them, since the status of "farmer" is usually conferred to land-owners.

1. RURAL INDIA'S DEPENDENCE ON FARMING AND SITUATION OF AGRICULTURAL HOUSEHOLDS IN INDIA

In 2007, based on the Kisan Ayog recommendations, the National Policy for Farmers defined a farmer as *'a person actively engaged in the economic and/or livelihood activity of growing crops and producing other primary agricultural commodities and will include all agricultural operational holders, cultivators, agricultural labourers, sharecroppers, tenants, poultry and livestock rearers, fishers, beekeepers, gardeners, pastoralists, non-corporate planters and planting labourers as well as persons engaged in various farming related occupations such as sericulture, vermiculture and agro-forestry. The term will also include tribals engaged in shifting cultivation and in the collection, use and sale of minor and non-timber forest produce'*. Such a definition adopted in the official agricultural policy of India should have conferred the rightful recognition to, and supported women cultivators and agricultural workers, the ones who are visibly working in agricultural production but also those that declare themselves to be 'principally engaged in housework' (61.6% of rural women aged 15 to 59 years report household work as their principal usual activity status, with 45% engaged in various activities for obtaining food for the household: working on kitchen gardens, maintaining household animal resources, collection of food and food processing activities).

However, this definition of farmers is yet to be operationalized in the context of women farmers and this is one of the most critical aspects to the invisibility and lack of support to rural women's livelihoods.

1.1. It is often said that the key to achieving several development targets around poverty, hunger and malnutrition is in the hands of women farmers and their empowerment. This section looks at women's farm livelihoods in India, in addition to non-farm sector in rural India.

1.2. During the Eleventh Plan period, the contribution of agriculture and allied sectors to the GDP stood at 15.2% in India, down from 19% during the Tenth Plan. By 2009-10, agriculture sector's share in employment came down to 51.6% compared to 58.5% in 1999-2000. It further decreased to 47.1% in 2011-12. In absolute numbers, this was 204 million persons. As per the 68th Round of NSSO, 64.1% of rural workers in India (59% of the 'usual status' male workers and 75% of female workers) were engaged in Agriculture, when it comes to distribution by industry of work. As per Census 2011, while there were 9 million less cultivators in 2011, compared to 2001 (in percentage terms, it is a decline of 7.1 percentage points in the total workforce, to 24.6% in 2011), there were 36.8 million agricultural labourers added in 2011, compared to 2001 (an increase of 3.3% in terms of distribution of

total workforce into agricultural labourer status, arriving at a figure of 30% of India's workforce being categorized as agricultural labourers). In rural India, 33% were classified as Cultivators in the total workers and 39.3% as Agricultural Labourers by Census 2011. That adds up to 72.3% engaged in agriculture.

1.3. The NSSO's 70th Round survey, the findings of which were put out in December 2014, for only the second time in independent India, focused on the status of agricultural households (the first Situation Assessment Survey was taken up in 2003). Here, 57.8% rural households have been classified as agricultural households. Here, it is important to note that the NSSO 70th Round tried to de-link the definition of agricultural household with possession of land and has expressly kept out those households which are completely dependent on agricultural labour out of the scope of the survey.

1.4. From all the above, the continuing importance of this sector for the largest sectoral workforce in India cannot be overemphasized. While on the one hand, the growing economic opportunities for corporate India in agriculture are highlighted in numerous ways, whether it be the inputs industry (seed, farm machinery, irrigation inputs, agri-chemicals etc.) or the outputs (commodity trading, agri-processing and packaging industry etc.), the grassroots level situation in terms of viability and profitability of farm livelihoods remains bleak. Out of 89.35 million farmer households in 2003, 48.6% were reported to be indebted, with the average amount of outstanding loan per farmer household being Rs. 12585/- at all-India level. At that time, 57.7% households had loans outstanding from institutional sources. In 2013, indebtedness in terms of average amount of outstanding loan per agricultural household was Rs. 47,000/- approximately, with 52% of agri-households estimated to be indebted; out of this, 60% were from institutional sources, which is a minuscule improvement in terms of institutional coverage. In the lowest size class of land possessed, only 15% of outstanding loans were from institutional sources and the debt burden can be imagined from this piece of information. Increasing risk in farming with greater weather variability with very little insurance coverage, greater investments, undeveloped and unremunerative markets and increasing indebtedness are hallmarks of the existence of a vast majority of farmers in the country. The average monthly income of agricultural households, from all sources of income, was only Rs. 6426/- while the average monthly consumer expenditure per household was Rs. 6223/-. 47.9% of this income was from cultivation and 11.9% from livestock. This would mean about only Rs. 107/- daily earnings per adult from all sources, taking two adults on an

average per agri-household. In most places, this would be below minimum wages prescribed for unskilled workers. A closer look at the income and expenditure findings across different landholding categories shows that around 6.26 crore agricultural households are running on a debt economy, so to speak. On an average, there is a deficit of Rs. 856/- per month per household in terms of their expenses exceeding receipts, for these households. This is the situation of nearly 70% of agricultural households in India. In terms of land ownership, it appears that between 2002-03 and 2012-13, a decrease of nearly 14.86 million hectares of land has happened for rural households in India. In terms of land operated, this is about 13.17 million hectares. This, then, is the most current picture available of agricultural households in India (December 2014, NSSO 70th Round findings).

1.5. In the National Policy For Farmers (NPF 2007), India attempted a decisive shift away from a productivity and production-centred agriculture policy, to bring in a socio-economic thrust on the well-being of farmers. The aim of the policy was stated to be the *stimulation of attitudes and actions which should result in assessing agricultural progress in terms of improvement in the income of farm families, not only to meet their consumption requirements but also to enhance their capacity to invest in farm related activities*².

1.6. However, one manifestation of the continuing agrarian distress is apparent in the form of the unabated phenomenon of farm suicides, which continue to be at rates above than the general population's suicide rates. National Crime Records Bureau (NCRB) data shows that nearly 3 lakh farmers have committed suicide in India from 1995 onwards, which many analysts and activists point out is actually under-reporting, including through tinkering with data classification in the recent past.

1.7. The agrarian crisis that has erupted in India much more starkly post-liberalisation of the Indian economy has been noted and analysed by many scholars. These scholars have shown that a number of crucial and inter-related indicators of rural well-being have worsened. Agricultural growth rate (which is picking up again), rural employment growth, rural development expenditures, formal credit to cultivators especially smallholders, food grain absorption per capita, farm suicides, indebtedness, land alienation, (lack of) opportunities for decent work etc., have all shown worrying trends and have been inconsistent with claims of decline or constancy of poverty³.

1.8. At the root seem to be several reasons. As CP Chandrasekhar (2007) put it, domestic agricultural growth is no longer a constraint on the growth of the non-agricultural sector⁴. Pointing out to decisive shifts in inter-sectoral linkages, he shows that trends in non-agricultural growth point to a tendency where demand for agricultural wage goods would grow at a much lower rate than output, partly because of the slower growth in employment and partly because increases in per capita incomes accrue to those whose demand for food is satiated. The net result is that agriculture is increasingly faced with a growing demand constraint at a time when input costs are rising.

1.9. Utsa Patnaik blames sharp cuts in rural development expenditure and deflationist stance of governments despite rising unemployment, contributing to the crisis. She argues that there is no basis to the rationale that drives such cuts (that 'public investment crowds out private investments'). She also points that this led to declining per capita output of food grains, that it is consistent only with worsening income distribution of a particular type, involving an absolute decline in incomes and purchasing power for a major part of the population.

1.10. According to others like Jayati Ghosh (2009), the advanced stage of crisis in Indian agriculture is related to farmers being exposed to highly subsidized competition from abroad through more open trade, reduced protection to farmers exposing them to market volatility and private profiteering without adequate regulation, reduced public expenditure that too in critical areas, destruction of important public institutions and non-generation of enough non-agricultural economic activities⁵. Apart from other measures of intervention that she recommends, she also calls for cheaper and more sustainable input use, protection of farmers from volatile output prices and emphasis on rural economic diversification. She recommends that NREGS must be expanded to cover all adults (not per household), for as many days as required, with the list of permissible works expanded to cover all activities "that improve rural quality of life".

1.11. There are others like Jha (2006) who have looked specifically at agricultural labour in the current agrarian crisis, on the assumption that in a period of agrarian distress, agricultural labourers are likely to be worst hit, through adverse impacts on wages and employment opportunities directly in agriculture and through multiplier effects, indirectly in non-agriculture as well⁶. Using NSS data, he shows that the proportion of rural households without any access to land has increased from mid-1990s to mid-2000s and landlessness has been a growing trend for most states of India. He concurs with the view that 'the crisis of the

countryside is intimately linked to neo-liberal policies themselves, and that it cannot be overcome within a neo-liberal regime'. As far as agricultural labourers are concerned, the growth rate of real wages (an important variable for the well-being of agri-labourers) declined substantially; he shows that other indicators like consumption and indebtedness have also worsened.

1.12. When it comes to explicating the financial/macro-economic crisis to the situation of women's work and employment, there seem to be divergent schools of thinking, as explained by a recent paper by Ghosh (2013)⁷. One approach says that women workers tend to be disproportionately employed with fragile/flexible contracts and therefore, tend to have weaker bargaining positions, prone to job loss and the first to lose jobs in a downturn. That they are further disadvantaged by social attitudes and seniority rules that favor men. Another approach notes that concentration of women workers in insulated industries and occupations provides relative protection from job loss given that such activities are not as quickly or significantly affected by cyclical changes in outputs. A third approach argues that women workers' lower bargaining position and lower pay makes them attractive substitute workers for men in times of crises. Discussing the agrarian crisis resulting from public policies that favored trade liberalization and reduction of protection to producers, Ghosh points out these factors become a major drag on the viability of cultivation. The difficulty is heightened in the case of women farmers because of lack of land titles and other forms of property rights recognition, which in turn has deprived them of benefits such as access to institutional credit, extension services and subsidized inputs. Women tend to have higher cultivation costs than their male counterparts and less state protection as a result. In addition, in the absence of specific measures, they are also more likely to be deprived of the benefits of crisis-relief packages. Ghosh explains that women's unpaid labour is also directly and indirectly affected by financial crisis. The extent and conditions of unpaid work are crucially affected by the state of physical infrastructure, access to natural resources like water and fuel, and to basic public services such as health and care services.

It is against this backdrop that the livelihoods of rural women in India, farm (in a major way) and non-farm, have to be understood.

2. RURAL WOMEN'S PARTICIPATION IN THE ECONOMIC SPHERE

2.1. While the NSSO's 68th (2011-12) round indicates some improvements in women's economic participation compared to the 66th round (2009-10), the Census shows an overall declining trend in work participation rates of women. The 66th Round was pointed to be a drought year which may not reflect the overall trend, while 2004-05 round is seen to be an unexplained outlier. Therefore, comparison between 1999-2000 and 2011-12 rounds is more apt and this reflects what the Census points to: a sharp decline in employment of women in rural India.

2.2. Most rural women are self-employed, that too in agriculture, working on the family's land and hiding a large proportion of unpaid labour. While there have been some changes in the status of employment in terms of distribution across self employed, regular wage/salaried and casual labour categories, especially for urban females, this cannot be said of rural females, however. Defying the national picture, in states like Andhra Pradesh, Bihar, Kerala, Tamil Nadu, Tripura etc., more rural females were working as casual labour than as self-employed, when it comes to status in employment, though the pattern at the all-India level is different (more rural females as "self-employed" (593), than casual labour (351) or regular wage/salaried (56) in every 1000 rural female workers (2011-12).

2.3. Scholars have also pointed out that the "self employed" segment in women masks a large segment of unpaid workers (nearly three fourths of the women in the self-employed category) and in reality, casual labour is the principal form of paid work for rural women⁸.

2.4. In terms of industry of work, a majority of female workers are in agriculture, with some increases in Construction sector also. By 2011-12 (68th NSSO Round), there were 48.9% of total workers in Agriculture (43.6 male and 62.8 female), 24.3% in Secondary (25.9% male and 20% female) and 26.8% in Tertiary (30.5% male and 17.2% female). A steady decline of female and male work participation in agriculture sector can be seen. The decline is more rapid for women.

2.5. In rural areas, nearly 59 per cent of the usual status (ps+ss) male workers and nearly 75 per cent of the female workers continue to be engaged in the agricultural sector (2011-12). Among the male workers, 22 per cent and 19 per cent were engaged in secondary and tertiary

sectors. The corresponding proportions for female workers were 17 per cent and 8 per cent, respectively.

2.6. Here, it is seen that this pattern is different in states like Kerala (with only 3869 per 10000 being in Agriculture sector), Manipur (2412), Tripura (1912), Goa (707) etc., while the highest concentration in agriculture is reflected in states like Arunachal Pradesh (9037), Uttarakhand (9025), Chattisgarh (9019), Nagaland (9017), Maharashtra (8912) etc., as against the national figure of 7494 per 1000 rural female workers in the agriculture sector (NIC 2008 industry sections, Table S35 of NSSO 68th Round report on Key Indicators of Employment and Unemployment).

2.7. As per the Census of India 2011 findings (Chapter 4, Main Workers and Marginal Workers), overall work participation rate for males and females (proportion of workers to total population, with persons who have participated in any economically productive activity with or without compensation or profit, with one year reference preceding the enumeration) in India increased to 39.8 in 2011 from 39.1 in 2001 census. For urban, it increased from 32.3 to 35.3, while for rural, it was a marginal increase from 41.7 to 41.8. It has to be remembered that in 1961 census, it was 43.0, with rural being 45 and urban being 33.5.

2.8. For females, the decadal change from the previous census (2001) to latest (2011) is a decline in overall (from 25.6 in 2001 to 25.5 in 2011), led by a marginal decline in rural work participation rate (from 30.8 in 2001 to 30.0 in 2011) and an increase in urban work participation rate (from 11.9 in 2001 to 15.4 in 2011).

2.9. States like Punjab, Haryana, Jammu and Kashmir exhibit a significant decadal decline in rural work participation rate while a few states have posted an increase (Rajasthan, Odisha, Andhra Pradesh, Kerala, Himachal Pradesh etc.). It is worth recalling that in the 1961 Census, the rural work participation rate for females was 31.4, (which dipped dramatically to 13.1 in 1971) and touched 22.4 in 1981. Since then it has been picking up again (touched 30.8 in 2001), except for the latest decadal decline (to 30). In absolute numbers, the female worker population is around 15 crore persons, with 12.18 crores in rural areas.

2.10. The gender gap in rural work participation rate, which was 26.8 in 1961 has not reduced in any noteworthy way, with it continuing to be 23 even in 2011, which is actually wider than

it was in 2001 (21.3 points, in terms of difference between male and female rural work participation rates).

2.11. Cultivators: Coming to percentage of cultivators to total workers, there is a significant decline from 31.7% in 2001 to 24.6% in 2011. Amongst males, this decadal decline was from 31.1 in 2001 to 24.9 in 2011; *however, the decline amongst cultivators expressed as percentage to total workers is more in the case of females*, where it has declined from 32.9 in 2001 to 24% in 2011.

2.12. While the decline over the past census decade in percentage of cultivators to total workers amongst males has been significant in Jammu and Kashmir, Uttar Pradesh, Bihar, Sikkim, Meghalaya, Jharkhand, Chattisgarh, Uttarakhand, Haryana, Madhya Pradesh, Andhra Pradesh, Karnataka etc., when it comes to female cultivators, the decadal decline has been noteworthy in Rajasthan, Uttar Pradesh, Jammu and Kashmir, Uttarakhand, Himachal Pradesh, in the North Eastern states except Manipur, West Bengal (where it nearly halved), Chattisgarh, Madhya Pradesh, Gujarat etc. There is not a single state which showed any improvement in percentage of cultivators over the last census decades amongst women. This is incidentally a pattern similar to male cultivators.

2.13. Agricultural Labourers: With regard to Agricultural Labourers, there has been an increase in the past census decade in the percentage of agricultural labourers to total workers, with 30% of the total workers being agricultural labourers in 2011, up from 26.5% in 2001. While the trend in increase in male agricultural labourers was from 20.8% in 2001 to 24.9% in 2011, when it comes to females, it increased from 38.9% in 2001 to 41.1% in 2011. In absolute numbers, this is around 6.16 crores of women, compared to 8.27 crores of male agricultural labourers.

2.14. In states like Bihar, Andhra Pradesh, Odisha, Chattisgarh, Madhya Pradesh, Gujarat, Jharkhand and Tamil Nadu, the percentage of female agricultural labourers to total workers is remarkably high, at 60.8%, 58%, 57.8%, 54.4%, 51.5%, 47.1%, 44.8% and 41.6% in 2011. This is significantly higher than the overall 30% figure of agricultural labourers amongst total workers at the national level, male and female, rural and urban.

**The proportion of women in agriculture (cultivators as well as agricultural labourers)
as compared to men, in 2011 and 2001**

Table : WORKERS IN AGRICULTURE: 2011 CENSUS			
	<i>Total Persons</i>	<i>Male</i>	<i>Female</i>
Cultivators	118692640	82706724	35985916
Percentage of men and women	100	69.68	30.32
Agriculture labourers	144329833	82740351	61589482
Percentage of men and women	100	57.33	42.67
TOTAL	263022473	165447075	97575398
Percentage of men and women	100	62.90	37.10
WORKERS IN AGRICULTURE: 2001 CENSUS			
	<i>Total Persons</i>	<i>Male</i>	<i>Female</i>
Cultivators	127312851	85416498	41896353
Percentage of men and women	100	67.09	32.91
Agriculture labourers	106775330	57329100	49446230
Percentage of men and women	100	53.69	46.31
TOTAL	234088181	142745598	91342583
Percentage of men and women	100	60.98	39.02

Source: Compiled from Primary Census Abstract, Census 2011 and Census 2001

2.15. The following table shows the decadal trend across states, between rural male and rural female workers in agriculture (cultivators and agricultural labourers). Data here, compiled from Census 2011 on Cultivators and Agricultural Labourers shows very clearly that 65.1% of female workers depend on agriculture, either as cultivators or agricultural labourers, while only 49.8% of male workers do the same⁹. In states like Chattisgarh, Himachal Pradesh, Madhya Pradesh, Jharkhand, Bihar, Rajasthan, Uttarakhand and Andhra Pradesh, it is apparent that livelihoods of women workers depend quite substantially on Agriculture as the table below shows.

Table: %age of Cultivators and Agricultural Labour to Total Workers

State	Females				Males			
	Percentage of cultivators to total workers		Percentage of Agricultural Labour to Total Workers		%age workers in agriculture, to total workers	%age of cultivators to total workers	%age of Agricultural Labour to Total Workers	%age workers in agriculture, to total workers
	2001	2011	2001	2011	2011	2011	2011	2011
Andhra Pradesh	20.1	14.0	55.8	58.0	72.0	18.0	33.6	51.6
Arunachal Pradesh	75.5	63.1	4.5	7.5	70.6	43.6	5.2	48.8
Assam	41.1	28.1	16.2	20.9	49.0	36.3	13.2	49.5
Bihar	23.2	15.3	62.6	60.8	76.1	22.8	49.8	72.6
Chattisgarh	44.5	31.3	44.1	54.4	85.7	34.0	32.9	66.9
Gujarat	28.0	17.8	39.1	47.1	64.9	23.6	20.3	43.9
Haryana	43.7	32.8	21.1	23.1	55.9	26.3	15.3	41.6
Himachal Pradesh	85.8	76.2	2.9	4.7	80.9	44.3	5.0	49.3
Jammu & Kashmir	54.7	42.5	5.2	11.8	54.3	24.0	13.0	37.0
Jharkhand	43.0	32.6	39.6	44.8	77.4	27.2	27.8	55.0
Karnataka	24.7	19.0	43.4	40.3	59.3	26.0	18.0	44.0
Kerala	4.8	3.9	21.5	14.7	18.6	6.5	10.2	16.7
Madhya Pradesh	43.3	28.5	40.4	51.5	80.0	32.7	31.3	64.0
Maharashtra	35.8	29.6	41.1	39.9	69.5	23.3	20.8	44.1
Odisha	20.1	12.9	53.9	57.8	70.7	28.4	29.3	57.7
Punjab	13.9	9.9	17.8	19.1	29.0	21.7	15.4	37.1
Rajasthan	67.0	52.6	16.2	24.2	76.8	41.1	11.7	52.8
Tamil Nadu	19.0	13.2	44.8	41.6	54.8	12.7	22.6	35.3
Uttar Pradesh	36.1	22.2	39.6	38.4	60.6	31.1	27.7	58.8
Uttarakhand	77.8	64.0	6.1	8.8	72.8	28.8	11.2	40.0
West Bengal	14.1	7.7	32.2	34.0	41.7	16.8	27.9	44.7
ALL INDIA	32.9	24.0	38.9	41.1	65.1	24.9	24.9	49.8

Source: Census of India 2011

3. TRENDS IN AGRICULTURE AND IMPACTS ON WOMEN

3.1. The seasonality and the risks (production-related as well as market-related) associated with agriculture as an area of economic enterprise are well-recognised. Needless to say, the trends emerging in agriculture have a direct bearing on a large chunk of 'working women' in the country. This is also a sector in our economy which has been bogged down by slow growth rates, and with severe agrarian distress manifested in increasing numbers of farm suicides.

WOMEN FARMERS

(as defined in the Women Farmers' Entitlement Bill introduced as a private member's bill in the Indian Parliament on 11th May 2012; a broad definition for Women Farmers is provided in this Bill, with certification at the Gram Panchayat level as the main mechanism to lend formal recognition to women farmers, without waiting for land ownership to determine the definition of "farmer", so that women can be covered under credit, insurance, extension and so on)

The term "farmer" will include, but not limited to, agricultural operational holders, landless cultivators, agricultural labourers, planting labourers, pastoralists, sharecroppers and tenants. The term will not include corporate entities operated by or involving farmers. In case of landless farmers migrating or moving from one State to another, if anyone stays in a State for at least six months, such a person may be considered as a farmer in that particular State.

"Woman farmer" means and includes, irrespective of marital status or ownership of land, any woman who is a farmer as defined in subsection (c) of section 2 and includes (i) any woman living in rural area and primarily engaged in agricultural activity, though occasionally engaged in non-agricultural activity; or (ii) any woman living in urban or semi-urban areas and engaged in agriculture; or (iii) any tribal woman directly or indirectly engaged in agriculture or shifting cultivation or in the collection, use and sale of minor or non-timber forest produce by virtue of usufructory rights.

A variety of factors determine women's participation in agriculture. These include agro-climatic conditions, type of crops grown, availability of irrigation, subsistence or commercial cropping, crop intensity, degree of diversification, technological choices, mechanization as well as socio-cultural-economic factors like poverty, landlessness, caste, class, cultural norms of social mobility and seclusion, education and skills and accessibility to non-farm opportunities. Studies point out that most of the states with high female WPR (Andhra Pradesh, Gujarat, Rajasthan, Maharashtra, Madhya Pradesh, Karnataka and Tamil Nadu) are predominantly dryland regions. 56% of all women agricultural workers in the country are in primarily rainfed states. Here, high participation is attributed partly to livestock economy and partly to the predominance of specific crops like rice, groundnut and cotton. Distress

migration of men is also cited as a cause. The predominance of certain migrant castes and tribes has also been associated with a large proportion of landless female agricultural labourers.

Source: N C Saxena (2012): Women, Land and Agriculture in Rural India, UN Women

3.2. Land Use Shifts: The economic opportunities and more expansively, the livelihood opportunities for a large majority of women in (rural) India depend on natural resource availability and use, control over the same in addition to the state/quality of such resources. Within this, particular land use patterns go a long way in positively influencing a rural woman's livelihood potential in addition to easing many of her gendered roles in a household (livestock management, food security roles, fodder and fuel-wood access and use etc and such other gender-imposed roles).

Land Use Statistics, India (presented as Percentage of Total Reported Area)							
	1950-51	1960-61	1970-71	1980-81	1990-91	2000-01	2009-10
Total Reporting Area (in Million Hectares)	284.32	298.46	303.75	304.16	304.86	305.19	305.61
1. Forest Area							
Forest	14.24	18.11	21.01	22.18	22.24	22.88	22.92
2. Land Not Available for Agriculture							
(a) Area put to Non-Agriculture Use	3.29	4.97	5.42	6.44	6.92	7.78	8.56
(b) Barren & Unculturable Land	13.42	12.03	9.26	6.56	6.36	5.73	5.49
3. Other Uncultivated Land, Excluding Fallows							
(a) Permanent Pastures and Other Grazing Land	2.35	4.68	4.37	3.94	3.74	3.49	3.32
(b) Miscellaneous Tree Crops and Groves	6.97	1.49	1.44	1.18	1.25	1.13	1.1
© Culturable Wasteland	8.07	6.44	5.76	5.51	4.92	4.47	4.21
4. Fallow Lands							
(a) Other than Current Fallows	6.14	3.75	2.87	3.2	3.17	3.36	3.43
(b) Current Fallows	3.76	3.9	3.49	4.88	4.49	4.84	5.15
5. Net Sown Area							
Net Sown Area	41.77	44.63	46.37	46.12	46.91	46.31	45.82

Source: Agriculture Statistics At A Glance, 2012. Directorate of Economics and Statistics, Ministry of Agriculture, Government of India (www.eands.dacnet.nic.in)

3.3. Some important points to note:

- Land put to non-agricultural use has increased by around 280% in 2009-10, compared to the extent in 1950-51. In the reporting area, it increased from being 3.29% in 1950-51 to 8.56% in 2009-10. In absolute terms, this is an increase of about 168 lakh hectares of land put to non-agricultural use. The reasons for such a shift are many, including urbanization, land put to “development use” etc.
- Current fallows have also been on the rise – around 50 lakh hectares over 60 years; in the early 2000s, this figure touched 220 lakh hectares. This obviously has implications for availability of agricultural employment.
- The decline in pastures, grazing lands, culturable wastelands, tree crops and groves also has its own livelihood implications – an 88% decline in these categories of land and a decrease of 230 lakh hectares of what essentially constituted the non-forest commons has its own bearing on various facets of rural livelihoods.
- Forest area has increased in absolute terms by around 296 lakh hectares (from 14.24% of reported area in 1950-51 to 22.92% in 2009-10). However, it is important to note that while on paper this area has increased, the kind of forests that exist in addition to ownership/access/management models are the more critical elements when it comes to livelihoods. *Forest based livelihoods of women are discussed in a separate section of this note.*
- Net area sown has increased by about 213 lakh hectares, by 2009-10, when compared to the extent in 1950-51. The implications for women’s role and participation in the agricultural activity however, is very much dependent on various factors that go into farming – the cropping patterns, access and ownership of resources, technological approaches adopted and so on.

3.4. It is to be noted further that there are many civil society groups that have been pointing out that the data in official records of national land use still does not begin reflecting the rapid shift of land towards non-agricultural use¹⁰. Speculative acquisition of land, in addition to acquisition in the name of development and public purpose however much the scale might be, may not begin showing up in the official records, for instance. There is much anecdotal evidence to show that there is substantial ground-level change in land use systems. This includes access of the poor, and in particular, of women to village commons for a variety of needs and roles to be fulfilled (food and energy security, for example). More direct and

tangible economic benefits for millions of rural women are linked to the commons, including the forests.

3.5. These numbers also do not reveal the reality of the state of various resources as contained in the land use statistics or the level of degradation. Needless to say, this has a direct bearing once again on livelihoods. Intensification of women's work burdens, along with a deterioration of their work conditions is seen related to resource use changes, including degradation.

The link between women's livelihoods and natural resources is explained some more in this HLC report, in the Women and Environment section. This section also brings up issues of governance and management of these resources, and women's role in the same.

3.6. Cropping pattern shifts: It is widely recognized now that women's contribution to farming, forestry and fishery has been grossly underestimated and to this day, the full recognition of the extent and nature of their roles and contribution is missing. Women's contribution to food production has been projected anywhere between 50% to 80% based mainly on their labour contribution, in various studies across the world.

Year	Total area under Crops (in '000 ha)	Food Grains (cereals/pulses)	Non-Food crops
1950-51	131893	101196	24797
1980-81	172630	127608	34955
1990-91	185742	127948	44711
2000-01	185340	122680	46847
2008-09	195104	124222	52760

Source: compiled from Agricultural Statistics at a Glance, 2012, Gol

3.6.1. Shift in Food Crop Area: It is seen that there is a 122.7% increase from Food Crop Area in 1950-51, to 2008-09. In absolute terms, this is an increase of 230 lakh hectares. However, in terms of percentage of food crops within total cropped area, there has been a decline from 76.7% of total cropped area in 1950-51 to only 63.7% in 2008-09.

3.6.2. Shift in Non-Food Crop Area: There has been a 212.8% increase in area sown to non-food crops over the decades, compared to the area in 1950-51. In absolute terms, an increase of 280 lakh hectares can be seen under non-food crop area. Within total cropped area, the increase has been from 18.8% of total cropped area in 1950-51 to 27% of total cropped area.

3.6.2.1. There is also an argument that classifying certain crops like hybrid maize or hybrid pearl millet as food crops is not appropriate any more since most of the produce from these crops goes into industrial uses or livestock/poultry feed, though the official classification puts them under Food Grains¹¹.

3.6.3. Literature from elsewhere has classified crops as Male or Female crops in a gendered context. In the Indian context, however, more than the classification of a crop as a food crop or a non-food crop and a male or female crop, the context of *cash cropping* might be a more appropriate determinant of women's role in decision-making and control over income, and her economic or livelihood status.

3.6.4. This distinction is being made in the context of so-called food crops where such food crop cultivation need not be synonymous with subsistence farming, but for commercial markets, while non-food crops are usually destined for markets, in any case. It goes without saying, however, that most food crops, even if they do not meet nutrition security and sustainable production requirements, might reduce to an extent the household level food security responsibility that a woman bears in most societies. It is this responsibility that often drives the classification of, and perception related to certain crops as "female crops" and certain others as "male crops".

FOOD SECURITY AND WOMEN

'Women are critical to household as well as national food security' is an under-statement. Their productive as well as reproductive activities related to food (farming, post-harvest processing, cooking and care) are key to the very survival and sustenance of entire populations. It has been noted in literature time and again that women, by choice or restriction, focus largely on subsistence production of food crops and this further adds to the fact that women contribute significantly to world's food output. Further, foods gathered from forests and commons make an important contribution to the overall food basket in many communities – when such commons decline/degrade along with women's access to these resources, this will have a direct bearing on women's food security.

On the other hand, it is well established that women are more vulnerable to, or are more affected by hunger and poverty. This is all the more so in the case of women from marginalized communities. Evidence points to women eating the last, eating less, having lesser calorific intake, eating lower quality foods and even skipping meals in times of food shortages. Even nutritional needs of pregnant women are found to be neglected, especially in nuclear families. It has also been noted that the period of greatest nutritional stress for rural women is also the period when energy demands of agricultural work tend to be the highest.

Gender has been found to be the most statistically significant determinant of malnutrition among young children and the most common cause of death among girls below the age of 5 years by some scholars.

At another level, micro-studies establish that women's low status is one of the primary determinants of under-nutrition across the life span, and that maternal autonomy (women's personal power in the household and her ability to influence and change her environment) is inversely related to child stunting¹². Literature points to under-nutrition not being correlated as much to income (including household agri-income) as to non-income determinants such as female secondary education, access to safe water and sanitation facilities etc. Further, important nutritional entry points appear to be irrigation, crop diversification and livestock ownership contributing to household dietary diversity¹³. Needless to say, women's empowerment and these determinants are closely connected too.

In this food/nutrition security responsibility thrust on them, women are neither supported by entitlements over resources and support services nor are the socio-cultural norms favorable to a woman taking care of her own individual food/nutrition security needs. Bina Agarwal's research shows that women's access to even a small plot can be a critical element in a diversified livelihood system and can significantly improve women's and the family's welfare, even if the plot is not large enough to provide full family subsistence¹⁴.

Micro-studies reveal 'persistence of strong social norms and ideologies of male provisioning and female dependence which women in particular and men to some extent feel obliged to reiterate'¹⁵. Findings reveal real barriers to women's engagement with markets and other public spaces or laying claims to their land rights, contributing to women's non-participation in decision-making, reinforcing the vicious cycle.

In policy discourse, at the international and (sub-) national levels, there is increasing emphasis on women's empowerment in various ways including through securing her land rights for increased food security in addition to other development goals. There exists an express realization in many quarters that without addressing women's empowerment, food and nutrition security targets and mandates cannot be met. The FAO exhorts that the 'gender gap' in agriculture needs to be closed urgently, whereby women's contribution to food production and enterprise needs to be increased by providing equal access to resources and opportunities. It estimates that this could reduce the number of hungry people in the world by 100-150 million people.

Indian policy documents like the New Agricultural Policy (2000) talk about providing joint titles to men and women for improving food security at the household level, arguing that "women spend most of their income on household expenditure unlike men and this would help improve the nutrition of the children". Micro evidence does suggest that women invest larger amounts of money in nutrition and health and households wherein women have access to their own incomes tend to have an expenditure pattern different to the one existing in male dominated households. A study based on a sample of 6990 households of 6 districts of

Vidarbha found that higher the food crops' production, lower are under-nutrition levels in regions like Vidarbha¹⁶. "A large proportion of farmers opting for commercial/cash crops instead of food crops but still facing malnutrition implies that this visible change in agricultural patterns as such cannot be taken as an indicator of better nutritional status of household members". The Kisan Ayog also emphasizes the need to empower women farmers. In a sense, there has been an express transfer of burden for household food security onto women. Authors have argued that while the discourse could be right in bringing the focus onto women, the increasing attention on women may not really reflect growing gender equality, but might actually be enhancing the burden on women without changing their status¹⁷.

For food and nutrition security to be actualized for all citizens including the last marginalized girl, women's empowerment in all dimensions is a must – this then must also include redistribution and sharing of roles even as control over resources is a prerequisite. As Amartya Sen (2001) said famously, "Since maternal undernourishment is causally linked with gender bias against women in general, it appears that the penalty India pays by being unfair to women hits all Indians, boys as well as girls, and men as well as women".

While continued emphasis on food production and supply dominates the food security discourse, actual food and nutrition security outcomes cannot be delivered without reducing gender inequalities, that too 'in direct access to the means to acquire food'.

With the recent backdrop of the global food crisis, unequal trade regimes and the current era of climate change, scholars have argued for the focus to be squarely on women as food producers, consumers and family food managers. Bridging productivity differentials between male and female farmers by helping women overcome production constraints, and a group approach to farming are advocated in this context¹⁸.

3.6.5. The debate around cash crops' questionable benefits to women's empowerment is essentially about the existing asymmetries that come into play when it comes to either input or output markets in a gender-unequal world. These asymmetries pertain to asset ownership and control, on existing norms and values related to women's roles in the economic sphere, on literacy and education etc.

3.6.6. There is evidence that female participation in cash crop cultivation is often lower than male participation. It is seen that women face constraints accessing both input and output markets¹⁹. In many parts of India, marketing activities are wholly specific to men; even female headed households are dependent on male relatives for marketing.

3.6.7. Importantly, it is seen that decision-making is taken out of the control of women and men tend to appropriate the income earned, and are less likely to use such income for the

welfare of the family²⁰. An IFAD paper based on experiences in India points out that shift to market-oriented production can pose a risk to household food security, particularly in the short term²¹. In such a situation of reduced family food supply, women were seen to reduce their own consumption of food as well as to work harder to meet the food needs of the family. It was also seen that cash income led to greater alcoholism. Literature from elsewhere shows that food price volatility can make being a net buyer of food quite risky, which will be the case with cash cropping where the household has to exchange cash crops for cash, and cash for food (net seller of one crop and net buyer for other crops). This risk is compounded by price volatility of the cash crop that the household wants to sell in the market. Added to all of this are the constraints posed by volumes/scale of produce to be marketed, as is often the case with smallholders. A majority of women cultivators are known to be smallholders, in India as elsewhere.

3.6.8. Crops and cropping patterns, along with technologies adopted, do have a bearing on women's role and participation in agriculture, for their practical as well as strategic needs. For crops that are traditional, women manage the resources and also have the knowledge and skills associated with the resources. When the shift to cash-cropping happens, there is a certain amount of de-skilling, which also affects decision-making processes. The de-skilling is in the context of the resource itself not being used (seeds saved from the crop and re-used, for instance), which then de-values the associated knowledge and skills, leading to further de-skilling over a period of time.

3.6.9. On the other hand, there are also studies that show that cash cropping has the potential to improve women's incomes, provided gender-based market and other asymmetries are addressed. It is seen that gender inequalities in resources result in different levels of participation, methods of production and modes of marketing cash crops, and bear consequences for women's potential outcome in the cultivation of high value crops (Vargas Hill and Vigneri, 2011). There is also evidence that even general market linkages (not necessarily ones that favour women) with definite buyback arrangements, in the case of certain crops, have facilitated greater female labour absorption that too in the skilled category, as a village in Tamil Nadu illustrates²².

3.6.10. It is to be noted here that compared to the literature that has been generated in Africa with regard to cash cropping and its impacts on women's livelihoods, there is a certain dearth of literature in India. Within cash cropping or commercial agriculture is another important

segment related to contract farming or corporate farming. Here, literature from around the world shows that very often, women farmers tend to lose out in such arrangements in the intra-household dynamics, in addition to the fact that smallholders themselves are documented to miss out any potential benefits out of contract farming arrangements²³ (since the contracting firms tend to minimize their transaction costs by dealing with large farmers) – it is worthwhile to remember that most women cultivators are in the smallholding category.

3.6.11. It is seen that there is a masculinization of the markets and the post-harvest system for rice, for instance, especially in a commercialized context with particular technologies (scholars like Ester Boserup have called this 'Productive Deprivation'), and that technological changes displace female labour disproportionately to that of men. Further, it is shown that grain markets are strongly regulated through gender relations. It is seen that such masculinization co-exists with a high level of female economic participation; here, the process of proliferation of markets and commodities is instituted in ways that have perpetuated petty scales of production and unwaged women's work in conditions of economic and social insecurity²⁴. In India, the official procurement by government agencies for the Public Distribution System rests on land ownership documents produced, and here again, women get marginalized despite state support system existing for marketing opportunities.

3.6.12. Cash cropping should also be seen in the context of unequal international trade rules in a globalised scenario. While farmers here seek to integrate themselves into a market economy through commercial farming, they might get priced out given the unfair international trade rules on agriculture of WTO/bilateral trade agreements.

GLOBAL TRADE AND FARM WOMEN'S LIVELIHOODS

As a report by Research Foundation for Science, Technology and Ecology (RFSTE) presents, WTO (which is a highly visible symbol of globalization and liberalization, and embodies global trade in a significant way, apart from various other free trade agreements) with its Agreement on Agriculture, Agreement on TRIPS (Trade Related Intellectual Property Rights), Agreement on SPS (Sanitary and Phyto-Sanitary measures) is pitted against the interests of women farmers – whether it is their income, or their rights over resources like Seed, or discounting of their expertise and skills in agro-processing etc. The secondary impacts are in the form of displacement of people from agriculture and causing agrarian distress, which in turn manifests itself in increased violence against women in various forms²⁵. Devaluing and disempowerment of women in agriculture is correlated in many ways

to globalization and liberalization, whether it be a shift towards commercial cropping, or intensive agricultural technologies with increased hazards and riskiness. A micro study commissioned by the Department of Women and Child Development, Government of India found that shift in cropping patterns from cereal crops to aquaculture, floriculture and horticulture led to significant loss of women's employment to a tune of around 10.89 days per month, not compensated by the shift. The study argues that the shift was mainly aimed at the global market and to an extent, the internal market²⁶. Wages were marginally lower than in cereal cultivation, and this study captures the increase in indebtedness of respondents after the shift, in addition to environmental impacts.

One sector that captures the more direct implications for women with trade liberalization is the Dairy sector. The livestock sector contributes over 25% of the output of the agriculture sector. While majority of the landholdings are small and marginal, in addition to 32% of rural households being landless, these categories of households own around 75% of the country's livestock resources (value of output from livestock is valued at Rs. 1733 billion in terms of trade, in 2004-05), making it a pro-poor sector. Within the livestock sector, small and marginal farm households account for almost 60% of female cattle and buffaloes, making dairying an important source of income. Milk is the single largest agri-commodity in India, in terms of value of output (higher than paddy or wheat output value). *Dairying provides employment to 75 million women, and the Indian dairy sector, based on income parameters, provides the largest employment opportunity to women in India.* While the importance of this sector in women's livelihoods is apparent, in the global trade scenario, the vast multitude of cooperatives in India could not compete with domestic support that is enjoyed by dairy producers elsewhere (with 'box-shifting' of the subsidies leading to 'hidden dumping'), nor penetrate the impregnable markets of the developed world with their tariff rate quotas and special safeguard provisions to insulate their markets. Analysts point out that import of subsidized skimmed milk powder from EU in 1999-2000 and butter oil from New Zealand in 2002 in huge quantities nearly crippled the domestic dairy sector²⁷. Meanwhile, costs of production are increasing for our producers for various reasons. However, it is often seen that India's negotiations in WTO or FTAs do not appreciate the vulnerabilities or the uniqueness of the dairy sector, and its importance to women's livelihoods. Analysts project that FTAs with investment clauses that will allow foreign investors to acquire land and other resources legally would limit women's access to various resources affecting their livelihoods. While many farmers' groups have been asking for WTO (and FTAs) to not include agriculture sector, some advocacy groups have been asking for special protection mechanisms, including gender-specific mechanisms, to ensure that the livelihoods of the marginalized are not adversely impacted²⁸.

3.7. Technological choices: It is indeed a combination of cropping decisions and technological choices that leaves many impacts on women in agriculture. Those crops and technologies that require a greater interaction with mainstream markets tend to crowd out women given the pre-existing gender-based asymmetries in market access and control, which often are related to asymmetries born out of socio-economic and cultural factors like asset

ownership, literacy, knowledge, mobility etc. In the matrilineal community of Garos in Meghalaya, for instance, technological modernization and shifts to settled agriculture from shifting cultivation has been associated with marginalization of female labour, registration of private plots in male names and a systematic deprivation of Garo women of their traditional land rights²⁹.

3.7.1. On the economic front specifically, multi-cropping (or diversity-based agriculture) as the basis of agro-ecological farming would reduce costs of cultivation, is known to ease labour demand-supply situation in villages, reduce risks of failure in cropping through increased resilience, restore crop eco-systems which in turn reduces risks of pest or disease attacks, addresses soil productivity management issues to an extent, in addition to meeting the practical needs of women (food, fuel, fodder etc.). In the context of climate change, it is often seen that diversity-based cropping makes for a more resilient system in the face of unpredictable weather variability. Field studies in the 1970s when the Green Revolution was being established in states like Haryana show that the new technology seemed to have made remarkably little difference to the absorption of female labour while demand for hired labour had gone up by as much as three times. Cross section evidence was used to show that the adoption of Green Revolution technology reduced women's share in employment except in special circumstances, with an inverse relation to the proportion of area under HYV technology. This was also related to the re-allocation of unpaid family labour (female and child) to animal husbandry at that time. Added to this was the introduction of weedicides, mechanized threshers and harvesters, fertilisers replacing manure application all of which depressed women's share directly³⁰.

3.7.2. On the other hand, intensive external-input-based agriculture, that too in a non-food cash cropping setting, tends to alienate and disempower women in numerous ways. For maximizing profits, (male) farmers tend to bring in monocultures without adequate appreciation of the medium and long-term implications of such monocultures on their economy and environment. Such monocultures set off a vicious cycle of more and more external inputs, which end up degrading the resources. This means more investments to sustain such farming, even as market prices are unremunerative due to a variety of reasons. To make matters worse, climate change brings in more disasters and weather variability to the scene and high-external-input monocultures increase the risk. All of these factors add to the greater riskiness to the enterprise even as faulty technologies erode/degrade the very

productive resources on which farm livelihoods depend. While risk increases, no safety nets are in place³¹.

FARM SUICIDES IN INDIA

Official data on farm suicides in India puts the figure at around 3 lakh deaths since 1995 which is roughly one suicide of a cultivator every half an hour. As per a reply to a Lok Sabha question on 6/8/2013, just in the years of 2010, 2011 and 2012, the number of suicides recorded under "Self Employed: Farming/Agriculture" by the National Crime Records Bureau adds up to 43745 (which in itself is seen to be under-reporting by activists). While the government does not accept all suicides as "genuine" or agrarian distress-related, there are many analysts who have blamed the government policies squarely for the suicides, which are seen as a manifestation of the agrarian distress in the country.

K Nagaraj's paper in 2008, based on 2001 census data points out that farm suicide rates were higher than general suicide rate in the population, both for males and females (8.5 in general population, female and 10.1 in cultivators, main workers, female – the corresponding figures for males were 12.5 in general population and 17.7 in cultivators in main workers. He acknowledges that there could be an undercounting of female farm suicides, since identification as a farmer is linked to land title. After the 2011 Census findings emerged, authors like P Sainath argue that the rate of farm suicides should be re-visited given the drastic reduction in number of cultivators.

What is often overlooked in this debate is the fate of the family members, especially the widows, who are left to bear the burden of running the agri-enterprise as well as deal with the debt burden that the deceased leaves behind. Civil society groups have documented the disproportionate burden on daughters of such suicide victims whose educational and other opportunities get disrupted severely in the aftermath of the suicide. There is gross inadequacy of relief and rehabilitation support lent to such families by the state.

Further, given that only men are seen as 'farmers', the official figures also under-report the suicide phenomenon with regard to women producers who also take this extreme measure in the absence of any support. In 2013 for instance, at the all-India level, 11772 farm/agri-suicides took place (NCRB report on Accidental Deaths and Suicides in India 2013, Table 2.6). Out of this, 1283 deaths were of women, with most of them below 45 years of age.

P Sainath narrates the story of Kovurru Ramamma of Digumari village in Ananthapur district of Andhra Pradesh, and describes how even compensation claims around her death are sticky for the family: how do they prove they were farmers when the suicide happened, given that Ramamma had leased in land? The pressure of running the agricultural enterprise, by running to the banks and money lenders, even as they bring up the children and run the household became too much to bear for many women in the absence of husbands who had migrated out – such cases have been documented by the All India Democratic Women's Association in AP. In 2001, more than 311 women's suicides were recorded officially in

Anantapur district alone, and a lot more could have gone unreported. It was seen that the worse the farm crisis got, the more the dowry demand and problems. Weddings were delayed due to lack of money and instances of young girls committing suicides not wanting to be a burden on the family were recorded. Analysts point out that all of these are linked to the farm distress, even though it appears that this distress is not the immediate or proximal cause³².

There is an urgent need to address the root causes of such extreme distress, especially as embedded in inadequate market support policies, unfair trade rules, faulty technological choices, lax regulatory regimes, negligible coverage against various risks and inappropriate or insufficient investments and support to smallholder agriculture. While this will ameliorate the situation in the medium and long term, there is also an urgent need to ensure that relief and rehabilitation measures are in place to support the livelihoods of the suicide victim families, mostly headed by women.

Ref: K Nagaraj (2008): Farmers' Suicides in India: Magnitudes, Trends and Spatial Patterns

3.7.3. In the intensive agriculture paradigm, technologies are new and constantly evolving, and extension support is not available to women, since the system often does not recognize women as farmers in their own right. In a setting of scarce knowledge unsupported by appropriate extension advisory, with little institutional support for working and other capital extended to women, and given that even skills related to operating particular machinery are missing, men tend to dominate the scene with women relegated to more marginal roles.

3.7.4. It is also seen that in this intensive agriculture approach, women's gendered care roles are affected adversely by depletion and degradation of resources (water depletion as well as contamination for instance). Lack of mixed cropping tends to affect fodder and fuel supply, which in turn might impact income possibilities from livestock in addition to nutrition security.

3.7.5. Women's economic opportunities are affected by technologies like herbicides and combined harvesters, especially in the given setting of gendered division of agricultural operations across India (manual de-weeding, harvesting, sowing and transplanting are usually roles assigned to women – while these are admittedly drudgery-laden, they also provide work/earning opportunities to women but these operations are increasingly being performed by other methods displacing women).

3.7.6. In the case of seed, though this cannot be said to have directly contributed to economic empowerment of women, earlier farming systems where seed was farmer-bred and farm-

saved provided a critical role to women in agriculture. Women played a central role as seed keepers, with seed selection, storage and maintenance taken care of by them³³. This was associated with intimate knowledge and skills of seed keeping³⁴. With seed (of their preference) in their control, some practical needs of women could be met. Today, Seed Replacement Rate is the main strategy adopted by the government for its productivity increase drive. Seed is supplied from external (proprietary) sources increasingly, and in this, women's choices and say do not figure much. Seed comes as a package, in a manner of speaking – the seed choices of farmers more or less determine other agronomic choices like chemical use or mono-cropping. To that extent, women's role has been marginalized.

3.7.7. In the fisheries sector, commercialization of harvesting through mechanized fishing has also had implications for marketing processes which were mostly the women's domain in this sector. While some women have managed to become small scale wholesalers in trends of increased production, it is seen that for most women, lack of access to capital and constraints on mobility in the changing geography and political economy of fish trade ended up burdening women. They have had to formulate new survival and coping strategies, like working in collectives, taking up agitations for government funded transportation facilities, tactics like changing their names effectively challenging the purchase records of commission agents and 'disappearing' from particular marketplaces for an extended period of time³⁵.

3.8. Feminisation and Masculinisation of Indian Agriculture

3.8.1. It is very clear from all the data above, drawn from various sources, that an overwhelming majority of women workers depend on agriculture for their livelihoods - 12.18 crores of around 14.98 crore total female workers are rural workers, and a vast majority of the 14.98 crore female workers are in agriculture (cultivators: 3.60 crores and agricultural labourers: 6.16 crores, which is 65.1% of total female workers). By 2011-12 (68th NSSO Round), there were only 43.6% male workers in agriculture.

3.8.2. There are two trends apparent in Indian agriculture, as evident from all the above data and analyses. One can be termed as 'masculinisation' of agriculture – where cash cropping is on the increase and high-external-input agriculture is being practiced. This, as discussed above, crowds out women and disempowers them in numerous ways, including on the economic front, though some argue that addressing other asymmetries will ensure that cash cropping brings in more income for women too. Where this is not expressly addressed, it is

seen to disempower women since this market-oriented intensive agriculture model has very little role for women in decision-making.

3.8.3. It has been noted in the context of research on livestock based livelihoods, for instance, that state policies leading to dramatic changes from food to commercial crops meant several implications – this has threatened food and fodder security, biodiversity of crops, natural flora, local livestock and poultry breeds and led to unsustainable extraction of ground water and high levels of indebtedness, with women having to bear the brunt of these changes. Women who formerly played key decision-making roles have been marginalized, their knowledge and expertise made valueless³⁶.

3.8.4. On the other hand, there is also another trend, of 'feminisation' of agriculture. The context is that the share of men working in agriculture has declined much more compared to women, since the 1980s, as men leave farms in the care of their wives and parents and migrate in large numbers in search of jobs, even for short periods into other sectors. As more men move towards non-farm jobs outside the village, there has been a "feminisation of agriculture". This applies to agricultural wage employment as well as cultivation. Agrarian crisis is also supposed to have propelled this feminization, as has been seen in districts like Kasaragod in Kerala. Analysis shows that in the period of agrarian distress, there is a significant rise in employment rates of women in the district in casual employment, even as small scale farmers abandon their productive agricultural activities to join the ranks of agricultural labourers³⁷. In some areas, this is seen to change the social status of women, with greater decision-making power in their hands³⁸.

3.8.5. It is also noted that women are increasingly left to cope with the burden of managing farms and ensure earnings through farm labour, with very little formal, institutional backing of any kind to manage the agricultural enterprise. There is a marked increase in agricultural work, including a wide range of farm tasks, a heavier workload and less time for domestic tasks and childcare. In such a situation, it is shown that women may resort to limiting agricultural operations. There is a higher demand for unpaid female family and exchange labour in these conditions³⁹. A study from Telangana shows that despite having a considerably higher share of wage employment as compared to men, women's relative wages and working conditions are acutely depressed (due to lack of ability to diversify into non-farm work and due to little control over household assets and resources), even as men who migrate are further able to use migration incomes to strengthen their ownership over land and

other productive assets. The authors argue that this is causing the already considerable wealth gap between men and women to widen further⁴⁰.

3.8.6. The feminisation process has blurred gendered division of roles in farming to an extent, even as it has burdened women to carry on an enterprise in an increasingly unremunerative setting. There is also an acknowledgement amongst several scholars that feminisation of agriculture has always been there in various parts of India, with women performing many roles and tasks in agriculture; that this is not a new trend. However, the current trend of feminisation is requiring women to take more decisions and risks on their own in an unequal relationship with the external world.

3.8.7. Overall, both the masculinisation and feminisation of agriculture in India are only bringing more hardships to women in agriculture, given the lack of formal recognition of women farmers, often disempowering them actively or not supporting them adequately.

3.9. Women in Farming Invisible and Ignored

'Agricultural development' programmes from government are usually planned by men and aimed at men.

3.9.1. Even though the largest chunk of working women in India are in Agriculture, working as managers or workers in farms and tending to livestock, their presence and contribution in these roles is largely invisible and ignored. This neglect of attention towards women in agriculture is unconscionable, given their large contribution to agriculture. There is a lot of evidence that shows that women, if provided the same support systems that are extended to male farmers and same access to resources, will produce 20-30% more in terms of productivity. There is also enormous evidence to show that recognizing women farmers is critical to addressing food security issues at all levels⁴¹.

3.9.2. This invisibility raises questions on women's identity and citizenship in this sphere, where the household and the male identity of a farmer very often subsume individual women workers. One of the main reasons for this lack of any formal recognition as farmers is the lack of women's ownership over Land (this issue is discussed in greater detail in the following section). This invisibility of farming women to the various institutions in agriculture translates into predominantly gender-blind research, lack of coverage of women

under institutional credit, lack of extension outreach to women, dearth of marketing support to women, missing insurance coverage etc.

3.9.3. When it comes to Agricultural Research, for instance, there has been very little understanding on gender issues that determined the priorities set. It was in the Eighth Five Year Plan processes that an idea for a National Research Centre for Women in Agriculture was mooted. In April 1996, this was set up and subsequently upgraded as Directorate for Research on Women in Agriculture in 2008. DRWA is thematic approach in creating a repository of gender disaggregated data and documentation; technology testing and refinement; drudgery assessment and reduction; gender sensitive extension approach; capacity building of scientists and functionaries; efficient resource management; and gender mainstreaming. While the Directorate is certainly a step in the right direction, this is not adequate for engendering agricultural research in India. In fact, all major research projects including the network projects should be appraised afresh with a gender lens with women's needs prioritised. Within the Agriculture Ministry, the Home Science project is considered to be meant for women and classified as such, for example.

3.9.4. There is not enough research that builds on women's knowledge and skills, on the other hand. It is not evident that women's needs and preferences go into agricultural research including plant breeding or agronomic research. Similarly, it is not evident whether any gender patterns have been discerned in terms of crops themselves being perceived as "women's" or "men's" crops and research agendas being set by this. Some amount of work has certainly gone into reducing drudgery of operations that women perform.

3.9.5. Coming to agricultural extension too, there is very little evidence that women in villages are treated at par with men by the agricultural extension machinery. It is reported that extension messages is not provided in a language that women easily understand. Where exclusive Farmer Field Schools with women farmers have been created or where farmer field schools have proactively included women, this asymmetry has been addressed to some extent (a USAID collaborative project with USAID on IPM in different countries, for example⁴², or an IFPRI review of experience in IFAD projects with FFS⁴³). Within the departments of agriculture, there is no ready data available on how many women work as extension officials.

3.9.6. Looking at agricultural credit to women, it is seen that women received on an average only about 6 percent of the total direct agricultural credit in the period 2004-06. By March

2013, the female individual accounts in terms of percentage distribution of outstanding credit of small borrowal accounts of scheduled commercial banks in rural India was 16.8%, as opposed to 79.8% for men, with the amount outstanding at 16.2%, compared to 80.2% for men. On the other hand, when it comes to deposits, female accounts are 24.8% and deposit amount is 19.2%, as against 58.4% and 57.8% respectively for men in rural India⁴⁴. In Jharkhand, it was seen that only 4% of Kisan Credit Cards were issued to women, while in Gujarat this was only 2%, and in UP not a single woman had a KCC in field studies⁴⁵. There is also considerable regional variation when it comes to access to banking services for women, with the Southern and Western regions faring better. Between 1997 and 2006, it is seen that the share of dalit and adivasi women in the total bank credit has declined steadily and in 2006, they received only 1.3% of the total credit given under Small Borrowal Accounts as compared to 4.8% in 1997 (though this is not just about agricultural credit, this gives an indication of what the situation is, when it comes to SC/ST women). Only 9% of an average woman's credit was received by dalit/adivasi women in 2006⁴⁶.

3.9.7. While Bank-SHG linkage has been touted as the solution to lack of coverage of women in financial services of different kinds (22.3 lakh SHGs, an overwhelming majority being women's SHGs, have received financial support between 1992 and 2006 in India), the extent of support is still significantly small. As Chavan illustrates, the total cumulative credit disbursed through bank-SHG linkage programme from its inception in 1992 to 2006 formed only a minuscule 6 percent of the total agricultural credit disbursed in just one year of 2005-06. It appears that no data is collected on women cultivators receiving any insurance coverage for their enterprise (the overall crop insurance coverage itself is quite low).

3.9.8. Experience from the ground shows that women farmers can comfortably receive financial services' support through the SHG model. The credit programme of PMGKS (Priyadarshinee Mahila Grameen Kalyan Sanstha), a micro-finance organization in Vidarbha of Maharashtra, for instance⁴⁷, offers a crop loan product to its women members where the loan is repayable in nine months and carries an interest rate of 24 percent on a declining balance. The loan is disbursed in the first week of June; interest was payable quarterly and the principal to be returned post-harvest, between December and March. Lending was through cluster level federations, which in turn lent to SHGs. This product's terms and conditions were designed to suit the cyclical cash flows in agriculture. Further, savings facility was also offered to the clients which can potentially act as a backup support to

farming households in lean times. While this was a civil society initiative, it is important that bank credit earmarked for agriculture has specific coverage for women.

3.9.9. Kisan Credit Cards (KCC) are issued only to farmers who are land-owning and this effectively keeps out a very large proportion of women agricultural workers and cultivators, though recent initiatives for Kisan Credit Cards for Bhoomi Heen Kisan are supposed to address this long-standing problem. However, recent RTI-obtained information shows that gender-disaggregated data is not being maintained to assess if women are indeed benefiting from this de-linking of agricultural credit from land ownership.

3.9.10. As it is, very often financial services are interpreted only as credit products. While KCC system does not offer much hope for women farmers, other financial products like insurance, seed capital etc., are difficult to come up for women farmers.

3.9.11. The other area to look at is marketing support. In terms of market support for women in agriculture, an indication of the neglect that women face is apparent in terms of small indicators with market infrastructure. A national survey of 5,000 markets in India showed that none of the markets had a rest house for women producers who come to markets. The markets are lacking in basic facilities such as toilet blocks. Appropriate market infrastructure for women farmers is grossly missing in the market yards, which reduces market participation of women⁴⁸.

3.9.12. It has been seen that female farmers risk losing control of their products as they move up the value chain from farm to market, for a variety of reasons. Restrictions on mobility, lack of appropriate transportation, time constraints, lack of literacy/education, lack of knowledge about a plethora of rules and regulations etc., may also be barriers to women's greater participation in marketing. In Karnataka, it has been seen that even land owning women do not participate in decisions related to what to sell – it is seen that men market the produce and handle the transactions irrespective of who owns the land. "This signals that women are much less integrated into agricultural product markets than men, being much less aware of market procedures"⁴⁹.

3.9.13. The Ministry of Agriculture's flagship programme, Rashtriya Krishi Vikas Yojana does not have anything specifically allocated for women, or for addressing gender issues in farming. In the 12th Five Year Plan document, under "Women's Agency and Child Rights", it

is proposed that “women’s access to various agricultural schemes being implemented by the government will be ensured. A quota for women will be incorporated by modifying the guidelines of agriculture related schemes like Rashtriya Krishi Vikas Yojana. Further involvement of women can be ensured by providing financial and infrastructural support to SHGs for seed production, storage, preservation and distribution” (23.21, pp 168). The Plan document further says that “technology transfer to women would be prioritized in all aspects of farming and farm management, including dryland farming technologies, animal husbandry, forestry, sustainable natural resource management, enterprise development, financial management and leadership development”.

A study conducted on the status of women farmers in Uttar Pradesh shows that only 6% of women own land, less than 1% have participated in government training programs, 4% have access to institutional credit and only 8% have control over agricultural income. NGOs working with small and marginal farmers in Uttar Pradesh got together to launch the Aaroh campaign in 71 districts across the state. The main aim of the campaign is to help women gain recognition as farmers so that they own agricultural land and access institutional credit, new technologies and government programs. Three years of intensive community mobilization is yielding results: some women are gaining ownership of agricultural land in the different districts and 8000 husbands have shown their willingness in writing for joint land titling.

(<http://www.oxfam.org/en/development/india/women-farmers-persevere>)

3.9.14. While the above is the case of lack of identity and citizenship for women farmers in general, the situation of more marginalized women like dalit and adivasi women requires much more attention and action. According to an ILO study, dalit and adivasi women farmers comprise 81% of farming women in India⁵⁰.

3.10. WOMEN AGRICULTURAL LABOURERS

3.10.1. This is a significant category of women workers in India. There is a disproportionately high concentration of the most marginalized groups in this category of rural casual agricultural labourers – half of them are dalits and adivasis, far higher than their share in the population. It is also noted that women here get fewer days of work and rarely get the minimum wages laid down by the government.

3.10.2. Studies indicate that female agricultural labour supply in India is significantly correlated to the proportion of particular castes and communities in the population (dalits and

adivasis, as women from other castes are governed by status and stigma norms) as well as opportunities available to men in non-farm sector (women find lesser opportunities than men outside the farm sector).

3.10.3. Further, in India, as found in other countries too, there is a gendered division of agricultural operations. Certain tasks are seen as exclusively women's (transplanting, de-weeding, harvesting of particular crops, certain post-harvest processes etc.), while certain others are seen as men's (ploughing, operating certain machines, transporting materials etc.). Estimates indicate that nearly 60% of agricultural operations are performed exclusively by women. It is also seen that many of the activities that women are expected to perform in farming also have a greater degree of drudgery (transplanting, for instance).

3.10.4. Grassroots data estimates show that women work nearly 3300 hours in a crop season while men work for 1860 hours⁵¹. In the Indian Himalayas a pair of bullocks works 1064 hours, a man 1212 hours and a woman 3485 hours in a year on a one-hectare farm, a figure which illustrates women's significant contribution to agricultural production⁵².

3.10.5. Further, evidence shows that gender wage gap in absolute terms in rural India's casual labour is increasing. The following table presents the latest picture with regard to daily Wages received by casual labourers and regular wage/salaried employees of 15-59 years, in rural areas:

	Regular wage/salaried employees	Casual labour in works other than public works	Casual labour in public works other than NREGS	Casual labour in NREGS public works*
Daily wages of rural workers of age 15-59 years, as per NSSO 68th Round (2011-12)				
Rural female	201.56	103.28	110.62	101.97
Rural male	322.28	149.32	127.39	112.46
Daily wages of rural workers of age 15-59 years, as per NSSO 66th Round (2009-10)				
Rural female	155.87	68.94	86.11	87.20
Rural male	249.15	101.53	93.33	90.93
Daily wages of rural workers of age 15-59 years, as per NSSO 61st Round (2004-05)				
Rural female	85.53	34.94		49.19
Rural male	144.93	55.03		65.33

Note: * While the above is the wage rate as per the NSSO 68th round, the stipulated MGNREGA daily wage rate ranges from Rs. 135 in states like Arunachal, Nagaland, Tripura and Sikkim to Rs. 214/- in Haryana. The apparent anomaly can be also due to the schedule of rates applied for various works in NREGS.

3.10.6. When it comes to rural wages, it is seen that the average wage differential between rural male and female casual labours (in works other than public works) at the national level was Rs. 46.04 in 2011-12 (and Rs. 32.59 in 2009-10, and Rs. 20.09 in 2004-05). In states like Kerala, however, this difference was starker (at Rs. 175.53, in absolute terms and less than half the wages of men and this large difference was present in earlier rounds of the survey too). A large wage differential is found also in the case of states like Karnataka, Goa, Haryana, Jharkhand, Tamil Nadu, Andhra Pradesh etc. In Jammu and Kashmir, Mizoram and Sikkim, the wages received by females were higher than those for males for rural casual labour (Manipur also in 2009-10). When it comes to public works (other than NREGS), however, the situation improves, with many states reporting higher wages for women or near-equal wages. Jammu and Kashmir, Maharashtra and Uttarakhand however have higher wages for male casual labour even in public works. Under NREGS, the difference has been bridged to a significant extent, with several states reporting higher wages for female workers accruing here.

3.10.7. In rural casual labour which encompasses agricultural wage work also, the gender wage ratio in 2011-12 was 69.17% whereas in 2009-10 it was 67.90% and in 2004-05, it was 63.49% at all-India level.

Daily wages (Rs 0.00) received by regular wage/salaried employees and casual labourers of ages 15-59 (at current prices), Rural and Urban, Male and Female

	1983	1993-04	1999-00	2004-05	2009-10	2010-11
Females						
<i>Regular</i>						
Rural	12.81	34.89	78.61	85.53	155.87	201.56
Urban	19.50	62.31	140.26	153.19	308.79	366.15
<i>Casual</i>						
Rural (other than pub works)	4.89	15.33	29.39	34.94	68.94	103.28
Pub works other than MGNREG		18.52	39.48	49.19	86.11	110.62
MGNREG	--	--	--	--	87.20	101.97
Urban	5.57	18.49	38.22	43.88	76.73	110.62
Males						
<i>Regular</i>						
Rural	17.83	58.48	127.32	144.93	249.15	322.28
Urban	25.66	78.12	169.71	203.28	377.16	469.87
<i>Casual</i>						
Rural (other than pub works)	7.80	23.18	45.48	55.03	101.53	149.32

Pub works other than MGNREG	--	24.65	49.04	65.33	98.33	127.39
MGNREG	--	--	--	--	90.93	112.46
Urban	11.12	32.38	63.25	75.10	131.92	182.04

Source: NSSO 66th and 68th Rounds

3.10.8. An analysis by Chavan and Bedamatta (2006) that looked at trends in agricultural wages in India from 1964-65 to 1999-2000, found that there was a slowdown in the rate of growth of real daily wages of male and female agricultural labourers in more than half of the districts in the sample in the 1990s, in contrast to the rise seen across all states between 1983 and 1987-88. Second, there was a rising trend in the variations in real wages across districts in the 1990s. The authors also found that the differences between the average wages of male and female agricultural labourers have widened over the years, and importantly, the daily wages of male agricultural labourers exceeded the minimum wage levels in most states, while those of women were below the minimum in most states. This, combined with the rising male-female earnings ratio indicates that gender disparities in wages in rural India are widening, the authors concluded⁵³.

3.10.9. While the above is a picture with rural casual labour daily earnings and analysis with regard to agricultural wage rates in particular, India's gender wage differentials in general, at the national level are reported to be declining.

Gender Wage Differential, 2004-05 and 2011-12

Average Daily Wage in 2004-05, in Rupees		Gender Wage Gap in Percentage	Average Daily Wage in 2011-12, in Rupees		Gender Wage Gap in percentage
Male	Female		Male	Female	
146.13	103.45	29.21%	333.26	267.34	19.78%

3.10.10. The ratio of female to male agricultural wages varied widely across regions ranging from 90% in Gujarat to 54% in Tamil Nadu in 2004/05 while it was around 70% on an average at the national level. Surprisingly, the southern region of the country, which is supposed to exhibit greater female autonomy along various parameters, exhibits larger gender gaps. This spatial variation is explained by scholars mostly in terms of high female labour supply for particular farm operations in this region (sexual division of work, non-farm opportunities for males and substitutability between men and women), in addition to greater proportion of women from particular social groups like dalit communities. Irrigation and land inequality are also implicated in increasing the wage differential⁵⁴. Authors suggest that even

though there are no direct benefits accruing to women at the same magnitude as men in the non-farm sector, there are indeed positive effects on male and female wages with the withdrawal of men from agriculture. Gender wage gap as well as gender gap in labour force participation are both therefore flagged as dimensions that deserve equal attention.

(RURAL, AGRICULTURAL) GIRL CHILD LABOUR IN INDIA

It is estimated that worldwide, some 215 million children work, full time. It is also estimated that 60% of all child labourers in the age group of 5-17 years work in agriculture, including farming, fishing, aquaculture, forestry and livestock. The majority of child labourers (67.5%) are unpaid family members. Child labour is seen as both a cause and consequence of poverty. Census 2001 showed that in India, there are around 12.66 million working children which was increase from the 1991 figure in absolute numbers (while the Main Workers declined, Marginal Workers increased). 11 million were rural child workers. The share of child workers was 6% of all children in that census, and 4% of the total workforce (3% for boys and 5% for girls). Boys were 6 million while girls were 5 million amongst the rural child workers in 2001. ST female children's work participation rates were higher than the ST boys' as well as all girl children (almost double of all girl children). Between 1991 and 2001, it was seen that the percentage increase in girl child workers was 13, while for boys it was 9%. As per Census 2011, the number of child labourers is down to 4.35 million⁵⁵. The NSSO estimates in 2009-10 were close, at 4.9 million, with 1.8 million of them being girls. NSSO 2009-10 estimates suggest that around 30% of India's child labour are engaged in agriculture⁵⁶. The agricultural work is mostly as unpaid family labour, especially in small and marginal landholding operating households, during certain operations with peak labour demand. It is interesting to note that proportion of girl children exceeds that of male children in rural manufacturing too, once again mostly in household enterprises⁵⁷. Various rounds of NSSO from 1993-94 reveal that amongst boys, the proportion of working children fell from 6.4% in 1993-94 to 2.7% by 2009-10 and amongst girls, it fell from 6.1% to 1.9%, showing a greater decline in girl child labour. The decline in rural India has been higher than in urban India, which deals with fresh influx into urban areas of rural children looking for employment. Studies reveal that incidence of child labour is significantly and negatively correlated with expenditure on education⁵⁸.

Within the scenario of girl child labour, the plight of migrant girl children used for hybrid cotton seed production is much reported. Here, not only are the work hours long and underpaid (this being one of the primary reasons why child labour is preferred to payment of adult wages when seed corporations produce hybrid seed) but dangerous, with toxic pesticide fumes affecting the children in addition to cases of sexual abuse reported routinely. After Bt cotton was introduced in India, hybrid cotton seed production increased manifold resulting in greater attention to this issue, spurred by civil society reports and activism in various states.

4. WOMEN'S LAND OWNERSHIP

FEMALE LANDHOLDINGS, AS PER AGRICULTURE CENSUS 2010-11

The All India Report on Number and Area of Operational Holdings of Agriculture Census 2010-11 was released in October 2012. The total number of operational holdings in the country has increased from 129 million in 2005-06 to 138 million holdings in 2010-11. There is a marginal increase in the operated area, from 158.32 million hectares in 2005-06 to 159.18 million hectares in 2010-11. The average size of operational holding has declined to 1.16 hectares as compared to 1.23 hectares in 2005-06. The percentage share of female operational holders has increased from 11.70 in 2005-06 to 12.79 in 2010-11 with the corresponding operated area of 9.33 and 10.36.

Key Indicators of Land and Livestock Holdings in India, NSSO 70th Round

The latest figures related to land ownership at the time of writing this report are from the 70th Round of NSSO related to Land and Livestock Holdings in India (December 2014). *This data however does not present gender-disaggregated information on land ownership.* According to this survey, the estimated area of household land ownership in rural areas in India has come down by 14.86 million hectares, between 2002-03 (59th Round) and 2012-13 (70th Round), bringing the area owned to 92,369,000 hectares. The average area owned per household came down to 0.592 hectares from 0.725 hectares in 2002-03. Landlessness in terms of percentage of households is reported to have decreased from 10.04% to 7.41%, 75.42% of households fall in the marginal landholding category (with the average land ownership per household being only 0.234 hectares), but they own only 29.75% of area owned.

4.1. The lack of control and ownership over Land as a primary and critical resource for farming seems to be one of the main reasons that women do not receive formal recognition as Farmers. This becomes all the more critical in a context where it is estimated that women-managed households are now about 32% of rural households⁵⁹. Quite apart from this-is the fact that women have a right to their due share of resources as well as identity/recognition. Further, there is also a need that they be entitled to different support systems as farmers, irrespective of land ownership. *However, there is no clear and accurate picture available on women's land ownership since there is no disaggregated information maintained on the same.* Different sources of official data gathering, whether it is NSSO or Agriculture Census do not have any gender-disaggregated picture on ownership.

4.2. By law, most women in this country have an equal share in property but in practice, this is not followed. It was only in 2005 that the Hindu Succession Act (HSA) was amended (Hindus, Sikhs, Buddhists and Jains are governed by this), to bring all agricultural land on par with other property, to make Hindu women's inheritance rights in land legally equal to men's across states, overriding any inconsistent state laws. Further, all daughters were included as coparceners in joint family property. The Act also began giving all daughters the same rights as sons to reside in or seek participation of the family dwelling house. It also allowed certain widows (of predeceased sons, for instance) to inherit property even if they remarried. In the Muslim Personal Law, women are allowed to inherit – however, the woman is given only one half the share of the male. Further, the mother is entitled to a share in her (deceased) son's property and even a grandmother has a share in her grandson's property if there is no mother or paternal grandmother for the said grandson. A widow is entitled to get a quarter share in her husband's property when there are no children. A widow also has a right of retention here, with her maher (ranking as a debt of the husband as per law), with priority over the other heir's claims to have it satisfied out of his estate. In the Christian Law, daughters have an equal inheritance right and widows have an entitlement of a one-third share of the deceased husband's property⁶⁰.

4.3. Coming to the amendment to HSA, Andhra Pradesh (1986), Tamil Nadu (1989), Maharashtra (1994) and Karnataka (1994) had already amended the law to give equal rights to daughters by the time the HSA amendment was brought about. A study taken up to assess impact of the law by comparing inheritance in states like AP, TN, Maharashtra and Karnataka with other states using panel data found that there is indeed a distinctly greater likelihood of female inheritance in these states, pointing towards a significant impact of the amendments⁶¹. On the other hand, a study of 403 women owning land in Gujarat found that 48% were widows who had claimed a share in their husband's property, 41% were wives who had received titles with a view to claiming particular state announced tax benefits and only less than 5% were women who had inherited natal property and even here, it was because their parents had no legal heirs⁶². The preference for claiming a share of marital property rather than staking claims to natal property has been found elsewhere too, like Jharkhand⁶³.

4.4. However, what is striking to note is that there is no disaggregated data available on land ownership (no accurate data on land ownership based on land records exists in the first instance in a country where settlement surveys are pending for years, and updation of land

records is not taken up; then there is the issue of no data being available separately for men's and women's land ownership; within that is the picture needed for different classes of women). What we do have information on, is "Operational Holdings" and that is what we analyse here, to begin with.

4.5. Female operational holdings are only 12.79% in 2010-11, while they were 11.70 in 2005-06, a marginal increase of 1% over half a decade. The operated area had increased from 9.33% to 10.36% in the same period. 9.5% of the female operational holdings are with Joint Titles (several state governments have sought to incentivize this approach to land ownership). This is within 138 million operational holdings in India, covering an operated area of 159.2 million hectares. In the absence of a picture on women's land ownership, we rely on looking at operational holdings of women.

Percentage of female operational holdings as per results of various Agriculture Censuses

Size Group	2000-01	2005-06	2010-11
Marginal (<1 ha)	11.84	12.60	13.63
Small (1 ha – 2 ha)	10.27	11.10	12.15
Semi Medium (2 ha – 4 ha)	8.67	9.61	10.45
Medium (4 ha – 10 ha)	6.86	7.77	8.49
Large (> 10 ha)	5.22	6.00	6.78
All size groups	10.83	11.70	12.78

Source: Annual Report 2014-15, Ministry of Agriculture, Government of India. Pp. 133

4.6. Some Characteristics of Female Operational Land Holdings

4.6.1. Average female operated area size: 0.81 Ha, whereas it is 1.16 Ha for men and women together. SC female operated area is only 0.68 Ha on an average, per holding (while the average SC male operated size is 0.81 Ha). In the case of ST women, the average holding size is somewhat larger, at 1.35 Ha (while the average ST man operates around 1.55 Ha per holding) – so, it is a situation where in all cases, women's operational landholdings are less than the male counterparts, even as there is variation within different categories of women.

4.6.2. Within female operational holdings, 10.8% belonged to SC women. In the overall landholdings, 12.4% belonged to SCs (SC men and women together), showing that SC women are worse off than their male counterparts. Within female operational holdings, 6.8%

belonged to ST women. In the overall landholdings; 8.71% belonged to STs (ST men and women together), showing that ST women are also worse off than their male counterparts.

4.6.3. Amongst all SC landholdings, 12.3% belong to women covering 10.4% of the area operated by SCs. Amongst all ST landholdings, 11.2% belong to women, covering 9.9% area. As mentioned already, in the overall landholdings of all social groups, 12.79% are female operated.

4.6.4. When it comes to area, while operated area by SCs is 8.6% of the total operated area, the area operated by SC women is also 8.6% within the female operated area. While the overall operated area by STs is 11.49%, the area operated by ST women is 11% of the total female operated area, reflecting a certain parity with men of the same community when it comes to area, and marginally higher than what women across social groups are operating

Female Operational Holdings in India (2010-11), by size class					
	Number of Holdings ('000)	%age within female operational holdings	Within this, Joint titles ('000 Nos)	Area operated (in '000 Ha)	%age area within female operational holdings area
Marginal (less than/upto 1Ha)	12616	71.6	1089	4538	27.5
Small (1-2 Ha)	2999	17.0	292	4205	25.5
Semi Medium (2-4 Ha)	1438	8.2	192	3827	23.2
Medium (4-10 Ha)	495	2.8	91	2813	17.1
Large (10 Ha and more)	70	0.4	18	1101	6.7
	17618	100.0	1682	16484	100.0

Source: Compiled from Agriculture Census 2010-11, Government of India

Women operational holdings and operated area: India (in '000s)						
	Operational Holdings			Operational Area		
	Female	Total	%age female holdings to total	Female	Total	%age female operated area to total
Some chosen states						
Andhra Pradesh	3346	13175	25.4	3145	14293	22.0
Bihar	2277	16191	14.1	849	6388	13.3
Chattisgarh	472	3746	12.6	503	5084	9.9
Gujarat	666	4738	14.1	1306	9979	13.1

Haryana	195	1617	12.1	405	3646	11.1
Himachal Pradesh	68	961	7.1	45	955	4.7
Jammu & Kashmir	106	1449	7.3	48	895	5.4
Jharkhand	297	2709	11.0	259	3165	8.2
Karnataka	1486	7832	19.0	1898	12161	15.6
Kerala	1340	6831	19.6	210	1511	13.9
Madhya Pradesh	855	8872	9.6	1204	15836	7.6
Maharashtra	2053	13699	15.0	2593	19842	13.1
Mizoram	10	92	10.9	10	105	9.5
Odisha	154	4667	3.3	148	4862	3.0
Punjab	10	1053	0.9	26	3967	0.7
Rajasthan	546	6888	7.9	1329	21136	6.3
Tamil Nadu	1551	8118	19.1	1056	6488	16.3
Tripura	60	552	10.9	25	286	8.7
Uttar Pradesh	1602	22929	7.0	942	17089	5.5
Uttarakhand	90	913	9.9	68	816	8.3
West Bengal	249	7123	3.5	110	5509	2.0

Source: Compiled from Agriculture Census 2010-11, Government of India

4.6.5. Studies indicate that women's landholding varies between 0.9% (in a state like Punjab) and 25% (in Andhra Pradesh)⁶⁴. There appear to be wide regional disparities in the constraints faced by women in owning and controlling/managing land and this is evident in the landholding data thrown up by the latest Agriculture Census. No ready studies exist on how the south Indian states of Andhra Pradesh, Kerala, Tamil Nadu and Karnataka have reached upto 19%- 25% female operational landholdings (as far back as the 2000-01 census, this regional variation is apparent) and this needs to be understood better to chart out a similar road map in other states. What is interesting to note is that the trends here are not reflective of what is conventionally seen as regions of greater feminization of agriculture. Further, while this is about operational land holdings, large studies from the ground indicate individual land ownership by women to be around 14% in a state like Karnataka, as against 71% by men individually⁶⁵.

4.6.6. In the case of AP, it is unclear right now how far a new legislation that sought to support and encourage as well as visibilise tenancy has started reflecting in the operational landholdings data of the latest Agriculture Census given that the law came into force after July 2010-June 2011 when the Census was undertaken. The undivided state of Andhra Pradesh also attempted to bring in a separate legislation for facilitating collective land lease

and cultivation by women's SHGs – while the Bill did get passed by the legislature, it never got notified and enacted.

One of the members of the HLC found an interesting trend during visits to Yavatmal district in Maharashtra and Karimnagar district in Andhra Pradesh (during June and July 2014). It is found that a lot of land is getting registered by male farmers in the name of wives in villages like Tivsala in Ghatanji block of Yavatmal, and Repaka in Illantakunta mandal of Karimnagar. The 'gift deeds' in the name of wives is mostly so that households can access various subsidies and schemes meant for small and marginal holders, like crop loans in the name of two persons in a family rather than one, sprinkler and drip irrigation systems, loan waivers, sale of produce to government procurement agencies etc. In the past, such transfers in the name of wives or mothers would be seen usually in cases where land ceiling statutes were sought to be bypassed. Here is a new trend where access to schemes is driving the change. While it does not appear that there is any empowerment motivation behind this trend, asset ownership in the name of woman should surely mean potentially better spaces in decision-making for the woman in question. Tivsala today has 21% women's landownership while Repaka has 20%. The most rapid change has happened in the past 5-6 years. It is unclear how widespread this trend is.

<http://newsblaze.com/story/20140827054600iwfs.nb/topstory.html>

4.6.7. It is well known that there are three sources by which women can acquire land for themselves: government re-distribution efforts; purchasing from the market and by inheritance. In terms of the discourse, there has been some progress when it comes to state land re-distribution efforts and the acknowledgement to secure land rights for women.

4.6.7.1. (Public) LAND DISTRIBUTION:

4.6.7.1.i. While the first round of land reforms lacked any policy agenda around women's land ownership, from the 1980s onwards, there has been a policy articulation around Joint Pattas for land distributed by government⁶⁶. The 11th Plan had suggestions for providing women access to cultivable land, including through joint or sole ownership, facilitating group ownership or leasing and allotment of homestead lands with priority to single women etc. It was only in this Plan that individual titles or group titles rather than joint titles (with men) were advocated, given that some evidence exists of joint titles with husbands actually putting women in a difficult situation in the case of marital breakup or domestic violence.

4.6.7.1.ii. Meanwhile, the Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act 2006 (popularly known as FRA or Forest Rights Act) requires fifty percent of the land pattas given to forest communities to go to women.

4.6.7.1.iii. The draft national land reforms policy (circulated for public feedback in July-September 2013) for instance does not talk about joint titles, but titles to women and women's collectives. However, the ground reality on actual ownership of land by women is different. More importantly, there is only a minute fraction of land exchanging hands in these redistribution efforts (less than 2% of arable land in all these years of land ceilings enactment and land reforms efforts).

Draft Land Reforms Policy, 2013

A draft National Land Reforms policy was put out for public discussion and feedback in July 2013 by the Ministry of Rural Development. This draft acknowledges the strong linkage between land and social status of an individual in a predominantly agricultural society like India and that landlessness is a strong indicator of rural poverty. Social unrest and violence in some parts of the country, being connected to inequitable distribution of benefits from recent land use patterns, are seen as the relevance of revisiting land reforms. The draft says that "increasing participation of women in agricultural labour and other farm activities also calls for a policy strategy that addresses the issue of access and landholding rights to women". Apart from expressly promising a policy that will seek to empower women with land titles wherever state-enabled land redistribution occurs, the draft policy exhorts states to adopt a group approach in land cultivation and investment in productive assets, and grant group titles to women's groups. Land purchase support is promised in addition to reviewing and "strategically acting upon" various provisions of the Hindu Succession Amendment Act (HSAA) 2005.

The draft Policy's proposals with regard to governance, management and development of Common Property Resources (CPRs) grossly neglect the importance of these commons for women's empowerment and fail to provide any strong role to women in governing and managing these resources.

Even in the case of implementation of women's land inheritance rights, the draft policy fails to put any measures in place to hold line departments accountable for not ensuring devolution of rights.

4.6.7.1.iv. It should also be noted here that while draft policies like this one on land reforms appear to empower women in hitherto unstated ways, the reality of large scale shift of land ownership and utilization in the land markets is very different. When land is acquired on a large scale by big corporate players (through SEZs) and also held for speculative purposes by

others, the intent expressed in such draft policies cannot be actualized and poor women's livelihood needs cannot be secured.

4.6.7.2. MARKET BASED TRANSACTIONS FOR WOMEN'S LAND OWNERSHIP:

4.6.7.2.i. When it comes to purchase of land from the market, there are serious limitations again both in terms of quantum of land traded in the market as well as in women being able to acquire land by purchasing it from the market. Certain schemes like the SC Corporation's joint land purchase scheme in Andhra Pradesh are worth a mention here. However, such schemes are not being scaled up. This is very important given that land ownership may be limited in the first instance, whereby even if inheritance rights are implemented, there may be nothing to be inherited. The work of Deccan Development Society in securing own land for poor landless dalit women both through land purchase schemes as well as long term collective leasing is well-acknowledged in policy circles in India by now.

4.6.7.2.ii. In Kerala, Joint Liability Groups (JLGs) in Palakkad as part of Kudumbashree program have been able to purchase small plots of land out of profits generated from collective farming on leased in land and this is worth emulating.

4.6.7.3. INHERITANCE OF LAND BY WOMEN:

4.6.7.3.i. The third source, which is Land from the family is the most important, while talking about land rights for women. That is because 86% of the arable land is private property, and nearly 75-78% rural households own some land, as per some estimates. This is where the largest possibility of women acquiring land is from – moreover, it is their entitlement as per the law (Hindu Succession Act amendment in 2005). Social and administrative biases seem to be at the root of women not realizing their rights when it comes to Land. Women, as evidence shows, are “voluntarily” giving up their right in favour of their brothers. This is also drawn from social norms on how a ‘good sister’ or ‘mother’ has to behave, imbibed by the women. Despite laws for equal rights existing, in a state like Karnataka, field studies have shown that women only 12-20% of land (wealth).

Increased commercialization with consumer goods, television, advertisements etc., invading rural India in addition to increasing seasonal migration is leaving a noticeable impact in an increased desire for consumer goods. Dowry is seen as an easy way to meet this desire. Dowry is thus spreading to communities where it did not exist before. A study on land rights for women in West Bengal found that 39.9% of the households surveyed have had to part with land or raise loans at high interest rates in order to pay dowry. 79% of the families who sold land to pay dowry were Muslim, a community where dowry was not a tradition. In addition, the people who were selling or mortgaging their lands for dowry were agricultural labourers and marginal farmers⁶⁷.

4.6.7.3.ii. It is believed that having to give away land to a daughter is an additional cost to the family, which is already having to invest in (illegal) traditions such as dowry and on the education of the daughter where it happens. Parents also face a social taboo of turning to daughters in case of crisis and would rather keep the land with the sons who are supposed to look after them. In addition to these issues is a real practical problem of inheriting land and managing it in a distant village since women are often married into distant locations, away from their natal village. But on this count, given that absentee landlordism is very much prevalent amongst male landowners and should not be an impediment in the case of women.

4.6.7.3.iii. The case for securing land rights for women is a well-settled one. Bina Agarwal's theorizing around efficiency, welfare and empowerment linked to women's land ownership has gained much space in policy circles too⁶⁸. This is not to say that this alone (land ownership) will address various problems of discrimination and inequality; however, there is overwhelming evidence to show that a woman's position is vastly improved with land ownership.

4.6.7.3.iv. As is well known, one of the economic bases for land reforms was to create an 'incentive effect' so that production inefficiencies associated with tenure insecurity can be removed and that the actual cultivators can possess rights over land. Even here, the State did not hesitate to intervene in entrenched rural class structures (somewhat synonymous with caste too) to ensure this redistribution. In the case of women, evidence shows that with all things being equal, women farmers can produce 20-30% more than male cultivators. This itself should be a great motivating reason for the State, to ensure food security. A recent report from ADB and FAO (2013) argues that challenging the constraints that women face must be treated as a key component in the fight against hunger and malnutrition⁶⁹. Such an

approach is achievable, it is inexpensive and it can be highly effective, the report asserts. The cost to society of not acting urgently and more decisively will be considerable.

4.6.7.3.v. Importantly, this report goes beyond an argument around meeting the practical needs of women, so to speak (not just for the “instrumental value” but women’s empowerment being a priority goal in itself and an intrinsic human right), and makes a strong case for empowerment of women. “This means a greater role for women in decision making at all levels, including the household, local communities and national parliaments”. It argues that social and cultural norms and the gendered division of roles they impose must be challenged.

4.6.7.3.vi. Numerous micro-studies indicate a plethora of positive spin-offs with women acquiring property/land in their name. These benefits accrue to the family and the community as well as to the woman herself (intra-household bargaining outcomes). It is in the form of health benefits and better education for the children. It is seen that the impact of reforms that strengthened women’s inheritance rights is seen in the level of primary education of daughters⁷⁰. Another paper that also examined the impact of women’s property inheritance rights on their education found that this has an impact on educational attainment of women as measured in primary school going age group and suggests that the underlying mechanism is that in order to prevent fragmentation of household property, parents compensate daughters by investing in their education⁷¹.

4.6.7.3.vii. Land ownership also leads to women having a greater say in decision-making related to various aspects of agriculture, and greater control over income from the agricultural enterprise. Recent studies point to the fact that endowing women with inheritance rights equal with men increases their autonomy within their marital families, and the effect seems to be stronger for women whose husbands’ occupation is complementary to the form of property inherited especially in rural areas⁷². It has been seen that land ownership protects women from eviction from the household and reduces domestic violence against women⁷³. The socio-cultural attitudes towards women are seen to change with ownership vested in their hands.

4.6.7.3.viii. A study from Karnataka shows that women’s ownership of land or a house enhances her mobility as well as ability to take decisions about employment, health and use of money independently⁷⁴. However, it is also seen that women landowners are quite variably

involved in central decisions regarding agricultural production (in a cross-country study, Karnataka in India scored the lowest in terms of participation) – the degree of participation in decision-making depends on whether they are partnered or unpartnered, according to individual or joint ownership of land with the partner/others and also based on the specific decision. It is seen that within land owned by women, the unpartnered women have higher decision-making participation related to what to cultivate and how to use income and to a lesser extent on what to sell⁷⁵. In a study that looked at gender asset gap in Dakshina Kannada and Udupi districts of Karnataka to compare patterns of asset acquisition by women in matrilineal and patrilineal communities, it was seen that women in matrilineal communities continue to enjoy their traditional rights to own and inherit land and other physical/financial assets – they also exercise a greater degree of decision making power over their assets, contributing to a greater sense of empowerment among women from the matrilineal communities in comparison to women in patrilineal communities⁷⁶.

4.6.7.3.ix. It is not just for all these livelihood benefits that land should be put into the hands of women - but because it is her right to acquire and control land. Because land in India is about social status, security, freedom and dignity. It is about the condition as well as the position of women. Scholars have argued that there is a need for male cooperation in this effort to secure women's land rights, going by lessons from past land struggles ("gender relations are an arena not just of conflict and contestation but also of mutuality and emotional attachments")⁷⁷.

4.6.7.3.x. Even though the law has been amended for a majority of women in India so that equal rights are recognized in the case of women, in reality the situation is very different. It is seen that women forego their claims for numerous reasons. Further, women also face impediments in operationalising the statutes and getting their names included in the records. This is not surprising given that this situation is prevalent in the case of men too, but certainly more so in the case of women. Further, ownership on paper does not mean actual control, especially if ownership has been transferred only for opportunistic reasons by the man involved. Very often, women lack the awareness and wherewithal to claim what is duly theirs. It is acknowledged that conscientisation is the way forward since the issue is cultural as well as administrative. Decades ago, it was acknowledged that *'in poor rural women's struggles for subsistence, in which control over land is a crucial element, the material and*

*the ideological are closely interwoven, so that joint struggles on both the economic and cultural fronts become necessary*⁷⁸.

4.6.7.3.xi. It is clear that the absence of land ownership keeps women out of the State's outreach to farmers on numerous fronts. The lack of serious action and intervention from the State in putting the control and ownership over land in the hands of women as their legal entitlement is perplexing and worrisome. The State has not hesitated to intervene in the case of discriminatory social institutions like Caste, when it comes to securing land rights for the dispossessed; similarly, the intervention of the state into Family as an institution is evident in legislations against domestic violence, or upholding the rights of parents to care and support from their children. However, when it comes to women's property rights, no resolve has been witnessed so far.

A study done by FAO in 1997 identified certain trends in women's land rights in tribal communities. Despite women not having inheritance rights to land under customary law among most settled tribes, various social arrangements have existed to ensure adequate care of women in situations of widowhood, breakdown of marriage, single women and for families having only daughters. Thus, widowed women acquired use rights to their husband's property for maintenance for life. On their death, the property passed into the hands of the husband's nearest male relatives. Both unmarried daughters and daughters who returned to their paternal homes due to breakdown of marriage, similarly acquired use rights in their paternal property for life maintenance. In the case of families having only daughters, sons-in-law could inherit their parental property if they agreed to settle in their wife's paternal village. Severe social sanctions for violation of these norms reduced the vulnerability of women in such situations. However, the weakening of traditional institutions has reduced such traditional social protection enjoyed by tribal women. The rising value and scarcity of land are leading to a breakdown in women's maintenance rights. Several incidents of women inheriting land being labelled witches and being hounded out (occasionally even killed) by male relatives to grab the land, have been reported from the Jharkhand area. The worst sufferers in this category are widowed women in the age group of 55 and above. During the field visits, it was found that unmarried daughters of Ho families are now allocated only one acre of their paternal land for life maintenance, while the rest is divided equally among the brothers, irrespective of the total size. Given the taboos against women ploughing, sowing and building roofs, such women remain dependent on their male relatives both for cultivating the land and for shelter. With many such women continuing to live with one of the brothers after the parents' death, their status and condition within such households needs to be understood better. There were also indications that the number of daughters remaining unmarried may be increasing for a variety of reasons⁷⁹.

4.6.7.3.xii. India has seen land struggles by women in different states like Bihar (the famous Bodhgaya *math* land struggle by scheduled caste and backward caste women), Maharashtra, Jharkhand etc. and a Supreme Court case by tribal women supported by women's rights activists questioning customary laws. These have yielded mixed results. In the recent past, newer approaches have been adopted to secure land for women: efforts like that of Deccan Development Society in Telangana, Working Group on Women's Land Ownership (WGWLO, a network of organisations and individuals in Gujarat which seeks to secure the rights of women farmers with a thrust on their land rights), of Kudumbashree in Kerala in creating Joint Liability Groups for collective land cultivation by women farmers, of state governments like Telangana which has recently taken up a large scale effort to distribute public lands to landless dalit women, or that of the undivided Andhra Pradesh where Velugu/Indira Kranthi Patham focused on securing land for poor households with the women at the centre of the effort, with additional focus on sustainable agriculture, of schemes that incentivize men to transfer the titles in the name of their spouses or children are all ringing in change. Successes have emerged from struggles and collective action. Changing attitudes of bureaucracy was a central part to these efforts. However, these achievements are small compared to the huge task at hand, and there needs to be concerted efforts put in to ensure that women's land ownership is secured. It is also important to prevent land grabs in whatever garb, from the resource-poor in the meantime.

4.6.7.3.xiii. Any discussion on Women's Land Rights should also be contextualized in the larger reality of *increasing landlessness* in rural India. In fact, for some analysts, this is one of the main reasons for the contraction of female employment in rural India (see section on employment trends for women in India). The NSSO 70th Round survey on land and livestock holdings in India shows that rural landownership has declined by nearly 14.86 million hectares in absolute terms (Statement 3.1: Changes in household ownership of land in 2012-13 over 2002-03)⁸⁰. Further, analysis of data on land owned, land possessed (=operational holding) and land cultivated (net sown area) by households in the NSSO surveys on consumer expenditure and employment and unemployment shows that landlessness is on the rise, and as per NSS 2011-12 data, 49 per cent of households did not cultivate any land (up from 35% in 1987-88)⁸¹. Amongst Dalits, this proportion of households that did not cultivate any land in rural India increased from 51 per cent to 62 per cent; from 28 per cent to 39 per cent amongst adivasis; from 40 per cent to 60 per cent amongst Muslims and from 31% to 43% amongst "Others". Note that in 2011-12, dalit households accounted for 21% of rural

households but cultivated only 9% of land; similarly, Muslims accounted for 11 per cent of rural households but cultivated only 6 per cent of land. Further, the NSS data shows that increase in landlessness has primarily happened within households that are mainly dependent on manual wage labour (the ones who used to combine manual wage labour with cultivation on very small holdings are now exclusively dependent on manual wage labour reflected as a rise in the proportion of non-cultivating households among manual workers).

5. WOMEN'S FOREST-BASED LIVELIHOODS

5.1. In a situation where private ownership of land and other property is difficult to secure to this day for women, it is common property resources like forests and village commons that have been a great source of sustenance for women. Forests have been a source of food, fuel, fodder and medicines for women in forest-dependent communities in addition to also being sources of income. Raw as well as processed products have not only sustained communities but have also connected them with markets, albeit in an exploitative setting when outsiders have been involved. The intimate cultural linkages that women and entire communities have with forests is well-documented in addition to the fact that they hold enormous knowledge and skills related to forest resources for their sustainable management which are not recognized by the mainstream world. It is also seen that the traditional relationship between women and forests was regenerative and not extractive and exploitative. A symbiotic win-win relationship existed at one point of time. In this era of climate change, the significance of forests is greater than ever before for a variety of ecosystem functions that they perform.

5.2. It is estimated that around 275 million poor rural people in India depend on forest produce for at least part of their subsistence and cash livelihoods. This dependence is more intense in the case of 89 million tribal people. It is also estimated that NTFP sector creates about 10 million workdays annually in India – the 12th plan documents visualize a doubling of this. The business turnover of the so-called NTFP (Non Timber Forest Produce) or MFP (Minor Forest Produce) is estimated to be more than Rs. 6000 crores per annum⁸². Despite the misnomer of Minor Forest Produce, this is supposed to account for about 68% of the export in the forestry sector. MFP/NTFP is also supposed to contribute upto 40% of the annual income of forest dwellers, despite all the restrictions and constraints imposed on them.

Further, anywhere upto 24% of the cooked food consumption of forest communities is from uncultivated forest foods⁸³, that too in critical hunger months.

5.3. The intimate connection between women's lives and livelihoods and natural resources like forests is well established by now⁸⁴. It is seen that women in forest based communities are economically more independent and have a higher status than their counter-parts in other communities in India because of their involvement and income from forest produce gathering⁸⁵. There are studies that show that with newer kinds of markets, receding of forests (due to deforestation and thereby distance from the village increasing), (public and private) transport facilities providing an advantage to men and a greater role in marketing for them, changes have happened in tribal areas over the ability of women to sell directly and collect income⁸⁶.

5.4. Gathering of minor forest produce is an important economic activity for women in forest-dependent communities. It is seen that their status within the household is higher in well-forested villages rather than commercialized villages which lack forests⁸⁷. Within their forest gathering activity, women collect food, fodder, medicine and fuelwood for the household. Food in a forest community context consists not just of cultivated foods but also of many edible wild foods, like uncultivated forest fruits, berries, leaves, tubers, mushrooms, bamboo shoots, greens, fish etc. Men are collectors of wild game, honey etc., while also occasionally partaking in gathering of other uncultivated foods. Apart from food, fuel and firewood for the house, forests are a source of many minor forest products (MFP) or Non Timber Forest Produce (NTFP) like bamboo, cane, grasses and leaves for artisanal and other products for sale (brooms, baskets, leaf plates etc.) in addition to supply of gums, waxes, dyes, resins, medicinal plants and herbs, some seeds etc., which are sold processed or raw to others for their enterprises. Women's knowledge of these resources, their collection, processing and storage is impressive and is considered to be more than what men in these communities possess. What is worth noting with the forest produce is that women are documented to be more involved than men⁸⁸, when it comes to marketing of the produce (unlike in the case of agricultural produce). This also means greater economic independence⁸⁹.

5.5. Exploitation of forests for raw materials for industry, the moulding of forests in way that timber is given the greatest importance and the replacement of rich forests with commercial plantations contributed to several problems that women in these communities face. There is much evidence documented on the restrictions placed on communities by the forest

department with regard to MFP cultivation as well as marketing in practice. Wherever there was threat of degradation of the resources or alienation of the same, women have been waging historical struggles to regain their rights. Mass movements to protect farmers have succeeded better where women have been involved. Conversely, there is a realization that forest conservation and protection efforts can only partially succeed if they do not involve women. There is an important role that women have played in governance of forests in a variety of institutional shapes it has taken whether it is social forestry, or JFM or CFM. Research has found that groups with a high proportion of women in their executive committee show significantly greater improvements in forest condition, mainly due to women's contributions to improved forest protection and rule compliance, in addition to women using their knowledge of plant species as well as greater cooperation amongst women⁹⁰. It has been documented that groups with more women in executive committees in forest governance and especially all-women ECs tend to make stricter rules which is attributable to these groups receiving smaller and more degraded forests⁹¹. Research in this area has covered not just women's relative exclusion but in the recent past, how their proportional strength being increased could make a difference. Here, research studies show that in community forestry institutions, the group's gender composition affects women's effective participation, with 'critical mass effects' seen with proportions of one quarter to one third. Apart from this, women's economic class also mattered when it comes to participation in governance of local forests ('women from disadvantaged households, especially if present in sufficient numbers or with prior exposure to women's empowerment programs can be more outspoken in public forums than women from well off households'). Facilitation by a gender-sensitive NGO or by the forest department also mattered⁹².

5.6. PESA (Panchayat [Extension to Scheduled Areas']) Act in 1996 conferred the ownership of MFP on the Gram Sabha. The Forest Rights Act of 2006 reinforces this. However, other laws like the Indian Forest Act 1927 treats products like bamboo on par with Timber; similarly, the regime created under the Wildlife Protection Act does not treat local communities as owners of MFPs. As the recent report of the High Level Committee on the Status of Tribal Communities in India under the Ministry of Tribal Affairs (May 2014) notes, access to and ownership of Minor Forest Produce is not PESA-compliant under various state rules. In several places, the ownership rights over MFP have been made 'subject to the monopoly rights of GCCs (Girijan Cooperative Corporations)'. The HLC notes that this is an erosion of the autonomy of adivasis despite possible good intentions behind these rules. In

the meantime, even under the FRA, operationalizing the rights over MFP, given as a community right under this Act appears to be a huge challenge. Institutional mechanisms are unclear for this. There are other issues too. There are many villages outside Schedule V areas however where MFP is an important source of livelihood to women; further, to this day, the forest department has not allowed any access to reserved forests. In FRA, it is seen that individual claims are being settled and not community forest resource claims.

5.7. The lackadaisical and tardy implementation of the FRA is a matter of concern. As Karat and Rawal note in their paper note, by September 2013, 60 per cent of the claims have been rejected when it comes to applications filed for claims. Out of 71000 community claims filed, only 18000 have been accepted. The high rates of rejections in states where there is a substantial adivasi population such as Gujarat and Maharashtra indicates that adivasi communities have been denied their rights under the FRA, they say⁹³.

5.8. Today, while regulation related to access and sale of MFP has been eased in favor of local communities at least on paper in at least some places, this does not readily translate itself into economic benefits for the forest gatherers. The state does not prioritise such livelihood enterprises of forest communities, while prioritizing the forest requirements of big industry and facilitates the supply of raw materials for them. In terms of forest models that are conserved, it is important to ensure that plantations do not replace the diverse, rich forests on which lakhs of livelihoods depend. For this, decentralized nursery raising with species diversity based on women's preferences is needed. This also provides employment opportunities for women.

5.9. It is also very important to look at forests as habitats that produce food and a variety of other MFP beyond their market value too. A recent circular from the Ministry of Tribal Affairs notes that about 25% to 50% of forest dwellers depend on MFP for food requirements. This multi-functionality of forest produce has eased women's gendered roles quite a bit wherever the forest has been kept rich and dense and has burdened women greatly where it has been left in a degraded state. Inappropriate block plantations have been documented to reduce employment opportunities for women.

5.10. MFP markets are highly diverse and volatile. Traditionally, they have run in an exploitative fashion with price often determined by the traders. Very often planning entrepreneurship on future markets is a big challenge here. Further, in the era of climate

change, it is also being pointed out that the unpredictability around MFP harvesting is increasing. There are no insurance products as of now for MFP like they exist for crop insurance. There has been a long standing demand for a Minimum Support Price or MSP system to be created around MFP, like it exists however ineffectively for agricultural produce. Ministry of Panchayati Raj had constituted a Committee under the Chairpersonship of Dr T Haque to look into ownership, price fixing, value addition and marketing of MFP which submitted its report in May 2011. Additionally, at the same, another Committee (Sudha Pillai) also studied the issue of MFP trade and recommended strategic intervention in the form of Minimum Support Price (MSP). Accepting this, it is interesting to note that MoTA has initiated a new scheme in January 2014 (“Marketing of MFP through MSP and Development of Value Chain for MFP” alluding to a section under FRA for a ‘package of interventions viz., Minimum Support Price, Trade Information System, Supply Chain Infrastructure, Value Addition and Scientific Harvesting of MFP’ with an outlay of around 1400 crores for the 12th Plan, covering 12 select MFP items to be implemented in states with scheduled areas and STs. TRIFED is the nodal agency for implementation of the scheme⁹⁴. However, this scheme has a major caveat that said that any MFP nationalized for procurement would stand deleted from coverage under the scheme for that state. This is a major deficiency in the scheme and preempts any potential benefits that could accrue. This also does not necessarily empower the grassroots collectives of forest gatherers, because expansion of storage and trading facilities or fund to cover losses are all given to the state marketing agencies but not the ground level collectives.

6. WOMEN IN FISHERIES

6.1. The Fisheries sector in India is characterized by its small scale nature and that it is mostly a traditional economic activity practiced by particular communities. Fishers are broadly classified as inland fishers, marine fishers and fish farmers (these terms are supposed to encompass both men and women). As per the Indian Livestock Census 2003, 14.49 million people were engaged in fisheries-related activities, with 75% in inland fisheries and 25% in marine fisheries. This sector has been showing an average growth of about 6% over the 5-year plan periods.

6.2. According to the CMFRI Census 2010, there are 3,288 marine fishing villages and 1,511 marine fish landing centres in 9 maritime states and 2 union territories. The total marine fisherfolk population was about 4 million (20.1% in Tamil nadu, 15.3% from Kerala and 15.1% from Odisha) comprising in 864,550 households, out of which 192697 were in Tamil Nadu, 163427 were in Andhra Pradesh and 118937 in Kerala. 91.3% of total households were traditional fisher families. Nearly 61% of the fishermen families were under BPL category. The average family size was 4.63 and the overall sex ratio was 928 females per 1000 males (and as low as 865 in West Bengal). Almost 58% of the fisherfolk were educated with different levels of education. About 38% marine fisherfolk were engaged in active fishing with 85% of them having full time engagement. About 63.6% of the fisherfolk were engaged in fishing and allied activities. Nearly 57% of the fisherfolk engaged in fish seed collection were females and 43% were males. Among the marine fisher households nearly 76% were Hindus, 15% were Christians and 9% were Muslims. The overall percentage of SC/ST among the marine fishermen households was 17%⁹⁵.

6.3. 37.8% of the marine fisherfolk were into active fishing, 2.4% in fish seed collection. Nearly 57.4% of the fisherfolk engaged in fish seed collection were females, and similarly out of 36.5% of total fisherfolk who are engaged in marketing of fish, 81.8% were women. Similarly 88.1% of fisherfolk engaged in curing and processing were women, similar to 89.6% engaged in peeling. This marketing activity was highest in Maharashtra, Andhra Pradesh, Tamil Nadu and Odisha. Unfortunately, while this Census captures some data on coverage in cooperatives, it does not capture asset ownership or coverage in fisher cooperatives in a gender-disaggregated fashion.

6.4. The number of fisher families wherein only women were involved in fishing and allied activities was 41,000 which was a 17% increase over corresponding 2005 figures. However, the percentage of such families to the total fishermen families remained the same at 5%. Maharashtra happened to be the state with maximum proportion (12.5%) of families with only women involved in fishing or allied activities.

6.5. It is seen that women are actively engaged in post-harvest practices in the fisheries sector which includes processing (peeling, curing, drying, sorting, value addition etc.) and marketing. In coastal aquaculture, they are involved in seed collection, segregation, stocking, feeding, harvesting and marketing. A study from Kerala shows that women earn the highest incomes in fish vending followed by curing. Women fish vendors buy fish from the

fishermen at landing centres through auctions, or from traders through bargaining and further become the retail points for consumers⁹⁶. A study from coastal Karnataka suggests that only 16% of the fisherwomen surveyed for the nature of their work, earnings and role in decision-making, are fully involved in decision-making although their contribution to family income and household work is substantial. Provision of modern marketing facilities was flagged as an important recommendation to improve the status of fisherwomen⁹⁷.

6.6. Like in the case of other farm women, fisherwomen's lives and livelihoods are marked by invisibility, lower incomes, indebtedness with moneylenders and in the recent past, marginalization as traditional fisheries get replaced by commercial/mechanised fisheries. There is very little 'occupational mobility' and community level decision-making processes often are reported to exclude fisherwomen due to existing socio-cultural norms. It is seen that very little support is extended to enhance the livelihood roles of women in fishing, including fish vending. In Odisha for instance, women are reported to walk 8 to 12 kms a day with heavy loads of fish on their heads. In a study on the status of fisherwomen in India, the women listed lack of work in lean season, physical strain in carrying fish to the selling point, low income, lack of credit, exploitation by middlemen, lack of drying yards and wage discrimination as their major problems in that order⁹⁸. In this case, landlessness means that the women cannot start other income generating enterprises such as agriculture, dairying and poultry.

6.7. Several field studies indicate that the SHG approach adopted towards collectivizing fisherwomen has been yielding results in terms of some socio-economic improvements. However, there are also studies which show that despite the incomes brought in by women, their subsidiary role to men in the family has not changed. "Divisions based on caste, the emulation of upper caste behaviour, the continued practice and inflation of dowry, and traditional perceptions of women's responsibilities within the family combine to keep women in a secondary and subservient position relative to men"⁹⁹.

7. WOMEN AND LIVESTOCK REARING/ANIMAL FARMING

7.1. Livestock is an integral part of Indian farming and rural economy from ancient times, with a cyclical relationship between the animals and cultivation, with each mutually supporting the other. Livestock rearing also extended the village communities' relationship to the commons including the forests and the grazing lands. Animals also feature in farm communities' culture and rituals quite prominently with an express recognition according to their contribution to people's livelihoods (including some special thanksgiving festivals etc.). Today, in a rapidly-mechanising farming era, the use of animal draught power might have come down but livestock's contribution to food and income of households is quite high. India's livestock is one of the largest in the world and livestock-generated outputs were valued at Rs. 2075 billion in 2010-11, which comprised 4% of the country's GDP – this is higher than the value of food grains.

7.2. Livestock contributes 1/4th to the agricultural gross domestic product and engages about 9% of the agricultural labour force. Much of the demand is being pushed by income changes and resultant dietary changes in the country. It is a sector that has outpaced crop agriculture in its growth. However, the rate of growth is declining (an annual growth rate of 5.3% during the 1980s, 3.9% during the 1990s and 3.6% during 2000s)¹⁰⁰.

7.3. It is also seen that livestock ownership is a major asset that poor households have. The NSSO 70th Round (findings put out in December 2014) on Key Indicators of Land and Livestock Holdings in India shows that agricultural households which have livestock farming as their *principal/major source of income* numbered around 2.7 million households (3.7% of all agricultural households, but 23% of households that possess the smallest landholdings), with the lowest percentage of land owned by this category in a classification based on major source of income (translating into 1.75% of agricultural households having 1.47% of total land owned with the average area owned by per household being only around 0.489 hectares). The importance of livestock as an asset in rural India when land ownership is so low can be gauged from this fact. Within the negligible use of agricultural land put to use for animal farming (only 0.88%), the largest areas go for dairy farming, following by 'farming of other animals'. In all, around 40% of households reported farming of animals in this 70th Round NSSO Survey. Rajasthan, West Bengal, Tamil Nadu, Jharkhand, Odisha, Arunachal Pradesh etc., feature high on the list of animal farming. More than 9% of agricultural households in

Tamil Nadu, Gujarat, Punjab and Haryana reported livestock as their principal source of income.

7.4. At the all-India level, while the average monthly income of agricultural households was calculated at Rs. 6426/-, it is estimated that 11.9% (Rs. 763/-) of this is from livestock. For households belonging to the lowest landholding size class, farming of animals fetched more income than cultivation (Rs. 1181/- per month from animal farming and only Rs. 30/- from cultivation, and around Rs. 2902/- from wages/salary). This once again reiterates the importance of livestock as a major livelihood source for the poorest, especially landless rural households, and the potential it holds for pro-poor inclusive growth. Scholars argue that the incidence of rural poverty in states like Punjab, Haryana, Jammu & Kashmir, Himachal Pradesh, Kerala, Gujarat and Rajasthan is less, where livestock accounts for a sizeable share of agricultural income as well as employment.

7.5. In India, while the same cannot be said of land, livestock management is mostly in the hands of women (in a decision-making sense). It is seen that ownership of cattle increases the confidence and self worth of women¹⁰¹. It is seen that in decision-making related to milk sale, feed purchase, sale of animal and purchase of animal, women have a key role, and that they also have greater control over income¹⁰². Women are estimated to 71% of the labour force in livestock farming¹⁰³. 75 million women are supposed to be engaged in dairying in India, as against 15 million men¹⁰⁴. Dairying in particular has been seen to be an important source of livelihood for (landless and other) women, and as has been noted elsewhere, this is the largest sector in terms of women's incomes. This is a sector that was always feminized and getting increasingly more feminized. While disproportionately high amounts of responsibilities related to most animal farming activities like fodder collection, feeding, watering, cleaning, milking, healthcare, household level processing and value addition as well as marketing are performed by women, studies also indicate that income from animal farming is mostly in the control of women.

7.6. It is however seen that formal support systems related to managing risks or purchase of good quality animals etc., are not always available to women. In fact, animal husbandry loans out of total term loans in agriculture is coming down as a percentage of total loans for agriculture (crop loans, investment credit or term loans together). From being around 15% in 2002-03, by 2009-10, it declined to 9.5%. It is also seen that the share of poultry and small ruminants has come down significantly. However, budgetary outlays of Government of India

for animal husbandry have been increasing as a percentage of total outlays for agriculture with the tenth plan seeing a sudden spurt to 11.87% compared to 3.6% in the Ninth Plan. It has been seen that investments have not been commensurate to the benefits that this sector brings.

7.7. The dairy cooperative network in the country includes 177 milk unions covering 346 districts and over 1,33,000 village-level societies with a total membership of nearly 14 million farmers. Fifteen major State Cooperative Federations have some 173 dairy plants (of total 254 cooperative processing units) with a handling capacity of about 270 lakh liters of milk per day. It is seen that cooperatives market liquid milk while private sector which occupies the other equal half in the market is into processing and dairy products. Threat to the Indian dairy sector from liberalized trade is very high and this has been discussed elsewhere in this section.

7.8. Apart from liberalized trade which could threaten existing cooperatives and federations, it is often seen that access to remunerative markets is not always available for dairy farmers, who are mostly women. On the one hand, the modernization approach (in sub sectors like poultry, dairying etc.) seeks to look at yield-centric breeding, feed and fodder development, disease control and healthcare in a specialized fashion. This approach is geared towards maximizing production. On the other, for the poorest women for whom livestock is a major income-generating asset, the animal farming operation is usually at a subsistence level. There are newer threats in the form of grazing lands shrinking, cropping patterns shifting, risks increasing in the age of climate change etc. Conservation of locally adapted breeds has received a short-shrift and it is seen that in the absence of an effective and affordable insurance regime for livestock, infusion of exotic breeds has not been helpful. Further, critics point out that capacity building investments on women to manage their cooperatives have not always been made.

7.9. The famous Amul experience and the dairy cooperatives' contribution to Operation Flood cannot be overstated in any discussion on animal farming in India. However, the membership in most of India's dairy cooperatives is heavily dominated by men. Only about 18% are estimated to be women within these dairy cooperative societies. Importantly, their presence in leadership/governance roles is far lesser, and is estimated at just 3% in board membership.

7.10. Like in the case of women in cultivation, women in dairying are invisible and ignored. Since they are not in decision-making posts, they are not able to take up decisive measures in the new institutions/cooperatives in favour of women. It is seen that credit is not accessible to women for cattle feed, fodder, healthcare of animals etc. As mentioned earlier, credit for purchase of new animals is also very difficult to obtain. Organisations like SEWA in Gujarat are showing how special fodder security schemes and systems can support women in livestock management. This includes purchase as well as cultivation of fodder in government fodder farms.

7.11. Government of India has begun supporting All Women Dairy Cooperatives to enhance women's participation in this activity – support is drawn from STEP project of MWCD. National Dairy Development Board (NDDB) has started imparting special trainings to women.

7.12. As of 2011, more than 41 lakh women are reported to be members of dairy cooperative societies. 2.5 lakh women have become elected leaders in their village dairy cooperatives. 265 have been elected to the Boards of Milk Unions. There are 2 all-women milk unions run entirely by women as their own enterprise (Ichhamati Cooperative Milk Union in West Bengal and Mulkanoor Women's Mutually Aided Milk Producers Cooperative Union in Telangana). Micro-studies point out to mixed results from women's membership in dairy cooperatives. While there are economic benefits there, empowerment benefits are ambiguous¹⁰⁵.

8. WOMEN AND RURAL COOPERATIVES

8.1. In India, the co-operative form of organisation saw light in the year 1904 post the enactment of the Co-operative Credit Societies Act. Subsequently, a more comprehensive Act - the Co-operative Societies Act, was drafted in 1912. After India attained Independence in 1947, co-operatives assumed greater significance as an instrument of socio-economic development and became an integral part of India's Five Year Plans. The cooperative movement has received significant administrative, technical and financial support over the years. As a result, India has the largest network of co-operatives in the world. It is estimated that there are over 3.5 lakhs of different kinds of co-operatives with a membership of 15.6

crores. At present, there are 7500 women co-operatives in the country across 22 states¹⁰⁶. Such co-operatives occupy an important place in India's rural economy in terms of their coverage of rural population and their share in the total supply of agricultural inputs, dairy products, weaving textiles, provision stores including credit and contribute significantly to rural development.

8.2. With the formation of Women's Industrial Co-operatives, Women's Cooperative Banks and Women's Multi-Purpose Societies also began to be formed. There are several classifications of cooperatives namely; Producer cooperative societies (Dairy, Sugar, and Weaving), Consumer cooperative societies, Marketing cooperative society, Insurance cooperative society, Housing cooperative society, Cooperative farming society and Credit cooperative society. The membership of a co-operative society is open to all those who have common interest. The primary objective of forming such cooperatives also by women was to eliminate the corresponding middlemen and capitalists and to increase the purchasing power of the members of the cooperatives. Moreover, this was seen to promote the welfare of the members by encouraging the habit of thrift, investment and commitment. Cooperatives not only assured high monetary returns but also proved beneficial for non-monetary reasons.

8.3. In India, the first dairy co-operative society was registered in 1913 at Allahabad in U.P. and was called "Katra Cooperative Dairy Society". But the first producer-oriented union formed in 1946 was The Kaira District Co-operative Milk Producers Union at Anand (AMUL) which constituted an important landmark in the development of the dairy co-operative movement. Amul is a brand managed by a cooperative body, the Gujarat Co-operative Milk Marketing Federation Ltd. (GCMMF), which today is jointly owned by 3 million milk producers in Gujarat. Recognizing the need for supportive services and social security, and to support women's entrepreneurship including through credit, Self Employed Women's Association (SEWA) Cooperative was established in Ahmedabad. SEWA has succeeded in the initiation of numerous initiatives and has offered countless services to its women members¹⁰⁷. Ranging from credit and insurance to health care, child care, legal services, capacity building, and now housing facilities; these services have come a long way in emerging self-sufficient and financially viable. These services offered by women for women are no more dependent on subsidies and are positive business models that have further potential to spread their wings. Women members are ready to pay for the services, making the service provision viable. Initiated as a trade union, today, the "SEWA

Movement” consists of around 10 lakh members (as of 2008), and spans rural producer groups, savings and credit associations, vegetable growers and sellers associations, women’s markets, cooperatives of craftswomen etc. Raising the socio-economic status of women engaged in the weaving industries, ‘Thangjam Leikai Women Weavers Cooperative Society Limited’, of Sogolband, Imphal was registered in 1967. 253 members have been instrumental in raising massive paid up share capital within three decades of its existence. With the objective to improve the economic condition of the weavers of the handloom and allied industries, the society is engaged in producing and selling of all kinds of traditional and modern textiles. Women members of of four large cooperatives in Anantapur district, supported by NGO Timbaktu Collective have now federated themselves through Mahasakthi, a federation of cooperatives. Apart from economic self reliance of members through increasing their asset base, improving their credit worthiness and generating further employment and income, this federation is also the basis of a vibrant movement for women’s empowerment and autonomy¹⁰⁸. Tribal Cooperative Marketing Development Federation of India with a membership record of 28 million¹⁰⁹ is responsible for marketing development of tribal produce and handicrafts. The main objective of TRIFED is to serve the interests of its members in more than one state for the social and economic betterment of its members by conducting its affairs in professional, democratic and autonomous manner through self-help and mutual cooperation for undertaking marketing development of the tribal products. Efforts such as the above are geared to make these co-operatives viable business prototypes that can support self-employed women to become a vital and observable part of the economic development in their own right.

8.4. While much of the existing study on rural co-operatives focuses on women producers, it is interesting to see how the value of thriving cooperatives could translate in to improved livelihood opportunities for women, collective strength, increased self-esteem and improved status-quo in the communities. A few co-operatives have also transformed themselves as solidarity groups when in need and have seen to strengthen women’s capacity to defend and secure their rights to decent living. An empirical study¹¹⁰ in Karnataka throws light on how the co-operative movement can make a positive impact in empowering rural women socially, economically, personally, psychologically and financially. Awareness campaigns, as in the Women’s Dairy Cooperative leadership programme in India, have also helped double the participation rates of women.¹¹¹

8.5. Despite the overwhelming importance gained by rural co-operatives in India's rural economy, most of the co-operatives suffer from a variety of internal and external problems. The major constraints witnessed include the lack of professionalism in the functioning of the clusters; an archaic co-operative law, excessive control and interference by government in certain sectors; lack of good elected leadership; small size of business and hence inability to attain financial viability; lack of performance-based reward systems; and internal work culture and environment not entirely conducive to the growth and development of co-operatives as a business enterprise.

8.6. The amount of capital that a cooperative society can raise from its member is very limited because the membership is generally confined to a particular section of the society. Again due to low rate of return the members do not invest more capital. Government's assistance is often inadequate for most of the co-operative societies, in spite of the many subsidies and aid offered. Ideally, there should be minimum provisions in laws to control the affairs of cooperatives. The Government should set up independent bodies for cooperative audit and holding elections. The Multi-state Cooperative Societies Act, 2002 is a good piece of legislation in this direction and may be made a model while revamping the cooperative laws of our country. Additionally, there is a need for uniformity in cooperative legislation, particularly in respect of aspects crucial for autonomous and democratic functioning of cooperatives. Besides the inadequate capital limitation, it is seen that co-operative societies do not function efficiently due to lack of managerial talent. The members or their elected representatives are not experienced enough to manage the society.

8.7. Converting all Cooperatives into Multi-Purpose Cooperatives is a much-needed move. It is especially important to emphasize this in strengthening the capacities of women cooperative members, in situations where women's access to education and information may be limited. Fresh efforts are warranted to create a cadre of trained workers. The government either through its own institutions or through recognised agencies should play an important role in this regard. More specifically ensuring that women's co-operatives have equal and adequate access to extension services and relevant productive and communication technologies is vital.

8.8. In Primary Agricultural Cooperative Societies and other agri-cooperative societies, membership norms are often tied to land ownership, which keeps out women farmers from

membership and leadership positions. There should also be norms laid down for minimum number of women at all levels, including from various socio-economic categories.

8.9. The National Cooperative Development Corporation in the Ministry of Agriculture implements cooperative development programmes with the help of a Central Sector Integrated Scheme on Agricultural Cooperation (CSISAC). NCDC provides assistance to cooperative marketing, processing, storage etc. NCDC encourages women cooperatives to avail assistance under its various schemes. These cooperatives deal with fruits and vegetables, sugarcane processing, handloom, power loom, spinning and services activities and so on. As on 31/3/2014, NCDC had sanctioned and released financial assistance of Rs. 189.67 crore and Rs. 89.88 crore respectively for the development of cooperative societies exclusively promoted by women. Out of the 1157 projects/units that got assistance sanctioned in 2013-14, it is estimated that 5.65 lakh women members are enrolled, out of which 4418 members are on the Board of Directors. It is estimated that these projects would in turn provide and sustain employment for 1.60 lakh women. It is also noted that in Cooperative Education efforts, trainings were provided to 16944 women in 2013-14, which is a very small outreach.

9. STATE INTERVENTIONS – FLAGSHIP SCHEMES & PROGRAMMES

9.1. A few flagship centrally sponsored schemes have been initiated in the recent past in the Ministry of Agriculture to increase investments in this sector. This was mostly as a response to flagging agriculture growth in the country. The objectives are mostly around increasing overall agricultural productivity and production, reducing the 'yield gaps' and maximize returns to farmers. While the former is measured, there are no annual or biennial surveys in place to measure farm incomes in the country. Further, the Ministry has decided to mainstream gender concerns by mandating that a minimum of 30% of resources on all programmes and activities are utilized for women farmers; similarly, 30% of resources meant for extension workers are to be utilized for women extension functionaries. A National Gender Resource Centre in Agriculture (NGRCA) has been set up as a unit of Directorate of Extension in the Ministry. This Centre is expected to act as a focal point for the convergence of gender-related activities and issues in agriculture and allied sectors within and outside the DAC' addressing gender dimension to agri-policies and programmes; rendering advocacy

and advisory services to States/UTs to internalize gender specific interventions for bringing farm women into the mainstream of agriculture development. There is also a Directorate of Research for Women in Agriculture (DRWA) set up in Bhubaneswar. As part of agriculture extension outreach, one Gender Coordinator is appointed in every state as part of the team of "Support to State Extension Programme for Extension Reforms" scheme, in addition to representation of women farmers at all levels of advisory and decision-making bodies (this is a recent initiative and its impact is yet to be seen). In the modified ATMA (Agricultural Technology Management Agency at the district level) scheme, it is reported that out of 3.3 crore farmers who participated in various farmer-oriented activities since the inception of the programme in 2005-06, 24.1% were women¹¹². ATMA is also setting up Farm Women's Food Security Groups (FSGs) with a support to the tune of Rs. 10,000/group. A total of 36700 FSGs have been targeted for the plan period. The Ministry, under certain schemes, also lays down either larger percentage of subsidy, or greater assistance when it comes to women farmers as an affirmative measure¹¹³. Some of the large flagship schemes in agriculture include:

9.2. Rashtriya Krishi Vikas Yojana: This is a scheme launched in 2007 during the 11th Plan to provide an incentive to states to increase public investment in agriculture and allied sectors; bring about quantifiable changes in production and productivity and maximize returns to farmers. This scheme has around 20 sectors like crop development, animal husbandry, dairy development, extension, agriculture mechanization, fisheries, horticulture, integrated pest management, marketing and post-harvest management, micro/minor irrigation, natural resource management, seed etc. Here, Minor Irrigation, Animal Husbandry, Horticulture, Seed, Agriculture Mechanisation etc., get the largest outlays based on project proposals received at the state level. For the 12th Five Year Plan, around 63,250 crore rupees have been allocated for this. *It is important to note that this flagship scheme for agricultural development has no specific sector for support to women farmers.*

9.3. National Food Security Mission: Launched in 2007-08, with an outlay of Rs. 12,350 crores in the 12th Five Year Plan, this programme aims to increase food grains output in the country. Rice, Wheat, Pulses and Coarse Cereals are the main focus of this intervention. NFSM is supposed to adopt a cropping systems approach, and is supposed to invest on

developing farmer producer organizations, creating value chains and market linkages. *However, there is no evidence of any systematic work with women farmers as part of NFSM.*

9.4. Similarly, there is the National Horticulture Mission to support the holistic growth of the horticulture sector through area-based regionally-differentiated strategies. It aims to enhance acreage, coverage and productivity. This scheme has components meant for women farmers' groups to extend support for mechanization and post-harvest management including different kinds of processing units. It is noted by observers that there is considerable disconnect between the ambitious objectives set out by the central government for each of these schemes, when viewed against the actual programmes and components being delivered on the ground¹¹⁴. It is acknowledged that many of these schemes have considerable overlap in objectives and they also run mostly on a 'first come first served' principle rather than need and equity. *Although on paper these schemes show one-third of the beneficiaries being women, the actual practice shows that these programmes rarely reach out to women.*

9.5. On the other hand, it is the women's self help groups created under various schemes by various departments (rural development etc.) that seem to be able to access some support for their member-farmers. This is borne out from the experiences of the large livelihoods interventions spearheaded by Society for Elimination of Rural Poverty (SERP) in the case of the undivided Andhra Pradesh, Kudumbashree in Kerala, Jeevika in Bihar etc. Here, the main difference in approach is that agriculture as a sector is not seen only as a matter of production and productivity, but as a matter of livelihoods for the poorest, including women.

9.6. There is now an exclusive scheme under the National Rural Livelihoods Mission which focuses on Women Farmers, called the Mahila Kisan Sashaktikaran Pariyojana (MKSP). This scheme supports women as farmers in a range of situations (landless agricultural workers, cultivators, forest-gatherers, sharecroppers etc.). As per the official website of this scheme, there are 10 Project Implementation Agencies (PIAs) reaching out to 21.75 lakh women farmers in the states of Andhra Pradesh/Telangana, Bihar, Kerala, Karnataka and Madhya Pradesh with project outlays of Rs. 554 crore rupees¹¹⁵. A recent review of the scheme however reports that the present coverage is in 14 states, 117 districts, 983 blocks and 17000 villages, with 57 PIAs. MKSP's investments are largely in the undivided Andhra Pradesh and Kerala (the former alone having about 40% investment)¹¹⁶.

9.7. The core focus of MKSP under sustainable agriculture sector is to promote agriculture on a sustainable basis, where the inputs are localized, risks mitigated in various ways, productivity enhanced, food security ensured and net income of the family increased. The project aims to create sustainable agricultural livelihood opportunities for women in agriculture, ensure food and nutrition security at the household and community level, improve the skills and capabilities of women in agriculture with regard to farm-based activities and enhance the managerial capacities of women in agriculture. On the Forest Livelihoods front, this scheme aims to give poor women forest gatherers control over institutions pertaining to NTFP value chain; promote regeneration of NTFP species to improve biodiversity and enhance productivity; build the capacities of the community for modern harvesting and post-harvesting techniques for income enhancement; promote value addition of NTFP to ensure higher returns. The core focus therefore is on enhancing the livelihoods of women NTFP collectors by promoting the entire value chain, starting from regeneration to collection, processing and marketing.

9.8. It is to be noted that even in a programme like this, it is not clear if express objectives related to women's land ownership rights, or getting women to access formal credit, insurance, marketing etc., are always being woven in. For instance, it is seen that mobilization into collectives in the MKSP does not always focus on women's strategic needs. Women farmers need recognition and identity-building, starting with the self, but certainly from the state and the society. MKSP's potential to establish such an identity successfully is enormous. On the practical front, drudgery-reducing tool banks can be set up which is not always happening in the programme even though it is one of the objectives, as a recent review of some projects discovered. Further, leaving convergence to be achieved by the PIA is a serious limitation of the scheme, it is observed. Heavy reliance on extension support, knowledge and capacity-building for risk- and cost-reduction in farming is not accompanied by any thought in the scheme design on how women would negotiate adoption of these technologies within the household. Concentration of the programme investments in a few states, and lack of exploration of projects related to forest produce, small ruminants, poultry and horticulture are noted as current implementation shortcomings. It is felt that MKSP should register women farmers/collectives with line departments like rural development/DRDA, agriculture etc., to leverage additional investments, access kisan credit cards, get membership in PACS and get marketing support.

9.9. Despite some gaps at present, it is commendable that there is a scheme like MKSP that weaves in an understanding of women's collectivization around farm livelihoods, supports capacity building in various spheres related to farming, brings in elements of environment conservation especially biodiversity understanding the close linkages between rural women's well being and the state of environmental resources and also presents alternative extension models centred around women and their knowledge and skills for the very first time. It is expected that such an approach will bring in good results in the lives of the women farmers being covered in this scheme.



The story of 62-year-old Chandramma of Bidakanne village in Zaheerabad region of Medak district is inspiring. Born in a dalit family, without much education, decades of her life were spent as an agricultural worker earning daily wages by working in other people's lands. Time also went into taking care of the assigned land that her husband's family got from the government. Such assigned lands in this semi-arid Deccan plateau of India are unproductive,

far away from the village and hardly yielded anything for the family. For poor dalit families, it was less riskier to work in other people's lands than depend on their own little plots. Chandramma became a widow when she was still young and started bringing up her two sons all by herself. When Deccan Development Society (DDS) - an NGO that chose the route of empowering dalit women farmers to take charge of their own lives, including respecting their own knowledge systems and resources - came into her village in the late 1980s and started organizing the women into Sangams, Chandramma was one of the first to opt to become one of the leaders of the Sangam. Tapping into her enormous knowledge of the local food and farming systems, DDS also built her capacities further in technical expertise related to permaculture and other agro-ecological approaches. Soon, 'Permaculture Chandramma' found herself teaching young boys and girls from her region sustainable agriculture, as one of the main teachers of Pachha Saale, the Green School. By opting for diversity-based cropping that also emphasizes seed sovereignty along with seed diversity revival, she found that her farming was more resilient, and less risky than others who were into a high-external-input intensive agriculture paradigm. Getting into collective land lease for organic, diversity-based farming with other women in her village brought in additional sources of food security as well as income. Meanwhile, while her seed-keeping work for the community earned her accolades from the administration and others, she found that it also started changing her social status enormously. "Today, upper caste men come into my house looking for good quality seed. They discuss various ecological farming practices with me, and ask me for tips. Where we were considered untouchable earlier, and seen inferior to men because I am born a woman, all of that has changed", narrates Chandramma. While others are experiencing losses and crisis in their farming and are also selling away their plots of land, Chandramma proudly says that she has been able to purchase 4 more acres of land, piece by piece, with her hard-

earned money and not run into debts like others. Here, she grows a wide variety of crops. She says that this is a fight against marginalization of women, of certain castes, of certain crops and lands, and of certain kinds of farming. Her knowledge, her seeds, her farming system and her women's collective have been the rallying point to bring about unimaginable transformation, through interventions like grain banks, seed banks, collective cultivation of leased land by women farmers, land development efforts on own land and 'Sangam Market'. The women's collectives across 85 villages in this region have also created their own alternative marketing system called the "Sangam Market" or the 'Market of the Walk-Outs'. Here, the women members try to trade in their surpluses with each other first, benefiting both as producers and consumers of a variety of food grains. Chandramma says that this programme also empowered them significantly.

10. RECOMMENDATIONS

10.1. Access and Control over Resources like Land, Seed and Forests

10.1.1. Securing Women's Land Rights:

It is important to ensure that all women's rights to land and other property be made gender-just, to meet the constitutional obligation of equality. This should be irrespective of religion, ethnicity etc.

WCD ✓
DO Letters to MoHPPA
MSE
10.1.1.i. Maintaining a new column in basic land records: In the very basic land records that are maintained in India, across states, it is seen that there is no column that indicates the sex of the land owner. This prevents any disaggregated information on women's land ownership from emerging and that in turn, affects the ability of civil society or state to take up focused work on ensuring equal rights to land. An immediate change has to be brought about by the Centre and the States (land being a state subject) to include this column and present disaggregated data village-wise, all the way up to the state level, on all revenue department/land records authorities' websites.

It is also recommended that women's names be added at the time of marriage in the land records conferring clear succession rights. Similarly, maintaining inheritance charts/heir trees would help in ensuring inheritance rights and getting mutations done faster.

10.1.1.ii. Accountability of authorities: The fact that very little inheritance has actually accrued to women has to be taken seriously by the government; this is directly correlated to

the authorities in charge of land records not recording and ensuring inheritance that is due to women as is. This once again shows up the deep gender bias that exists in various public institutions of the state too – revenue authorities starting from the Patwari and block level officials should be held accountable for not recording inheritance to women for every fragmentation of property that happens in all settlement records and mutations. Similarly, sub-registrars while recording land transactions in their office, should specifically ask if any female claimants are present or not, and every transaction should have these details recorded in writing. It has been found that more women inducted into the revenue department could help; incentivising officials who proactively ensure implementation of the inheritance entitlements would help. A restriction on the right to will to prohibit disinheritance of wives and daughters is necessary and should be brought in immediately; other measures related to elimination of forced coercion aimed at women relinquishing their shares and ensuring that HSAA overrides state laws related to agricultural land are needed. It has been recommended elsewhere that District Collectors should set monitorable targets for themselves. There has been a suggestion elsewhere in the 12th Plan documents that women's land rights be made inalienable and non-transferable for the first twenty years or so.

10.1.1.iii. In Gujarat, the trainings given to revenue officials include a gender sensitization component, including specific orientation on women's property rights, consequent to civil society lobbying work. The HLC welcomes the proposal to set up a special helpline at tehsil and district levels to which women can approach to resolve any issues related to their land rights. This would be a supportive and effective mechanism only if the personnel working at the helpline are sensitized and equipped, and mostly women themselves.

10.1.1.iv. Creation of women's land pools in all villages might help, to deal with the practical problem of women's parcels of inherited lands having to be managed by someone, especially in the absence of supportive natal families for women landowners. Such land pools can be managed by women's SHGs with extra support from the state machinery.

10.1.1.v. Awareness and motivation: There needs to be large scale awareness and motivation campaigns on women's rights to land – this should be taken up in such a way that parents willingly give the rightful share of land to daughters, even as daughters are able to know about their right and claim it. A recent study indicates that only 22% of respondents surveyed knew about the inheritance rights under Hindu Succession Act amendment; it has been seen

in NGO-led campaigns which bestow public recognition and appreciation of parents who do this has helped.

10.1.1.vi. Land purchase schemes: While stricter implementation of women's inheritance rights will go a long way in ensuring their control over productive resources like land, it is obvious that this will not suffice in the case of households which have no or negligible landholdings to begin with – a large number of dalit and other landless households might fall under this category. It is important that land purchase schemes are created and run for all such women. Such schemes should also incorporate land development fund and should encourage collective farming by the women at least in the initial years. This should be taken up particularly for dalit women, to ensure that good, cultivable lands are owned by them, with upto at least 2 acres per woman. This should also be accompanied by land development investments by dovetailing with other schemes wherever needed.

10.1.1.vii. Incentivising land title transfer through other means: It is being seen that when important schemes are made conditional to women's land ownership and the stamp duties are also waived off or reduced drastically, there is voluntary transfer of land parcels from men to women as has been documented in the recent past. Therefore, various schemes should be changed to accommodate this emerging response from the public urgently.

10.1.1.viii. Ensuring de-facto land rights: De-facto land rights, through long term land lease by collectives of women should be facilitated by special laws and mechanisms, as has happened in the case of Andhra Pradesh, and now in Kerala. Such land lease projects, "accredited" with a block or district level body set up for the purpose, should receive special and priority support for extension, credit, insurance, marketing etc. Agro-ecological approaches should be promoted in these projects to minimize risk in farming and also to allow the women's collective to exploit the potential of niche markets, in addition to consuming nutritious, safe food themselves.

Sangha krishi, or group farming holds immense potential for providing de-facto land rights to women. There are now over 200,000 women organized in such groups, farming nearly a hundred thousand acres of land. This began in 2007 as a means to boost local food production. Kerala's women embraced this vision eagerly. There are now more than 47,000 collectives involving women farmers across the State. These collectives lease fallow land, rejuvenate it, and farm it. They then either sell the produce or use it for consumption, depending on the needs of members. There are inspiring examples. In Perambra,

Kudumbashree women, working with the panchayat, have restored 140 acres that lay fallow for 26 years. They now grow rice, vegetables and tapioca on it. This is bringing about a palpable shift in the role of women in Kerala's agriculture. Thousands of Kudumbashree women are shifting from underpaid wage work to being producers. With independent production, they gain greater control over their time and labor. As also over crops, production methods and, vitally, over the produce. Some 100,000 women now practice organic farming. More wish to. Kudumbashree farmers are passionate about fighting ecological devastation through alternative farming methods.

Of Millstones, Milestones & Millionaires: P Sainath and Ananya Mukherjee, 20/10/14

<https://in.news.yahoo.com/of-millstones--milestones---millionaires-060413077.html>

PUBLIC LAND DISTRIBUTION

✓ 10.1.1.x. Land transfers/distribution/assignment by the State: The HLC welcomes the proposals in the draft National Land Reforms Policy (NLRP) to recognize women's claims to land in all government land transfers and suggests that this should be taken up with retro-effect with a cut-off deadline. Government's proposal that all new transfers by the government will only be in the name of women instead of joint titles is also welcome. Priority should be given to landless households from marginalized communities. It is time that the draft NLRP is converted into a proper policy and similar policies adopted at the state level.

10.1.1.x. Common property resources: It is very important to have a broad livelihoods perspective towards common property resources, especially when it comes to women's livelihoods. The draft National Land Reforms Policy proposes committees comprising only of women to manage CPRs. This is welcome. The HLC proposes that there should be a conscious effort to include women in land use planning at all levels and not just make them beneficiaries of land distribution and re-distribution. Environmental referenda should be an integral part of decision-making on land use, as has been done in the case of Niyamgiri in Odisha. Such environmental referenda should also be in the specific context of women's livelihood needs.

MAWCD to provide comments on NLRP

10.1.1.xi. The draft NLRP (National Land Reforms Policy, 2013) also proposes that states undertake an assessment of all uncultivated arable land and give women's groups long term usufruct rights to it for group cultivation. This proposal needs to be implemented.

10.1.1.xii. It is important that the State makes investments on collectivization of women, for awareness creation, capacity building, for allotting land to or purchasing land for such collectives wherever possible, for investing on land development and supporting the agricultural operations (that too based on agro-ecological approaches) till the marketing end.

10.1.1.xiii. In all these efforts, it is important to weave in special focus towards landless and single women, as well as dalit and adivasi women.

10.1.1.xiv. The 12th Plan document exhorts states to consider the adoption of a 'group approach' in land cultivation and investment in productive assets. "Women will also be helped to purchase land in groups for group cultivation by a loan cum grant scheme with 50 percent of the loan as a low interest loan and the remaining 50 percent as a grant". It also says that incentives will be provided to women farmers/SHGs, for group farming on leased or owned land through financial support for group formation, tying credit subsidy, technology access and so on for group farming. HLC welcomes this and urges the government to move rapidly in this direction.

10.1.1.xv. All the above efforts will bear fruit only if there is minimization of land grabbing, land alienation and land acquisition in the first instance.

10.1.2. Other productive resources like Seed, Forests, Fishery sources: It is widely acknowledged that multi-cropping is a good approach to take care of a diversity of livelihood needs of poor communities, especially women, in terms of food security, in addition to fuel, fibre and fodder needs too. Such diversity rests on seed resources and associated knowledge being readily available to communities; traditionally, this existed with women in farm communities. However, with increasing privatization of the seed sector, with newer seed technologies driving the market and monocultures replacing diversity, the role of seed diversity in securing livelihoods as well as that of women is diminishing rapidly. For women to have economic empowerment, that too with a mixture of cash and subsistence cropping, in an agro-ecological setting, it is important that seed diversity is revived, and put into the control of women again.

10.1.2.1. Seeking active participation of women in varietal selection and development in crop breeding is very important since women and men have different preferences when it comes to seed varieties, depending on their particular roles and responsibilities. In fact, it is important to recognize women's breeding skills and invest on the same, so that they can control Seed to suit their requirements and preferences. Community seed banks and taking up seed multiplication as part of existing government programs on seeds have been successfully established in numerous locations and need to be replicated.

10.1.2.2. When it comes to forests, it is seen that community forest resource rights are not being claimed adequately or cleared, as part of the Forest Rights Act. Further, the picture about pattas being issued in the name of women is also not clear, though the Act has enabling provisions. Forest Management Committees are to be created and empowered for the protection, conservation and resource management of the Community Forest Resource (CFR) area. Women's due space as per the FRA is not being created in various institutions under the statute and this needs to be addressed immediately. The draft national land reforms policy points out that patta distribution in the name of woman as specified under the FRA should be implemented with greater vigour and efficiency. It is also important that FRA be implemented in conjunction with PESA, upholding in letter and spirit the progressive provisions of both statutes.

10.1.2.3. Women's collectives should be given lease rights over ponds and other water bodies to take up inland fisheries.

10.1.2.4. It is also important that the State actively ensures that land-grabbing, land alienation and land acquisition are minimized from farm communities since it is seen that increasing landlessness is a major cause for the contraction of overall women's employment in India.

10.2. OTHER INTERVENTIONS TO ADDRESS NEEDS OF WOMEN FARMERS

Apart from control over resources like Land, Seed and Forests, there are numerous interventions needed with regard to collectivizing women producers, research and extension, credit and insurance, marketing support including infrastructure needs and so on.

WCD
to ensure
compensation
is provided
to widows &
children etc.
10.2.1. Support for rehabilitation of widows and daughters of farm suicide victims: Separate efforts are needed to ensure that women in farm suicide families are re-integrated into the

economy. This includes securing their land rights, and giving them adequate support to continue with farming in a viable and sustainable manner. Loans should be waived and education support provided to their children.

10.2.2. Women's collectivization: It is widely acknowledged now that collectivization of smallholders is the key to their livelihoods being improved. This applies more so in the case of women producers. Unfortunately, however, most organising of women is boiling down to a single strategy of micro-finance centred organizing. This has to change in terms of picking up issues and themes that the women themselves find pertinent in terms of collectivization. More enabling institutional mechanisms in the women's collectives are found to be very important (meeting timings, soliciting more active participation, inclusion of single women and women who face difficult circumstances and most importantly, including agenda that incorporates women's concerns and needs etc.). Such collectivization should focus on both practical and strategic gender needs.

10.2.3. Land development: Prioritisation of MGNREGS land development works in women-owned lands (including long term land lease instances) would be an incentive and valuable support. Single women already appear in the revised Schedule I and II notified in December 2013.

10.2.4. Crop Planning: Attempting market integration after first addressing food security seems to be the key here. Therefore, a well thought-out and planned combination of food and commercial crops is essential, including planning for such crop mixes in collective land lease efforts with adequate marketing support.

10.2.5. Low external input agro-ecological agriculture: Promotion of ecological farming, by building capacities for such an approach to agriculture is important. This is in the context of the need to develop resilient farming systems in the context of climate change, and to bring down riskiness in farming. Enterprises around such agro-ecological farming could include production and supply of bio-fertilisers and other inputs. In certain places, enterprises around bio-inputs, managed by single women or entire SHGs have been tried out successfully.

10.2.6. Water: When it comes to water use, it is important to ensure that water user associations have enough female representation and all their gendered concerns around water availability and use should be addressed equitably. Water supply to homestead/kitchen

gardens might fetch additional income to women in addition to meeting household food and nutrition requirements.

10.2.7. Reducing drudgery in domestic activities will go a long way in freeing up women's time for the economic enterprise, in addition to giving her some leisure time. It is very important to create public childcare services to reduce this burden on women.

10.2.8. Reducing drudgery should also include production and post-harvest technologies, and support to get them installed, if needed at a community level. It is seen that women adopted by benefiting NPM methods of crop cultivation thereby reducing negative health implications for themselves, even as net returns in farming improved, after input processors for neem and other such bio-products were installed in the Community Managed Sustainable Agriculture project of Andhra Pradesh.

10.2.9. Engendering Extension: There should be a mandatory inclusion of women in extension departments, of at least 33% at all levels. Further, using women farmers as community resource persons as a frontline face of the extension department is useful. There could be separate women's resource cells set up at least at the block level, which will act as a single window system for all issues pertaining to women farmers, including their land-related matters. Such bodies can also take up systematic documentation and research for more focused future interventions.

10.2.9.i. Farmer Field School model of extension is seen to have improved the productivity of female farmers compared to male farmers elsewhere and this needs to be scaled up in India. If required, exclusive women's farmer field schools need to be set up. Using female extension agents has also been documented to be a factor improving productivity of women farmers. This has to be done by first understanding and addressing the constraints of female extension workers themselves for it to be effective. Using other women farmers for motivation has worked in various micro-experiences around India. Extension services that are particularly tailored around women's roles in households seemed to have worked better. Utilisation of appropriate IEC material becomes important, given the literacy and education constraints that exist. Including female community resource persons (CRPs) in the grassroots extension cadre is one of the strategies adopted by CMSA (Community Managed Sustainable Agriculture) in Andhra Pradesh. Further, downward accountability to the women's federation was built into a new innovative extension model here¹¹⁷.

10.2.10. Engendering Agri Research: Micro-studies show that technology dissemination to suit women's needs, preferences, capabilities, resources as well as limitations of different kinds, and that seeks to address their drudgery has been successful. For this to happen, research has to have the right agenda and a gender-differentiated analysis of the situation.

10.2.11. Engendering Agricultural Credit: There should be customized terms and conditions for agri-loans to women farmers, with a special focus on SC/ST/Single women farmers. This requires issuance of Kisan Credit Cards for women through SHG-Bank Linkage as well as for individual women farmers, without necessarily tying this to land ownership. The new RBI guidelines for extending credit to landless farmers should be implemented effectively. There should also be financial capital provided to women's collectives, especially for production through ecological farming and marketing of the produce. Public investments to support women farmers especially in rainfed farming should be enhanced, for promotion of agro-ecological practices.

10.2.12. There is also a need to extend crop insurance coverage to women cultivators with effective implementation put into place.

A separate section is included in this chapter that assesses the availability (or lack of) a variety of financial services including savings products and insurance for women.

10.2.13. The one important point to note here is that while financial services do make a vital contribution to the economic productivity and social well-being of a woman, it does not automatically empower women as scholars have argued. It only provides possibilities rather than a predetermined set of outcomes¹¹⁸. Further, there is a concern expressed by women's rights activists that a minimal, finance-based SHG model, which is now being replicated all over the country through the National Rural Livelihood Mission will miss out on numerous other appropriate forms of organizing women, for their practical and strategic empowerment.

10.2.14. Support to marketing of women producers' products: It is clear that aggregation of produce will help in terms of marketing of agricultural produce including by acquiring scale. In the case of women's collectives, government should ensure adequate infrastructure for storage and processing, in addition to professional services lent for setting up enterprises with all the associated institutional mechanisms put in place. There is also a need to infuse capital and the State should take upon itself to lend such support to all rural women's collectives

dealing with agricultural and forest produce. This applies to forest produce also, where minimum fair prices should be legally guaranteed. Additionally, this should apply to existing procurement of food grains and other products with MSP ensured, with women also availing of this opportunities equally.

10.2.14.i. All marketing infrastructure in the country should be made women-friendly and safe, in addition to making it accessible to women farmers including in terms of distance etc. (which would then require localized procurement centres to be operated at least seasonally). Market management committees and any other governance bodies should also have women farmers' representatives.

10.2.14.ii. Produce from women's collectives, especially of nutritious food grains like millets and pulses should be absorbed into various food schemes of the government on a priority basis, including ICDS and MDMS thereby providing ready markets for women farmers even as such food is fed to children for addressing nutrition security and food safety issues.

10.2.15. Engendering Forest Livelihoods: Studies show that women's inclusion and participation in key roles in forest governance institutions is very important both for their livelihoods as well as forest conservation itself – this would be a win-win situation that the forest departments have to ensure.

10.2.15.i. MFP marketing issues have to be actualizing the MSP scheme for MFP that was initiated recently, unconditionally. Women's collectives should be supported with processing and value addition facilities in addition to working capital infusion at reasonable terms. New insurance products around forest produce would also be needed, given recent experiences that women are sharing about failure of the forests to yield certain key products in certain season, which is probably linked to climate change.

10.2.15.ii. In the case of women's livelihoods from forests, it is very important that rich, diverse forests should be protected with a livelihoods perspective driving conservation, rather than replace such forests with plantations as is continuing to happen in several parts of the country. The socio-cultural relationship that forest-based communities have with their forests can form the basis of a symbiotic relationship that ensures the survival of both the forests and the communities.

✓
NCD To
Issue
advisory to
all ICDS
centres.

Animal Husbandry
or
Fisheries

10.2.16. Enhancing fisheries based livelihoods of women: It is important that women's customary rights to drying grounds in marine fisheries be respected. Further, they should have right to access fish in the harbours for sale, in addition to use of public transport facilities to reach markets. Marketing outlets, as well as storage facilities should be provided to women fishers collectives. Their membership in fisherfolk cooperatives should be enhanced equitably.

10.2.17. Enhancing livestock-based livelihoods: Women targeted in various livestock-based schemes should be given the choice of selecting breeds suitable to their resources, climate and management capabilities. Necessary budgets should be earmarked for backyard poultry and women livestock rearers' cooperatives. Grazing lands should be secured by Panchayats and women's SHGs along with livestock rearing communities can manage the same. Extension and marketing mechanisms set up in this sector should be women-friendly and outreach targets for benefiting women should be set and achieved.

10.2.18. Engendering all institutions: It is important to make space for women in all departments as well as farmers' institutions being created like cooperatives, PACS, LAMPS etc. Such membership should be at the governance bodies' level too. New cadres of women called "Eco-Workers" should be recruited for ensuring women's identity as farmers.

10.3. MAKING MGNREGS WORK FOR WOMEN'S EMPOWERMENT (FARM & NON-FARM LIVELIHOODS)

A subsequent section discusses women's non-farm livelihoods in Rural India. MGNREGS has the potential to combine these somewhat seamlessly, ensuring that there is a basket of livelihood sources strengthened for each woman in rural India.

10.3.1. It is important that NREGS focuses on not just increasing women's participation, but aims also at empowerment of women, by using the institutions and resources that are part of NREGS to create assets and services that focus on women and girls. The following measures would be important for the same¹¹⁹:

1. A more comprehensive study on the constraints to greater participation of women in MGNREGS, for different categories of women and different regions/states, might be needed, though micro-studies and experience from the ground point to the broad

constraints to be addressed.

2. Increasing awareness about MGNREGS, especially through the medium of women's self help groups, whereby women are encouraged to participate more in Gram Sabhas and in selecting works to be implemented to meet both their practical and strategic needs.
3. Providing greater role to women's SHGs, like in the case of Andhra Pradesh, in the implementation of NREGS so that women benefit directly from the scheme, starting from demand for work. Women's participation will understandably be low if work selection happens in a top-down fashion, with their priorities not addressed.
4. Revision of Schedule of Rates wherever it has not happened yet so that at least minimum wages are earned by women. This has been incorporated into the revised Schedule I and II notified in December 2013 and awaits implementation.
5. Improving work site facilities is an urgent requirement – state governments should be encouraged to ensure this.
6. The role of mates is important here and increasing the number of female-mates is essential. This then will have to be preceded by identification and capacity building of such mates.
7. NREGS resources should be utilized for meeting the practical and strategic needs of women – this includes Shelters/Homes for women in distress, as well as capacity building of women on various fronts, including in terms of legal literacy, planning for local development etc. Even as this report was being drafted, revised Schedule I and II of MGNREGS were notified - here, apart from NREGS funds being utilized for common infrastructure for NRLM-compliant groups including worksheds for livelihoods activities of SHGs, construction of buildings for women's SHG federations has been included.
8. Special focus should be created on female elected leaders in PRIs so that women-centric works can be taken up in NREGS and their participation improved. This requires coordinated work with Ministry of Panchayati Raj.
9. Job cards issued in the name of the man, as the "head of the household" might be a constraint in truly empowering women in this Scheme. Further, it has also been found that women have been left out of being registered on some job cards. Both these issues need to be addressed.
10. Improving the system of Vigilance and Monitoring Committees with effective participation of women would help.
11. Adequate representation of women within the MGNREGA staff is a must – it is unclear at this point of time how many women are represented in this structure.

12. Studies indicate that when limited work is 'supplied' under NREGS, women are expected to make way for men. It is therefore important that employment opportunities should be enhanced as per full demand and demand itself should be created by facilitated processes through women's groups and gram sabhas with priority given to women's preferences and needs.
13. It is found that removal of contractors might be important wherever it is still continuing, since this situation lends itself to exploitation and harassment, particularly of women.
14. Works that could inadvertently keep out women (like well-digging in private lands, which are seen to keep out women after a certain depth of digging, as illustrated by Khera and Nayak) should be avoided or de-prioritised.
15. Delayed wage payments are a major deterrent to women's participation, especially in the case of women-headed households and single women. It is seen on the ground that delays in wage payments run not just into weeks but months and in some cases, years.
16. Special works should definitely be planned for women in special/difficult circumstances and implemented. This should take their special needs and vulnerabilities on board in planning the works (single women, elderly widows, pregnant women etc.).

10.3.2. There appears to be an immense potential in engendering NREGS to extend universal childcare services, so that women could be freed up from this gendered role and utilize opportunities for livelihoods enhancement for themselves even as the child care support also addresses health and nutritional issues. For this, it is recommended that childcare services be definitely set up at all worksites as mandated by the statute; further, these may be set up in the habitations where there is a high concentration of women workers. The support may be extended to cater to special demand of collectives of single women, caregivers to other needy persons etc., in their choice of location in the village. This can be done in convergence with ICDS, with the responsibility of ensuring the effective functioning lying with the NREGA implementation agency and district program coordinator. This convergence (wherein NREGA already includes anganwadi construction in its schedule of permissible works; construction of childcare centres should be added) should allow for flexible location as well as extended timings. Payment of wages for childcare service provider must come from NREGS budget.

10.3.3. The HLC also welcomes the 12th Five Year Plan's declarations on engendering MGREGS, with the following proposals articulated therein:

- A day per month will be allocated as sensitisation day, devoted to sessions on raising awareness about the various components and rights under MGNREGS and on socially relevant legislations like Protection of Women from Domestic Violence Act, PC-PNDT Act, and Dowry Prohibition Act. Wages will be paid as on normal work days to those present in order to encourage attendance.
- The list of permissible work under MGNREGA will be expanded to allow for greater diversity of activities.
- Women's Groups will be included as implementing agencies of MGNREGS works.
- The existing provision for crèches at the work site will be implemented on a priority basis. The possibility of setting up crèches in collaboration with ICDS Anganwadis will be explored.
- The wages under MGNREGS will not be calculated on a piece-rate basis which often works to the detriment of women.

10.3.4. The above measures are not however reflected in implementation yet and the HLC recommends that these be taken up on a priority basis immediately. In fact, it is a matter of concern that there are reports of cutting back on NREGS support in the country.

10.3.5. The Committee would also like to highlight the intimate link between women's political representation, and their overall labour force participation, as captured (yet again) in a recent study which uses NREGS as the setting to test this hypothesis¹²⁰. The following are the main findings:

- First, longer exposure to female political representation (PR) increases women's overall labor force participation – both from having women as members at all levels of local government as well as leaders of district councils.
- Second, greater exposure to women PRs raises the share of public employment opportunities allocated to women under the MGNREGS.
- Third, the study finds evidence that increasing access to public goods that women care about (e.g., roads, health) encourages greater female LFP in the presence of women leaders.

10.3.5.i. These findings highlight important complementarities between political and economic policy tools to increase women's labor force participation. Needless to say, for women's empowerment through NREGS and for their greater participation, political

participation of women is extremely important, and therefore, there is a need for the Ministry of Rural Development and Ministry of Panchayati Raj to work together on this.

10.4. Other interventions related to Comprehensive Social Protection

10.4.1. Universalisation of social security benefits for all women farmers (as broadly defined in the NPF) is essential and an urgent imperative. This includes pension, maternity entitlements, insurance etc. For all such schemes, each individual should be a unit and not a household.

10.4.2. Rural women suffer from time poverty as has been documented in various studies. It is also well-documented that much of women's work here is unpaid. Added to this is the fact that such work is laden with drudgery. It is important that Time Use Surveys are taken up regularly at all levels so that recognition, reduction and redistribution of such unpaid work can be taken up as state-led intervention. This means better public services in various areas of a woman's life. It is apparent that unless this is done, the productive potential cannot be unleashed. This is an imperative also because studies indicate that women's work burden is actually increasing in many areas.

10.4.3. It is also important to recognize the potential agency of rural women, especially marginalized rural women (dalit and adivasi women, for instance). In this context, the "SHG movement" should stop looking at them as instrumentalities for other objectives, but ensure that aware and informed collectivisation becomes a central strategy for empowerment.

11. TO SUM UP:

11.1. Investing on collectivizing women in various forms and with various organizing strategies, with ownership and control over resources assured in the hands of women and express support provided for marketing, seem to be the key to women's empowerment in the sphere of agricultural, livestock-based- and forest livelihoods. One key asset is land and various means should be adopted for ensuring land ownership by women, including on implementation of existing property rights laws. The potential for women's empowerment that the above holds, has to be supplemented with child care services provided by the State to cover all women, so that women might be freed up to run agricultural enterprises. Mobility,

which is a function of both social norms as well as provision of safe transport facilities, also seems to have hold the key to opening up more opportunities in addition to skill-building. The enactment of a women farmers' entitlements statute is an imperative in this context, as envisaged by a Private Member's Bill in the recent past. This will ensure that a variety of agricultural services are provided to women producers by making it their right.

11.2. It is seen that the State itself is one of the biggest players in the market in terms of purchase of products and services for a variety of schemes and programmes it runs. Each such opportunity should be harnessed in a localized fashion, by prioritizing the produce and services of women's collectives to ensure ready markets for their skills and enterprises whenever the State procures products and services as part of its plethora of schemes/programmes and other requirements. This is for both farm and forest produce. This could be in the context of large scale food schemes, for instance.

11.3. Further, the potential of NREGS to create assets and services for meeting women's practical and strategic needs cannot be over-emphasised. There is a need to urgently engender this programme so that it may leave rich dividends for women in this country.

11.4. The machinery for rural livelihoods' improvement also needs to be engendered. There is a need for more women personnel in research, extension and cooperation wings in the agricultural establishment for instance. There is a need for more women, starting from the frontline employees, in the revenue departments too. There is also a need to sensitise and orient them to various aspects related to women farmers' lives and livelihoods including their basic rights and entitlements.

11.5. Agricultural interventions from the state including in the flagship programmes have to adopt a livelihoods approach that too with an express recognition of women as farmers, and not just a yield-centric focus.

12. WOMEN IN RURAL NON FARM SECTOR IN INDIA

12.1. The scenario with regard to agriculture being the primary employer in rural India is changing slowly. Some scholars have been referring to this as structural transformation underway in the economy. It is seen that rural population and labour force continue to raise,

without corresponding rural-urban migration. In this scenario, rural non farm sector is considered an important arena generating the largest number of jobs.¹²¹ It is also apparent that growth of farm and non-farm sector together in rural areas could stem migration into cities and unsustainable urbanization. It is also argued that the socio-economic disparities between urban and rural can be narrowed with the growth of rural non farm sector. In reality, non-farm sector grew and expanded not so much in rural areas, especially when it comes to manufacturing.

12.2. It is often argued that growth of farm and non-farm sector are closely linked as each drive the demand of the other. At the household level, a combination of farm and non-farm income provides greater resilience. Infrastructure development is seen as a major determinant of growth in both sectors. While there is one school of thinking around the complementarity of agriculture and the non-farm sector in the rural growth process, there are other scholars who question this complementarity theory, who argue that only the non-traded segment of the rural non-farm sector is positively affected by agricultural growth. According to them, the rural factory sector ('traded non-farm sector') looking for cheaper labour goes to regions with low agricultural productivity – empirical evidence is proffered to show that growth of rural non-farm sector in the 1980s and 90s was due to rural factory/traded non-farm sector mainly¹²².

12.3. Rural non-farm in India, though began expanding in the 1990s, mainly started growing in the 2000s. RNFS is however largely associated with education levels and social status that are not available to the poor¹²³. The non-farm sector is also characterized by sub-sectors which are either low employment, high income generating services or high employment, low income services. It is seen that non-farm sector jobs have largely favored men and that too in the younger age groups. Further, it is also seen that agriculture uses more female labour to fill the jobs vacated by male labour moving into non-farm sector (and these are the indirect gains for women from a growing non-farm sector; in the case of fisheries and plantation, men have taken over more operations while in the case of animal husbandry and forestry also, like in the case of other agricultural operations, men's labour input relative to female labour has declined by 1999, compared to 1983)¹²⁴.

12.4. Diversification of households into rural non-farm will however mean that agriculture will continue its trend of feminization and part-time farming will become the dominant model, according to predictions.

12.5. Meanwhile, various studies have shown 'though slow, but accelerating growth of the rural non-farm sector'¹²⁵. It can be seen that the proportion of rural workers engaged in Rural Non-Farm Sector (RNFS) has been showing unsteady trends for all rural workers, though on a steady increase for rural female workers.

12.6. It is also noted that in India it is distress in the farm sector that is pushing rural workers into the non-farm sector contrary to the ideal situation where growth in agriculture leads to diversification into non-farm employment. Feminisation of casual employment in the non-farm sector, inverse relationship with landholding size and employment in RNFS and larger presence of STs in the sector corroborates the above argument, as per some scholars¹²⁶.

Percentage of Rural Workers Usually Employed in Non-Farm Activities						
	Male		Female		Persons	
	Number	Percentage Increase	Number	Percentage Increase	Number	Percentage Increase
1983-84	22.2		12.2		18.4	
1993-94	25.9	3.7	13.8	1.6	21.6	3.2
2004-05	33.4	7.5	16.7	2.9	27.3	5.7
2009-10	37.2	3.8	20.6	3.9	32.1	4.8
Source: Manoj Jatav & Sucharita Sen (2014) ¹²⁷						

12.7. The above table can be understood from different perspectives of growth of RNFS in India. As has been indicated in some studies, growth of non-farm employment between 1999-2000 and 2004-05 was driven by distress in the agriculture sector. After 2004-05, due to resumption of growth in agriculture, this distress-induced shift to NFS got scaled back, according to this analysis¹²⁸. However, more men went back to agriculture than women. It is also evident that the increase of female employment in RNFS has been steady.

12.8. The slow growth of jobs in RNFS has also contributed significantly in women withdrawing from work-force participation (discussed in a later part of this section). Though it has been observed that women's participation in the labor force follows a U-shaped curve¹²⁹, in the Indian context however, as the growth was primarily driven by service sector, the manufacturing activities in rural or urban areas did not create adequate number of opportunities¹³⁰.

12.9. This was further enhanced by large programs such as MGNREGA, which was found to be more attractive for women than men, as it made work available locally, with a regular

gender-equal wage rate, free from caste-related discriminatory practices. It was also perceived as relatively 'easy' work¹³¹. As a result, a larger number of women got engaged in RNFS work generated from MGNREGA.

12.10. Increased efforts of financial inclusion, especially growth of the Self-Help Group (SHG) movement also stepped up many non-farm activities among women. Though exact statistics of what women have done with the borrowed fund is available, it has been observed by many development practitioners that many women have started engaging in activities which are non-farm, in their usual place of residence or elsewhere¹³². There is evidence that a larger number of women are getting engaged into tobacco rolling activities, work on wood products (other than furniture), construction activities, and garment manufacturing activities in fairly large numbers.

12.11. It has been observed that with stagnation in agriculture, agricultural output per worker is coming down, whereas productivity per worker in RNFS has been going up. It can be seen that there is a wide diversity between various rural non-farm sector activities and while productivity could have gone up substantially in some areas like financial services and information technology among others, the number of opportunities in these sub-sectors are limited and therefore, highly competitive.

What are women and men engaged in?

All-India Shares of Some Sectors in Rural Employment for Male and Female Workers (%)				
(1993-94, 1999-2000, 2004-05 and 2009-10)				
MALES	1993-94	1999-00	2004-05	2009-10
Share of agriculture in rural employment	74.1	71.4	66.5	62.8
Share of manufacturing in rural employment	7.0	7.3	7.9	7.0
Share of construction in rural employment	3.2	4.5	6.8	11.3
Share of trade, hotel & restaurant in rural employment	5.5	6.8	8.3	8.2
Share of transport etc. in rural employment	2.2	3.2	3.8	4.1
Share of other services in rural employment	7.0	6.1	5.9	5.5
Share of mining & quarrying in rural employment	0.7	0.6	0.6	0.8
Share of electricity etc. in rural employment	0.3	0.2	0.2	0.2
Total	100	100	100	100
FEMALES	1993-94	1999-00	2004-05	2009-10
Share of agriculture in rural employment	86.2	85.4	83.3	79.4
Share of manufacturing in rural employment	7.0	7.6	8.4	7.5

Share of construction in rural employment	0.9	1.1	1.5	5.2
Share of trade, hotel & restaurant in rural employment	2.1	2.0	2.5	2.8
Share of transport, etc. in rural employment	0.1	0.1	0.2	0.2
Share of other services in rural employment	3.4	3.7	3.9	4.6
Share of mining & quarrying in rural employment	0.4	0.3	0.3	0.3
Share of electricity, etc. in rural employment	0.1	0.0	0.0	0.0
Total	100	100	100	100
<i>Note: All data pertain to usually working persons in the Principal Status (PS) and Subsidiary Status (SS) taken together</i>				
<i>Sources: NSS: Employment and Unemployment Situation in India, Reports No. 409 (50th Round, 1993-94), 458 (55th Round, 1999-2000), 515 (61st Round, 2004-05) and 537 (66th Round, 2009-10).</i>				

12.12. The above table above gives a fair sense of the various sectors where women are engaged in, in rural areas and trends over the years. From this table we can see that the percentage of rural workforce engaged in agriculture has been coming down steadily. Large number of these people, both men and women have got absorbed in the construction industry, which has started growing again. But within this as well, we see the participation of men has gone up from 3.2% to 11.3% (about 3.5 times) whereas participation of women has gone up from 0.9% to 5.2% (which is about 5.8 times). Much larger number of women, relative to the earlier years, got absorbed in the growing construction sector.

12.13. Though manufacturing sector also had started absorbing some people, that too more women than men till 2004-05, presently it is at the level as it was two decades back. It is also seen that women are getting engaged in a variety of service sector activities. While the men's engagement in other services has dropped from 7.0% to 5.5%, the engagement of women in services have gone up from 3.4% to 4.6%.

12.14. A closer look at this table, further detailed in the table below, also reveals that while in 1993-94 half the women engaged in RNFS were involved in manufacturing today they are more fairly distributed between Manufacturing, Construction and Other Services. This also means that the kind of support that was extended to women engaged in manufacturing activities also needs to be extended to those engaged in Construction and Other Services.

Proportion of Rural Workers within Non-Farm, across different sub-sectors						
RNF Activity	Male		Female		Persons	
	1993-94	2009-10	1993-94	2009-10	1993-94	2009-10
Manufacturing	27%	19%	50%	36%	32%	22%
Construction	12%	30%	6%	25%	11%	29%
Trade, Hotel, Restaurant	21%	22%	15%	14%	20%	20%
Transport	8%	11%	1%	1%	6%	9%
Other Services	27%	15%	24%	22%	26%	17%
Mining & Quarrying	3%	2%	3%	1%	3%	2%
Electricity & Water Supply	1%	1%	1%	0%	1%	1%

12.15. However, it needs to be recognized that RNFS is highly diverse not only across sectors but also across geography. While there is very high level of engagement of women in non-farm activities in a state like Kerala, for instance, many states in the Indo-Gangetic plains have far lower engagement of women in non-farm activities. It has been seen that in these highly patriarchal societies, working in the non-farm activities 'where contacts with the males outside the household was considered 'polluting' influence', was to be avoided¹³³. This attitude has often laid various restrictions on women engaging in rural non-farm activities. It is also seen that there is segmentation of women workers into certain types of activities which largely determines the gender gap (sex typing of occupations has been well documented in industries such as knitwear and garments, for instance) – these jobs provided limited opportunity for upward mobility. Segregation has been documented in the services sector also (health and education sectors, for instance). Scholars have argued that the low wages of female workers are principally due to the undervaluation of work and skills in activities in which women predominate as *low-skilled work, even if it involves exceptional talent and years of informal training*¹³⁴.

Table 8: Percentage Distribution of Rural Male and Female Casual Workers and Wages by Industry Divisions (2004-05)

Industry	% Distribution		Wages (Rs per day)			
	Male	Female	Male	Female	Persons	Female/Male/Wages
Agriculture, forestry and fishing	70.6	89.5	47.9	33.2	42.5	0.69
Mining and quarrying	1.4	0.8	68.6	45.7	63.9	0.67
Manufacturing	5.8	3.8	63.8	37.5	57.6	0.59
Electricity, gas and water	0	0	77.4	26.4	74.2	0.34
Construction	16.7	4.4	69.5	49.8	66.9	0.72
Wholesale and retail trade	1.3	0.1	57.6	36.3	57	0.63
Hotels and restaurant	0.4	0	65.1	46.7	64.4	0.72
Transport, storage and communication	2.5	0.1	70	41.6	69.3	0.59
Financial intermediation	0	0	144.5	-	144.5	
Real estate, renting, business	0.1	0	50.2	139.5	90.8	1.53
Public administration	0.1	0.1	61.3	40.5	56.3	0.66
Education	0	0.1	56.5	48.6	52.5	0.86
Health and social work	0	0.1	86.7	52.8	68.5	0.61
Community social and personal service	0.5	0.2	56.6	34.9	53.3	0.62
Private households	0.5	0.9	61.7	40.4	51.3	0.66
Extra territorial			42.9	-	42.9	
Non-agriculture	29.4	10.5	67.5	44	63.8	0.65
Total	100	100	54.6	34.7	48.5	0.64

Source: Computed from NSSO (2005), unit-level data.

12.15. Is All Well With India's Rural Non Farm Sector and Women's Participation?

12.15.1. Analysts looking into RNFS closely have observed that 'mere positive growth of rural non-farm employment is not associated with distribution effect'¹³⁵. It has been shown that women are engaged in low-productivity and low-return activities¹³⁶.

12.15.2. In the Construction sector, for instance, it is seen that work conditions are very poor (without safe drinking water, toilets, creches etc.), and women discriminated against (in wages, as well as restricted to unskilled headloading and menial jobs). Women are denied any opportunities at promotion whereas men progress to various other roles¹³⁷. In the beedi-making industry, the exploitative work conditions including low wage payments have been well documented (in addition to high prevalence of girl child labour)¹³⁸.

12.15.3. Another feature of the present state of RNFS that needs attention is the casualization of the Non-Farm work space. Larger number of jobs have been created with little stability of employment, or regularity of payments, with no social security or non-pecuniary benefits attached¹³⁹. Benefits such as paid leave are virtually absent.

12.15.4. It has been shown that the opportunities that are accessible to people closer to their place of residence are mostly casual. For women this is a very important consideration for choice of work. Further, the margin of wages between casual and regular jobs is reducing over time,¹⁴⁰ with higher rate of growth on real wages in casual RNFS work.

12.15.5. Another aspect of most non-farm enterprises in India, especially those set up and managed by women, is that these tend to be very small (tiny in fact), reliant primarily on family labour and operate with very little capital investment. While there appears to be a growth of self-employed over casual wage labor, it has to be remembered that much of the self-employed category is also unpaid (sometimes underpaid) family labour. This is usually accompanied by seclusion and limited opportunities in addition to lower earnings. Home workers were more than own account enterprises.

12.15.6. Studies have also shown that most non-farm employment tends to be regressively distributed across the rural population - that is, richer a person is, higher are the chances that one gets an employment with benefits of job security, status, leave provisions, maternity benefit etc. However, at the margins, an increasing number of new workers entering the non-farm sector are from the SC/ST Category. It is also likely that SC/ST, especially women, are more amenable to casual nature of the work that is coming up.

12.15.7. Studies also have shown that higher levels of education, employable skills and women's autonomy (measured in terms of access to land and control over its operation, mobility and willingness to join self help groups) affect women's ability to move into non-agricultural vocations¹⁴¹. Interventions therefore should be along these lines.

13. RECOMMENDATIONS

13.1. It is important to ensure that the opportunities in RNFS do not bypass women. For this, appropriate kind of skill-building amongst rural women is important. For this, the large scale presence of women's SHGs can be effectively deployed especially if such skill building has stipend support, and employability. Opportunities to be apprentices have to be enhanced for such training wherever feasible. Further, for setting up of enterprises on their own in RNFS, more credit at easy terms is to be made available for individual as well as collectives of women.

13.2. NREGS appears to be driving the RNFS after its initial growth in the 1990s was led by the manufacturing sector. For both men and women, construction is the activity in which the largest absorption and growth is seen. However, given that there is a talk about rollback plans

with regard to NREGS it becomes pertinent to point out that such a rollback should not take place. (It is noted that no such decrease in outlays actually took place in 2015-16 budget.) In fact, NREGS should be deployed, as suggested in the Twelfth Plan document too, for skill-building activities (stipends can be paid as daily wages under NREGS), as well as for creating infrastructure for further expansion of RNFS.

13.3. In the face of evidence that RNFS is further expanding casual unorganized labour with unregulated work conditions as well as lack of job security, it is important that employment in RNFS be regulated to provide benefits of job security, with maternity benefits, leave provisions etc., incorporated.

13.4. It is important to ensure that RNFS driven by nano scale women's enterprises does not end up having women working as underpaid or unpaid labour. For the scale to be optimal, support to women's collectives and their federations could be critical.

The inability of the rural non-farm sector to generate adequate employment opportunities for rural workers seeking jobs, resulted in a burgeoning of the urban informal sector.

Section 2: Women in Urban Informal Sector

1.0 Introduction

Three terms often tend to be used interchangeably; 'informal sector', 'informal worker/employment', and 'informal economy'. The National Commission for Enterprises in the Unorganised Sector (NCEUS 2009), has defined these terms clearly. The definitions of the three terms in the NCEUS Report Volume I (3) are¹:

- i) **Informal Sector:** "The unorganized sector consists of all unincorporated private enterprises owned by individuals or households engaged in the sale and production of goods and services operated on a proprietary or partnership basis and with less than ten total workers".
- ii) **Informal worker/employment:** "Unorganized workers consist of those working in the unorganized sector or households, excluding regular workers with social security

benefits provided by the employers and the workers in the formal sector without any employment and social security benefit provided by the employers”

- iii) **Informal economy:** The informal sector and its workers plus the informal workers in the formal sector constitute the informal economy.

Urbanization is considered as positive force and process. It is expected to pull out the rural population from agriculture and shift them to the secondary and tertiary sector. Classical understanding was that informal sector was a temporary phenomenon in the process of urbanisation in the developing countries such as India. That did not turn out to be so. Informality in the economy, or the informal economy has now become important an feature of the urban economy in all the developing countries and also assuming importance in the developed countries' economies.

The International Labour Organisation (ILO) states that: “The informal economy thrives in a context of high unemployment, underemployment, poverty, gender inequality and precarious work. It plays a significant role in such circumstances, especially in income generation, because of the relative ease of entry and low requirements for education, skills, technology and capital. But most people enter the informal economy not by choice, but out of a need to survive and to have access to basic income-generating activities”¹. The informal economy is marked by acute deficits in decent work and has disproportionate share of the working poor. It also has higher presence of women workers. Although, some occupations in the informal economy may offer reasonable incomes and livelihoods, most of them are exposed to inadequate and unsafe working conditions, have high illiteracy levels, low skill levels and inadequate training opportunities, have less certain, less regular and lower incomes than those in the former economy, suffer longer working hours, an absence of collective bargaining and representation rights, and are physically and financially more vulnerable because their work is either excluded from or effectively beyond the reach of social security schemes and labour protection legislation¹. Women, by their inferior status in the household and double burden of the reproductive as well as productive sectors in the low-income households, tend to be engaged in the informal economy and hence have the most decent work deficits. Besides, women are also vulnerable to violence, including sexual harassment and violence.

Informal economy by definition accommodates considerable diversity of workers, enterprises and entrepreneurs. They experience specific disadvantages and problems that vary contextually. However, the commonality among them is that the workers and economic units

are not covered or insufficiently covered by the formal arrangements and are operating outside the formal reach of the law or the law is not applied or enforced. Hence, some units and workers are at a disadvantage and some, largely the units, are at advantage on account of it. In particular, the workers and their families in the informal economy do not benefit from social protection and hence are particularly vulnerable to various risks and contingencies. ILO (2013)¹ also states that the employment conditions have worsened across the world as a result of global economic crisis.

Informal economy is heterogeneous. Workers differ in terms of incomes (level, regularity and seasonality), status in employment (employees, employers, own-account workers, casual workers, domestic workers), sector, type and size of enterprise, location (rural and urban), level of social protection and level of employment protection. Chen (2004)¹⁴² has described this heterogeneity as a pyramid, where the top layer of workers- viz. employers and micro-entrepreneurs- is dominated by men and the bottom tier- which includes industrial outworkers and home-based workers on a sub-contracting basis, is overrepresented by women workers. Average earnings decline as one moves from the top to bottom.

In most countries for which gender disaggregated data are available, the share of women in informal employment in non-agricultural activities is higher than that of men. In sub-Saharan Africa, 74 per cent of women's employment in non-agriculture is in the informal sector as compared to 61 per cent among men. In South Asia, however, the gap is narrow and the figures are 83 and 82 per cent respectively¹. The NCEUS report of 2009 stated that overwhelming proportion of the workers of the poor and vulnerable groups, ranging from 94 per cent to 98 per cent, were in the informal sector¹.

In this section, we present firstly, the broad trends in urban employment, disaggregated by sex to get the comparative picture of women and men in the urban economy. Mahadevia and Sarkar¹ have argued that all the urban areas cannot be represented by one single average as there is a wide variation in their economic base on account of their size and location factors. Metropolitan cities, for example, are service economies and in particular the seven largest metropolises of India, namely, Mumbai, Delhi, Chennai, Kolkata, Bangalore, Hyderabad and Ahmedabad. The smaller metropolitan cities have manufacturing base and small towns are service centres for the rural areas. Further, small towns have a large proportion of workers engaged in agriculture, in particular the women workers. Women's work and in particular that of the low-income households, is very much linked to local economic base. Hence, a

disaggregated analysis of the urban employment sector will give a better idea about the availability, nature, quality and sectors of employment, as we carry out below.

1.0 Participation in Economic Activities

On the whole, in contrast to the rural areas, the Labour Force Participation Rates (LFPR) of women have been low in the urban areas and much lower than that of the men. Just 15.5 per cent of the women are in the labour force in 2011-12 (Table 1) as compared to 56.3 per cent of the men. In general, it is argued that women tend to withdraw from the labour force with the increase in income and that the urban areas provide opportunity for higher household level incomes. Hence, urban women, especially of the higher castes and the backward castes (OBCs) tend to remain outside the labour force (Table 1). Disaggregated data by caste and religious groups indicate that Scheduled Tribe (ST) women in the urban areas have the highest LFPR, followed by the Scheduled Caste (SC) women. But, even among the SCs and the STs, the LFPR of women is far lower as compared to that of the men. The SC and ST men tend to have lower LFPR as compared to high caste and OBC men, while the situation is reverse among the women, as already discussed. The SC and ST women come out in the labour force to compensate for the lack of work availability among the SC and ST men.

Among the different social groups, Muslim women have the lowest LFPR in the urban areas. In 2009-10 (disaggregated data of 2011-12 are not yet available) their LFPR was 10.1 per cent only, while that of the Muslim men was 53.6 per cent. Even, Muslim men had relatively low LFPR, but not much lower than average urban. It is possible that low LFPR could also be on account of non-reporting of part time and occasional work.

In general, ST women tend to work alongside with the male members of their households in works such as construction, brick kilns, etc. Proportion of STs in the urban areas is 3.3 per cent only while that of ST is 14.4 per cent and of Muslims is 13.2 per cent¹. These have to be kept in mind while interpreting the disaggregated data presented in Table 1. Our primary surveys indicated that the STs often, are temporary/ seasonal migrants to the city and hence are not included in the urban surveys. They also do not hold any documents to establish their urban residency, which then affects their access to social protection measures (Mahadevia 2013b¹). While, all the informal sector workers, and women among them, have issue with regards to access to social protection, the ST workers have additional problem of being in a temporary state in the urban areas.

Table 1: Labour Force Participation Rates by Sex and Social Groups, Urban

	Total	SC	ST	Muslim	Others
Female					
1993-94*	16.36	20.64	23.61	12.77	16.05
2004-05*	17.81	21.05	25.51	12.72	17.92
2009-10**	14.60	18.60	21.20	10.10	11.33
2011-12***	15.50	-	-	-	-
Male					
1993-94*	54.28	52.97	54.14	51.75	55.09
2004-05*	57.02	56.85	53.45	54.68	57.80
2009-10**	55.90	56.70	53.40	53.60	55.90
2011-12***	56.30	-	-	-	-

Source:

* NCEUS¹

** National Sample Survey Organisation (2013a), pp. 30¹ and National Sample Survey (2012a)¹

*** NSSO (2013b), pp. 9.¹

Note: Others include the Other Backward Castes (OBCs), Hindu upper castes, Sikhs, Christians and other religious groups except Muslims.

Table 2: Trends in WPR (UPSS¹)

	Non-metro	Metro	Urban
Female			
1993-94*	16.2	12.9	15.5
2004-05*	17.4	14.6	16.6
2009-10*	14.2	12.4	13.8
2011-12**	-	-	14.7
Male			
1993-94*	51.5	54.6	52.1
2004-05*	54.2	56.6	54.9
2009-10*	53.9	55.3	54.3
2011-12**	-	-	54.6

Source:

* Mahadevia and Sarkar (2012)

** NSSO (2013b), pp. 12.¹

Table 2 gives the Work Participation Rates (WPRs) for the whole population, however, disaggregated by two broad categories of urban areas, the metros and the non-metros. An interesting pattern can be seen. While in both categories of the urban areas, male WPRs are higher than the female WPRs, but, among the metros, the female WPRs are lower than the same in the non-metros. In case of the males, the situation is reverse, male WPRs are higher in the metros than in the non-metros. This indicates that work availability in the non-metros, that is, small and medium towns (SMTs) is low and which is pushing women out in the

workforce. Other interpretation is that the metropolitan cities offer good work opportunities as well as work at higher wages/ income than the non-metros, resulting in women taking the secondary role. We have not yet gone into the possibility of access to work by women in metros. Typically, metros are large cities and require commuting to work. In case transport is unavailable or inconvenient, women may drop out of the labour force.

Table 3: Unemployment Rate

	Male		Female	
	Usual Status	CDS	Usual Status	CDS
Non-metro				
1993-94	4.1	7.2	5.8	10.6
2004-05	3.9	8.0	7.5	12.8
2009-10	2.6	5.4	5.7	9.5
Metro				
1993-94	3.8	5.2	8.2	10.0
2004-05	3.5	6.2	4.9	8.3
2009-10	3.4	4.6	5.7	7.8
All Urban				
1993-94	4.1	6.7	6.2	10.5
2004-05	3.8	7.5	6.9	11.6
2009-10	2.8	5.1	5.7	9.1
2011-12*	3.2	4.9	6.6	8.0

CDS = Current Daily Status

Source: Mahadevia and Sarkar (2012), for all years except for 2011-12

* NSSO (2013b), pp. 15¹.

In all the years, the unemployment rates among the women have been higher than that among the males, for both the usual status as well as the Current Daily Status (CDS). This means that higher proportion of women are looking for work but unable to find one in the urban areas. Accessibility to work, or work available within the accessible distance is an important aspect of women in the economy. This is on account of their dual responsibility, of earning as well as taking care of the reproductive sector of the economy. Women, therefore, may not take up work if it is at a long distance from home. They are available for work but are not finding work. Issue of finding work at convenient location is very much an issue of large cities. Thus, in all the years, except 2004-05, the usual status unemployment rate among the women in the metros is higher than in the non-metros. In the small cities the issue is of availability of work in general.

In the metros, increase in incomes of top 20 per cent of the households, have led to women from these households moving out of the labour force. Women are also getting into tertiary education and hence also they are moving out. At the same time, work being outsourced at the lower end means that some women working from home are not being captured in the labour surveys. All together has reduced women's WPRs over time.

3.0 Nature, Sector and Quality of Work

While the female WPRs have declined over time in the reform year, with the exception of 2011-12, which shows some increase, the employment of women in Regular Employment (RE) has increased, from 29.2 per cent in 1993-94 to 42.8 per cent in 2011-12 (Table 4). Thus, more and more women, if in the labour force, are getting into full time work. But, as we will see later, they are getting into more tertiary sector or service sector jobs than manufacturing sector jobs. It will also be seen later that, Self-employed (SE) women, whose proportion has reduced over time, from 44.8 per cent to 42.8 per cent in 2011-12, are manufacturing jobs. The RE in tertiary sector is unprotected employment. SE in manufacturing is out-sourced work, which is also problematic in terms of piece-rates available to them and all the responsibilities dumped on the household. Among males as well, there is slight increase in the RE, while the SE has remained constant. In case of women as well as men, the Casual Labour (CL) employment has declined over time. In case of women, the proportion in the same has reduced from 26.1 per cent in 1993-94 to 14.3 per cent in 2011-12. CL is generally in the primary sector, whose share in the total urban employment is very low or in the secondary sector, mainly in the construction sector.

Table 4: Nature of Employment, All Urban

	Self-employed (SE)	Regular Employed (RE)	Casual Labour (CL)
Females			
1993-94	44.8	29.2	26.1
2004-05	47.7	35.6	16.7
2009-10	41.1	39.3	19.6
2011-12*	42.8	42.8	14.3
Males			
1993-94	41.6	42.2	16.2
2004-05	44.8	40.6	14.6
2009-10	41.1	41.9	17.0
2011-12*	41.7	43.4	14.9

Source: Mahadevia and Sarkar (2012), for all years except for 2011-12

* NSSO (2013b), pp. 18.¹

On account of economic reforms, incomes of a section of urban households have increased. There is therefore higher demand for domestic services, wherein women fit in well. New retail commercial entities such as super-markets are also employing women in large numbers. These are educated women, whose proportion has increased over time and are finding work in low-end services wherein educated labour is required. Women are also getting employed in the Information and Technology (IT) and Information and Communication Technology (ICT) industries. Thus, a new range of service sector jobs have opened up, wherein women are moving in. The household based manufacturing activities are in food-processing¹, garment stitching (for readymade garments), agarbatti rolling, bidi-making, etc. In fact, with the increase in household incomes, many urban households have begun to purchase readymade foods for home. These are locally prepared foods, region-specific, to cater to fast life in the large cities.

Table 5: Employment Quality in Non-metros and Metros over time by Sex

Year	Non-metros			Metros		
	SE	RE	CL	SE	RE	CL
Female						
1993-94	48.2	23.4	28.4	28.3	56.6	15.2
2004-05	50.6	30.2	19.2	38.5	52.5	9.0
2009-10	43.3	33.9	22.8	33.5	57.2	9.3
Males						
1993-94	43.1	30.8	26.1	35.3	53.9	10.8
2004-05	47.2	36.1	16.8	39.0	51.6	9.4
2009-10	42.0	38.1	19.9	38.7	51.8	9.5

Source: Mahadevia and Sarkar (2012).

The type of RE work discussed in the previous paragraphs is more in the metropolitan cities, wherein, 57.2 per cent of the employed women are engaged in (Table 5). In the non-metros, just 33.9 per cent of the employed women were in regular work in 2009-10. But here, the regular employment among them has increased from 23.4 per cent in 1993-94 to 33.9 per cent in 2009-10. In the metros, the RE women's proportion has not increased much over the period; the increase is only from 56.6 per cent to 57.2 per cent. In the metros, significant increase among the employed women is in the SE category. There is decline in SE among employed women in the non-metros. The tertiarisation of the metropolitan economy, which we will see later, has opened up employment opportunities for women in the reform period. The secondary sector shifting to the non-metro segment of the urban sector, which we will see later, has continued to support SE among the women in them. The RE employment

increase in the non-metro segment is penetration of tertiary sector in them, probably in the cities with population between 1 lakh to 10 lakhs.

Those employed as CL tend to have the lowest incomes and the households with the adult members employed as CL tend to have higher incidence of poverty than other households. Such poor households are not migrating to the metro cities. The primary reason for the same is lack of access to secure shelter and other services. Those who do, for example the ST labour, tend to come to city on seasonal basis and never find any permanent footing in the metro cities. Hence, the CL work has reduced in the metros. But, CL among females as well as males continues to be quite high in the non-metros, at 22.8 per cent and 19.9 per cent respectively in 2009-10. For women, the CL work is likely to be in the primary sector in the non-metros, where 17.8 per cent of the employed women were found working in 2009-10 (Table 7).

On the whole, in the urban sector, tertiary employment has increased from 46.0 per cent in 1993-94 to 55.1 per cent in 2011-12 for women, while that for men has marginally increased from 57.9 per cent to 58.3 per cent in the same period (Table 6). Interestingly, even secondary sector employment, in both manufacturing as well as construction, has increased. Secondary sector employment for women has increased from 28.6 per cent to 34.0 per cent over the period whereas that for the men has increased from 31.8 per cent to 34.0 per cent in the urban sector. Data so far has shown that women's employment nature has significantly changed in the last two decades, with more women getting into regular employment in the tertiary sector and into home-based work or self-employment into secondary (manufacturing) sector. Male employment has not changed much over the reforms period.

Table 6: Employment Sectors, All Urban

	Primary (P)	Secondary (S)	Tertiary (T)
Female			
1993-94	25.4	28.6	46.0
2004-05	18.3	32.2	49.5
2009-10	14.2	32.9	52.9
2011-12*	10.9	34.0	55.1
Male			
1993-94	10.3	31.8	57.9
2004-05	7.1	33.6	59.4
2009-10	6.7	34.0	59.3
2011-12*	5.6	35.3	58.3

Source: Mahadevia and Sarkar (2012), for all years except for 2011-12

* NSSO (2013b), pp. 20.¹

Table 7: Employment Sectors in Non-metros and Metros over time by Sex

Year	Non-metros			Metros		
	P	S	T	P	S	T
Female						
1993-94	29.9	29.7	40.3	4.2	23.4	72.4
2004-05	22.9	31.9	45.2	3.8	33.2	62.9
2009-10	17.8	33.6	48.6	2.0	30.8	67.1
Males						
1993-94	12.9	30.3	56.8	1.6	36.9	61.5
2004-05	9.3	32.0	58.7	1.7	37.3	61.0
2009-10	8.7	33.8	57.5	1.6	34.4	64.0

Source: Mahadevia and Sarkar (2012).

Disaggregated by city size, there is increase in secondary sector employment of women in the non-metros, whereas in the metros, there is fluctuating trend. In non-metros, there is also a clear trend of women's employment increasing in tertiary sector (Table 7), when again, in the metro segment, there is fluctuating trend. Interestingly, proportion of women engaged in tertiary sector is higher than the same for the men in the metros. The situation is the reverse in case of non-metros where a large proportion of women (17.8 per cent of them) are in the primary sector. It is likely that with time, when primary sector employment declines in the non-metros, women may shift to the secondary sector as manufacturing is likely to increase in the non-metros than the metros and women may take to regular employment in such units.

Another important employment data, which indicates the quality of employment, is that on the occupational categories. Administrative and Professional (A/P) category includes highly skilled workers, Clerical (C) includes semi-skilled workers and Manual Labour (ML) includes unskilled workers. In general, there is improvement in the type of work available in the urban areas. Those employed in A/P category work has improved from 15.3 per cent in 1993-94 to 27.9 per cent in 2009-10 among the females and from 13.9 per cent to 28.3 per cent among the males in the same period (Table 8). Although, the improvement among the males is larger, in 2009-10, skill levels among the females have also increased. This is outcome of girls going upto tertiary education in the cities, in particular in the metro cities, wherein 35.6 per cent of employed women are in this category of work (Table 9). Interestingly, even non-metro segment has shown improvement in A/P employment among the females from 13.5 per cent to 25.6 per cent in the same period. Among the males also in the non-metro segment, the trend is the same.

Table 8: Quality of Employment, All Urban

	Administrative & Professional (A/P)	Clerical (C)	Manual Labour (ML)
Female			
1993-94	15.3	28.8	55.9
2004-05	20.9	37.3	41.8
2009-10	27.9	29.9	42.2
Male			
1993-94	13.9	36.6	49.5
2004-05	18.0	36.0	46.0
2009-10	28.3	28.0	43.8

Table 9: Employment Quality in Non-metros and Metros over time by Sex

Year	Non-metros			Metros		
	A/P	C	ML	A/P	C	ML
Female						
1993-94	13.5	24.8	61.7	24.1	47.7	28.2
2004-05	19.6	33.6	46.8	24.7	48.5	26.8
2009-10	25.6	26.8	47.7	35.6	40.4	24.1
Males						
1993-94	12.4	35.8	51.7	18.6	39.3	42.1
2004-05	16.4	35.4	48.3	21.7	37.6	40.6
2009-10	25.5	27.8	46.7	35.6	28.3	36.1

Source: Mahadevia and Sarkar (2012).

The Clerical type or semi-skilled type of work is being claimed by the women, whose proportion in this category has increased to 29.9 per cent in 2009-10 from 28.8 per cent in 1993-94. Among the males, proportion employed has declined from 36.6 per cent in 1993-94 to 28.0 per cent in 2009-10. Clerical type of employment has fluctuated in metros as well as non-metros with regards to women, whereas with regards to men, there is clear decline in both the metros and non-metros.

While, the high-skill employment has increased in the urban areas in general as well as in metro and non-metro segments, among the males as well as females, still a large proportion, 42.2 per cent among the females and 43.8 per cent among the males are in the manual labour (ML) work. The unskilled type of work is more available in the non-metros than the metros. Just 24.1 per cent women and 36.1 per cent men in the metros are in the ML type of work, these figures for the non-metros are 47.7 per cent and 46.7 per cent respectively. It is possible

that the unskilled work demand in the metros is not met as the unskilled labour is not migrating to the metros. Among the unskilled women living in the metros, access to work could be a problem and hence they may not be participating in the labour force. Consequently, it is likely that the wage rates of the unskilled jobs have increased, in particular, in the metro cities. Some might argue that the availability of the unskilled labour in the urban areas in general could have declined due to the impact of the National Rural Employment Guarantee Scheme (NREGS).

Table 10: Distribution of Labour Force by Education, by Sex, Urban

	Illiterate	Primary & below	Middle	Secondary & Higher Secondary	Graduate & Above
Female					
1993-94*	45.9	19.7	8.8	13.7	12.1
2004-05*	34.3	20.6	12.1	17.0	16.1
2009-10**	23.6	17.2	15.3	29.3	14.7
Male					
1993-94*	18.1	25.6	17.5	24.4	14.4
2004-05*	12.8	22.6	19.3	28.0	17.2
2009-10**	10.4	15.9	17.5	36.3	19.8

Source:

* NCEUS¹

** National Sample Survey Organisation (2013a), pp. 30¹

The NSS employment unemployment data also gives information on the education of the labour force. There is improvement in proportion of female workers with education upto secondary and higher secondary level from 13.7 per cent in 1993-94 to 29.3 per cent in 2009-10. Also, the illiteracy levels among the female workers has halved in the period. But, still the proportion of females with graduate and higher level is low, which is the case also with regards to males. But, education upto secondary and higher secondary level might give work opportunities in the semi-skilled work, which seems to be happening.

4.0 Working Conditions in the Urban Informal Sector

The informal sector work has been categorised into two types in the NSSO reports; (i) in proprietary and partnership enterprises (P &P) and (ii) employer's household (Table 11). In

the category of P & P work, the proportion of informally employed males (68.5 per cent) is higher than the informally employed females (61.6 per cent) in 2009-10 (Table 11). But, a category where the females outstrip males is in proportion employed in the employer's household. In 2009-10, 7.8 per cent females were employed thus, whereas, only 1.0 per cent of males were employed thus. The sex ratio among all informally employed workers in the P & P is 234 in 2009-10, when the sex ratio among the workers (UPSS) is 235. But, the sex ratio among the workers employed in the employer's household is 18,311 in 2009-10. Those employed in the employer's household in the urban areas are generally the domestic workers. Among women, 7.8 per cent employed worked as domestic workers in 2009-10. This proportion in 2004-05 was 11.9 per cent, when for the males it was 0.9 per cent. The sex ratio among the workers employed in the employer's household was 3,677 in 2004-05. Male workers have withdrawn out of the domestic work, while the female workers have continued to work in this sector. Hence, there is a gender division of labour and there is high presence of women in the domestic work.

There is a decline in the proportion of workers employed in the informal sector from 2004-05 to 2009-10. The proportion of informally employed male workers has declined from 74.8 per cent to 69.5 per cent, while that among the females has declined from 77.3 per cent to 69.4 per cent. The sex ratio among the informally employed workers in 2004-05 was 287, when among the total workers was 278 in 2004-05.

Table 11: Percentage of Workers in Urban Informal Sector

	In proprietary & partnership (P&P) enterprises			In employer's household			In P & P enterprises and employer's household		
	Male (%)	Female (%)	Sex ratio	Male (%)	Female (%)	Sex ratio	Male (%)	Female (%)	Sex ratio
2004-05*	73.9	65.4	246	0.9	11.9	3,677	74.8	77.3	287
2009-10**	68.5	61.6	208	0.1	7.8	18,311	69.5	69.4	234

* NSSO (2007)¹.

** NSSO (2012b)¹.

Note: Sex ratios calculated by Darshini Mahadevia.

Table 12: Percentage Informal Sector Workers and Sex Ratio in Each NIC Category, Urban, 2009-10

Sector	% age informal workers in each NIC category*		Sex ratio among workers in each NIC category	Sex ratio among informal workers in each NIC category
	Male	Female		
Manufacturing	75.0	87.3	181	210
Electricity, gas, etc	14.9	0.0	134	-
Construction	72.6	65.9	125	113
Wholesale & retail trade	91.4	93.0	83	84
Hotels & restaurants	87.8	90.0	87	89
Transport, storage, & communication	69.1	44.5	31	20
Financial intermediation	23.2	24.3	245	257
Real estate, etc	61.6	40.6	195	128
Education	30.1	34.8	1,128	1,305
Health & social work	48.9	44.4	989	898
Other community, social & personal services	75.3	68.2	1,239	1,122
All workers			235	234

** NSSO (2012b)¹.

Note: Sex ratios calculated by Darshini Mahadevia.

There are some categories of work, namely manufacturing, construction, wholesale and retail trade, hotels & restaurants, and other community, social and personal services where there is very large proportion of informal workers (Table 12). This is true for males as well as females. But, in some of these categories, we do not find much of female employment. Female workers' concentration is in employment in education, health & social work and in other community, social and personal services. Higher proportion of women in manufacturing are in the informal sector as compared to men. This is due to out-sourcing in the manufacturing, which is taken up by the women, as we would see next. But, otherwise, in the sectors where there is large presence of informal workers, women workers are not found in large numbers as revealed by the sex ratios in each one of them (Table 12).

This section also discusses the broad trends and working conditions in this sector based on the NCEUS and the NSS reports. We firstly look at the NCEUS data. The NCEUS has made

certain observations on the profile and work conditions of the unorganised sector workers. These (based on data upto 2004-05) are:

- i) Casual women labour among the SC and ST communities in the rural as well as urban areas and women among the Muslims have the lowest mean years of schooling (pp. 141).
- ii) Muslims were overwhelmingly concentrated in the unorganised and self-employed activities to meet their livelihood needs (pp. 141).
- iii) Wages in the unorganized sector are arbitrarily fixed, often without regard to the minimum wage legislations, which adversely affect the income of the wageworkers in general, and women workers in particular (pp. 142).
- iv) In most cases, informal workers were denied provident fund and other social security benefits despite the legal entitlement to the same. Overall, the benefits of the provisions of the laws relating to wages and provident fund did not reach the construction workers and contract labour. Gender discrimination was well entrenched and there were numerous cases where women workers were paid much less than the men for similar work. Besides women's work was subject to stereo-typing and segmentation and they were more likely to predominate in the unskilled and low paid jobs (pp. 142).
- v) Although both piecerated wages and time-rated wages are prevalent in the unorganized sector, males are more likely to be in time-rated jobs. In sub-contracted work, delays in payments and arbitrary deductions were rampant leading to their high vulnerability and discrimination, in general and among the women in particular (pp. 142).
- vi) The unorganised sector work largely falls outside the purview of labour legislation and hence protection, wherein minimum wages are not applied. If the minimum wages are applied then these wage rates do not tend to keep pace with cost of living. NCEUS has derived minimum wage at 2004-05 prices in the year to be Rs. 67 in the urban areas. 57 per cent of the wage workers in the urban areas got wages below the minimum wages set (pp. 142).
- vii) In the construction industry, the working hours of the workers are about 12-14 hrs per day. Women then have additional burden of non-market work (pp. 143).
- viii) While the general working conditions in the unorganised units is poor, women have additional burden of finding safe transport to return home in the night (pp. 144).
- ix) One important aspect of the physical environment at the work place is provision of facilities such as crèche, and place of rest or recreation of workers. The exception is in

Kerala in some trades. The workers in most industries were not provided with housing on site. Even the sanitation conditions are precarious in most of the unorganised sector industries and some do not even have these facilities, such as the agarbatti making units we visited in Ahmedabad. Open sewage drainage systems, overflowing drains, flooding during monsoon etc. lead to unhygienic living and working conditions of workers, if the units are located in the slums, as in case of Dharavi in Mumbai.

- x) The migrant workers from rural poor households end up in often work with extreme conditions of work. In urban areas, men tend to end up as construction workers or rickshaw pullers, all work that do not require initial capital, women tend to be engaged as domestic workers in the households. When a low-income family migrates, most of the time both, the man and the woman together end up in construction work.
- xi) Migrant workers face adverse working conditions such as longer working hours, social isolation, lower wages and inadequate access to basic amenities. Wages for women migrant workers are lower than the male migrant workers. For instance, in the construction industry they are treated as assistants to their male counterparts and given unskilled manual worker's wages. Further, payments are irregular and sometimes, are not made in time. Piece rates are prevalent as it provides greater flexibility to the employers.
- xii) Migrant workers, in most cases, stay at the work site in temporary huts and shanties. Often the employers expect them to be available for work round the clock. Working hours are not fixed. Women migrant workers are even more insecure because of the odd working hours. They face exploitation in terms of adverse working conditions, lower wages and, at times, even sexual harassment. Children of migrant workers are unable to find entrance to schools due to the temporary nature of their parents' work. Women among the migrant workers do not have access to maternity benefits and childcare facilities.
- xiii) The self-employed are largely workers in the Own Account Enterprises (OAEs). Among them, single worker enterprises with an additional household member help are the home-workers, which are largely women. Women self-employed are concentrated in manufacturing wherein they take up put-out work, men self-employed are in the tertiary sector. This trend has enhanced over time.

The NSSO (2012c)¹ report on the Informal Sector and their Conditions of Employment makes the following observations:

- i) In the non-agriculture sector, 67 per cent of the total workers in the urban areas were engaged in the informal sector (pp. ii).
- ii) Among the self-employed in the non-agriculture sector in the urban areas, 95 per cent were in the informal sector. This means that self-employment category essentially means informal employment (pp. ii).
- iii) Among the casual labour engaged in the works other than public works in the non-agriculture sector, 73 per cent were engaged in the informal sector.
- iv) Construction, manufacturing and wholesale and retail trade activities together was the main providers of employment for the informal sector enterprises. Further, 72 per cent of the non-agriculture informal sector workers in urban areas were in construction, manufacturing and wholesale and retail trade (pp. ii). Specifically, 78 per cent of manufacturing workers, 72 per cent of construction workers, 92 per cent of workers in wholesale and retail trade and 68 per cent workers in the transport, storage and communications were in the informal sector (pp. ii).
- v) Among the female workers in informal sector, nearly 47 per cent in urban areas were in manufacturing activity. In the manufacturing activity, a higher proportion of female workers were employed in informal sector than males: 87 per cent of female workers compared to 75 per cent of male workers in urban areas (pp. ii).

An important segment of self-employed workers in the urban areas are the street vendors. The National Act estimates that 2 per cent of the workers in all the urban areas are street vendors¹. They face various problems in the cities, such as obtaining a license to vend, insecure earnings, gratifying officers of the local government and the police as well as the musclemen, fines and harassment by traffic police and above all in the recent years evictions due to city level infrastructure projects. Men and women, both, are present in the street vending business. This activity is part of the wholesale and retail trade category of NIC. On the whole, the sex ratio in this category is very low, just 84, which is on account of absence of women in the licensed retail trade and the wholesale trade. A primary survey in Ahmedabad of 200 street vendors spread over 10 markets gave a sex ratio of 538¹. Hence, women tend to take to street vending easily on account of ease of entry, low capital and flexible work hours. Often, they work with the family members or take help of the family

members to carry out their trade. But, they are prone to repeated harassment by the police and city officials, middlemen mediating between the local state and them and evictions. Urban policies and planning have to be more inclusive than it is now so that the street vendors are able to carry on with their trade.

5.0 Home-based Work

Home-based work has emerged as an important work category in the last one and a half decade. It has increased over time. This is not to state that it did not exist. In fact, studies of many large slums in the decade of 1990s, for example a study of Mumbai's Dharavi, the largest slum in Asia, by Kalpana Sharma, has described at great length the various production activities in the slum. Jeremy Seabrook's book of 1989 on Mumbai has also described production activities outsourced to the households in the same slum. But, outsourcing of manufacturing has become a national level trend in last one and a half decade.

In 2004-05, 55.8 per cent of the employed women in the secondary sector in the metros were self-employed. This figure in non-metros was 62.9 per cent (Tables 13 and 14). In 2009-10, the proportion of employed women in the secondary sector working as self-employed in the metros increases marginally to 56.0 per cent and in the non-metros decreases to 56.5 per cent. In non-metros, the proportion of casual labour among the women in the secondary sector increases from 22.6 per cent to 28.9 per cent in the period. Hence, with shift of manufacturing to the non-metro segment, women are finding work in the secondary sector, but, either as self-employed or as casual labour. The self-employed work in the secondary sector, is on account of out-sourcing in the manufacturing sector, which forms large part of the secondary sector. Among the males in the metros, there is marginal increase in self-employment among those in the secondary sector, from 26.4 per cent to 27.2 per cent. In the non-metro segment, self-employment in secondary sector has declined for men as well, while that in the regular employment as well as casual labour category, the same has increased.

Table 13: Nature of Employment for Each Sector, 2004-05

Sector	Nature of Work					
	Non-Metro			Metro		
	SE	RE	CL	SE	RE	CL
Female						
P	61.2	2.5	36.2	78.4	0.8	20.8
S	62.9	14.5	22.6	55.8	27.6	16.6
T	36.6	55.3	8.1	26.8	68.7	4.5
Male						
P	61.2	13.8	25.0	71.8	23.0	5.2
S	33.5	33.7	32.8	26.4	54.0	19.6
T	52.4	40.9	6.7	45.9	50.7	3.4

Table 14: Nature of Employment for Each Sector, 2009-10

Sector	Nature of Work					
	Non-metro			Metro		
	SE	RE	CL	SE	RE	CL
Female						
P	51.7	2.4	45.9	72.8	9.4	17.8
S	56.5	14.7	28.9	56.0	26.1	17.9
T	31.2	58.8	10.0	22.0	72.9	5.0
Male						
P	57.1	11.5	31.4	73.9	18.2	8.0
S	26.9	35.0	38.1	27.2	53.9	18.9
T	48.5	44.0	7.5	44.0	51.5	4.4

Source: Mahadevia and Sarkar (2012).

The NSSO (2012c)¹ report on the Home-based workers, which is based on some probing questions asked to the self-employed persons in the usual status for identifying the home-based workers, state that:

- i) Two categories of self-employed, own-account workers (OAW) and helper in household enterprise (HHE), accounted for 94.2 per cent of the male urban self-employed in the non-agriculture sector. This proportion among the females in the same group was 98.9 per cent (pp. ii). Further, among the males self-employed, the proportion of OAWs is high, 77.8 per cent of the total workers whereas only 16.4 per cent are HHEs. Among the female self-employed workers in urban areas, 62.7 per cent were OAWs and 36.2 per cent were HHE (pp. 31). That means, a third of the

female self-employed in the urban areas worked as household helpers, probably not having their own earnings. This means that 12.2 per cent of the employed females in the urban areas were household helpers, when this proportion among the males was just 6.11 per cent.

- ii) Self-employed among the urban males was as high as 72.3 per cent in wholesale and retail trade and 64.0 per cent in other community services. Self-employed among the females in the urban areas was at 66.0 per cent in the manufacturing, 77.3 per cent in wholesale and retail trade and 75 per cent in hotel and restaurant business. (pp. iii)
- iii) In non-agricultural sector, 71.6 per cent of the female self-employed in the urban areas worked at home, while only 20.7 per cent of the self-employed males in the urban areas worked at home. (pp. iii). Among the OAWs and HHEs in the self-employed category, slightly higher proportion worked out of home; 72.1 per cent among the females and 21.2 per cent among the males.
- iv) Of the total female workers in urban areas, 86.2 per cent were employed in non-agriculture sector (pp. 23), of which 39.1 per cent were self-employed (i). This means that overwhelming proportion of 26.68 per cent of the total women workers in urban areas worked out of home as self-employed.
- v) Of the total male workers in urban areas, 94.1 per cent were employed in non-agriculture sector (pp. 23), of which 39.6 per cent were self-employed (i). This means that 6.98 per cent of the male workers in the urban areas worked out of home as self-employed.

Table 15: Proportion of Home-based Self-employed Workers by Industry Group, by Sex, 2009-10

Sector	Self-employed (%)		Self employed Working at home (%)		Home-based workers in sector of the total workers in the sector		Sex ratio of home-based workers
	Male	Female	Male	Female	Male	Female	
Manufacturing	32.6	66.0	43.4	91.3	14.1	60.3	769
Electricity, gas, etc	6.7	0.0	21.3	0.0	1.4	0.0	-
Construction	17.6	3.6	2.5	17.7	0.4	0.6	180
Wholesale & retail	72.3	77.3	15.9	42.0	11.5	32.5	233

trade							
Hotels & restaurants	47.8	75.0	16.5	54.6	7.9	41.0	453
Transport, storage, & communication	38.2	20.8	6.8	5.9	2.6	1.2	14
Financial intermediation	19.6	19.9	32.5	62.6	6.4	12.5	480
Real estate, etc	41.9	14.3	23.0	60.2	9.6	8.6	174
Education	12.2	14.9	41.6	77.2	5.1	11.5	2,557
Health & social work	29.5	13.9	25.0	51.2	7.4	7.1	955
Other community, social & personal services	64.0	33.3	20.6	38.7	13.2	12.9	1,211

Source: Based on NSSO (2012c), pp. 27 & 37¹.

There is much higher proportion of females working out of home, as seen above. Outsourcing in the manufacturing sector has led to women getting into it. Of the women employed in the manufacturing sector, 60.3 per cent are working at home (Table 15). This seems to be outsourced works in garmenting, food industry, besides the traditional beedi-making, agarbatti rolling, etc. 32.5 per cent of the women in wholesale and retail trade work out of home and 41 per cent of the women employed in hotels and restaurant business, mainly catering business, worked out of home. In all the NJC sectors, proportion of men working out of home is very low. Manufacturing engages 14.1 per cent men working out of home and other community, social & personal services engaged 13.3 per cent men working out of home. Sex ratio of the workers working out of home is high in manufacturing (769), education (2,557), health & social work (955) and other community, social & personal services (1,211).

Among the self-employed in different activities in the non-agricultural sectors, as high as 67.7 per cent among the males and 53.5 per cent among the females did not have product specification from the 'employer' / or outsourcer (pp. 39). 'Employer' means, one who gives work to the self-employed. Thus, larger proportion of women as compared to men, tend to work in activities where the 'employer' has wholly or partly a product specification. Product specification by the 'employer' either 'wholly or mainly' was for 22.9 per cent of urban self-employed males and 38.7 per cent for urban self-employed females. This is because a large proportion of self-employed women are in manufacturing sector, as already seen above¹.

However, after getting bound to whole or part product specification, 34.5 per cent of them among the females and 67.8 per cent among the males had to make their own arrangements of credit, raw materials and equipment. The outsourcing enterprise provided credit only to 4.7 per cent of the males and 1.6 per cent of the females, raw materials only to 16.8 per cent of the males and 52.0 per cent of the females; equipment only to 1.2 per cent of the males and 0.5 per cent of the females, credit and raw materials both to 3.3 per cent of the males and 3.6 per cent of the females; raw materials and equipment both to 1.8 per cent of males and 5.9 per cent of the females and all three to 2.1 per cent and 0.5 per cent of the females¹. This means that the females took on the outsourced work if either raw materials or equipment or both were made available to them. Females did not obtain credit to any great extent from their provider enterprise. In contrast, men took up self-employed work even if they were not provided with raw materials or equipment or even credit, although, men were more likely to get credit than the females from their employer enterprise. This indicates lack of mobility of women on one hand and their lack of creditworthiness on the other.

Those who worked wholly or mainly under the specifications given by the 'employer' enterprise, 68.0 per cent males and 87.5 per cent females worked on piece rate basis (pp. 47). The remaining worked on contract basis. Women are more likely to work on piece rate basis than the men. Further, women were more likely to have oral contract (91.6 per cent of them) than the men (72.6 per cent of them) for the piece rates or contractual work (pp. 47)¹. This data indicates very high vulnerability of women in the self-employed outsourced work compared to men.

6.0 NSSO Estimates of Informal Sector Employment

We examine some recent information on 'direct' estimates of the entire informal sector and some of its characteristics. As is well known direct estimates of the 'informal sector' are being estimated by the NSSO for the years since 1999-00. The NCEUS as we saw in the earlier sections had attempted it, moving away from the residual approach, that is, informal sector employment equals total employment minus organized sector employment (data for which were being brought out by the EMI). However, the definition and scope of the informal sector varied. The latest Round of the NSSO on the Informal Sector (68th Round), despite its limitations, excluding certain categories of informal employment which ought to be a part of it, does provide very useful information on the terms and conditions of informal work which have clearly deteriorated during the 2000s: 79 percent of the informal workers do

not have a written job contract, 71 percent are not eligible for paid leave and 72 percent are not eligible for any social security benefit in 2011-12. There is an increase in these features since 2004-05 which reflects an increasing vulnerability of workers already very insecure.

Recommendations

Social Security Cover for All

There is a need for social security cover for all the Workers in Urban Areas. Women workers, part time or full time, working at home or outside, should all be considered as workers and be given an independent identity as a worker. All women workers therefore should be given an Identity card as a worker and be covered in their own right under the Unorganised Sector Social Security Act, 2008.

For Home-based Workers

Given that the home-based workers work in their own home and yet are dependent on traders or their intermediaries, the contractors, for their work, the policy responses have to be of various kinds and at multiple levels. (i) housing, which includes availability, quality, size and location and (ii) affordable transport, both of which are in the realm of urban planning. The policy response also has to deal with employment relationships - work orders, piece rates, payments, worker benefits - as well as social protection which are in the labour and social policy realm. These policies have to:

- i. Recognize home-based sub-contracted workers as dependent workers in an employment relationship
- ii. Recognize that the homes of home-based workers are their workplaces and grant them de facto tenure and basic infrastructure services
- iii. Provide housing finance and other housing services to allow home-based workers to upgrade their homes-cum-workplaces and make them more productive
- iv. Include provision of worksheds in the slum settlements as a part of the national housing programme.
- v. Negotiate more secure work orders and higher piece rates for home-based sub-contracted workers and protect them against arbitrary cancellation of work orders or rejection of finished goods

- vi. Negotiate worker benefits and social protection, including health insurance and pensions, for all home-based workers, both self-employed and sub-contracted

Key Legislative Reforms for Home-based Workers

The Government of India has signed, but not ratified, ILO Convention 177 on Homework (1996). A National Policy on Homeworkers was drafted by the Ministry of Labour in 1999/2000. But, since then, nothing has been done to promote the draft policy. The Government of India should ratify ILO Convention 177 on Homework and promote the draft policy or new legislation to reflect the provisions of ILO Convention 177. Existing labour legislation should be made applicable to all home based sub-contracted workers and new legislation should aim at the following provisions:

1. Recognition of home-based workers as a major workforce of the country
2. Addressing low remuneration, working conditions and skill development
3. Social protection including housing
4. Access to markets
5. Skill up-gradation and alternative livelihood trainings

Key Housing & Urban Planning Reforms

Under the current institutional arrangements in India, providing housing finance is in the realm of both state and national governments, with 50 per cent of the funds coming from the latter. The local government is responsible to ensure that the urban poor have access to affordable housing and to land on which they can construct incremental housing. The national government has a new housing programme named Rajiv Awaas Yojana (RAY), which relies on the people themselves to build their own houses on land which the local government makes available to them through granting tenure to existing land or providing land appropriated through planning mechanism. Thus local government has the primary responsibility of ensuring that the land at convenient location is available to the urban poor households to construct their own houses. The national government, under RAY, has

proposed mandatory reforms within the local government, one of which is to ensure 20-25 per cent of the land or built-up area is reserved for the urban poor to fulfil their need for convenient residential locations. The other mandatory reform proposed is to ensure 25 per cent of the local government budget is reserved for the urban poor. Both these reforms are to ensure access to conveniently located lands and finance for the housing of the urban poor. The reforms have to be implemented in spirit and letter completely.

Section3: Emerging Trends of Women's Employment in the Organised Sector

While trends in overall female work force/labour force participation rates have been disappointing, there have been some changes in the composition of work in the recent years, towards regular wage/salary work for women and men in rural and urban areas. Though just about 5 percent in rural areas, it accounts for almost 42 percent of women workers in urban areas and while some dimensions of it, as revealed in an earlier Section are not really 'quality' employment, the organised sector employment is also part of it and in this section an attempt is made to analyse trends in organized (or formal) sector employment. The focus on organized sector employment stems from the fact that this sector is associated with social security benefits such as paid maternity leave and pensions which is very attractive for women.

Trends in women's employment in the organized sector in India are examined over the last two decades (1991-92 to 2010-11) with special emphasis on the eleventh five year plan period. Given India's growth profile, particularly in that period, one pertinent question which this paper tends to seek is whether this growth has resulted in more work for women in the organized or formal sector.

We examine the following:

- Trends in overall employment of women in the organized sector;
- The share of public and private organized sector;
- State-wise variations in organized sector employment;
- Sectoral trends in organized employment; and
- Wage parity in the organized sector

Methodology and Limitations

Secondary data mainly from Employment Market Information (EMI) Programme¹⁴³ conducted by the Directorate General of Employment & Training (DGET) has been used for the analysis. Since EMI data captures all formal enterprises and establishments, this is the only source of information on formal sector employment in the country. However, it suffers from many drawbacks¹⁴⁴ which need to be kept in mind before we interpret this data even for our limited purpose of understanding the direction of change in women's organised sector employment.

The other challenge was regarding the definitional issues concerning formal or organized sector employees. The DGET uses its definition of organized sector (see end note 1) and all employees within that sector as being organized sector employees. However, the National Commission for Enterprise in Unorganised Sector (NCEUS) has challenged this notion by differentiating between the definitions of formal/organized *sector* and formal *worker* arguing that within the formal sector also there are a large number of workers (increasing over time) whose work contracts are informal in nature and who have no secure tenure or access to social security benefits. About 38 percent of workers classified under formal/organized sector in 1999-00 were under informal contracts which increased to almost 47 percent in 2004-05 (NCUES 2009). While estimates of organized sector employment are used to derive estimates of informal/unorganized sector workers as a residual of total workers, the NCEUS made direct estimates of the unorganized sector employment based on their definition of unorganized sector employment, for the period under study.

Nevertheless for our purpose we have relied on DGET data, which is the major data source in India for organized sector employment.

Trends in Women's Employment in Organised Sector

Overall trends

Organised sector, although a major provider of quality employment, has a share of less than ten percent of the overall employment in India. According to the DGET data, the total organized sector employment was estimated at 26.73 million in 1991, increased to 28.24 million in 1997 and then started declining to reach a new low of 26.45 in 2005. This decline

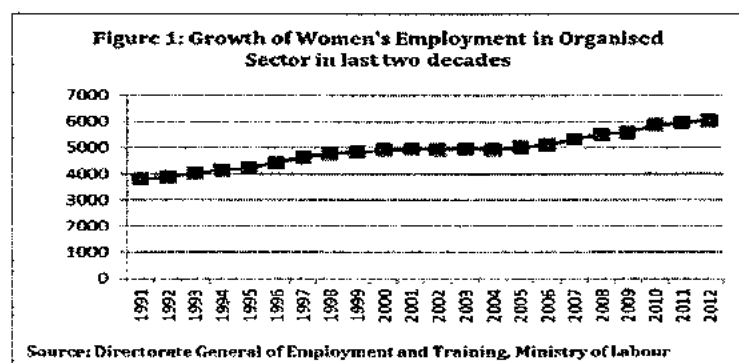
has been both in terms of absolute numbers as well as share of organized sector in total employment (Papola and Sahu, 2012)¹⁴⁵. Thereafter it again increased to 28.09 million in 2009; 28.99 million in 2011 and 29.57 million in 2012 (6.2 percent of total workforce). The reversal was more due to the private sector than the public sector which continued to witness a decline (Papola and Sahu, 2012; also see section C for details).

Rangarajan (2006)¹⁴⁶ has argued that the NSS data of regular wage and salary earning workers is a better measure of organized employment and going by NCEUS definition of formal /organised workers, the estimated organized sector workforce at 62.6 million in 2004-05 is much higher than that of DGET. However, as many policy makers argue, it is the quality of employment that is beginning to matter more in India than the quantity of employment, a fact pointed out by the Economic Advisory Council to the Prime Minister (EAC, 2007) as well as in the Eleventh Five Year Plan document (Planning Commission, 2008). Papola and Sahu (2012) have also pointed that employment growth in the organized sector which seems to have picked up in recent years, has been mostly in the categories of casual and contract labour. NCUES (2007) figures also reveal that almost half of the organized sector employment, 29.1 million, is informal in nature, that is without any job/social security and if we look at this from the sectoral point of view, formal sector employment is 33.4 million only which is still higher but much closer to the DGET estimates of 26.5 million in 2004-05.¹⁴⁷

Going by the NCEUS estimates, in 2004-05, 13.7% of all employed in India were in formal sector but only around 7.4% of all employed were actually formal workers. As per the DGET data this works out to be only 5.8 percent in 2004-05.¹⁴⁸ Also while DGET data shows that there has been a gradual shrinkage in the organized sector employment in India, NCUES data shows that this has increased over the years 1999-2000 to 2004-05 (NCUES, 2009). However, as stated earlier we depend largely on the DGET data.

Women's Employment in organized sector

It is interesting to understand the gender dimensions of organized sector employment. Female employment in the



organised sector during the same period, however, has certainly shown a gradually increasing trend (Figure 1) from 3.78 million in 1991 to 4.64 million in 1997 and from 5.02 million in 2005; to 5.58 million in 2009, 5.95 million in 2011 and 6.05 million in 2012. There has been only one exception in 2004 which saw a decline in female employment.

The share of women in the organized sector works out to be 14.4 percent in 1992; 18.1 percent in 2002 and 20.5 percent in 2011. The percentage witnessed a growing trend over the years even through the period of 2002-2005 wherein overall organized sector employment declined. (Table 1). Nevertheless it needs to be noted that even with this growth only 4 percent of the total women employed in India are in the organized sector and the likelihood of a woman worker finding a job in the organized sector is about 0.67 of a male worker (Papola and Sahu, 2012)

This data, further needs to be read with the rider, whether women's organized employment is actually increasing or this is only due to an increase in informal employment in the organized sector. Unfortunately NCUES report does not give this kind of sex-disaggregated data.

Given the fact that employment of women has largely increased in Community, personal and Social services, as we see later, it is not unlikely that this reflects the large number of women who have been recruited into public employment at the state/regional level, in a number of service providing activities be it ICDS or Mid Day Meal Programme or the SSA teachers as "social workers" or "voluntary workers" or as in the case of ASHAs, "honorary volunteers", whose remuneration is very

Year	Total	Women	Percentage of
1991	26735	3781	14.1
2001	27789	4949	17.8
2002	27206	4935	18.1
2003	27000	4968	18.4
2004	26443	4934	18.7
2005	26459	5016	19
2006	26993	5121	19
2007	27276	5312	19.5
2008	27548	5512	20
2009	28098	5580	19.9
2010	28708	5859	20.4
2011	28999	5954	20.5
2012	29579	6054	20.5

Source: Directorate General of Employment

low and do not have any social security benefits. The swelling of numbers then, can to a large extent be explained as 'informal' employment within the formal sector. For instance estimates in late 2000s suggested that 16 percent of all school teachers in the country are such contractual teachers.

Furthermore the gender gap in the organized sector remains high. As can be seen from figure 2, as per DGET, out of every 10 people employed in the organized sector, eight are men and only two are women.



Organised Manufacturing Employment

Annual survey of Industries (ASI) 2011-12, is another source of employment data which is the principal source of industrial statistics, particularly for the organized manufacturing sector in India.¹⁴⁹ These data also show that of the total number of workers employed in the organized sector, only 12.51 percent are women directly employed as against 52.91 percent men being directly employed. The rest are contractual workers accounting for about 34.58 per cent of the total workers. This further reiterates the fact that the gender gap in the organized sector remains huge (more on this later). According to ASI data, in 2011-12, the total labour force in the manufacturing establishments was about 10.44 million. Majority of workers, that is, 95.54 per cent were employed in the Private Sector and the remaining constituted the Public Sector. At the State level, the Private Sector was the major source of employment of workers in all the States. It is also observed that six States, viz. Tamil Nadu, Maharashtra, Andhra Pradesh, Gujarat, Karnataka and Uttar Pradesh taken together accounted for about 62 per cent of the total employment during the year 2011-12. Tamil Nadu recorded the highest employment share of 15.28 per cent followed by Maharashtra (12.65 per cent), Andhra Pradesh (10.64 per cent), Gujarat (10.15 per cent), Uttar Pradesh (6.33 per cent) and Karnataka (6.43 per cent) respectively. On the other hand, proportion of workers in three States/Union Territories, viz. Andaman & Nicobar Islands, Manipur and

Nagaland taken together were less than 0.07 per cent. The maximum proportion of directly employed women workers was reported at 54.65 per cent in Kerala followed by Karnataka (32.06 per cent), and Tamil Nadu (30.92 per cent). Interestingly, Kerala is the only State, where the share of the women workforce is significantly higher than that of their male counterparts. Out of 32 States/Union Territories, only four States/Union Territories reported percentage of women workers more than that at the All India level (12.51 per cent). Table 2 presents state wise data on percentage of employment in the public and private sector units covered by the ASI and the percentage of directly employed men and women and those on contract.

Table 2: Percentage of Workers Employed in States by Category

States/ Union Territory	By Sectors		By Category		
	Pub	Pvt	Directly Employed Men	Directly Employed Women	Contract Workers
Andhra Pradesh	3.89	96.11	39.49	12.18	48.33
Assam	6.49	93.51	74.01	5.03	20.97
Bihar	5.11	94.89	30.8	1.31	67.9
Chattisgarh	12.29	87.71	52.62	2.72	44.65
Goa	NA	NA	NA	NA	NA
Gujarat	1.18	98.82	62.03	2.89	35.08
Haryana	1.07	98.93	46.91	2.74	50.35
Himachal Pradesh	1.37	98.63	70.22	6.7	23.08
Jammu & Kashmir	5.28	94.72	47.51	2.74	49.75
Jharkhand	22.49	7.51	64.3	4.02	31.69
Karnataka	4.13	95.87	46.02	32.06	21.92
Kerala	15.78	84.22	30.8	54.65	14.55
Madhya Pradesh	5.88	94.12	62.05	3.63	34.32
Maharashtra	3.73	96.27	52.96	6.36	40.68
Manipur	0.77	99.23	6.59	2.31	91.1
Meghalaya	10.09	89.91	33.76	0.74	65.5
Mizoram	NA	NA	NA	NA	NA
Nagaland		100	59.68	12.39	27.93
Odisha	18.72	81.28	45.04	6.8	48.16
Punjab	2.62	97.38	66.87	4.45	28.68
Rajasthan	2.85	97.15	60.66	2.16	37.18
Tamil Nadu	3.01	96.99	49.53	30.92	19.54
Tripura	0.72	99.28	9.84	0.52	89.64

Sikkim	16.59	83.41	29.92	12.16	57.92
Uttar Pradesh	3.07	96.93	59.14	2.27	38.59
Uttarakhand	4.37	95.63	44.17	3.96	51.87
West Bengal	7.44	92.56	65.75	1.19	33.06
A&N Islands	24.31	75.69	80.11	3.31	16.57
Chandigarh	3.02	96.99	75.91	1.9	22.18
Daman & Diu	0.16	99.84	67.86	14.1	18.05
D & Nagar Haveli	0.05	99.95	60.56	3.7	35.74
Delhi	0.64	99.36	84.52	5.65	9.83
Puducherry	9.05	90.95	56.24	11.75	32.01
India	4.46	95.54	52.91	12.51	34.58
Source: Annual Survey of Industries, 2011-12 (Volume II)					

It can be seen from the Table that at the state level private sector was the major source of employment of workers in all the States. The contribution of the Private Sector in employment of workers was highest at 100 per cent in Nagaland, followed by 99.95 per cent in D & Nagar Haveli and 99.84 per cent in Daman & Diu, whereas it was lowest at 75.69 per cent in Andaman & Nicobar Islands. The contribution of Private Sector to the total employment was more than 90 per cent in 25 States/Union Territories. The contribution of the Public Sector in employment of workers was highest at 24.31 per cent in Andaman & Nicobar Islands followed by Jharkhand (22.49 per cent) whereas it was less than 1 per cent in five states.

Share of Public and Private Sector in Organised Employment

While in organized industry, a mere 12 percent women are directly employed, in this subsection we analyse their share in total organized sector employment by public and private, to see if the growth in employment has been through the public sector or whether the private sector has absorbed more women within the organized labour force. Employment of women in the public sector has increased in absolute terms from 2.35 million in 1991 to 3.17 million in 2011 registering a growth of 35.1 percent. However, much of this growth was recorded in the decade of 1991 to 2001 (21.8 per cent) as against 2001 to 2011 (10.9 percent); reflecting the reduced role of the State in the post Reforms period. The beginning of the 1990s saw the implementation of economic reforms in India; the imperative of fiscal austerity and its

declining relative importance, the public sector has experienced a declining trend in employment in recent years.

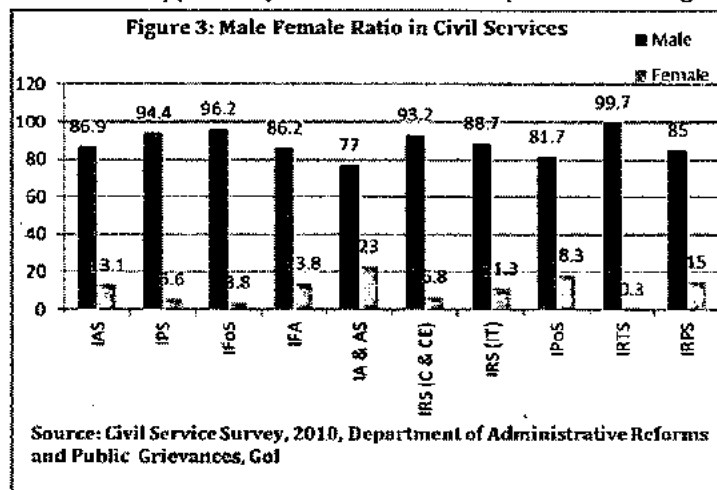
Also this growth has come mainly in the sectors of community, social and personal services; financing, insurance, real estate and business services and transport, storage and communications. Manufacturing sector in fact has recorded a negative growth rate reinforcing the views of jobless growth in the sector (Goldar, 2000, Kanan and Ravindran, 2009; Kapoor, 2014). In 2011 thus, 76 percent of public sector employment has been for community, social and personal services; with 7 percent for financing, insurance, real estate and business services; 6 percent for transport and communications and 7 percent for mining, quarrying, manufacturing and construction; 2 percent for agriculture and 2 percent for utility services.

The percentage of women among public sector employees has also risen over the years from 12.31 percent in 1991 to 15.4 percent in 2002 and from 16.8 percent in 2007 to 18.1 percent in 2011. The increasing percentage is mainly the result of employment growth in regional and local government jobs (Klaveren, et al, 2010 and Mehrotra and Sahu, 2012⁵⁰) as data shows that the number of women employees in Central government has

Table 2: Employment in Public Sector in 2011 (Figures in thousands)			
Level	Total	Women	Percentage of Women
Central Government	2463	245	9.96
State Government	7218	1654	22.91
Central Government (Quasi)	3454	409	11.84
State Government (Quasi)	2360	269	11.41
Local Bodies	2053	611	29.77
Source: Directorate General of Employment & Training, Ministry of Labour			

remained stagnant over the last two decades; it was 0.29 million in 1991 and 0.24 million in 2011. The percentage of women in central government has also remained low at 10% in 2011. (Table 2).

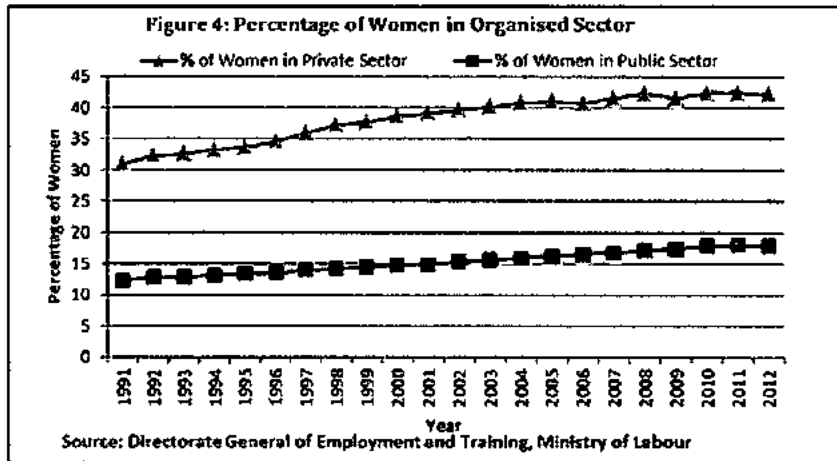
It also needs to be noted here that the 2012 provisional figures for public sector employment have, for the first time in twenty years, shown a slight decline in percentage of women to 17.9 percent. This trend would need to be monitored and studied closely given that the Government policies especially the National Policy for Empowerment of Women, 2001 did emphasize on the need for equal economic opportunity for women in all spheres including public office. In this context it is also important to see the percentage of women employed in civil services. Figure 3 above shows the gender composition in various civil services as per Department of Administrative Reforms and Public Grievances report (GoI, 2010).



Similar to the public sector, the private sector has also registered an increase in absolute numbers from 1.43 million in 1991 to 2.09 million in 2001 and 2.78 million in 2011. However the private sector has shown a higher growth (partly due to the small initial base). The maximum growth has been in the financing, insurance, real estate and business services sector, followed by manufacturing and community, social and personal services. In 2011, thus manufacturing sector was the largest employer of women in the organized private sector (34.8 percent). The second largest sector was community, social and personal services (30.6 percent), followed by agriculture and allied activities (15.5 percent) and financing, insurance, real estate and business services sector (15 percent). However, agriculture activities saw a negative Compound Annual Growth Rate (CAGR)¹⁵¹ in the eleventh five year plan, while the others have a CAGR of 2.21 percent, 3.81 percent and 14.38 percent respectively.

The percentage of women in the private sector, has also grown but at a very slow pace- from 18.6 percent in 1991 to 24.3 percent in 2002 and to 25 percent in 2008. However, since then there has been a declining trend and the percentage has reduced slightly to 24.3 percent in 2012.

Interestingly, while the share of women in the private sector is higher than that of public sector, the percentage of women in public sector is showing an increasing trend, from 15.4 in 2002 to 18.07 in 2011; on the other hand the percentage of women employed in



the private sector has been more or less stagnant at 24.3 percent. (Figure 4). Another interesting insight is that while overall public sector tends to employ almost two-thirds of the total organized sector workforce; the share of the private sector in employing women is higher with recent 2011 figures showing an almost equal share at 45 percent. (Table 3). Nevertheless public sector remains one of the largest employer of women in the organized sector.

Table 3: Share of Public and Private Sector in Women's Employment in Organised Sector (figures in thousands)

Year	Public Sector		Private Sector		%age Public Sector		%age Private Sector	
	Total	Women	Total	Women	Total	Women	Total	Women
1991	19058	2347	7677	1434	71	62	29	38
2001	19138	2859	8652	2090	69	58	31	42
2002	18773	2887	8432	2049	69	58	31	42
2003	18580	2905	8421	2064	69	58	31	42
2004	18197	2890	8246	2044	69	59	31	41
2005	18007	2921	8452	2095	68	58	32	42
2006	18188	3003	8805	2118	67	59	33	41
2007	18002	3018	9274	2294	66	57	34	43
2008	17674	3040	9875	2472	64	55	36	45
2009	17790	3091	10307	2489	63	55	37	45
2010	17862	3196	10846	2663	62	55	38	45
2011	17548	3171	11452	2783	61	53	39	47
2012	17609	3152	11970	2903	60	52	40	48

Source: Directorate General of Employment & Training, Ministry of Labour

An important aspect to note here is also that while the private sector particularly the corporate sector has opened the doors of opportunities for competent women professionals, across industries from banking to information technology, this equality of opportunity has been more often than not restricted at entry level. A disappointing revelation is that the proportion of women adorning senior positions is a meager 5 percent (Rajesh, et al, 2013a)¹⁵². Thus there is a very discernible glass ceiling in these sectors which prevent the growth of women within an organization. Further many of the private sector jobs, particularly those in IT sector, which are actually better paid and quality employment are witnessing a very high attrition rate often due to the socio-cultural biases as well as lack of employer support systems (Rajesh, et al, 2013b)¹⁵³. Nevertheless, more women than ever before are making it to the corner offices, beating their global counterparts. A study of 215 top Indian companies by global executive research firm, EMA Partners International, has revealed that the proportion of women CEOs and MDs in Indian companies has risen to 21 % in 2013 from 11 % in 2009.¹⁵⁴

State-wise Trends

An interesting observation emerging from the state-wise analysis is the trend in decadal growth rate for women's employment in organized sector. (Table 4). We have clustered the states in terms of their decadal growth experience between 1991-2001 and 2001- 2011. The DGET data shows that at least 15 states have shown a decline in the growth rate of women's employment in organized sector in the last decade as compared to that of the previous decade. In terms of overall growth rate, Karnataka, A & N Islands, Himachal Pradesh, Chandigarh Manipur and Andhra Pradesh have fared better with growth rates above 100 percent from 1991 to 2011.

Table 4: Decadal Growth Rate of Women's Employment in Organised Sector in States

	Decadal Growth Rate (1991 to 2001)	Decadal Growth Rate (2001-2011)
Leaders (Above 50 percent)	Karnataka, Manipur, Andhra Pradesh, A&N Islands, Chandigarh, Meghalaya	Puducherry, Maharashtra, Himachal Pradesh
Movers (Between 10 to 50)	Himachal Pradesh, Odisha, Tamil Nadu, Tripura, Nagaland, Haryana	Gujarat, Nagaland, A&N Islands, Chandigarh, Uttarakhand, Karnataka, Uttar Pradesh, Haryana, Chattisgarh,

Maharashtra, Kerala

Punjab, Odisha, Delhi, Tripura, Tamil Nadu

Laggers (Less than 10 percent or negative growth rates)	Delhi, Assam, West Bengal, Uttar Pradesh, Gujarat, Jammu & Kashmir, Bihar, Madhya Pradesh, Puducherry	Goa, Andhra Pradesh, Assam, West Bengal, Manipur, Jammu & Kashmir, Madhya Pradesh, Kerala, Meghalaya, Daman & Diu, Mizoram, Bihar
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Source: Estimated from employment data, Directorate of Employment and Training, Ministry of Labour

However, as can be seen from Table 4, states like Karnataka and Andhra Pradesh which were doing well in the 1990s, have slowed down in the last decade, while those like Gujarat and Maharashtra have picked up the pace in terms of providing employment to women in the organized sector. This is interesting since the former states have been known for their growth in the IT sector (one which has not only led the service sector growth in India but also is known for accessibility for women). It is also thus important to see the sectoral or occupational divisions of women's employment in the organized sector. Unfortunately, separate state-wise data on IT sector is not available to be able to do more in-depth analysis.¹⁵⁵

It is also important to note that in more than 12 states, public sector is still the largest employer of women in the organized sector absorbing more than 80% in 2011. In nine other states, this percentage was below 80 percent but above the national average of 53 percent. Only 10 States were below national average with more women in private sector. Interestingly both Karnataka and Andhra Pradesh fall in this category, which might explain the declining employment growth rate in these states.

Table 5: Percentage of Women in organized public sector by States (2011)

Number	More than 80%	Above National Average of 53% but below 80%	Less than 53%
1	Manipur	Jharkhand	Tamil Nadu
2	A&N Islands	Rajasthan	Goa
3	Mizoram	Uttar Pradesh	Andhra Pradesh
4	Tripura	Uttarakhand	Maharashtra
5	Jammu &	Delhi	Puducherry

	Kashmir		
6	Bihar	Punjab	Kerala
7	Odisha	Gujarat	West Bengal
8	Nagaland	Chandigarh	Karnataka
9	Chattisgarh	Haryana	Assam
10	Madhya Pradesh		Daman & Diu
11	Meghalaya		
12	Himachal Pradesh		

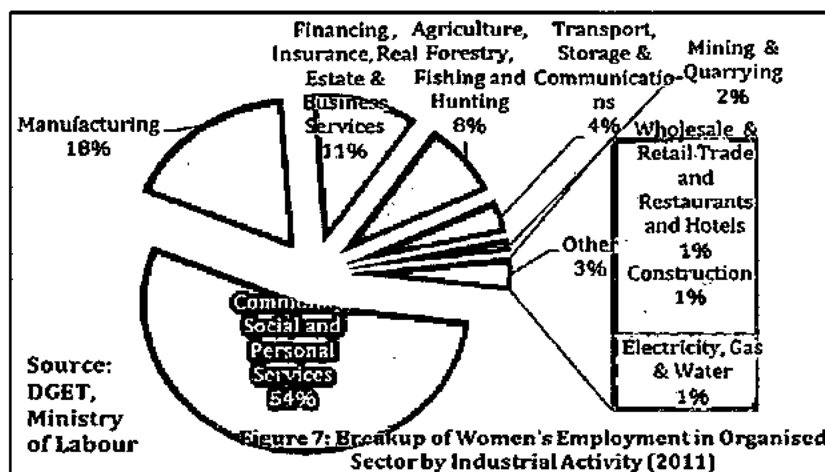
Source: On the basis of employment data from Directorate of Employment and Training, Ministry of Labour

The issue of concern is the declining employment in the public sector, not just as a result of fiscal contraction, under the 90s reforms but also due to the enforced restructuring of non-departmental public enterprises with the aim of improving profitability. The implications of such restructuring have yet to be studied properly. Despite the informisation of work in the organized sector also, governments can be at least held accountable for any violation of labour standards or any other unjust practices.

Sectoral Trends

The distribution of women in the work force among the various sectors of the economy reveals some interesting trends. A majority of women, as we saw earlier, are employed in the agricultural sector followed by the service sector. However, with a very low (almost negative) employment elasticity and slower growth in organized employment within the sector, there is less

potential for formal jobs for women in the same. Women in India will need to move out of agriculture, into manufacturing and service sectors. For women to move out



of agriculture, the right economic and social conditions are needed, such as quality education and relevant skills development, access to inputs and credit (Klaveren, et al, 2010).

Given the lack of these, the movement of women into better formal jobs in the organised sector remains weak. Entry into the service sector has still been somewhat promising, with more than 71 percent of the women employed in the organized sector being involved in service sector (Figure 6). Based on the industrial classification of DGET).

Within the service sector, hotels; computer and related activities; telecommunications; freight transport by motor vehicles; trade, banking, finance; supporting and auxiliary transport activities; and monetary intermediation have generated employment within organised services (Mehrortra and Sahu, 2012). However, women organized sector employment data shows that more than half are in the community, social and personal services (54 percent) which involves mainly public administration and defence; compulsory social security; education; health and social work; and other community, social and personal service activities.

As can be seen from table 6, more than 74 percent of these jobs are in the public sector probably resulting from the increasing social sector investment in the last decade. This again raises the question of whether this is informal work in the organized sector for women, as recent employment trends in the government has been known to be contractual and temporary in nature (issue discussed earlier). Recent news reports based on Indian Staffing federation (ISF) reports have shown that 1.4 million short term written job contract holders have been deployed primarily in professions such as

middle and primary education teaching associate professionals, other office clerks, secondary education teaching professionals, protective service workers, personal care workers, etc.¹⁵⁶

Table 6: Trends across Sectors in Organised Employment for Women across public and private sectors in 2011 (figures in thousands)

Industrial activity	Total	Women in Private Sector		Women in Public Sector	
		Total	Percentage	Total	Percentage
Community, Social and Personal Services	3214	851	26	2363	74
Manufacturing	1044	967	93	77	7
Financing, Insurance, Real Estate & Business Services	639	417	65	222	35
Agriculture, Forestry, Fishing and Hunting	491	431	88	60	12
Transport, Storage & Communications	217	27	13	190	87
Mining & Quarrying	90	7	8	83	92
Wholesale & Retail Trade and Restaurants and Hotels	84	70	83	14	17
Construction	72	7	10	65	90
Electricity, Gas & Water	59	3	5	56	95

Source: Directorate General of Employment & Training, Ministry of Labour

Other than DGET, data sources like NASSCOM, HR Survey 2011 have pointed out that 37% of the IT-BPO workforce is female; new (or young) women are getting better opportunities in the organized workforce. However, even with better quality jobs as professionals in IT, finance etc, the road is not all clear and these women often face multiple problems in terms of absence of support systems to enable them to pursue their careers (see box).

Women in Professional Sectors- Career Enablers

Studies on women professionals have pointed out the various factors which are career disabling/enabling. An online study with 235 IT professionals showed that child care and spouse relocation were the most significant life events behind a women taking a career break. Added to this were structural barriers like the lack of support systems at home, long working hours and poor child care and nursing facilities (Rajesh, et, al, 2013b). Another empirical study by the same authors with 1060 women professionals revealed that the most sought after organization provided career enabler for women was flexible working. The importance of flexible working hours in retention of women has already been opined by other researchers (Munck, 2001; Hewlette & Luce, 2005; Mayhew, 2012). The other recognized career enablers were by mentoring support, skill building programmes and day-care centres provided by employers (Rajesh, et al, 2013a).

Papola and Sahu (2012) argue that along with other factors, a necessary condition for increased organized sector employment is essentially an increase in the aggregate

employment in any industry. Misra and Suresh (2012) and Rangaragan (2006) have emphasized on the sectoral employment elasticities to determine the potential of a sector to employ more people. Read in conjunction with each other, the manufacturing sector emerges as one of the major potential sector for organized employment. Mehrotra and Sahu (2012) have done an analysis of the jobs intensive, jobless growth, and jobs declining sectors over the years using NSSO data. The study shows that while the manufacturing sector witnessed jobless growth from 1999-2000 to 2004-05, it emerged as a productive employment-generating sector over the period 2004-05 to 2008-09. Papola and Sahu (2012) have also emphasized on the potential of the sector to generate aggregate and organized employment. The manufacturing sector in India, has also harboured the highest employment elasticities both overall at 0.29-0.33 and in organized manufacturing at 0.42-0.57 (Misra and Suresh, 2012). Thus the manufacturing sector emerges as a major sector for producing formal sector jobs. Unfortunately, just about 18 percent of the women in organized sector are employed by the manufacturing sector. Also, an analysis of trends in organized sector employment by Thomas Jayan shows that it was women who lost most of the jobs in recent years particularly in the manufacturing sector which is the largest employer of organized sector women after public services.¹⁵⁷

Further, sectors like public administration, defence and compulsory social security, scheduled passenger land transport and retail trade, were those wherein employment is either declining or has declined (Mehrotra and Sahu, 2012). This analysis is important as it is in many of the declining or stagnant jobs sectors especially public administration, defence and compulsory social security are those where women mostly are present in the organized sector. To get a better sense of women's employment trends an analysis of the changes in these sectors across the eleventh five year plan period was also done. (Table 7).

Table 7: Trends across Sectors in Organised Employment for Women in XI Five Year Plan Period (in thousands)

Industrial activity	2007	2008	2009	2010	2011	Growth over the XI Plan period
Agriculture, Forestry, Fishing and Hunting	490.6	508.3	466.5	476.9	490.5	-0.04
Mining & Quarrying	83.7	84.1	82.8	110.6	90.0	7.44
Manufacturing	944.7	1010.4	989.6	1030.1	1044.1	10.52
Electricity, Gas & Water	53.3	49.9	54.1	61.0	59.6	11.82
Construction	65.4	64.9	66.4	74.8	72.4	10.73
Wholesale & Retail Trade and Restaurants and Hotels	51.6	63.2	67.8	73.4	83.9	62.60
Transport, Storage & Communications	194.9	199.7	207.1	214.7	217.3	11.46
Financing, Insurance, Real Estate & Business Services	412.5	476.7	541.8	597.8	639.4	55.01
Community, Social and Personal Services	2961.0	2981.7	3251.3	3200.9	3214.1	8.55
Source: Directorate General of Employment & Training, Ministry of Labour						

Here too it was found that the community and social services sector has shown very slow growth which is a disturbing trend for women's employment. Manufacturing sector has also not witnessed a very high growth. This added to concerns of a jobless growth as reported in some studies, could push back the progress made in women's employment in the organized sector. Table 7 also shows that the maximum growth has been in sectors like wholesale and retail trade; restaurants and hotels; financing and insurance; real estate and business services. It is interesting to note here that in all the three major growth sectors, it is the private sector which has the larger share of women's employment.

Gender Wage Parity

Another important factor to analyse in women's organized sector employment is the wage parity in the sector. Many studies have revealed that in most sectors women end up being paid lesser than their male counterparts. While specific data for organized sector is not available, Annual Survey of Industries (ASI) reports do provide good insights into the same.¹⁵⁸

As per ASI 2011-12, at all India level, the average daily earnings were recorded to be Rs. 171.40 for women, much lower than Rs. 305.57 for men, and Rs. 237.60 for contract workers, Rs. 268.96 for all workers and Rs. 416.18 for all employees. Table 8 shows the average daily earnings for men and women in public and private sector.

Statewise data

is given in

appendix 1.

The average

daily earnings

for women

workers were

the highest at

Rs. 1063.09 in

Meghalaya (to

be probed further), whereas it was reported to be lowest at Rs. 84.12 in Tripura. Among industries, the highest wages/salaries paid per day to women workers was reported at Rs. 1564.01 in manufacture of musical Instruments followed by industry groups- manufacture of weapons and ammunition (Rs. 955.95) and manufacture of motor vehicles (Rs. 883.68), whereas it was lowest at Rs. 82.20 in manufacture of railway locomotives and rolling stock, followed by industry groups-manufacture of tobacco products' (Rs. 105.65), saw milling and planing of wood' (Rs. 117.53) and manufacture of other chemical products' (Rs. 124.08).

It is important to note here that there seems to be a tendency of lower wages in female dominated sectors like tobacco products, food processing and apparel, as against the other sectors, a fact also pointed out by Chaudhari and Panigrahi (2013). The same study has shown that on an aggregate level female workers are getting on an average 48 percent lesser wages than that of males. This also varies across industries with women getting as low as 24 percent of what men get in the chemical industry sector. This is 39 percent, 50 percent and 75 percent for tobacco, food processing and pharma/apparel sectors respectively. State-wise the wage differentials are very high in Kerala, Maharashtra, Andhra Pradesh, Karnataka and Tamil Nadu.¹⁵⁹

Sector	Directly Employed workers			Contract Employees	All workers	All employees
	Men	Women	Total			
Public	876.93	350.89	821.63	326.53	679.41	944.99
Private	274.52	165.94	255.67	233.51	248.89	387.75
Total	305.57	171.4	282.71	237.6	268.96	416.18

Source: Annual Survey of Industries

Conclusion and Challenges for women in the Organized sector

The beginning of the 1990s saw the initiation of economic reforms in India which led to relatively high and sustained rates of growth of the national and per capita output. It was a natural expectation that this would lead to higher employment opportunities and decent work options for the people, which as earlier sections showed has been a major failure of the development process.

While for women though numbers are extremely small, those employed by the formal or organized sector has increased over the last two decades. Consequent to the reforms, the public sector is no longer perceived as the major employment provider by the policy makers, the emphasis being on the private corporate sector to step up investment and provide the needed employment. In terms of women's employment the private sector does seem to have shown certain positive trends in employing women with almost one-fourth of organized private sector workforce being women; however, the decline in women's share in public sector employment in the most recent period is disturbing.

There is a long way to go. While there were encouraging trends in the earlier decade (between 1991 to 1998), the last decade not only has shown stagnation but also to some extent reflects a period of 'jobless growth'. Data clearly shows that the desired improvements in the status of organized sector employment in general and women's organized sector employment in particular have not been achieved. Given the need to rethink macro policies envisaged in the new architecture for women that the HLC perceives as essential to promote gender equality and women's empowerment, the support to public sector needs to be strengthened and not weakened.

What is more disturbing is the fact that even the jobs which have been added in the formal sector have to a large extent been informal in nature with less or no social security attached to them. NCUES (2009) report has very clearly highlighted that the entire increase in the employment in the organised or formal sector over the period 1999-00 to 2004-05 has largely been informal in nature. The use of contract workers to run canteens or do housekeeping and gardening, employing teachers on temporary basis, and 'outsourcing' jobs such as data entry are some examples that are very visible in the country. These jobs, which offer no employment benefits and social security, mean that those who got jobs created in recent years are extremely vulnerable to the loss of livelihood in downturns as in 2008-09. All these trends

are expected to be more applicable to women. This means that all the gains made in terms of increasing women's employment in the organized sector would be nullified.

As argued by Banerjee (2012) India's prospects for rapid development in the coming years depend crucially on the growth of the manufacturing sector. Numbers of women employed in organized manufacturing is very low and given the future potential of employment generation in the manufacturing sector, which needs to be stepped up, women have to be facilitated, through the provision of necessary infrastructure (in particular education, skill development and basic services) to get their due share in additional employment thus being generated, particularly in the organized sector.

Another major challenge is the lack of wage parity among men and women. In most sectors but particularly the manufacturing sector, women still receive a lot less than what men receive. Furthermore the widely held notions of gender bias have spread its roots so strongly across the manufacturing sector that women are still often excluded from managerial and senior management roles leading to a stagnant growth of women in the industry. (Deloitte and the Manufacturing Institute Report). This trend adding to the huge wage differentials between the workers and supervisors/managers in the organized manufacturing sector (Rs.269 for workers vs Rs.1176 for supervisors/managers as per ASI 2011-12) this further adds to the lower economic gains of women within the sector. This could well apply to other sectors also. Recent newspaper reports had shown similar trends in the information-technology sector.

Social barriers also extend to the lack of existence of support systems both within the family and at the work place. Indian women still share the larger burden of domestic responsibilities which necessitates for them to have a very organized work- life balance. The lack of penetration of newer concepts like work from home, flexi.time, etc.in-most of the sectors barring a few like IT, results in women opting out of jobs. The most vulnerable time is during the crucial stage of child bearing and child care. While maternity leaves have been made a norm by law, it is applicable only when a woman has a job of permanent nature. Most contractual jobs (even in the organized sector) do not provide these facilities. Even when the leave is provided, the woman is looked down upon in the work place as an incompetent employee, often being overlooked during appraisals and promotions. Lack of adequate and reliable crèche and day care facility is another major hindrance which often results in women having to take a break from work, after which rejoining becomes a more difficult challenge.

The last but not the least is what UNESCO report (2010) has stated in terms of “education poverty”. In 2005 over three in 10 Indian females (30.7%) aged 17 to 22 had fewer than four years of education, nearly double the proportion of males of the same age (15.6%). This is the most pertinent barrier when it comes to women’s employment in the organized sector as it is an entry level barrier. The lack of basic school education like X class pass often prevents women from even enrolling in vocational or skill development classes, thereby forcing them to pursue low paid and unskilled jobs. The NCUES had computed that for every one woman in the formal sector there are ten women in the informal sector (NCUES, 2009) a ratio which could have widened today.

Thus although in recent years trends in higher education do show a narrowing gender gap, it is important to note that this results only in a certain section of the women (mainly urban and from better off communities) being able to benefit from the same.

Some recommendations for the organized sector

1. India’s prospects for rapid development in the coming years depend crucially on the growth of the manufacturing sector. **Numbers of women employed in organized manufacturing needs to be stepped up facilitated through the provision of necessary infrastructure (in particular education, skill development and basic services) so that women get their due share in additional employment thus being generated. It has to specifically focus on girls/women from the poorer families for whom such training can be unaffordable.**
2. **“Make in India’ could make a special attempt to be sensitive to gender needs.** through reservation of jobs, enabling conditions of work. Of the 25 industries listed as its thrust for job creation and skill enhancement, some of them are women oriented- food processing, textile and garment, leather, tourism and hospitality. In promoting these industries, policies should ensure that women’s work in them is fully recognized and duly remunerated.

No doubt lack of access to education acts as a critical barrier to employment in the organized sector. In the following Section, we analyse changes in women’s employment in three crucial areas of non-agricultural employment- manufacturing, construction and services.

Annexure

Statewise Average Daily wage Earnings for Directly Employed Workers in 2011

State	Directly Employed workers		
	Men	Women	Gender Parity Index
Jammu & Kashmir	213.65	147.19	0.31
Himachal Pradesh	254.05	197.57	0.22
Punjab	227.42	181.29	0.20
Chandigarh	313.94	357.24	-0.14
Uttarakhand	311.92	198.65	0.36
Haryana	328.68	257.28	0.22
Delhi	279.11	256.98	0.08
Rajasthan	278.38	115.11	0.59
Uttar Pradesh	224.51	222.58	0.01
Bihar	225.21	133.77	0.41
Sikkim	212.18	167.90	0.21
Nagaland	198.30	114.18	0.42
Manipur	201.52	138.38	0.31
Tripura	206.79	84.12	0.59
Meghalaya	242.47	1063.09	-3.38
Assam	218.67	130.65	0.40
West Bengal	299.36	122.65	0.59
Jharkhand	562.39	460.84	0.18
Orissa	456.60	192.91	0.58
Chhattisgarh	359.79	214.94	0.40
Madhya Pradesh	324.46	215.80	0.33
Gujarat	203.24	209.75	-0.03
Daman & Diu	288.88	196.66	0.32
D & N Haveli	272.21	193.32	0.29
Maharashtra	434.50	227.32	0.48
Andhra Pradesh	334.04	171.65	0.49
Karnataka	362.92	188.93	0.48
Goa	522.79	285.10	0.45
Kerala	411.75	133.56	0.68
Tamil Nadu	304.64	153.04	0.50
Pondicherry	311.83	209.51	0.33
Andaman & Nicobar Islands	273.84	237.84	0.13

Source: Annual Survey of Industries, 2011-12 (Volume II).

Section 4: Manufacturing, Construction and Services Sector

Structural change in India has followed a different trajectory from what was expected to unfold in the process of industrialization broadly based on the historical experience of industrialized countries. The common pattern is that agriculture sector declines initially in terms of output and then workforce and manufacturing sector's share of the economy grows; and it is in a later phase that the services sector experiences growth. India has witnessed a rapid decline in the share of agriculture in the GDP along predictable lines, but there was little increase in the share of the manufacturing sector which changed little after the 1990s. The share of the services sector picked up dramatically and by the mid 2000s accounted for more than half of the national income.

The absence of structural change in terms of the ability to shift workers out of low productivity activities especially in agriculture to higher productivity and better remunerated activities was an issue of major concern. The fact that some structural transformation is observed in employment between 2004-05 and 2009-10 and continuing into 2011-12 (with an upward shift in employment elasticity in non-agricultural output, the period in which the GDP growth rates had been very high) is welcome. The proportion of women in non-agricultural employment in rural areas increased from 14.8 percent in 1987-88 to 16.7 percent in 2004-05, 20.6 percent in 2009-10 and to about 25 percent in 2011-12. However, the question is what are the non-agricultural sectors in which employment is growing, in particular for women.

Manufacturing

While one would have expected employment in the **manufacturing sector** to increase rapidly, with the import substituting industrialization based development strategy of the 50s, 60s and 70s, its growth has been very sluggish, the much debated 'jobless growth' in organized manufacturing for different periods since the early 1980s. Between 2004-05 and 2009-10, a period in which growth of national output had accelerated, total employment in manufacturing actually fell by 3.7 million workers, over two thirds of whom were women. Manufacturing played only a marginal role in absorbing surplus labour from rural India. A recent study shows that over the period 1981-82 to 2004-05 as a whole and divided into pre and post reforms periods, there has been acceleration in capital intensification at the expense of creating employment. While one set of industries was characterised by employment-

creating growth another set by employment-displacing growth to a greater extent, resulting in jobless growth (Kannan and Raveendran 2009).

In fact growth in manufacturing employment slowed down in the post reforms period- the proportion of manufacturing jobs to all new non-agricultural jobs fell from 20 percent in the 1980s to 11 percent during the period since the 1990s. It has also shown volatility in the post 1990s period: while there was growth in employment in manufacturing in the first half of 2000s led largely by industries like garments, textiles, leather and diamond cutting, which are export oriented, in the second half these very industries suffered a sharp fall in employment leading to the decline in manufacturing employment by 3.7 million workers. Manufacturing jobs were lost primarily in Tamil Nadu and Gujarat¹⁶⁰ Studies have been done trying to understand why the thrust on labour intensive industrialization under the economic reforms regime failed to take off: shortage of basic infrastructure, like power, fluctuations in exchange rates and prices of raw materials; inadequate and high cost of capital for MSMEs. The worldwide economic recession since 2008-09 also impacted on manufacturing employment, especially on export oriented industries.

The main drivers of non agricultural employment between 2004-2005 and 2009-10 have been Construction and Community, Social and Personal services, also for women; and certain industries within the manufacturing sector. There was a revival of employment in manufacturing in 2011-12.

Women's share in manufacturing declined from 8.4 percent to 7.5 percent in rural areas and marginally from 28.2 percent to 27.9 percent in urban areas between 2004-05 and 2009-10. However, in 2011-12 the share increased to 9.8 percent in rural areas and to 28.7 percent in urban areas, but the increase in women's employment in manufacturing has been largely on account of subsidiary workers in urban areas. This means that women are being drawn into manufacturing activities more as subsidiary workers (Banerjee 2012). There was also a decline of women workers in manufacturing in absolute numbers (taking rural plus urban India), from 17.3 million in 2004-05 to 13.8 million in 2009-10, though there was an increase in select industries; however, it continues to be the second largest employer of female labour after agriculture. After the decline in the second half of 2000s, manufacturing employment picked up between 2009-10 and 2011-12 with 8 million new jobs being added to manufacturing. Since the sectors women are concentrated in- textiles, food processing, garments, and leather products- are those in which the unorganized sector dominates, and in

which the proportion of women employed has increased in 2009-10, the gendered pattern of informal sector employment may have been aggravated. The more important issue is that since it is these very industries that are envisaged to create more jobs in the 12th Plan- textiles, food processing, garments and leather products- and now 'Make in India' how do we ensure that women's work will be fully recognized and properly remunerated..

While overall, the numbers employed in manufacturing declined between 2004-05 and 2009-10, as noted above, it has been argued that this was so largely in the unorganised sector; there was a slight growth of employment in organized manufacturing, reflected in an increase in enterprises employing 20 or more workers (from 11.8 per cent of all non-agricultural workers in 2005 to 17.1 per cent in 2010) and a decline in enterprises employing less than 6 workers, 75 to 65.6 per cent. But whether the women have gained is not clear since data have not been disaggregated by gender (Mehrotra et al 2012). While the latest data show an increase in manufacturing employment in 2011-12; for women to almost 17.9 million (NSSO 68th Round), nonetheless, looking at current trends, are they being offered jobs in manufacturing largely as subsidiary workers, particularly in urban areas?

It is well known that a large segment of women workers are engaged in traditional industries, handloom weaving, coir, cashew, the artisanal trades; and other labour intensive industries such as food processing, garments and leather and leather products, seen also by disaggregating the manufacturing sector further into different industrial groups. Garment making and chemicals are the newer sectors. Women's work in these enterprises, is generally informal in nature, comprising of unpaid helper or very often as low paid, home based piece rated worker for many of the traditional industries as also emerging modern enterprises. This is a segment that has shown a spurt in growth in 2009-10 in urban areas as also in 2011-12 (as was discussed in the Section on Urban Informal sector). Since the sectors women are concentrated in- textiles, food processing, garments, and leather products- are those in which the unorganized sector dominates, and in which the proportion of women employed has increased, the gendered pattern of informal sector employment may have been aggravated.

The more important question is that in these very industries envisaged to create more jobs in the in the years to come- textiles, food processing, garments and leather products- how do we ensure that women's work will be fully recognized and properly remunerated. It is imperative that policies to promote these industries should make sure that skills of women are modernized and their productivity increased. It is a pity that women with such skills are

sometimes not even recognized as workers and are among the poorer sections of the population.

A very small proportion of women are found to be managers of Micro, Small and Medium Enterprises, which have been critical in generating output, employment and exports: 45 percent of manufacturing output, 40 percent of exports employing over 60 million workers in 26 million enterprises. As per the fourth All-India Census of MSME units in 2006-07, about 88-90 percent of these units were in the unorganized sector (Banerjee 2012 op cit). Women have lost out on their traditional manufacturing jobs in registered large scale industries like the jute and cotton textiles, in the face of changing technologies; however, that women had been present in the large industrial sector should not be forgotten. For growth to be inclusive massive increases in work opportunities have to be generated in non-agricultural sectors like manufacturing; however targeting for 100 million jobs by 2022 from the current 50 million workers in 2009-10 does seem extremely over ambitious.

BOX: MAKE IN INDIA

Make in India, a major new national program designed to facilitate investment, foster innovation, enhance skill development, protect intellectual property and build best-in-class manufacturing infrastructure, is an initiative of the Government of India, to encourage companies to manufacture their products in India. It was launched by Prime Minister Narendra Modi on 25 September 2014 promising that his government's focus will be on physical infrastructure creation as well as creating a digital network for making India a hub for global manufacturing of goods ranging from cars to softwares, satellites to submarines and paper to power. The national programme aims at time-bound project clearances through a single online portal which will be further supported by the eight-member team dedicated to answering investor queries within 48 hours and addressing key issues including labor laws, skill development and infrastructure. The objective of the mega programme is to ensure that manufacturing sector which contributes around 15% of the country's Gross Domestic Products is increased to 25% in next few years.

It would focus on 25 sectors of the economy for job creation and skill enhancement. Some of these sectors are: automobiles, chemicals, IT, pharmaceuticals, textiles, ports, aviation, leather, tourism and hospitality, wellness, railways, auto components, design manufacturing, renewable energy, mining, bio-technology, and electronics. The initiative hopes to increase GDP growth and tax revenue. The initiative also aims at high quality standards and minimising the impact on the environment. The initiative hopes to attract capital and technological investment in India.

Defence, construction and railways are open to private investment; in defence the FDI cap has been doubled, and on a case-to-case basis, 100% FDI may be permitted; 100% FDI in rail projects and in construction. National Investment & Manufacturing Zones (NIMZ) will be set up. Incentives for the production of equipment/machines/devices for controlling pollution, reducing energy consumption and water conservation will be provided.

Many scholars raised apprehensions on the vision of the program. Firstly, producing goods for export and having these goods produced by multinational companies have very specific implications. The demand for these commodities comes from export markets abroad and from the urban/metropolitan middle classes, and richer sections of the rural classes. In other words, domestic markets are extremely narrow. Secondly, these industries are capital-intensive and/or employ largely skilled labour, creating minimum scope for employment generation. Thirdly, India's small and medium-sized industries can play a big role in providing employment and making the country take the next big leap in manufacturing provided they are given special sops and privileges. India must also encourage high-tech imports, research and development (R&D) to upgrade 'Make in India' give edge-to-edge competition to the Chinese counterpart's campaign.

The government is explicitly linking labour reforms to improvement in ease of doing business — setting up the business, operating it as a going concern, and exit norms — allegedly to put human and material assets to more productive use; in other words, 'disciplining' the labour force. In October, the Prime Minister unveiled a slew of labour reforms named after one of the founder-ideologues of the Bharatiya Jan Sangh, Pandit Deendayal Upadhyay. Given the fact that a new index of manufacturing costs created by the Boston Consulting Group of the world's 25 biggest exporters shows China's traditional cost advantage is under pressure, labour reforms to make labour markets more flexible were deemed necessary to maintain India's cost advantage, labour costs being among the lowest in the world. How it pans out remains to be seen with trade unions already wary of the labour reforms; is there space to negotiate better and humane working conditions. How can the women workers leverage its potential is another policy issue which should engage the policy makers, since a number of the thrust industries are women friendly. Can certain conditionalities be built into the agreements of industrial projects being set up.?

Construction

It is interesting to note that while growth of employment in Construction has been taking place in the 80s and 90s, for men and women in rural and urban areas, the increase in construction employment in the 2000s was higher in rural areas unlike in the earlier decades. It has been estimated ¹⁶¹ that in the decade of the 80s, the net increase in non-agricultural employment was 22 million in urban areas and 17 million in rural areas; in the (six years of) 90s it was 14 million in urban areas and 9 million in rural areas. However, in the 2000s, 36 million jobs were generated in rural areas compared to only 28 million such jobs in urban areas. Numbers of women employed in construction has more than doubled between 2004-05 and 2009-10 and the proportionate share has gone upto 5.1 percent from 1.8 percent. In 2011-12 there was a further increase from 5.2 percent to 6.6 percent for rural women; however in urban areas there was a marginal decline in proportion of women employed in construction. It is argued that the increase in construction employment overall is guided by the increase in infrastructure investment during the 11th Five Year Plan (2007-12) period which grew from 4 per cent of GDP at the beginning of the Plan to 7.5 per cent of the GDP in the terminal year. How much are women involved in high end construction activities such as of airports/flyovers/metro taken on contract by large building concerns would have been of interest to know, especially since the construction sector is becoming highly organized, whose share increased from about 24 percent in 2004-05 to 46 percent in 2009-10 (Mehrotra et al). How much have the women gained from this? Data on organized sector reveal a deceleration in growth of employment in organized construction and do show an increase in organized sector construction. The other gender concern is of course on how much was spent on infrastructure essential for women given their differential gender needs which needs to be seriously focused upon.

But how do we explain the large increase in non agricultural employment between 2004-05 and 2009-10 continuing into 2011-12 whose regional spread was particularly striking- the three states experiencing the largest increases were Bihar, Rajasthan and UP, the three BIMARU states. Almost the entire increase in non-agricultural jobs in these three states occurred in rural Construction. Studies do seem to confirm that this increase is real due to (a) demand led diversification with the revival of real wages in India after 2007-08 in states like Odisha, Bihar, MP and UP; (b) increased development expenditures in rural areas by the state governments; and (c) contribution of Central government initiatives like the Pradhan Mantri

Gram Sadak Yojana. However, while these construction activities in rural areas were more at the lower end of the earnings spectrum, high value-added urban jobs were regionally concentrated; more than one fifth of jobs created in urban areas between 2004-05 and 2009-10 were in Maharashtra. Together with five other states-Karnataka, Delhi, Gujarat, Kerala and Andhra Pradesh- these six states accounted for 91 percent of the total of 2.3 million new jobs generated under the industry group, Finance and Business Services (including software services).¹⁶²

Services

The services (tertiary) sector has been the fastest growing sector in India for the past two decades, the rate of growth on average being higher than the growth rate of overall GDP (12th FYP op cit); however, its expansion did not generate an adequate increase in productive employment to enable a shift of workers out of agriculture. One of the most positive developments in the Indian growth scenario (which contributed significantly to the recent spurt in growth rates) has been the growing significance of externally traded services in aggregate output. Software and IT enabled services have grown rapidly generating significant increases to the export earnings and increasing their share in value added which however, is not easy to calculate given the lack of independent estimates (Chandrasekhar and Ghosh 2008). This is one of the emerging areas of superior employment for women although most work on the IT sector show that women are concentrated at the lower end of the labour hierarchy, with a very slow upward movement. Very often the terms and conditions of work in this sector strike at the every root of existing patriarchal norms regarding women's mobility, exposing women to considerable vulnerability.

A further probing of the increase in regular wage and salaried work status between 1999-00 and 2004-05 had revealed that a large part of this was in "Activities of private households as employers of domestic staff" (domestic workers) both in rural and urban areas. In urban India the increase in domestic work (1999-2000 to 2004-05) was 3 million, which far exceeded the increase in employment in "export oriented" sectors like garments and leather (WGFE 2012). Such work although 'regular' due to mode of payment and nature of contract is not 'organised' work since it does not carry any statutory entitlements and adequate studies have highlighted its exploitative nature. India has still not ratified the ILO Convention on Domestic Workers.

In 2009-10 there is a further increase in regular work with a fall in proportion of domestic workers. A positive development has been the increase in Education and Health in 2009-10; increase in the occupational category Administrative/ professional in urban areas. However, studies show that more and more regular work is being generated with no written contracts and bulk of the workers are not eligible for any benefits as per terms of the contract.¹⁶³ While there is a slight tilt towards the public sector in the increase in regular work of women, a substantial proportion is in the nature of 'underpaid' women workers in public (and private) health and education sectors, through reliance on low paid women workers as para-teachers, anganwadi workers and helpers, ASHAs, etc.

While it may be true that such work would be preferred to casual work especially if it is in the government sector, it really brings out the gender blindness of development policy, women sitting at home doing household work are assumed to have an elastic supply of labour which enables them to do 'voluntary' work and continue to meet the needs of their families and communities to sustain them as viable entities.

Section 5: Women in the Indian Corporate Sector

While the Indian Corporate Sector, comprising formal enterprises in the Public and Private sectors, account for a small share of the Indian workforce at less than 10%, it accounts for a significant proportion of the Indian GDP. Hence, the status of women in the corporate sector and the dynamics thereof is important to understand. While this section largely looks at women in the corporate sector, the HLC also feels that broader trends on corporatisation, particularly in agriculture may need a deeper debate and also with respect to the character and accountability of corporate organisations to broader social objectives.

We have already noted the disturbing trends with respect to Female Work Force Participation Rates (FWPR) at an overall level in India. In the corporate sector, there is the added phenomenon of significant workforce attrition, particularly between the junior to middle management positions. According to the Gender Diversity Benchmark (2011), India has the worst "leaking pipeline" for junior to middle levels. Women comprise 28% of junior level positions, about 15% in middle positions and 10% in senior positions. This leakage is much worse than comparable data for regional counterparts in Asia.

It is not surprising therefore, that there is a serious gap in women's participation at leadership levels in the Indian corporate sector. Only 10% of senior management roles are held by women in India. This is comparable to the US and UK but significantly lower than Russia which leads on this metric at 40%. For women's economic participation, India ranked 124th, (towards the bottom of the 136 countries listed in the 2013 *Global Gender Gap Index*), and for women's educational opportunity a ranking of 120¹⁶⁴. It is also among the countries with the highest difference in the female and male percentage of total R&D personnel. India also has one of the lowest percentages of firms with female participation in ownership¹⁶⁵.

Addressing this leakage from junior to middle and middle to senior roles requires an honest assessment of corporate workplaces and the space that it provides to women to appropriately combine personal and professional commitments. Human resource policies that provide parents (not just women) adequate flexibility during early childhood years, for example could be a key determinant of retention. Of course, this needs to be combined with a broader social and familial change in attitudes so that parenting, house work and care of the elderly become shared responsibilities and not just the onus of the woman. In addition, programmes that provide mentoring and coaching support to women with leadership potential need to be institutionalised. Negative stereotypes of women at the workplace that discourage assertiveness and ambition among women need to be systematically addressed by business leaders and at an earlier stage, by parents and peers. Workplace initiatives and facilities such as crèches and flexible working hours will greatly benefit women to stay in the workforce through their parenting years.

There are some silver linings in this otherwise bleak picture of women's participation. Take for instance, the banking sector in India. The banking sector has five women CEOs – Ms. Arundhati Bhattacharjee of SBI, Ms. Chanda Kochhar of ICICI Bank, Ms. Shikha Sharma of Axis Bank, Ms. V.R. Iyer of Bank of India and Ms. Naina Lal Kidwai of HSBC. These Banks represent a significant share of the Indian banking system and this is a good reason to hope that the Indian banking sector includes more women, as employees and as customers. These women leaders will also provide an important "role model effect" for numerous young women currently at early stages of their careers.

Similarly, in the arena of entrepreneurship, India has several women leading from the front be it Ms. Kiran Mazumdar-Shaw of Biocon or the numerous e-commerce firms founded by

women in recent years. Fostering a strong environment for women entrepreneurs requires tackling the entire ecosystem of entrepreneurship including seed and venture funding, mentorship and access to entrepreneur networks. Here again, successful women entrepreneurs can act as powerful role models for other women to embark on entrepreneurial careers.

In a very positive move that will strongly encourage women's participation in shaping governance of corporate India, the Securities Exchange Board of India (SEBI) had issued guidelines in February 2014 asking companies to appoint at least one woman director on their boards by October 1, 2014 which was later relaxed to April 1, 2015. Ever since the SEBI stipulation last February, a total of 829 companies have appointed women. And of the newly appointed women directors, 733 are first-time appointees to the board of a listed company and a total of 109 are from promoter groups.¹⁶⁶ However, as many as 2,015 companies listed on the Bombay Stock Exchange (BSE) and 263 on the National Stock Exchange (NSE) are yet to comply with market regulator SEBI's directive to appoint at least one woman director on the board¹⁶⁷. There is sufficient evidence that diverse boards are correlated with strongly performing companies and SEBI must ensure that all Companies comply with this requirement. In addition to their other governance roles, women Directors can also play an important role in shaping more women-friendly corporate workplaces through appropriate design of human resource policies and practices. Predictably, there have been voices of opposition stating that there are not enough "qualified women" for companies to comply with this provision. This is a very short sighted view and like in every other domain, enabling women's entry into traditionally male strongholds requires commitment and the positive results of this will be experienced in the years to come. Provisions like this also create more impetus for creating pipelines of senior women leadership that are groomed for Director positions. While the single woman Director on all Company Boards is a good start, the HLC recommends that the objective be to take women's participation to one-thirds of the total Board size.

The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 is a legislative act in India that seeks to protect women from sexual harassment at their place of work. This Act came about after years of struggle and demands by the women's movement. Among others, the Act provides for a more comprehensive definition of harassment given the changing nature of modern workplaces and requires the creation of an internal committee with representation from senior women employees and a non-profit, to

evaluate and speedily respond to complaints of employees. A universal implementation of this law at all workplaces is essential to ensure that women are able to actively participate in corporate India without fear of harassment in any shape or form. Penalties for non-compliance have to be very high so that it does not get trivialised. Companies must also invest in formally training all employees on gender-sensitivity and reiterate their commitment to enforcing laws on the same.

Section 5: Women and Trade

It is well-known that trade has a lasting impact on the development of a country. There is also a strong view that trade policy is not gender-neutral. Now, the question under examination is how and to what extent does trade impact the gender gap in countries? This is a rather complex question to tackle as the impact of trade on gender depends on the already present gender-divide and wage-disparity in the country's workforce, historical gap in resources, the socio-economic structures of the society and the nature of trade agreement itself. This question is being asked increasingly by policy experts, women's organizations and international development bodies and has triggered research in this field.

The literature on this primarily focusses on the different channels through which trade-policies impact gender equality. This includes aspects like those of employment, income wages, quality and conditions of work; availability or access to resources (like land, credit, capital) and skill-sets (like technology, skills) of women workers. The skill-set of women seem to have a vicious cycle - low skilled women usually employed in the informal sector either get hit by mechanization from trade or exploited further at lower wages to be globally competitive, thereby forcing them to slip into poverty and hazardous health conditions. Research also attempts to gauge the impact of trade on the health of the women. This pays attention to aspects such as trade policies, socio-economic status of women and work-space related impact on their health. The studies done so far have scoped across different sectors - namely agriculture and agro-processing (seed plantation), manufacturing and export-driven (like textile), services (information technology, banking, hospitality) and informal engagements (home-based work such as Bidi, Zardosi, Agarbati, rag-picking). While only a handful studies linking trade and gender claim a net positive impact of trade on the overall worker landscape (of which women also benefit), most studies conclude that trade policies

have a negative impact on women. However, empirical evidence to establish the impact of trade on gender has mixed results, primarily due to a high dependence on the exact nature and context of research. Finally, literature on this, especially focusing on impact of specific trade policies on gender is fairly new and seems limited to the EU-India FTA agreement. The literature is summarised in the following paragraphs.

Studies such as Mukhopadhyay¹⁶⁸ (2003), National Productivity Council¹⁶⁹ (2009) and Jha and Karthikeyan¹⁷⁰ (2003) focus on the overall impact of trade on gender equality. The studies claim that trade has an overall positive impact in terms of increase in employment across major sectors. A study on benefit of working women from globalization by Sinha et al.¹⁷¹ (2003) concludes that gender-wage gap falls and poorer households benefit more than the richer ones as market distortions are removed. Some studies take the position that even though small, the positive outcome of globalization – especially among the urban, educated women employed in IT and BPO services must be looked at more optimistically (Tran-Nguyen and Zampetti, 2004; UNESCAP, 2003)¹⁷². Nair and Percot¹⁷³ (2007) claims that trade in services has added to the empowerment of health/other care professionals by offering them opportunities for higher pay.

However, the National Productivity Council¹⁷⁴ (2009) acknowledges that there is a gender-wage disparity that persists across these sectors. Cross-sector research has found disproportionate gains in wages and employment from increased exports (UNCTAD, 2008; Mazumdar, 2003)¹⁷⁵. For example, UNCTAD study across 46 sectors in India claims that women get only 36% of additional jobs created through additional exports¹⁷⁶. More sector specific studies such as Jhabvala (2003) on livestock economy¹⁷⁷, Navdanya (2007) in seed plantation or agriculture¹⁷⁸, Sudarshan¹⁷⁹, (2003) on home-based women workers, National Productivity Council (2009) on IT sector, Cividep India (2008) on garment sector¹⁸⁰ suggest that there is a negative impact of trade policies and liberalization on women in India. A study by Kuçera et al.¹⁸¹ (2012) in fact estimates job loss through trade liberalisation not just in the sector directly but through repercussions in all other sectors of the economy. It finds a negative effect overall on the related sectors. Thus, literature seems to suggest that there has been a failure to ensure jobs via trade in equivalent terms in the domestic economy in developed countries. Also, accrued benefits from increased wages from trade seem higher for men than women in the globalized context.

Some studies with particular focus on agriculture sector suggest that there has been stagnation in agriculture as a consequence of unbalanced trade. As mechanization in commercial crops increased, there has been out-migration of men. As men moved from rural to urban areas, women were left behind with agricultural and household responsibilities. This has, at the least, resulted in lower skill set, generating food hunger, alcoholism and violence¹⁸² (Jhabvala, 2003).

In the manufacturing sector, some studies on export-based industries such as garments and textiles, tobacco products, leather goods, the processing industries including fish and other food products claim that there has been a proliferation of women workers. A CSR (2003) study also supports this by showing an increase in employment for women in the textile and food processing industries¹⁸³. However, the study also finds that this proliferation is largely in part-time or informal employment. It is complemented by wage disparity, casualisation of labour and unfavourable working conditions. It also finds that women workers proliferate in part time and informal employment. Similarly, Mazumdar¹⁸⁴ (2003) does not find evidence of uniform increase in women's share in employment in India's manufacturing sector.

In the services sector, studies seem to suggest that women have gained very few jobs in managerial, maintenance and design personnel in networks, operating systems or software. In fact, the IT-Enables services (ITES) have shown a decline in women's participation, especially in data processing¹⁸⁵ (Jhabvala, 2003). Studies such as Wichterich¹⁸⁶ (2007) and Singh¹⁸⁷ (2009) have raised gender-specific concerns in terms of adverse impact of trade liberalization on banking services including reduced credit supply for women borrowers in agriculture and MSMEs.

Finally, there seems to be phenomenon of women being confined largely to lower-skilled jobs. This is particularly true in the informal or unorganized sector where most work-force is women. They are employed as street vendors, rag pickers, domestic maids, baby sitting among others. Liberalisation in automobile, entry of FDI in retail and other 'labour-saving' investments is increasingly threatening the informal livelihoods of these women. Given their low skill set, this has resulted in a poorer employability status. Moreover, the rate of growth of the unorganized sector with unskilled women workforce seems to be on the rise. NCEUS (2007) points that all increases in employment between 1999-00 and 2004-05 took place only in the unorganized sector¹⁸⁸. This is primarily to cope with market demand volatilities by

using informal labour rather than formal labour to save cost. This increase in casual work force seems more among women than men. Jhabvala's¹⁸⁹ (2003) study on women in handicrafts sector highlights that most labour is home-based, receives payments well below minimum wages, activities are largely informal in nature and the entire garment industry at large is marked by the lack of social security. This has direct adverse implications on the health of women work force.

Trade liberalization has impacts on the health of women. Sengupta and Jena¹⁹⁰ (2009) in their study show that increase in gender inequality, measured in terms of health indicators of women, are positively linked with inequality in social, regional and economic factors. These seem to be rather adverse, owing to the working environments in export-based industries. Dietrich¹⁹¹ (1997) in her study on women in India advocates that increase in Export Processing Zones (EPZs) bring massive health hazards, often leading to disability (e.g. loss of eye sight, health hazards through chemicals etc.). The study further shows the adverse impact being more on young unmarried women who get employed under difficult conditions, no protection of labour laws, at a very low wages and often face sexual exploitation. Sinha et al.¹⁹², (2003) study suggests that while there has been increase in household income by giving women the option to "work-from-home", it has increased their work hours and has impacted their health adversely (e.g. eyesight for Zardosi work). Srinivasan¹⁹³ (2005) highlights how women's reactions to medicines are different than men, and therefore needing special attention in their treatments. In fact, this study goes further to draw the possibility of significant access reduction to new drugs, and greater constraints in access for women patients who traditionally receive much less medical attention as patents become more pervasive. Gopakumar and Choudhary's¹⁹⁴ (2007) study focuses on the importance of women's health from work in the wake of liberalization, given the high incidence of maternal mortality, TB, and Anaemia, threats of HIV/AIDS and cervical and breast cancer for Indian women. While much detailed study has not been done in India, the feeling seems to be that the IPR in TRIPs will increase prices and constrain the access to critical medicines, both pharmaceuticals and traditional medicines.

India has and continues to negotiate several bilateral and regional Free Trade Agreements (FTAs). While earlier it disregarded bilateral negotiations as a foreign trade policy, post the deadlock in Doha Development Agenda, India has become a prominent negotiator in bilateral trade agreements in the international arena. Some important trade agreements included

SAFTA, BIMSTECH, India-Sri Lanka FTA, India-Thailand FTA, India-ASEAN FTA in goods, and the recent two FTAs with the EU and EFTA. These represent different degrees of commitment and coverage. Within India's trade policy, there are 4 Modes of liberalization. Literature seems to identify two modes - Mode 1¹⁹⁵ and Mode 4¹⁹⁶ to have contributed to the increase in women participation in developing countries. While it has been argued that the two modes foster gender equity, welfare and women's social and economic empowerment, this is debatable. In addition, Mode 4 involving movement of women may have had significant impact on female health and care workers. Work conditions of women, issues such as job and social security in the destination countries are areas where Indian workforce is impacted¹⁹⁷.

Impact of India's Trade Agreements on Women:

Most FTA negotiations seem to be executed in high degree of secrecy with little room for public discussion. Impact analysis in general or gender specific purposes is largely unavailable. The most recent EU-India FTA agreement is by far the most extensive trade agreement and is likely to trigger deep liberalisation in the services sector. India's interest in this lies largely in gaining from Mode 1 liberalisation, i.e. movement in IT services, receiving FDI under Mode 3 in services industry and from Mode 4, i.e. movement of persons. A variety of reports indicate gains that are in favour of India in terms of employment and GDP¹⁹⁸. These studies claim that the gains for India are higher than that for EU. However, other studies counter this statement on grounds of rising inequality, adverse impacts on health¹⁹⁹ and large employment sectors like retail²⁰⁰. Studies²⁰¹ also suggest a clear loss in agricultural trade and employment from the increase in imports and market share of the EU. Women being particularly dependent on agriculture as they are unskilled, have limited access to productive resources and are willing to be in the informal economy, earn no or low wages that this sector offers are going to be seriously hit. In addition, the gains (mainly in business services and computer) together constitute of only 3% of India's urban female employment and 12% of total female employment in India²⁰². Small female entrepreneurs are likely to become uncompetitive in terms of meeting technology standards set by the FIIs. Liberalisation of investment (Mode 4) can further skew access to critical resources like land and natural resources, in addition to replacing women from labour intensive process through increased mechanisation. Women have already been targeted in labour-intensive processes

under this. The construction sector is a known example. Finally, EU-India FTA further intensifies the already high IPR standards set by TRIPS. All this further in-equalise the status of women's access to skill and technology and call for a strong policy intervention towards recognizing and addressing these issues.

Recommendations

- I. Current literature makes a well-founded point that the current trade policies are not 'gender-neutral'. Thus, whenever there is a crisis, chances are high that women will lose jobs significantly faster than men, that they will face increased health care costs compared to men. Simultaneously, their access to resources, capital and skills will continue to get undermined in the given socio-economic set up. Further, as the nature of these policies is shifting towards being more extensive (such as FTA versus bilateral agreements), their impact on gender is likely to be complex. In this context, policy interventions can be as follows -
 - i. There is need to accept the differential impact of trade policies on gender and call for a thorough review of all existing trade treaties and agreements from a gender equity dimension. In addition, all future negotiations should be backed by requisite projections on impact-analysis on gender sensitive topics. This could be done by including 'analysis section' for each key chapter, especially on the impact of policy on women wages, health and socio-economic status. Furthermore, there is need to establish a systematic channel that acknowledges, incorporates and/or rationalise the outcomes from these studies into policy debates. Until then, all on-going negotiations on FTAs should be halted while deliberations on existing treaties for renegotiation may be proposed. This may include discussions such as allowing domestic access to medicines under TRIPS; resisting aggressive TRIPS-plus IPR standards, avoiding capital intensive FDI in labour-intensive sectors, among others. These responsibilities can be fronted either by creating gender cells within the respective ministries or through a civil society consultation process.
 - ii. Domestic policy dialogues for addressing historical gender-related inequalities need to be initiated. There is also need for greater public awareness and information dissemination regarding the agreements to complement

domestic dialogues and foster a positive policy environment. This will in turn strengthen the gender-disparity as well as India's position to engage in FTA agreements. Some emerging themes from the literature for attention in this regard are skill upgradation of women, especially in the low wage bracket, IT sector and informal sector; market-corrective actions to address the issue of casualization of workforce (growth of the unorganized sector); provision of a wide and effective social security net that address work condition issues. Independent think-tanks, research bodies and grassroots advocacy workers are well positioned to lead this.

- iii. Finally, it is essential that all women, especially in the unorganised and export-oriented sectors are under the purview of the labour laws. For this, requisite mechanisms to ensure their representation, safeguard their labour rights as well as enhance their bargaining power needs to be established. A committee under the labour department can be tasked to assign special focus on women specific provisions whilst signing the relevant conventions under the ILO framework. This will help India achieve minimum indicators before proceeding to maximise gains from trade and investment liberalisation.

Section 6: Gender and Special Economic Zones/Export Processing Zones

Introduction

SEZ (Special Economic Zone) is a geographical region deemed to be foreign territory for the purposes of trade operations and duties and tariffs. Hence these zones have more liberal business and labour laws than the rest of the country and are usually developed to increase FDI in the country. The concept of SEZs originated in China during 1978 which is supposed to have inspired India to replicate the Chinese success story of SEZs. The Kandla Free Trade Zone - India's first Export Processing Zone - was set up in 1965. Subsequently, six more EPZs were set up at Santa Cruz (Mumbai), Falta (West Bengal), Chennai (Tamil Nadu). However, EPZs are somewhat different from SEZs. But the purpose of both is the same. It must be recalled that the SEZ policy is an extension of the earlier policies with respect to Free Trade Zones (FTZ) that have now been converted into SEZ and Export Oriented Units.

With a view to overcome the shortcomings experienced on account of the multiplicity of controls and clearances; absence of world-class infrastructure, and an unstable fiscal regime and with a view to attract larger foreign investments in India, the Special Economic Zones (SEZs) Policy was announced in April 2000. In the continuation of the same after extensive consultations, the SEZ Act, 2005, supported by SEZ Rules, came into effect on 10th February, 2006, providing for drastic simplification of procedures and for single window clearance on matters relating to central as well as state governments. At present 173 SEZs are operational in India.

The Economist (2015) while noting the growing policy phenomenon of creating SEZs across the developing world observes that "performance data (for SEZs) are elusive because the effects of zones are hard to disentangle from other economic forces". But anecdotal evidence suggests they fall into three broad categories: a few runaway successes, a larger number that come out marginally positive in cost-benefit assessments, and a long tail of failed zones that either never got going, were poorly run, or where investors gladly took tax breaks without producing substantial employment or export earnings.

Gender and Labour Issues in Indian EPZs/SEZs

Labour We examine the impact of SEZs on women employment, through a number of studies that have appeared, as there is no official data available in this regard. Therefore the questions arise:-

What sort of employment do the SEZs create?

- The focus of investors will be more on cheap labour; then will it result in exploitation of women?
- Are the benefits of SEZs in terms of employment sustainable?
- What is the nature of employment offered to women in SEZs?

Going by experience of other developing economies, SEZs could significantly improve the employment of women in semi skilled areas, though as evidence reveals it was not sustainable. Most countries in the Asian region witnessed a massive increase in labour force participation of women, leading to a 'feminization' of the work force which was most marked

over the period 1985 to 1997 in the high-exporting economies of East and Southeast Asia. The share of female employment in total employment in the Export Processing Zones (EPZs) and export-oriented manufacturing industries in these countries typically exceeded 70 per cent. In India the situation was different; urban work force participation rates hardly increased. Export Processing Zones (EPZs) which are the most obvious link between feminization of paid work and export orientation have been both less prominent in India as also less successful than in SE Asia.

Nonetheless, the reasons why employers prefer female workers of a certain age group are not different between regions. Employers preferred women workers in export oriented units primarily because they had lower reservation wages and are usually willing to accept inferior terms and conditions of work, are more docile, did not generally engage in any forms of collective bargaining to improve working conditions, and did not ask for permanent contracts. They were thus easier to hire and fire at will, depending on external demand conditions, and life cycle changes such as marriage and childbirth could be used as proximate causes to terminate employment and hence afforded greater flexibility for employers, in terms of less secure contracts. The "nimble fingers" argument was another reason favouring women's employment since in certain of the newer industries of the period such as the computer hardware and consumer electronics sectors, the nature of the assembly line work - repetitive and detailed, with an emphasis on manual dexterity and fineness of elaboration - was felt to be especially suited to women.

As has been argued (Ghosh 2001) the feminisation of such activities has had both positive and negative effects for the women concerned. On the one hand, paid work was empowering since it meant greater recognition and resulted in improving the relative status and bargaining power of women within households, as well as their own self-worth. On the other hand, it is also true that as stated in the *Shram Shakti* Report (1988) most women are workers because they are producers and reproducers, even if they are not recognised as working or paid for such activities. In such a situation the increase in paid employment may lead to an onerous double burden of work unless other social policies and institutions emerge to execute the work traditionally assigned to (unpaid) women, like for instance adequate crèche and child care facilities, or adequate and accessible medical care and hospitalization to support women's job of looking after the young, the sick and the old in the household. Similarly the burden of regular housework typically continues even for women employed outside the

home, except to the extent that these can be devolved to other household members or shifted to paid services.

Emerging from the above, it is fairly clear that the feminisation of work need not be a cause for unqualified celebration; however, the larger benefits override all disadvantages. The exposure to paid employment has played a major role in enhancing women's voice within the society and economy in general and led to greater social pressure for improving the conditions of all work performed by women in a number of countries. As more and more women get drawn into paid work, there will be greater public and social pressure generally for improvement in their conditions of work and security of contract, for greater health and safety regulation in the workplace, and for improvement in relative wages. Thus there are several reasons why, despite the acknowledged inferior conditions of such work, such a process of feminisation in labour markets was generally welcomed by the women who were involved in it (Ghosh 2001). However, the evidence also suggests that the process of feminisation of export employment was not only less marked, but may even have begun to peter out, when relative advantage in terms of female to male earnings started to decline.

The empirical evidences on gender and labor issues in Indian EPZs are mixed. Singh (2009)²⁰³ notes three significant features regarding the regime governing labour in SEZs. *Firstly, ...standard labour laws continue to operate in the SEZs; there is no change in the legislation and as per the SEZ Act, labour laws cannot be changed invoking the Act. Secondly, while there is no change in the laws, the laws will now be implemented by the office of the Development Commissioner rather than the Labour Commissioner. As a corollary to this reorientation, in keeping with the general agenda of 'single window clearance', procedural change requires units in a SEZ to report details pertaining to labour conditions prevailing in the units not to the Labour Commissioner but only to the Development Commissioner. Thirdly the ability of workers to organise strikes is curtailed by undertaking a general policy measure that labels economic activity within a SEZ as a 'public utility service'.*

Ghosh (2004)²⁰⁴ also notes that union activity is widely discouraged and absent in SEZs, workers are not paid minimum wages, work very long hours to complete stringent targets, are subject to being fired without justification or compensation, denied any maternity benefits and suffer from work related illness.

On the question of whether there is segmentation of work based on gender, one study finds that it is indeed so in the garment units in the Noida SEZ, where tailoring and sewing was mostly done by men (Neetha and Varma, 2004). Women were employed in trimming, checking, packing etc. However the experience from south Indian garment units from Bangalore and Tiruppur were different, where women were predominantly engaged as tailors (Murayama, 2008). Different results are found with regard to working conditions like working hours, overtime practices, overtime compensation, night shifts, provision of leave and other facilities, across the different EPZs. In a case study of Polepally SEZ (SDF, Cirad and International Land Coalition in India 2011) it is stated by the local residents that there is no provision of alternative employment for them; women are worst off as maximum SEZs are in IT and Pharma sector, demanding more skilled or semi-skilled workers. In such a situation only some of their women get daily wage work as gardeners or sweepers or as janitors. They are paid only Rs 100 per day. According to several respondents, if they are absent for a day for attending any domestic work or fall sick, they have to face rude comments and also lose the chance of getting work for the next few days²⁰⁵.

One study on EPZ workers found that majority of the workers felt their wages to be similar to or higher than the workers in the domestic tariff area (Kundra, 2000). The working conditions were perceived to be good or very good by more than majority of his respondents. But another study reports that most of the workers in Noida EPZ are paid less than the minimum wage, which, however, might still be more than workers got outside the EPZ (Mazumdar, 2001). The author of this study also finds several malpractices like the presence of unrecorded workers on company payrolls and non-payment of benefits due to the workers, namely that of health insurance or provident funds. The conclusions also depend on to the differences in the reference points used for comparison. For instance, some other authors examining Noida SEZ have found that employment practices and wage levels are close to those prevailing in the urban informal sector of the economy (Neetha and Varma, 2004). Similarly one study on Madras EPZ finds the wage level to be less than that of the minimum wage level (PRIA, 1999). Yet another study of three SEZs, including madras does not support the argument but says that wages in the zones are not higher than what exists outside. Again, there are other studies reporting good working conditions in EPZs with some caveats and exceptions (Pratap, 2009). With regard to legal protection of labour in EPZs, India's labor laws allow trade union formation in the EPZs. However, attempts to unionise the workers are discouraged by investors and zone authorities using several strategies including controlling

workers from establishing contacts with outside trade unions. Summarizing the gender and labor conditions in EPZs in India, Murayama and Yokota says that the only conclusion which is possible, in the absence of comprehensive surveys on EPZs, is that the wage levels of workers in EPZs are not much higher than those outside them and flouting of minimum ages is also not uncommon (Murayama and Yokota, 2009).

Recommendations

1. Considering issues around the agrarian crisis and diminishing land-holdings of women discussed in several places in this Report, caution needs to be exercised in the manner and scale at which land is acquired for SEZs going forward. In particular, the use of the "eminent domain" argument by the State is not appropriate for this purpose given that SEZs represent private interests and not public interest.)

2. There must be careful monitoring and reporting of the working conditions, safety and pay of women working in SEZs. Promoters of SEZs must be required to invest in women-oriented infrastructure such as safe transportation and toilets. It is interesting to note that the Department of Commerce has set up an independent Women's Cell to redress issues related to sexual harassment at workplace etc after introduction of a separate Act of 2005 wherein SEZ rules are specified. (It is not in the SEZ ACT; but it is there in the separate act of 2005 of the department of commerce). The Department of Commerce also set up Gender Budget cell. The main activity of the cell is to ensure that the budget allocations made in the various schemes implemented by the Department reach the women, although no fund is specifically earmarked for women.

3. Same recommendations would apply to the new set-up now mooted, National Investment and Manufacturing Zones, under the 'Make in India' flagship programme of the Government of India. Another emerging area of interest to women's employment is the increasing economic migration of women which is discussed in the next Section.

Section 7: Dimensions of Internal Migration in India

Introduction

The dominant part of migration is internal, within India and women continue to account for most of internal migration. The most recent macro-survey of migration in India (National Sample Survey [NSSO], 2007-08), estimated that some 327.7 million people in the country were internal migrants (a figure that is likely to have increased since then) who accounted for nearly 29 per cent of the country's population. Females constituted 80 per cent of such internal migrants; 48 per cent of the country's rural female population and 46 per cent of urban females were recorded as migrants. In contrast only 5 per cent of the rural male population and 26 per cent of males in urban India were recorded as migrants. The higher migration of women is largely on account of change of residence after marriage given the preponderance of virilocal residence patterns in the country. That women may migrate for other reasons especially for economic reasons have been more evident recently. Women therefore have remained virtually ignored in the official datasets on migration from a development perspective.

Data Issues

India's statistical systems, which are known to be among the most sophisticated in the world, have yet failed to give us sufficiently gendered and socially grounded definitions from which we can develop an accurate macro-view of trends in women's labour migration. A general problem that relates to both male and female labour migration is that migration statistics are collected for population movements rather than for labour migration. Definitions of migration are therefore based on change in residence either by place of birth or last/usual place of residence. This leaves out circulatory or short term modes of migration that are historically so significant in the general pattern of labour mobility in India, whether by women or men. The problems that relate more specifically to women are twofold, i.e., 1) with respect to definitions of work/employment on the one hand and 2) the way reasons for migration are collected.

In the case of women's work, issues relating to definitions of work have long been talked about (discussed in depth earlier). A problem that has been more recently highlighted is the operational practice of combining unpaid and paid workers together in employment estimates

that effectively camouflages the enormity of unpaid work in women's employment in India. Since the share of unpaid workers in the female workforce across even the last decade ranged from 35-45%, estimates of women's employment that are derived by lumping paid and unpaid workers together prevent a view of the dependent nature of employment among a large section of women workers.

With respect to migration, these two aspects become further confounded by 1) insufficient attention to short term migration where laboring women are more concentrated, and 2) the inability of the macro-level survey methodologies to recognize that in the case of women, economic reasons for migration may not be separate from social reasons such as marriage or family migration. Since only one reason for migration is sought in migration surveys, the tendency to privilege the social over the economic for and indeed even by women, has led to underestimations of economic migration. Consequently, despite the fact that in India's migration statistics, women constitute the overwhelming majority of migrants, they are ignored in studies of economic migration that draw on the macro-data. Although leaving women out completely is no longer politically acceptable, acknowledgement of gender in migration remains at a token level. Studies on women's migration thus have still remained largely focused on locale specific micro-experiences rather than integrated into macro-perspectives on development.

Approaches to migration in economic development discourses and theories have been, in the main, preoccupied with the expected and desired transition from an agrarian to an industrial economy, for which rural to urban migration (through the expected transfer of surplus rural labour to urban industry) is often seen as a rough proxy. A common underlying thread running through various phases of development thought, is the broad understanding that the migration process leads to some form of settlement at a particular destination (probably urban), usually accompanied by a change in occupation, enhanced incomes and perhaps some degree of social mobility. In actuality, the experience in India has been of a relatively slow rate of urbanization, notwithstanding the more recent surge in urban population growth recorded by the census for the 2001-2011 decade. With census 2011 showing that agriculture still accounts for the employment of 56 % of the workforce and even more (65%) of the female workforce, and with the vast majority of the population still living in their village or town of birth (70% according to the migration data from census 2001), it is circular and medium term forms of migration that need to be brought centre stage in any understanding of

migration in contemporary India. Temporary and circular migration appear to have gained even more ground in the face of the increasing rather than decreasing weight of unorganized/informal and intermittent forms of employment in rural and urban areas, and by the unsettling and shrinking of more durable organized sector employment across the past two to three decades. As such, an approach to migration that hinges on a permanent settlement paradigm is inadequate.

Circular movements of labour, were of course brought into the debates on migration, not from any analysis of the macro-data, but rather through a large body of anthropological research on labour, localized development activities of a few NGOs, and micro-surveys in some regions. It is this body of work that initially drew attention to the significant proportions of women in short term labour migration, particularly in rural areas (Bremar, Banerjee, Karlekar, Teerink). Some of these studies have framed short term or circular migration as a mode of survival migration by the poor, some have focused on it as a livelihood strategy of families, some have located it in a more structural understanding of labour circulation and its relationship with accumulation processes. Although mostly region or even community specific, these studies have all contributed to making available fairly detailed descriptions and analysis of migration patterns that cannot be extracted from the macro-data.

National data sets on the other hand, have been slow to respond to micro or qualitative research on circular, seasonal and short term migration and have remained anchored in what has been called a permanent settlement paradigm. The welcome inclusion of a separate category of short term migrants in the 2007-08 migration survey by NSSO, as also an additional question on temporary migration is still dogged by definitional weaknesses that persist in excluding a large proportion of circular migrants.

Nevertheless, the data on migration for employment (as a reason for migration) has long been thought to approximate levels of economic/labour migration. In general, despite female migrants vastly outnumbering male migrants the proportions of female migrants identified as moving for employment related reasons is so small as to be rendered insignificant. This is in contrast to male migration where the proportions migrating for employment reasons are the most significant. We believe that it is the mono-causal approach (i.e., the attribution of a single reason for migration) followed by the macro surveys that has been a major factor in camouflaging at least some economic/labour based decisions in women's migration under other apparently non-economic social reasons. For example, some implicit or actual labour

migration by women may appear in the data as marriage migration or as other forms of associational movement by women simply because both may coincide, but the social reason is presumed to be all important. Even where women of a migrant family enter the paid or income earning workforce in their individual capacity at any given destination, it is still possible that marriage or family movement would be given as the reason for migration since the social (marriage and family and movements) and economic (employment, business, etc.) reasons for migration are often congruent to the point of intersection in the case of women.

When combined with lack of adequate attention to short term migration, where explicit labour migration by women is known to be not insignificant, an underestimation of female labour migration appears to be inbuilt into the official data. Several decades of macro-data on migration have thus presented a largely unchanging picture of women migrating for mainly social reasons and men for economic reasons. The net result has been an entrenched and reasoned proclivity towards using male migration (a perceived proxy for labour or employment oriented economic migration) as the primary indicator in development oriented discussions on migration at the cost of gendered analysis.

Macro-data trends in female migration rates

Notwithstanding the abovementioned problems, and despite all its flaws and weaknesses, the macro-data on migration does throw up some questions that beg attention and analysis.

Increasing levels of marriage migration, decreasing levels of employment oriented migration

Figures 1 (a) and (b) present a graphic description of migration rates in rural and urban India (percentage of migrants in rural and urban female and male populations), from the last three NSS surveys on migration, i.e., from the 49th (1993), the 55th (1999-2000) and the 64th (2007-08) survey rounds of the NSS. Migration rates by reason for migration are also presented. In the figures, 'marriage migrants' refers to those whose reason for migration is given as marriage, 'associational migrants' to those whose migration was due to movement of parents/earning member, and 'employment migrants' to those whose reason was any of the employment related reasons listed in the surveys.²⁰⁶

Fig. 1(a)

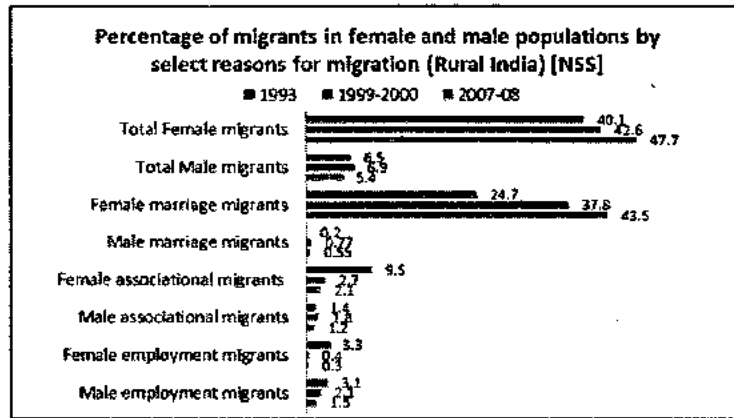
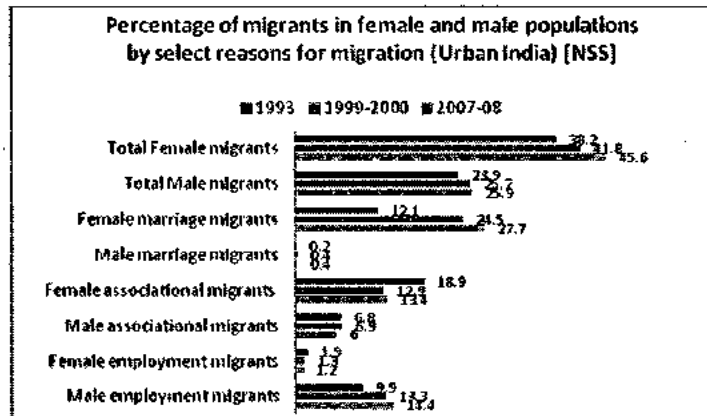


Fig. 1(b)



The most striking feature apparent in the above two figures, is the *increase in rates and share of female migration* for both rural and urban India between 1993 and 2007-08, in contradistinction to male migration rates that have fallen in rural India and moved towards stagnation after an initial increase in urban areas. It may be repeated and underlined here that as per the latest available survey of 2007-08, females constituted more than 80 per cent of all migrants [migrants being defined as persons 'whose last place of usual residence (UPR), anytime in the past was different from the place of enumeration']. About a decade and a half earlier, in 1993, the female share of migrants was significantly less at 72 per cent.

Secondly, *enhancement of female migration rates in both rural and urban areas appears to have been driven by a sharp increase in migration for marriage.* While overall female migration rates in rural India increased by close to 8 percentage points from 40.1 per cent in 1993 to 47.7 in 2007-08, its subset – the female marriage migration rate rose by more than double that figure, increasing by 19 percentage points from 24.7 per cent in 1993 to 43.5 per cent in 2007-08. Similarly, in urban areas, while the overall female migration rate increased by some 7 percentage points, the female marriage migration rate rose by around 16 percentage points.²⁰⁷ The major jump in female marriage migration appears to have taken place between 1993 and 1999-2000, when the proportion of marriage migrants in the female population rose by more than 13 percentage points in rural areas and by more than 12 percentage points in urban areas. Since the decadal growth rate of currently married women in the 1990s was 21.9%, just marginally above the general population growth rate of 21.5% and the mean age at marriage for women actually rose from 17.7 to 18.3 years, we can only conclude that the increased marriage migration rate does not indicate larger proportions of married women, but rather larger proportions of women *migrating* for marriage.

Thirdly, NSS indicates a *fall in employment oriented migration rates of women.* Migration rates for employment declined from 3.3 to 0.3 per cent among rural women.²⁰⁸ Female migrants thus dropped from a position of more than half of rural employment oriented migrants in 1993 to less than a quarter of a shrinking force of rural migrants for employment in 2007-08. In urban areas, employment oriented migration by women has always appeared as more marginal, no doubt related to the exceedingly low female work participation rates in urban India. But even the marginal share of migrants for employment in the urban female population declined from 1.9 per cent in 1993 to 1.2 per cent in 2007-08. In contrast male employment oriented migration increased from 9.9 per cent of the urban male population in 1993 to 14.4 per cent by 2007-08. As such, in the NSS data, while declining employment oriented migration rates among women are visible in both rural and urban areas, among men they increased significantly in urban areas. A part of the low employment oriented migration rates among women may be attributed to undercounting. However, such undercounting would be common to all the surveys and cannot explain the decline. It is pertinent therefore to note here that the expectations of expanding employment opportunities and demand for women workers under a liberalized policy regime (the so-called feminization of labour), that were further expected to fuel migration, are not borne out by the NSS data on either employment or migration.

It is unfortunate that Census 2011 is yet to publish its migration data, and the matching of the census count and NSS estimates is still not possible. However, the trends in migration derived from the censuses of 1991 and 2001 indicate that the female marriage migration data in the NSS is somewhat exaggerated when compared with the Census. The discrepancy is sharper for urban areas, but only slight for rural areas.

Seeking Explanations: Expansion of village exogamy, growth of Dowry, and devaluation of Women's Work

Taking into account the above divergences, it would perhaps be best to go with the census evidence that there is a substantial increase in migration rates for marriage in rural areas and not so much in urban. The question then has to be directed specifically to trying to understand developments that have led to a substantial rise in migration for marriage in rural areas. At a preliminary level, at least for the 1990s, some part of the increase in women's greater levels of movement/mobility for marriage may be explained by the fact that they may be following increasing proportions of migrating men in rural India between 1993 and 1999-2000. Such an explanation is however insufficient, since the increase in numbers and proportion of women migrating for marriage was more than double the increase in male migration across the same period. There is therefore a need to look for further reasons that could explain such an increase in marriage migration in village India.

A large study, based on extensive field work on gender and migration has speculated and given some partial evidence that more village exogamous marriages may be taking place in comparison to the past (CWDS, 2012).²⁰⁹ It has been argued that expanding village exogamy may be due to the socially homogenizing effect of greater integration of relatively isolated or otherwise culturally differentiated communities and villages into a mainstream kind of social, economic, political, and even religious value/custom order.²¹⁰ Such integration may be effected through increased connectivity (transport, roads and perhaps even telecommunications), through homogenizing effects of education and its institutions, and also through the expanding outreach of emissaries of various religious orders to more remote areas, particularly in tribal heartlands where village exogamy was earlier not the norm. The study pointed to evidence of several simultaneous processes at work, particularly in the context of significantly higher and deeper levels of extended market penetration into the rural interior, and its effects on the economy and culture of communities that had been hitherto less integrated into a full blown market economy. In such a context, the spread of dowry and a

process of devaluation of women's were identified as important factors pushing beyond traditional boundaries in the search for marriage partners.²¹¹

For example, it has been posited that increased difficulties in localized commons based subsistence activities in some areas, in a context of general demographic pressure, may be propelling a search for marriage partners outside the immediately local and thereby increasing marriage migration. Such enhanced difficulty is thought to have been caused by a spurt in enclosure of village or forest commons or common property resources (CPR) by private interests and/or through administrative measures, which perhaps most affects areas characterized by dispersed village hamlets, often tribal based, where village exogamy may not have been so much of a traditional rule of marriage.²¹² Such enclosure and concomitant exclusion of locals from traditional foraging for food and marketable produce from CPR, necessarily has a negative effect on the value of the contribution of local women to hitherto commons dependent households. As households then shift from commons based subsistence to other activities, in such circumstances, other considerations (including possibilities of dowry from elsewhere) may have become more important than the value of the local knowledge of local women, leading to an extension of the boundaries of search for female marriage partners.²¹³ Conversely, brides and their families may feel the need to look elsewhere for male marriage partners too.

Similarly, it is argued that a common element in changing patterns of marriage migration is the spread and increase in dowry. Arguably, across a longer time scale, an overall shift from the custom of bride price in many peasant communities to a more general universalization of the custom of dowry, has, in part, been a reflection of the increasing devaluation of women's productive labour in agriculture and household industry. Historical research has established that as peasant and artisanal household economies began to absorb the impact of colonial interest driven commercialization, it had the effect of reducing the relative value of labour performed by daughters and wives of peasants, agricultural labour and artisans. This in turn laid some of the ground for the spread of dowry to classes and communities that had earlier traditionally followed a system of bride price (Sheel, 1997).²¹⁴ The body of insights from historical research into connections between marriage practices and developments related to women's work in the agrarian base of Indian society has been usefully applied for developing a better understanding of increased marriage migration in the present.

It thus appears that the progressive devaluation and loss of what was traditionally women's work is the core issue that is propelling several gendered social processes which are unfolding in the countryside including expanding marriage migration. That women's work in rural areas is undergoing convulsive upheaval is evident from the NSS employment surveys which show that the rural female workforce has been reduced by more than 20 million since 2004-05 (Mazumdar and Neetha, 2012). Arguably such devaluation could be compensated by expansion of other employment opportunities, particularly in paid work. That it has not happened is evident in the falling rates of female work participation in rural India and the persistence of painfully low levels of women's work participation rates in urban India.

A Gendered macro-view of labour migration

Detailed analysis of the 2007-08 NSS survey on migration has highlighted the fact that the share of female migrant employment is even lower than the share of all female workers in the overall paid workforce.²¹⁵ While males accounted for 78 per cent of the total paid/income earning workforce that year, their share of employment among migrants was 85 per cent. The relatively greater male bias in migrant employment implies that the pattern of labour migration may itself be playing a role in enhancing gender biases in employment in India. Table 1 presents the estimations of the numbers of migrant workers of both categories, i.e., of migrant workers defined as those who had changed their usual place of residence [excluding marriage migrants] as well as those counted as short term migrants for employment, by major sector/industry (with percentage distribution in parenthesis) from NSS' 64th round of 2007-08.²¹⁶

Table 1

Estimated Numbers of Labour Migrants in sectors/industries (2007-08, NSS)

Industry	Paid/Income earning Migrant workers excluding migrants for marriage (UPR) [000s]		Short term Migrants		Total labour Migrants		Female Share of Total [%]
			[000s]		[000s]		
	Male	Female	Male	Female	Male	Female	
Agriculture, Hunting, Forestry, Fishing	6,430 (14.53)	2,399 (31.74)	2,449 (19.32)	922 (43.47)	8,879 (15.60)	3,321 (34.31)	27.22
Construction	4,257	402	5,289	700	9,546	1,102	10.35

	(9.62)	(5.32)	(41.73)	(33.00)	(16.77)	(11.39)	
Mining, Manufacturing, Electricity	11,258	1,575	2,412	306	13,670	1,881	12.09
	(25.44)	(20.84)	(19.03)	(14.43)	(24.01)	(19.44)	
Trade, hotels, restaurants	8,027	474	1,190	32	9,217	506	5.20
	(18.14)	(6.27)	(9.39)	(1.51)	(16.19)	(5.23)	
All services other than trade, hotels, restaurants*	14,280	2,698	1,338	161	15,618	2,859	15.47
	(32.27)	(35.70)	(10.56)	(7.59)	(27.44)	(29.54)	
Total	44,252	7,556	12,675	2,121	56,927	9,677	14.53
	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	

**All services other than trade, etc. covers Community, social and Personal services, finance, real estate and business services, as well as transport, storage and communication.*

Some striking features that emerge from the Table 1 are:

1. Agriculture can be seen to be the single largest employer of female labour migrants at more than 34% of the female migrant workforce, and where women's share of migrant employment is also the highest at over 27%.
2. Whereas Industry at 40.8% of the male migrant workforce and Services at 43.6% - these are the sectors that appear to be driving male migration. In contrast the distribution of female migrant workers is more even across sectors with Agriculture at 34.3%, Industry at 30.8% and Services at 34.8%. In other words, migration for work in industry and services is not playing the same role in shifting women out of agriculture, as appears to be the case for men.
3. If one adds trade to all other services to arrive at the total share of services, then services appears as equal to agriculture in terms of share of female migrant employment at just short of 35%, but the female share of migrant employment in services (13.5%) is less than half their 27.7% share of migrant jobs in agriculture.
4. Perhaps what is most striking is the explicit and relatively greater domination of men in non-agricultural employment. Men commanded 88 per cent of migrant jobs in manufacturing, 90 per cent in construction, 95 per cent in trade, and 85 per cent in other services. As such, it would seem that migration is making the labour market even more male dominated, rather than offering equalizing opportunities to women.

Finally, apart from the sectoral composition of migrant labour, it may be noted that 'short term migrants' constituted some 21 per cent of male labour migration and 22 per cent of female labour migration in 2007-08. Further, some 10 per cent of UPR based female migrants and 7 per cent of male migrants reported that their migration was temporary. Acceleration in return migration also appears to have taken place between 1993 and 2007-08, with the proportions of return migrants increasing from 12.2 to 16.1 per cent in the case of male migrants and from 4.4 to 10.6 per cent in the case of female migrants. Although they may not all be labour migrants, nevertheless it suggests that term migration is increasing relative to permanent. Taken together, the NSS data seems to suggest that the movement of roughly one third of all labour migration is definitively temporary.

Despite opening up possibilities of identifying some significant trends, among the several important features that the NSS fails to capture, probably the most significant is the different types of labour migration, and particularly the circular types of labour migration. Despite attempts to make some distinction between temporary and permanent migration in the UPR data and the important step taken through a separate focus on short term migration in 2007-08, a failure to capture the full extent of temporary migration and its features remains a persistent problem with the macro-data. Without a more fine grained picture of types of migration, the reality of differentials in migratory patterns and their developmental implications eludes analysis.

A closer meso-level view of female labour migration in India: Issues and Questions

The CWDS survey, which followed a detailed typology of migration, covering 5007 migrant workers across 20 states, provides a fairly representative picture that also brought out differential experiences of migration. Given the extra focus on women migrants, 3,073 of the surveyed migrant workers were women, 1,594 of whom were surveyed in rural areas and 1,479 in urban.

The use of a more detailed typology addressing different forms and durations of labour migration, brought out the reality that temporary labour migration (i.e., including circular, medium term and short term migration) is a major phenomenon for both men and women. While at a broad stroke level, this drew attention to the unsettled nature of the employment regime that is driving migration in contemporary times, the use of an elaborated typology

also contributed to a better understanding of the links between forms of labour and types of migration.

Of Caste and Labour Migration

One aspect that was starkly brought out by the use of a more fine tuned typology is that the type of labour migration undertaken is linked to differentiated social origins and outcomes. Field experience and micro-studies have drawn attention to the fact that short term and circular types of migration tend to be correlated with hard manual labour, harsh working conditions, and a larger role for labour contractors. Unsurprisingly – given such conditions, there is also a pronounced tendency for migrants to be mobilized for such labour through advance/credit/debt based inducement/coercion. In such cases, migration is undertaken, primarily as a bare survival strategy. Long term and medium term migration, on the other hand, is more likely to be linked to regular forms of employment, with some greater potential of settlement at destination, although conditions of work may still be quite differentiated. Socially undifferentiated views on migration and development tend to assume that migration per se offers great scope for escape from traditional hierarchies and oppressive social norms. However, an examination of the links between caste origins, types of migration and the associated forms of labour, indicates a strong tendency towards reinforcement of historically inherited patterns of social hierarchy and inequality being inbuilt into the migration process itself.

Field data show that, 75 per cent of the women migrants of upper caste origin and 66 per cent of OBC origin were found to be concentrated in long and medium term migration. At the other extreme, 59 percent of ST women migrants were concentrated on short term and circulatory migration, and among the tribal migrants of middle India, the proportion would be even higher (tribal migrants from the north-east being more prone to medium term migration). A relatively greater proportion of migrants from Scheduled Castes (41 per cent of SC women migrants) were also concentrated in short term and circular migrants. According to the researchers, casual labour in agriculture, construction and brick making dominated short term and circular migration, all of which are characterized by hard manual labour, harsh onsite conditions of residence, and a variety of intermediary contractors. Long and medium term migrant employment was more linked with work/occupations in factories or workshops, petty production and trade, as well as diverse modern services such as professional technical and related workers, call centre, sale workers, nursing and other white

collared services, although it also included lower end manual services such as paid domestic work.

It was observed that as one moved down the caste hierarchy among women migrants, progressive concentrations were found in seasonal agriculture, paid domestic work, construction and brick making. OBC women migrant workers were also found to be latively more concentrated in paid domestic and agricultural seasonal work, although a fairly significant proportion (36 %) among them were also distributed across a wide ranging white collared services. Scheduled Caste (SC) women appeared to be more concentrated in brick making (bhatta) labour, while Scheduled Tribe (ST) migrant women were more concentrated in construction. In their case, the corollary of such concentrations in hard labour based manual occupations of a casual nature was their low proportions in white collar services. What these findings in fact highlight is the fact that caste origin continues to exercise great power over the working lives of women, that migration does not necessarily alter or free them from.

Such findings did confirm a predominantly urbanwards turn of migration from rural areas, with 57 per cent of the female migrant workers from village India migrating to urban areas. On the face of it, such a picture of a predominantly urbanwards direction to labour migration would appear to be in conformity with the practice of conflating migration with urbanization and diversification of employment in development thinking. Yet the finding of the CWDS survey showed the opposite. It was found that concentration of women migrants in a narrow band of occupations is the more marked phenomenon.

Women's labour migration more concentrated rather than diversified in employment

Four occupations dominated the profile of the women migrant workers covered by the CWDS survey - agriculture (17.5%), paid domestic work (15.9%), brick making (11.8%), and construction (14.3%). The remaining 40% included vendors or petty traders, textile (spinning/tailoring/stitching) and other factory workers, home workers, sales workers in large malls as well as other shops, nurses in hospitals and other medical establishments, security guards and sanitation workers, beauticians, teachers in formal and informal educational institutions, call centre employees, a range of office workers, and professionals such as lawyers, doctors, journalists, engineers.²¹⁷ If such concentrations in just four occupations indicates a lack of diversification, the nature of the sectors in which women migrants are

concentrated also raises questions regarding the gender outcome of the development/growth pathway, and highlights how agrarian caste and patriarchy based social relations are being incorporated into migration based wage employment even in more modern industries.

A most marked process identified by the study, was of concentration of women labour migrants in brick kiln work in rural areas and paid domestic work in urban areas. CWDS' data showed that in rural areas, although agriculture remains the single largest occupation of women migrant workers, the proportions involved in agricultural work prior to migrating was higher, while the numbers involved in brick kiln work almost trebled after migration. Similarly, a more sharply delineated trebling of numbers involved in paid domestic work after migration in comparison to before emerged as the most significant feature of urban-wards migration. Notwithstanding some diversification into employment across a range of services among urban women migrant workers, the concentration in paid domestic work, was identified as the most distinctive trend of female labour migration to urban areas, cutting across all caste and community lines.

Such findings raise several questions regarding class, caste and gender differentials and inequalities that have fed into the patterns of female labour migration in India. It is of no small significance that the social outcome of much of female labour migration in contemporary India does not appear to be moving towards lessening of either such differentials or inequalities. Importantly, even demand driven migration patterns appear to be providing new foundations for such differentials and inequalities, something that is often ignored in economic approaches. Significantly higher proportions of women from historically oppressed caste groups are being corralled by such demand, in a manner that condemns them to a cycle of advance/debt based circulation for hard manual labour and degraded working conditions.

Interestingly, barely 13 per cent of the women migrating to urban areas had worked previously in agriculture in comparison to the 47 per cent of women migrating to rural destinations having worked in agriculture before migrating. On the other hand, 30 per cent of the urban migrants were out of the workforce before migrating. This correlates strongly with an upper caste and OBC bias in women's migration to urban areas suggesting that migration does open up some opportunities to come out from seclusion for those and an SC/ST bias in their migration to rural destinations.²¹⁸ The findings further suggest that the relatively greater weight of agriculture in the overall structure of the country's female workforce - despite the

recent massive fall in their numbers - is also partly maintained because relatively smaller proportions of the female agricultural workforce are migrating for urban style employment. Instead a greater proportion of urban women migrant workers, particularly from the higher castes, had made a transition from domestic confinement to employment.

In contrast to the extremes separating migrant women workers across caste categories in other occupations, paid domestic work occupied a significant place in the occupational profiles of all caste categories, while textile based manufacturing too incorporated all categories of migrant women workers except ST. One can only conclude that concentration of women migrants in manual labour in agriculture, construction and brick-making at one end, and entry into more diversified and relatively better quality employment for migrants at the other end, are more determined by initial location in caste hierarchies. On the other hand, gender that is not so differentiated along caste lines is the primary axis that determines migration for paid domestic work.

Rural Circulation: Of Brick Kilns, Agriculture, and the couple/family as the laboring unit

In rural areas, as mentioned earlier, the big story that emerged from the CWDS survey was the shift from a number of occupations (including in agriculture) to migration for brick making. Such a concentration has several negative implications, particularly in relation to gender. Brick making in India is one of the most arduous manual occupations, certain operations done by women, some by both and specialized ones done by men. The workers stay onsite, at some distance from any village or other residential settlement, in rough temporary shacks, although some of the more longstanding and larger kilns have built single-room tenement lines.

Significant catchment areas for migrants in brickmaking are the drought prone inland western parts of Odisha with high tribal concentrations, from where workers migrate to the southern states of Andhra Pradesh, Karnataka, and even Tamilnadu, though several districts in Tamilnadu are themselves recruiting grounds for Karnataka kilns. Kilns in West Bengal and Bihar draw workers from Jharkhand even as workers from Bihar travel eastwards and westwards to kilns in other states. From Rajasthan, Chhattisgarh and now Uttar Pradesh, workers are being taken to the kilns of Gujarat. Often it is assumed that the catchment areas are only economically backward and arid areas. Yet the green revolution belt of western Uttar Pradesh (UP) is perhaps one of the biggest suppliers of workers to the kilns across Punjab,

Haryana and other parts of UP. Along with uneven regional development, it is inequities and iniquities within village India, the loss of artisanal occupations and the absence of other employment opportunities that has condemned large proportions of particularly dalits to conditions of dire poverty, even in developed regions, which in turn makes them amenable to migrating year after year to the brick kilns. The brick making season across the country generally falls within September/October to June, and with few exceptions it has become a completely migrant occupation. The predominant mode of recruitment is by labour contractors through the payment of advances to workers at the villages of origin, often well before the season begins. At the beginning and close of the season, stations close to the catchment areas in Orissa and districts on the Madhya Pradesh/Gujarat border can be seen completely packed with workers carrying their pots/pans and other daily necessities. If at the time of transportation to the kilns, agents of contractors may be seen dealing with the police and facilitating passage, the worst situations arise during return journeys, when workers are abandoned to their own resources. Jam packed into the trains as they are, there have even been cases of suffocation deaths.

The hard labour involved in brick making, the fact that it virtually condemns women and men to a lifetime of six to eight months away from their homes every year, the fact that their children's education suffers, and the fact that it offers little potential for autonomy because the unit of labour is a family and wage payment is piece-rated - all indicate that although some survival may be ensured from this form of labour migration, it offers virtually no opportunity for social advance or economic independence for women. Since brickmaking is included under manufacturing in the National Industrial Classification (NIC), the shift from agriculture to brickmaking would appear in the macro-data as a shift to manufacturing and may be seen as diversification. The reality, is, however that labour migration to brick kilns and fields presages social immobility even as it involves permanent migratory circulation (Agnihotri and Mazumdar, 2009).

Agriculture including for plantations remains the largest occupational destination for rural women migrants and accounted for 33.4% of rural female migrant workers in the CWDS surveys. However given its higher share in the pre-migration profile of the workers (48%) it appears that although agriculture remains the most significant destination and in fact the share of women migrants in agriculture may be increasing, there is also a significant move away from agriculture in the rural migratory pattern. Agricultural migration is generally

directed at pockets or regions of more developed or irrigated agriculture, but the streams of migration by women are more driven by other social factors. For example, women have not been a significant proportion of the large scale migration streams from Bihar for agricultural labour in Punjab. On the other hand, prominent routes for women are from the rainfed tribal pockets in the eastern parts of Jharkhand and southeast Bengal to the irrigated agriculturally developed paddy and potato areas of West Bengal, and from the upland Rajasthan/Gujarat/Madhya Pradesh border, which again has concentrations of tribal communities, to the cotton and groundnut fields in various parts of Gujarat. Young adolescent girls are particularly in demand for hybridised cottonseed farms (BT) that are linked through contracts to the major MNC seed monopolies.

Perhaps the most concentrated form of migration by women in agriculture is for sugarcane harvesting in western and southern India, for a much longer period than is commonly seen in seasonal agricultural work. Unlike in the other areas mentioned above, farmers themselves are not so involved in recruitment of migrants. It is the sugar mills (cooperatives as well as other private), rather than the farmers of Maharashtra, south Gujarat and Karnataka that use labour contractors to recruit workers for harvesting on the farms from which sugarcane is supplied. For these sugarcane cutters, the pattern of migratory life and work is of a longer duration than is otherwise seen in agricultural migration. It involves a significant part of the year (generally October to May), and as in the case of brick kiln workers, there is little scope for social mobility, despite actually catering to modern factory production and accumulation systems. However, unlike brick workers, who generally work around one kiln in a season, cane cutters move from site to site within a single season, as a form of nomad labour. They are recruited in gangs, but again composed of male female pairs, and wages are piece rated (per tonne). The male female pairs are referred to as *koyas*, which also refers to the sickle like implement used for cutting the cane, and while the men cut the cane, the women bundle and carry it on their backs to whatever mode of transport is used by the mills. Without any fixed place to stay, these workers and their families are protected from the elements only by small tents that are pitched near wherever they may be working. They have even greater difficulties in accessing water and sanitation facilities than brick workers.

High density routes that have been established for this male female pair based migration for sugarcane harvesting are 1) from districts in Marathwada and Vidarbha, Maharashtra to the southern districts in the same state that are home to the largest concentration of sugar mills in

the country, 2) from the contiguous tribal belt along the borders of Maharashtra, Gujarat and Madhya Pradesh to the sugar mills of Gujarat, and 3) from the north eastern parts of Karnataka to the state's Belgaon Dharwad corridor adjacent to the sugar belt of Maharashtra as well as the agriculturally developed southern parts of the state (Mysore area) and even into Tamilnadu. Major communities involved in such migration include large concentrations of dalits, adivasis, and other backward castes including some denotified tribes (DNT). In Maharashtra, even as their low wages for this backbreaking labour have become a regular source of agitation, recently sugarcane cutters waged a strike struggle against the attempts to introduce mechanical harvesters that would displace them from even such degraded conditions of employment.

The Mills and 'Sumangali'

As against the seasonal forms of labour described above, modern industries were once seen as providing a permanent or durable employment destination. In a liberalized economy, that expectation has ceased to be valid, and all recent studies have pointed to increasing prevalence of more temporary work contracts and flexibilised labour practices. This, in turn has fueled what has been called a generalised kind of medium term migration from village India for men. The same phenomenon is not so visible for women, when viewed from the village end. Yet, when viewed from the destination points for modern industries and services, and in urban areas, medium term migration by women appears relatively more significant. There are indications that the practices of modern industries and services that look for young unmarried women as their preferred flexible workforce is the driving force behind such medium term migration, particularly of young women.

Textile mills in Tamilnadu took this preference to a whole new level in their search for a flexible and pliant workforce in the guise of an apprenticeship contract. Best known as 'Sumangali Scheme', such contracts are also known as Thirumagal *Thirumana* System, *Kangani* System and Marriage Assistance Scheme. Under these names, young girls were being recruited on a 2-3 year contract with the mill, at the end of which a lumpsum was given to them purportedly for use in their marriage (read dowry). Initiated in the late 1990s, and first heard of in Coimbatore, the same system of recruitment soon spread to spinning mills in the districts of Erode, Dindigul, Tirupur, in Tamilnadu. The girls so recruited, were kept confined to residential camps run by the mill managements, a practice that became infamously known as the 'camp coolie system.'

In 2007, a Madras High Court order decreed the whole system as 'bonded labour' and therefore made it illegal. Since then these schemes as such have gone underground, although at an implicit level, the pattern of contract and migration it initiated does not appear to have changed. What is a matter of concern is the manner in which government institutions and departments have become complicit as training and recruitment agents feeding the discriminatory preference for a flexible and confined workforce of young unmarried girls from the rural hinterland. The CWDS study had described how district rural development agencies (DRDA) had become recruiters of young girls from districts such as Anantapur and Vizianagram in Andhra Pradesh and Ganjam, Orissa for spinning mills in rural parts of southern India including some that are state of the art in terms of technology, but located in rural isolation. More recently, it has been found that with central government support and in the name of rural livelihood schemes and missions, unmarried girls are being trained and sent out of their home states into export zones or apparel parks in various parts of the country. Yet those who are sending them have no interest or institutional capacities to either check or monitor their conditions of work or residence in the destinations to which they are being sent. The question needs to be asked as to how the governments at both centre and state levels, are allowing some of their institutions to become mere labour contractors for private industrial interests.

Of Modes and Manner of Migration

A rare figure available from the CWDS survey indicates that almost a quarter (close to 23 percent) of female migrant workers reported that they had migrated alone. Female driven migration is a phenomenon that can no longer be ignored. Although there is no earlier benchmark with which to compare, given that about 7 percent of migrant workers also stated that they migrated in all female groups, it does appear that issues emerging from autonomous migration, and the specific vulnerabilities of women migrating outside family support systems, now need greater and more specific attention than perhaps ever before.

A second insight was that the overwhelming majority of migrant women workers migrated with clear intentions of finding employment. The hunger for employment was not confined to those who had earlier work experience alone, but was also something that was driving previously non-working women to migrate in search of work. While this might be assumed (with some caveats) for women migrating alone, it appeared to be also including perhaps even some of those who otherwise moved along the traditional associational routes.. Figures

2 (a) and (b) give a graphic picture of the responses of migrants in rural and urban areas to questions related to the manner and mode of their migration as per the CWDS survey.

Fig.2 (a)

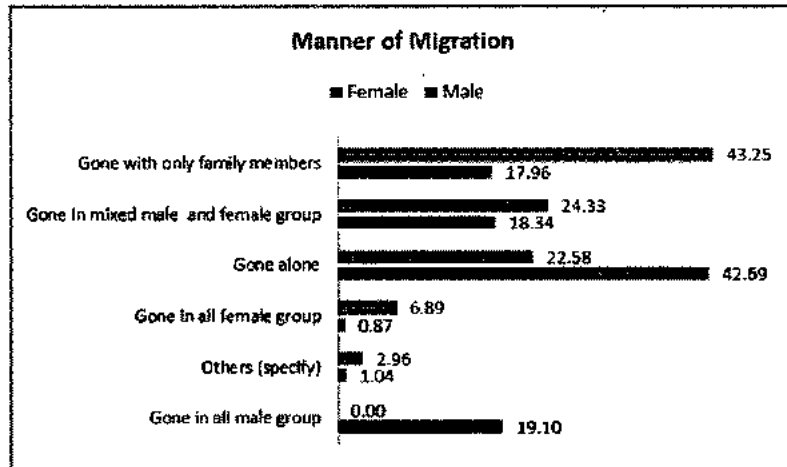
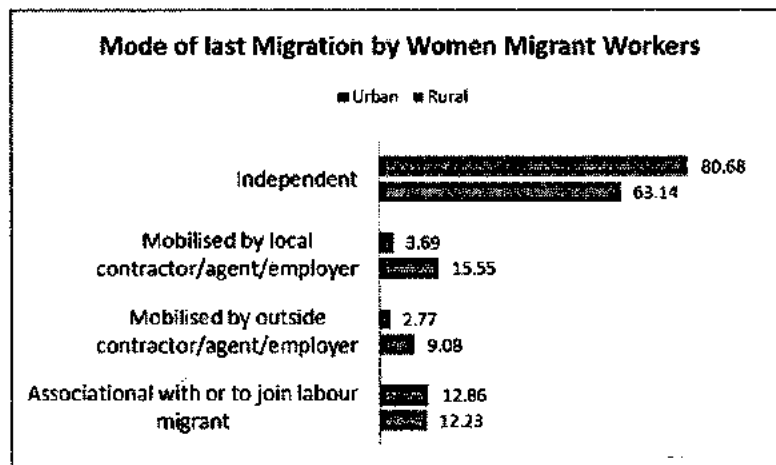


Fig.2 (b)



Despite the significance of women's articulation that their mode of migration was independent, i.e., without the mediation of a contractor, when correlated the manner of migration, it becomes obvious that a much larger proportion of the women workers still migrated with only family members (43.2%), in contrast to men among whom the largest category is of those who have migrated alone (42.7%). It is important therefore, to recognize that the majority of migrating women are carrying family care needs to their destinations.

At the same time, employer or contractor mobilization of workers is noticeably quite significant in rural female labour migration. According to the CWDS, some 25 per cent of rural women migrant workers were mobilized by contractors. A separation between local and outside contractors, brings out the dominance of the outside contractor/agent/employer, particularly in migration for *bhattas* and agriculture and in some cases for construction. Among urban migrants, only a little over 6 per cent were contractor mobilized, but even here the outside contractor was slightly more of a factor than the local. Such a greater role of non-local contractors in the mobilization of women migrant workers indeed runs counter to the common assumption that the relationship between women and contractors is based on kin or local-social associations.

A relatively greater role of contractor/agent/employer based recruitment in female labour migration was also evident in the finding that advance/loans from contractors/agents played a role in migration costs of 15 per cent of female workers in comparison to 9 percent for males.²¹⁹

Conceptual flaws in labour law and its implementation

The only law specifically directed at such migrants is the Inter-state Migrant Workmen's Act (1979). It was designed to regulate contractors and principal employers of inter-state migrants, and stipulates that transportation and related costs have to be provided to migrants, that wages should be paid for even the journey time, and contains provisions for a displacement allowance, apart from other provisions directed at providing decent conditions of work. But this law is known more for its violation than its implementation and in any case is not applicable to intra state migration. Both the 2nd labour commission as well as NCEUS have pointed out that this law is one of the most poorly implemented of all labour laws in India.²²⁰ While the objective of ISMWA was to address and improve the conditions of precisely those migrant workers recruited by contractors such as brick kiln workers, it has miserably failed to protect workers' rights. The abysmal conditions of work at large construction sites for instance has been pointed out by many scholars. The Second National Commission for Labour had stated itn very elaborately (Swaminathan 2012) Interestingly, a proposal to amend the Act in 2011 *made in the name of promoting gender equality* was sent back by the parliamentary Standing Committee on Labour (2011-12) with a sharp rebuke on the superficiality of the amendment, which was merely terminological in nature, and not in

any way substantive. A comprehensive review of the problems with the ISMWA has been promised for several years, on which there has been no further word in the public domain.

The Bonded Labour System (Abolition) Act (1976) has occasionally been applied for migrant workers in brick kilns, who are recruited with advances that they have to pay off through labour (becoming debt bonded till they do so). However, the process of 'freeing' workers from bondage has in general also freed the employers from paying the 'freed' workers their earned wages and other benefits. Where attempts have been made to invoke the provisions of the Bonded Labour Act, they have mainly been directed at repatriation of workers to their villages, rather than addressing the onsite conditions of labour. In such situations, workers have found it impossible to recover due wages, etc.

Recent recognition that problems exist in the present framework of labour law and require broader initiatives and interventions, at least with reference to inter-state migrant workers and particularly with reference to the brick kiln sector, have come in the form of initiation of a process of coordination between labour departments in states of origin and states of destination of migrant workers. For example, inter-state coordination and collaboration between Odisha as a migrant sending state, and Andhra Pradesh (AP) as a migrant receiving state has been initiated through an MoU between the state labour departments, under the aegis of the Ministry of Labour, GOI, and ILO. On the basis of such coordination, Odiya Teachers and Odiya Text Books have been provided for schools at destinations in AP for children of Odiya migrants. Some provisions for onsite construction of housing have been initiated, and plans exist for gathering, building, and sharing a database on migrants from the migration prone districts of Orissa, in order to be able to keep track of migrants. The actual coordination has however, been of a limited nature, and early enthusiasm is on the wane. Importantly, the limited and subordinated nature of women workers' rights in such forms of migrant work has not even entered the discussion.

Processes have also been initiated to register brick kiln workers as beneficiaries of the welfare schemes of The Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996. If earlier, the notification of the Act by state governments had been a very slow process, more recently the non-utilisation of the welfare fund that is financed through a cess on building and other construction work has emerged in focus. Registrations of workers have been tardy, the benefits handed out are low, and enormous funds that have been collected remain unused. Critics have been pointing out

that a principal flaw in the Act is that it treats construction workers as immobile and does not provide for locational or even inter-sectoral mobility. This is ironic, since construction workers are amongst the most mobile of workers. Some suggestions have been made by groups representing migrant workers regarding portability of entitlements, but this requires immense institutional and co-ordinated efforts by state governments and the centre, for which so far no initiative has been taken.

To our minds an important issue that has not even figured in the broader discussions migrants and labour law is how any independent wage for women has been foreclosed by the manner in which piece rated wages are determined. In the large scale migration for brick kilns and in some major agricultural migration streams such as for sugarcane harvesting, piece rates have long held as the mode of wage payment. In fact for bhatta work, even legal minimum wages are fixed at piece rates. What this implies is that the collective labour process of a pair or family is effectively being given a single wage. The CWDS survey findings showed that for some 42% of rural and some 13% of urban women migrants, the laboring unit was either a pair, family or adhoc group. Or in other words, women's wages are suborned within the family wage that is generally paid to the male head of household. In all the efforts towards devising an appropriate legal framework in labour laws for these most vulnerable sections of migrant workers, the problem of the lack of an individual wage for women has not even arisen. No thought has been applied to the rights of women workers when piece rates are combined with family labour. This is an area where there is a dire need for consultative processes and dialogue between women workers, representatives of trade unions, employers and government for developing women's independent rights in these forms of labour. Given that families enter these migratory occupations as a survival strategy, any legal mechanism that is to be formulated needs to address the question of an independent wage for women, without reducing the family income that is presently tied to the piece rates.

Questions of Disentitlement

A perennial issue for migrant workers face is the experience of disentitlement to some important rights. In order to access ration cards, voting rights, social security benefits, etc., citizens of India have to first provide proof of residence, or of domiciliary status which requires residence in one place for some years. Evidence of such disentitlement among migrants in relation to the public distribution system may be found in the findings of the CWDS survey that are presented in Table 3.

Table 2

Ration cards at source and destination areas of migrant workers (%)

Ration card	At source area			At destination		
	Male	Female	All migrant workers	Male	Female	All migrant workers
None	21.89	34.06	29.45	82.84	76.47	78.96
BPL	44.23	39.62	41.35	10.46	15.83	13.73
APL	23.86	20.19	21.62	4.32	7.27	6.12
AAY	10.02	6.12	7.57	2.38	0.43	1.19
	100.00	100.00	100.00	100.00	100.00	100.00

As may be seen, the majority of the migrants who were BPL card holders at source area became disentitled to BPL rations at destination. The same was the case for those with APL cards at source area. Most shockingly the poorest - Antyodaya card holders also lost out, more acutely reflected among the women migrants.

Some discussion regarding the portability of entitlements has indeed been initiated, and it is believed that the UID or Aadhar card will be a key instrument for this. To our minds this is an oversimplification, particularly since there is no legal framework in place for such portability across states, apart from the fact that the UID itself has no legislative backing or framework that protects the rights of citizens.

Finally, while the right to move to any part of the country is enshrined in the Constitution of India, the compulsion to migrate militates against the element of choice that is implicit in any such right. The findings of the CWDS survey (Table 4) indicate that compulsion is a substantial factor that is pushing women to migrate for work. Poverty, debt and declining income, non-availability of local employment, displacement and social tensions together constituted reasons for migration for more than half of female migrant workers in both rural and urban areas. Distress thus remains one of the prime drivers of women's labour migration and appears to have remained a perennial feature that accelerated economic growth has not been able to address.

Table 4

Reasons for Last Migration – Female Migrant Workers

Categories	Rural	Urban
Poverty, debt and decline in income	27.69	32.99
Lack of any local employment	11.01	12.81
Lack of year round employment and loss of employment	6.68	5.30
Displacement & social tensions	4.90	1.54
Better employment & enhanced standard of living	8.72	21.97
Educational, Social and personal advancement	7.94	9.81
Accompanying family and care work	1.13	9.70
To earn dowry	0.66	0.46
Others	31.28	5.43
	100	100

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- 143 The EMI programme covers only the organised sector of the economy which inter-alia covers all establishments in the public sector irrespective of their size, and non-agricultural establishments in the private sector employing ten or more persons.
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- i) Wages and salaries including paid for leave period and holidays;
- ii) Payment for dearness, overtime, compensatory, house rent and other allowances;
- iii) Production bonus, good attendance bonus, incentive bonus, etc. which are paid more or less regularly for each pay period; and
- iv) Lay-off payments and compensation for unemployment except where such payments are made from trust or other social funds set up especially for this purpose.

The amount of wages/salaries payable during the accounting year are expressed in terms of gross value i.e. before deductions for fines, damages, taxes, provident fund, employees' state insurance contribution, etc. For workers employed through contractors, payment made to these workers and not the payment made to the contractors are recorded. Benefits in kind (perquisites) of individual nature are only included. It excludes employer's imputed value of group benefits in kind and travelling and other expenditures incurred for business purposes and reimbursed by the employer.

159 It is important to note here that ASI data only pertains to organized sector.

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206 Employment related reasons include : 1. In Search of employment; 2. In search of better employment; 3. Business.; 4. To take up employment/better employment; 5. Transfer of service/contract; 6. Proximity to place of work.

207 At the same time, the female migration rate due to movement of parents/earning member (associational) fell by over 7 percentage points in rural India from 9.5 per cent in 1993 to 2.1 in 2007-08 and similarly from 18.9 to 13.4 per cent in urban India.

208 The proportion of employment oriented male migration also dropped by more than half in rural areas, but the fall for women was much steeper.

209 It needs to be borne in mind that in such a large and diverse country, despite the wide prevalence of village exogamy, assumption of its universality across all castes, communities, and localities must necessarily be tempered by the full spectrum of diversity.

210 In many parts of the country, village exogamy is not an iron cast rule for marriage. Many tribal communities, eg., did not traditionally hold such a value for village exogamy, but this may be changing. Among several Muslim communities such exogamy is/was not the norm. Similar exceptions to the rule are known in parts of southern India as also in West Bengal . But overall a shift towards village exogamous marriages may be taking place across the board. The state wise data on reasons for migration, however, does not indicate any significant variation among states in relation to the increase in marriage migration.

211 The CWDS study, for example, pointed to two simultaneous processes observed among different tribal communities in south Gujarat. Among the Bhils, since women are a necessary and integral part of the migrant cane cutting workforce who are recruited and work in male female pairs (koytas), no shift to dowry has taken place, and bride price is reportedly 'high' (around Rs 35,000 or so). On the other hand, among larger land owners (above 2.5 hectares), from the tribe of Kunbis, who also appeared more educated as well as more Hinduised, village exogamy was institutionalized, and a shift to dowry could be seen to be taking place, with bride price remaining at the level of only a formal ritual (Rs 250), and goods and furniture being increasingly given by the bride's family.

212 The highest proportion of Households collecting CPR (exceeding 50%) are concentrated in the eastern, southern and western plateaus and hills, (Menon and Vadivelu), some areas of which are mineral rich (also having significant tribal populations), and have been more opened to private exploitation in the reform era. Analysing the 1998 NSS round data on CPR products, Menon and Vadivelu have shown that 48% of households used common property resources for consumption, and CPR contributed around 3.02% of hh consumption for the country as a whole.

213 In many of the tribal communities so affected, it is the groom who initiates the marriage proposal.

214 Ranjana Sheel (EPW, July 12, 1997), observes that in the early colonial period, Blunt found the practice of bride-price prevalent among many of the hierarchically lower castes. He listed such castes and noted the average amount of bride-price transacted in their marriages. (Blunt 1912: 71). Turner in 1931 Census Report, found the fast declining control of tribal customs or caste panchayats over the amount of bride-price. He noted that its amount was now getting settled more and more in the nature of business transaction and not by traditional customs [Turner 1933: 312. The growing economic dependency contributed to what has been referred to as the negative net worth of women, and also augmented structural factors leading to the expansion of dowry. A 1915

article [Stree Darpan (1915, Dec: VI): 418-24] noted the link between women's economic decline and the rise of dowry system, and argued that the new rich classes that had emerged demanded ten times more dowry than they did before because women, even of respectable families, had lost their traditional occupations due to the rise of mill industry and also because women's work for living had acquired bad connotations for the status maintenance. It may be interesting to link these changes with other changes coming about in the colonial period, with regard to the marginalization of women's role in production and emerging sectors of employment. See M. Mukherjee, *Impact of Modernization on Women's Occupations: A case Study of the rice-husking industry in Bengal* in J. Krishnamurthy (ed.) *Women in Colonial India: Essays on Survival, Work and the State*, OUP, Delhi, 1999.

215 The CWDS study used a method of excluding unpaid workers from the self employed workforce to arrive at estimates of the paid/income earning workforce (inclusive of regular, casual and income earning self employed workers).

²¹⁶ A caveat may be noted that the estimate for female labour migrants is more than likely to be an underestimate because no way could be found to estimate and include labour migration camouflaged as marriage migration. Nevertheless, the substantive picture of substantially and relatively lower levels of mobility in the female workforce is, we believe, an accurate representation of reality.

217 A substantial edge for women migrants over men was visible in only two occupations – paid domestic work and on a far lower scale in nursing.

218 Three quarters of upper caste women migrants (71.4%) and more than half of the women of OBC/MBC background (54.2%) had migrated urban wards. In comparison, among the Scheduled caste women, the majority (62.3%) had migrated to rural destinations and a similar pattern was visible among Scheduled Tribe women (55.4%).

219 For 13.4 per cent of the women migrants loans from contractors was the only source for migration costs and another 1.1 per cent took loans from contractors as well as drew upon other savings/borrowings. Among male migrants it was 8.3 and 0.8 per cent respectively.

220 The immense gap between the implementation of the law and reality can be gauged by the fact that only 194 principal employers and 287 contractors were registered as per the provisions of the Act across all states, as reported to the Standing Committee on Labour (2011-12) (with more than 60% of contractors registered in the North-east).