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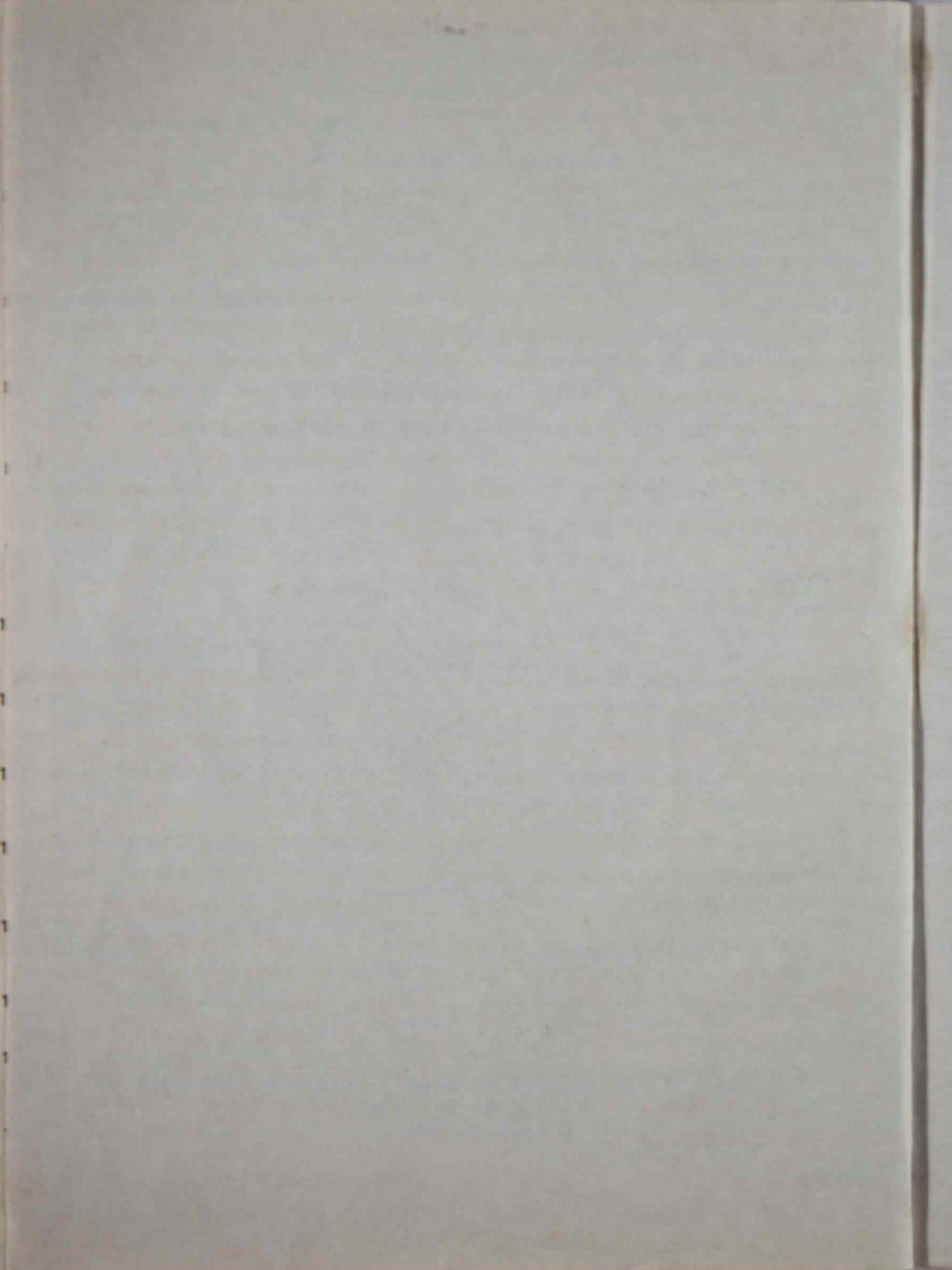
POVERTY, WORK AND GENDER
IN URBAN INDIA



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MAY 1992

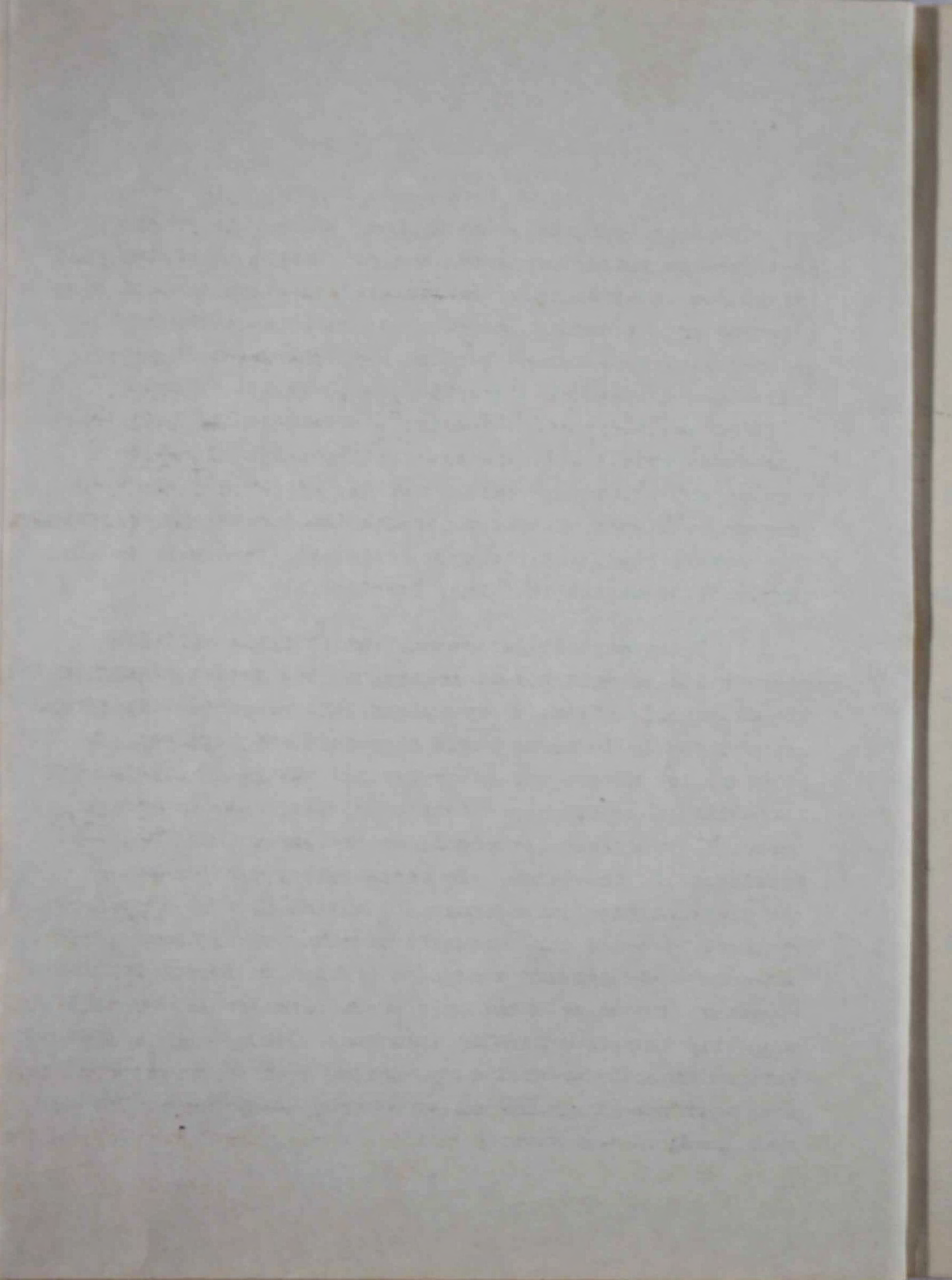
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Abstract

Is poverty the result of lack of employment or of poor returns to employment? And if the latter, then what prevents the poor from improving the returns to their labour? This paper examines these and related questions in the light of data regarding macro-trends over the 1990s in the incidence of poverty and in forms of employment in urban India specially in the case of women. It brings out the social characteristics and extra economic constraints that make women excessively vulnerable to poverty and at the time of entry into the labour market. It then reviews the more common types of work contracts that urban women have been entering and the risks, uncertainties as well as gender based biases that they face in each.

The conclusion emerging from this analysis is that in India, much more than the overall dearth of resources, the problem is of their skew distribution. While certain groups, specially women among them face extraordinarily stiff barriers in getting access to capital, skills, markets, new technologies or even knowledge of developments regarding these, there is simultaneously another group which has full knowledge and free access to these same prized items. In the confrontation in economic activities between these resource rich and the poor, the latter have few means to overcome their initial handicaps and to resist the manipulations imposed on them by the former. The few policy suggestions included in the paper are aimed at ways to reduce this vulnerability of the poor rather than at just creating more work opportunities as per standard poverty alleviation programmes of the past.



I n t r o d u c t i o n

This study is an attempt to analyse the links between the three issues of poverty, work and gender. All three have been a matter of concern for students of Indian economy and society. Moreover, links between poverty and gender as well as those between work and gender have been noted and analysed to a considerable extent. However, although alleviation of poverty and creation of additional employment have long been high on the national policy agenda, surprisingly little work has so far been done to answer even such basic questions as whether or not employment necessarily relieves poverty and if not, then what is the nature of the work that the poor do.

This neglect is largely due to the specific directions given to those debates in the Indian context in their initial stages. For example the extensive literature on poverty in India is still an exercise in numbers and both policy makers and academics are concerned mainly with measuring the incidence of poverty, viz. numbers of the poor relative to total population in various regions and over time. This is not surprising given the importance attached in the Indian debate to the concept of a poverty line which has a built-in bias towards such a numbers game. This tendency however has put a premium on identification of large groups of those poor whose problems are amenable to a quick, even if a partial solution. Policy makers are particularly interested in promoting such exercises because, for reducing the incidence of poverty, they prefer the relatively easier task of helping those immediately below the

poverty level to dealing with the more difficult problems of poverty at its lowest level (Sen 1973). An inevitable outcome of this process however is that the more persistent and vulnerable pockets of poverty in the country continuously get neglected by all concerned.

Urban poverty is one such relatively neglected issue. Among policy makers, the long standing dictum of Dandekar and Rath that "Urban poor are only an overflow of rural poor into urban areas" (Dandekar and Rath 1971) is still widely accepted though there is considerable evidence to show that rural to urban migrants are seldom the poorest of the rural population and that, labour status-wise, migrants usually have a better record than the average local urban population (Bogue and Zackaria 1962, Mehrotra 1974, Lipton 1977). Urban poverty is then regarded simply as a reflection of the low wages/lack of work suffered by a section of the urban population because of the pressure of surplus labour generated by the influx of rural migrants. These Harris Todaro types of models make no distinction between sections of workers except by their origin; nor do they place the issue in its proper context in the specific nature of the urban economy and society.

On the other hand, the greater incidence of poverty among women as also the very real discrimination that they face in the labour market have been important findings of gender analysis in India. However, the analysis has stopped short of enquiring into such logical offshoots of those findings as the reasons why poor households have more women than others and whether these women are poor because they do not have work or because the work they do is of an inferior kind than that of men. In other words, the various findings

have not been adequately linked together to provide a complete portrayal of the social and economic processes through which the prevalent gender ideology works towards greater impoverishment of women.

However, it is the neglect of interconnections between poverty and work in general that has perhaps been the most damaging for our understanding of social dynamics in India. This neglect was largely due to the introduction since 1970s of the new categories of formal and informal sectors into the ongoing debate about employment or gainful activities. Apart from other shortcomings of this categorisation as a tool for analysis of experiences in the labour market (which have been extensively discussed as for example by Standing 1987, Banerjee 1987, 1988), it has created an unwarranted general impression of the existence of a sharp divide between the world of work of the informals (or the poor - the two terms being used interchangeably in an euphemistic, almost romantic way) and the rest. The former is said to consist of the poor producing for the poor using locally available resources (often recycled ones) as well as own tools and improvised technologies, (Jolly et. al. 1973, De Soto 1988). Since this additional production is assumed to be created mainly out of the ingenuity of the poor, there is apparently no conflict between this world of the "informals" and the mainstream economy. General assumption is that the poor are poor because they are rejects of the latter; but their work in the informal sector provides then with at least a partial antidote to their poverty

There are numerous studies of the Indian "informal" sector which show that this portrayal is far from the Indian reality. (Bremmen 1976, Bose 1978, Papola 1981, Romalet 1983

to name a few.)). However even if this situation did exist in some economy at some stage, the model nevertheless remains unstable and underspecified. On the one hand, if as is usual, the informal sector is distinguished by free entry for additional labour but limited supply of other resources, then activities there cannot continue to provide a living for everybody for any length of time.

On the other hand, saying that it is the formal sector which is modern or which uses capital intensive technologies, as well as skilled labour and produces for larger markets does not explain why these characteristics are not imitated by the informal sector. For this one has to further stipulate that the formal sector is in fact the more powerful because it has access to more resources, techniques and skills than the other. These powers can be in the form of capital, physical or human-education, knowledge or information and/or some political or institutional clout. Logically the former can also use these powers to buy/command the resources including local or recycled ones that are available to the informal sector. Therefore what activities lie within the domain of the latter is decided not by itself but by those who operate in the more powerful formal sector. So long as the rates of return in their activities are low or without a potential for growth they may be left to the informals. The decision however is not theirs but of the others whom I prefer to call the resource rich. And as competition in the informal sector makes it harder to earn a reasonable living by independent activities there, the domination of the resource rich goes on increasing continuously.

Instead of categorising labour into the two sectors, formal and informal, it can then be viewed as an agglomeration of various groups of persons with varying degrees of constraints on their access to resources. The chances of a group being poor are closely linked with the extent of the constraints that it faces. In the course of development over the past few decades, Indian labour force has expanded at a fast rate: however, while the economy is moving increasingly towards technologies and industry mix where capital resources, (both human and physical) are at a premium, little has been done to narrow the gap between the rich and the poor in their access to such resources. Therefore the vulnerability of several sections of workers goes on increasing as the scope of their activities and forms of their employment come to be controlled by others.

In this paper I have explored this hypothesis in respect of urban women workers in India of 1980s. The study is based mainly on official macro level data regarding trends in distribution of access to resources and well-being as well as in employment in this period. Perhaps more than in most other countries, Indian women are subjected to greater restrictions than men in their labour market experience. They therefore provide a more vivid example about the workings of the process outlined in the hypothesis above.

Women's labour market experience is of course a result of both supply and demand conditions. Official sources of data provide information about supply characteristics of workers as well as about their actual employment conditions, but not about the nature of demand for labour. For highlighting the special handicaps that women workers face on the demand

side, I have summed up findings of several studies of manufacturing industry where women's employment had been growing particularly fast during the period under consideration. These studies have highlighted the way in which employers and fellow workers who have better knowledge, mobility and organised strength can ensure that women remain confined to low productivity, low return jobs.

In order to get a rounded picture of these interlinkages between work, poverty and gender, the paper goes on to look for an explanation for the persistence of gender-wise differences in access to adequately remunerative work. Numerous recent studies indicate that explanations based on standard theories of supply and demand characteristic of male and female labour merely help to raise further questions regarding the processes which create those categories. In other words, we still need a theory about the construction of male and female gender identities for understanding the genesis of the categories that operate in the labour market.

A recent study sponsored by the World Bank on Gender and Poverty in India (Bennett 1991) has suggested that in general, gender construction in India is closely connected with women's association with the inside, the home and the courtyard where the family is cared for while men belong to the outside where both economic and political activities are located. This hypothesis one feels is far from adequate to account for the historical and cultural realities of Indian women's situation particularly in the labour market. An alternative explanation which appears to fit the observed facts better is suggested at the end of the paper.

Organisation of the Paper

The paper is based mainly on the findings of NSSO surveys during the 1980s of monthly per capita consumption expenditure as well as of employment and unemployment. These findings are supplemented by results of various studies by individual scholars on related themes.

In the second section, data linking poverty, gender and work is considered. The third section deals with the actual employment conditions of urban women as compared to rural women and urban men. The next two sections are focussed on casual labour and self employment, the two forms of employment where poor women are concentrated. In the sixth section, women's employment in manufacturing is examined in order to bring out differences in productivities of male and female workers and the nature of gender-based discrimination in the labour market. The last section suggests a hypothesis regarding the ideological base of women's situation as described before.

II

GENDER, POVERTY AND WORK

There is a general agreement that the incidence of poverty has been declining in both rural and urban India. In table 2.1 are presented some tentative figures of the percentage of poor¹ in rural and urban areas of the seventeen major states as well as for the country as a whole in 1977/78 and 1987/88. They indicate that by the end of the 1980s the problem of urban poverty perhaps deserved more attention than

Table-2.1

State-wise Number per 1000 of Households and Persons below Poverty Line : 1977/78 and 1987/88.

States	1977-78			1987-88			Percentage change in persons per 100 below poverty line between 1977/78 and 1987/88	
	Rural Households	Rural Population	Urban Households	Rural Households	Rural Population	Urban Households	Rural	Urban
Andhra Pradesh	409	445	398	318	360	399	(-) 19.1	0
Assam	436	470	330	212	242	221	(-) 48.5	(-) 32.5
Bihar	545	568	417	410	450	466	(-) 20.8	(+) 9.0
Gujarat	389	422	290	204	242	255	(-) 42.6	(-) 17.6
Haryana	205	225	321	109	120	193	(-) 46.7	(-) 35.3
Himachal Pradesh	220	269	129	83	107	73	(-) 60.2	(-) 47.2
Jammu & Kashmir	269	306	412	132	159	199	(-) 49.0	(-) 53.0
Karnataka	489	523	433	337	374	353	(-) 28.5	(-) 14.7
Kerala	424	466	492	133	168	291	(-) 63.9	(-) 35.7
Madhya Pradesh	572	608	446	422	460	347	(-) 24.3	(-) 26.4
Maharashtra	551	595	296	315	368	241	(-) 38.1	(-) 17.5
Orissa	638	671	409	474	494	332	(-) 26.4	(-) 17.6
Punjab	116	126	241	86	92	160	(-) 27.0	(-) 34.3

Table 2.1 Contd.....

Table 2.1

State-wise Number per 1000 of Households and Persons below Poverty Line : 1977/78 and 1987/88.

States	1977 - 78				1987 - 88				Percentage change in Persons per 100 below poverty line between 1977/78 and 1987/88	
	Rural Households	Rural Population	Urban Households	Urban Population	Rural Households	Rural Population	Urban Households	Urban Population	Rural	Urban
Rajasthan	304	327	327	415	269	293	279	349	(-) 10.4	(-) 15.9
Tamil Nadu	497	551	451	521	357	411	320	373	(-) 25.8	(-) 23.4
Uttar Pradesh	442	489	465	563	352	394	380	477	(-) 19.4	(-) 15.3
West Bengal	565	574	309	408	301	329	306	390	(-) 42.7	(-) 4.4
All India	470	503	391	449	320	355	308	379	(-) 29.4	(-) 15.6

Sarvakshana Vol. IX, No. 4 April 1986, Tables I. OR and I. OU pp. S17 to S42 for 1977/78 and NSSO Sp. Report Jan. 1990 - Tables IR IU, 20R and 20G, pp. 1-4 and 19 to 22.

it had received so far. Indeed this estimate puts the incidence of urban poverty at a slightly higher level than that of rural poverty in 1987/88. In several states like Andhra, Gujarat, Karnataka, Maharashtra and particularly West Bengal, the percentage of the population below poverty line had fallen sharply in rural areas but in urban areas, the trend had been much slower. In general, the coefficient of correlation between state-wise rural and urban rates of change during this period in the incidence of poverty was not very high.

The figures given here do not tally with the estimates made by Minhas, Tendulkar and Jain (Minhas, Tendulkar and Jain 1991) for 1987/88 particularly in the case of rural areas at the state level. Possible reasons for this are discussed in appendix 1. Nevertheless their estimates too show that (a) There was little co-incidence between trends in urban and rural poverty in different states (ibid Table 5). (b) The increase in the absolute number of the poor in urban areas between 1983 and 1987/88 was greater by about 1.5 millions than the corresponding rural figure (ibid p.1676) (c) Even for the longer period between 1970-71 and 1987/88, the annual rate of increase in the numbers of the poor was only 0.5 to 0.6 percent in rural areas but about 2.5 percent in urban areas (ibid p.1980).

The relatively sluggish change in the urban poverty situation is rather difficult to explain since both urban domestic product as well as employment had increased much faster than their rural counterparts in the decade before 1987/88. During the decade, the average annual rate of growth of gross domestic product at constant prices for the primary sector was only 2.6 percent while corresponding figures for

the secondary and tertiary sectors were each over 7 percent² (GOI) 1990, Statement 1.3 p.55). Employment too had grown much faster in urban than in rural areas. (NSSO Special Report 1990, Statement 22, p.61).

Though urban population grew at about three times the rate of rural population during this period, (Ibid, Statement 1, p.18), this fast growth might not be a sufficient reason to explain the slow decline of incidence of poverty there. In several of the more urbanised regions, particularly West Bengal, urban population grew much more slowly than the average national rate; but decline in incidence of poverty there was also much slower than elsewhere. In Punjab and Tamil Nadu, on the other hand, incidence of urban poverty was fast declining though urban population had grown fast. In Maharashtra and Gujarat, both the ratios were around the national average. These trends are also corroborated by the estimates of Minhas, Tendulkar and Jain referred to before.

In urban India as a whole and in urban populations of each state within it, the percentage of poor among women was consistently higher than among the males. Table 2.2 shows this for urban India as a whole. Although overall incidence of poverty had gone down, the disparity between positions of men and women (Column 4) had not improved during 1977/78 and 1987/88.

This result is due to the fact that average sex ratio (no. of women per 1000 men) was higher in poorer households than in others. In 1987/88, in the overall urban population, there were 912 women for every 1000 men, but in households below poverty line, the comparative figure was 974 women per 1000 men and in ultra poor households, i. e. in households of MPCE - < Rs.110, the sex ratio was about even.³

Table 2.2
Percentage below Poverty line : All India
Urban Adult Males and Females

(NSS Survey Rounds)	Adult Males = M	Adult Females = F	(F - M)/M
(1)	(2)	(3)	(4)
(a) 1972/73 (27th R)	49.0	56.7	15.7
(b) 1977/78 (32nd R)	38.4	42.6	10.9
(c) 1987/88 (43rd R)	32.0	35.4	10.6

Source: NSSO - For 72/73 Sarvekshana Vol.II, No.3 January 1979 Table No.1, 027/4 P. S369.

77/78 " Vol.IX, No.3 January 1986 Table 1.04 P. S117.

87/88 " Sp. No. Sept. 1990 Table 32 PP. S91-S92.

There was a particularly large concentration of women in the population belonging to female-headed households. Sex ratio for female headed households was as high 1707. (Sarvekehana Sept. 1990, Statement 2p.17) This figure varied from 1392 in Bihar to 2307 in Himachal Pradesh. The percentage of poor in the population and households was much higher among these female headed households than in all urban households taken together. This however was not the case for rural female headed households as shown in table 2.3.

Table 2.3

Percentage of Households and Persons Below Poverty line in Rural and Urban All Households and Female Headed Households.

Types of Households	Percentage below Poverty line				Sex Ratio of Population	
	Rural		Urban		R	U
	Households	Persons	Households	Persons		
All households	32.0	35.6	30.8	37.9	948	912
Female headed households	31.4	36.0	35.1	42.7	1797	1707

Source: NSSO 43 Round (1987/88) S. Report No.1 : tables 1R & 1U p.p.1-4 and 20 R and 20 U, pp.19-22 and statement 3 pp.21 & 22.

Although there was dominance of females in female headed households of both rural and urban areas, the percentage below poverty line among them in rural areas was no worse than for all rural households taken together. This was so even though female-headed households on an average possessed and cultivated less land than all rural households taken together. (Ibid statement 3). Presumably males of those families worked elsewhere in urban areas and remitted some of their earnings to the women. For urban households however, there was little chance of their incomes being supplemented from outside sources.

The higher sex ratio in poor households could be because family life tends to be more unstable when incomes and employment are unstable. Mukherjee for example (Mukherjee 1975 pp.68-69 and table 3 p.96) showed that among squatters in Calcutta, there

was a significantly higher incidence of desertion of women after a few years of cohabitation. Marriage and cohabitation tended to break up within five years or so. Since children were almost always left with the mother, a woman with minor children depending on her was likely to be worse off even when earning a living. In 1987/88, only about 2 percent of urban men but nearly 9 percent of urban women were widowed or deserted (Sarvekshana Sept. 1990 table 30 U P.P.S 67-68).

WHO ARE THE POOR ?

As in rural areas, in urban areas too, the poor tend to belong to handicapped communities, particularly the scheduled caste and scheduled tribe people whose women appeared to be over-represented among the poor and the ultra poor.

Table 2.4

Scheduled Caste and Tribe Adult Men and Women in Urban Areas 1983.

(in percentage)

	Total adult population	Total poor adult population	Total ultra poor population
Scheduled Caste M	10.0	25.6	10.9
Scheduled Caste F	9.8	26.7	18.2
Scheduled Tribe M	4.1	2.0	2.2
Scheduled Tribe F	4.3	4.6	4.8

Male and female percentage in the total give their respective shares in total male and female population.

This difference between the male and female positions is probably because men of these communities are well represented in the organised sector, specially in municipal services and also in industrial work force. Karlekar in her study of a scheduled caste community in Delhi noted that men were using opportunities provided by urban living to diversify occupations and move upwards while women were confined to the caste occupations and often that too in the private sector. (Karlekar 1982, p.98). Similarly, in many cases, women worked with men in the family occupations but were not recognised as workers.⁴

Muslims

Another point of interest suggested by the 1987/88 MPCE data is the greater incidence of poverty among Muslim population as compared to persons of other religions. Muslims constituted about 16 percent of the total urban population but they accounted for nearly a quarter of the urban poor. (Sarvekshana Sept. 1990, Table 25U to S. 55).

Muslim women's WFPRs are low even by the standards of urban Indian women chiefly because of the taboos put on their mobility by the community. So it is very likely that they would form a significant section of the urban poor.

Younger Households

The poor were also at a relatively younger stage of their life cycles. This is indicated by the fact that there were more minor and therefore dependent children per adult woman in poorer households than in richer ones.

In 1983, for the urban population as a whole, there were 1.15 minor children (children below 15 yrs. of age) per adult woman. In poor households the comparable figure was 1.74 children and in ultra poor households (i.e. MPCE level of Rs.85 or below) it stood at 2.88 children (Sarvekshana 1989 Table 1.04). All these children might not have been fully dependent on adult earners : but even when working, their incomes were unlikely to be equivalent to those of an adult worker. Also, adult women with small children were probably constrained by the responsibility of child care and therefore unable to compete on an equal basis for work with others.

Work and Poverty

For urban women, much more than for other comparable groups, poverty appeared to be an important motivation for coming to work.

Table 2.5

LFPRs of Rural and Urban Males and Females
by MPCE categories 1987/88.

MPCE categories	Rural		Urban	
	Male	Female	Male	Female
Poor	50.8	34.0	43.8	20.2
Middle level	57.4	32.5	59.3	12.7
Rich	63.2	32.5	60.7	20.5
All	53.1	33.1	53.4	16.2

Note : Taking account of usual activity along with subsidiary gainful activities.

Source : Sarvekshana, Sept.1990 Table 61, pp.S274 to S278.

In the case of both rural as well as urban males, almost all adults were in the labour force and it appeared that standards of living of the households went up as more and more male members joined the labour force. For rural females, there was a slight fall in their LFPRs as the households' economic position improved, but on the whole, the LFPRs of all women were fairly steady for all MFCE groups. In urban areas however, women's LFPRs were relatively high for both the poor and the rich but low for middle levels of MFCE. Since 39 percent of urban women were poor and only 3 percent were rich (Sarvekshana Sept. 1990 Table 35 pp. S103 - 104.) it could be said that most urban workers women were poor.

An earlier study of women in the unorganised sector of Calcutta also corroborated this link between household poverty and women's work. It had shown that levels of household per capital incomes determined the hours of work put in by women. The lower the income level, the larger had been the hours of work put in by women (Banerjee 1985 Table 6.1 p.90). On the other hand increase in wage rates did not have a positive impact on working hours but a drop in wage rates had done so in a significant number of cases. (ibid, table 4.7 and pp.68, 70).⁵

Impact of Work on Poverty

If household poverty was an important motivation for women to take up employment, it was equally true that employment of women was less likely to be adequate for combating poverty. Indeed, a remarkable fact about urban poverty in India in this period was that households were poor not necessarily for want of workers. About 45 percent of poor households (row 1, columns 4 and 5, table 2.6) as

Table 2.6

Distribution of Urban Households (HH) and Persons
by Heads of HH and No. of workers per HH : 1987/88.

Types of HH	Number of workers* per HH					Total
	No Worker	One male Worker	One Female worker only	One male + one female worker only	Other Households	
	(1)	(2)	(3)	(4)	(5)	(6)
<u>HH with Male or Female Heads</u>						
1. Poor Households	6.6	44.0	4.3	13.8	31.4	100.00
2. All Households	8.4	52.9	3.6	10.5	24.6	100.00
<u>HH with Female heads only</u>						
3. Poor Households	23.6	9.0	30.8	8.9	27.7	100.00
4. All Households	33.7	9.9	29.5	7.8	19.1	100.00
<u>Persons living in households with Male or Female heads</u>						
5. Poor	3.0	40.8	2.5	12.5	41.5	100.00
6. All	3.9	47.6	2.2	10.6	35.7	100.00
<u>Female headed households only</u>						
7. Poor	15.2	12.2	23.6	10.0	39.0	100.00
8. All	22.1	13.3	22.5	10.3	31.8	100.00

* Only workers of 15 years and above are considered.

** Others are households with 2 or more workers in which are included those households with only two workers of the same sex.

compared to 35 percent of all households (row 2, same columns) included more than one worker. Similarly over 50 percent of poor persons (row 5) lived in households which sent out two or more workers. However, households where there were likely to be one or more female workers i.e. all households barring those in columns 1 and 2, were more likely to be poor than households with no worker or only one male worker. Since among female headed households a much larger percentage depended on women's work they were more likely to be poor than other households.

Household Responsibilities

The poor work profile of urban women is to be a large extent due to the nature of their households and their roles in the household. Urban women too bear the exclusive responsibility for all housework and in the case of poor women it claims a lot of their time and energy for tasks such as collecting water, fuel and rationed food supplies. Long and tardy queues of women at street water taps and ration shops for foodgrains and kerosene are common sights in Indian cities (Centre for Science and Environment, 1985, p.149). As a result, women often prefer to take up homebased work even when rates of payment are inferior.

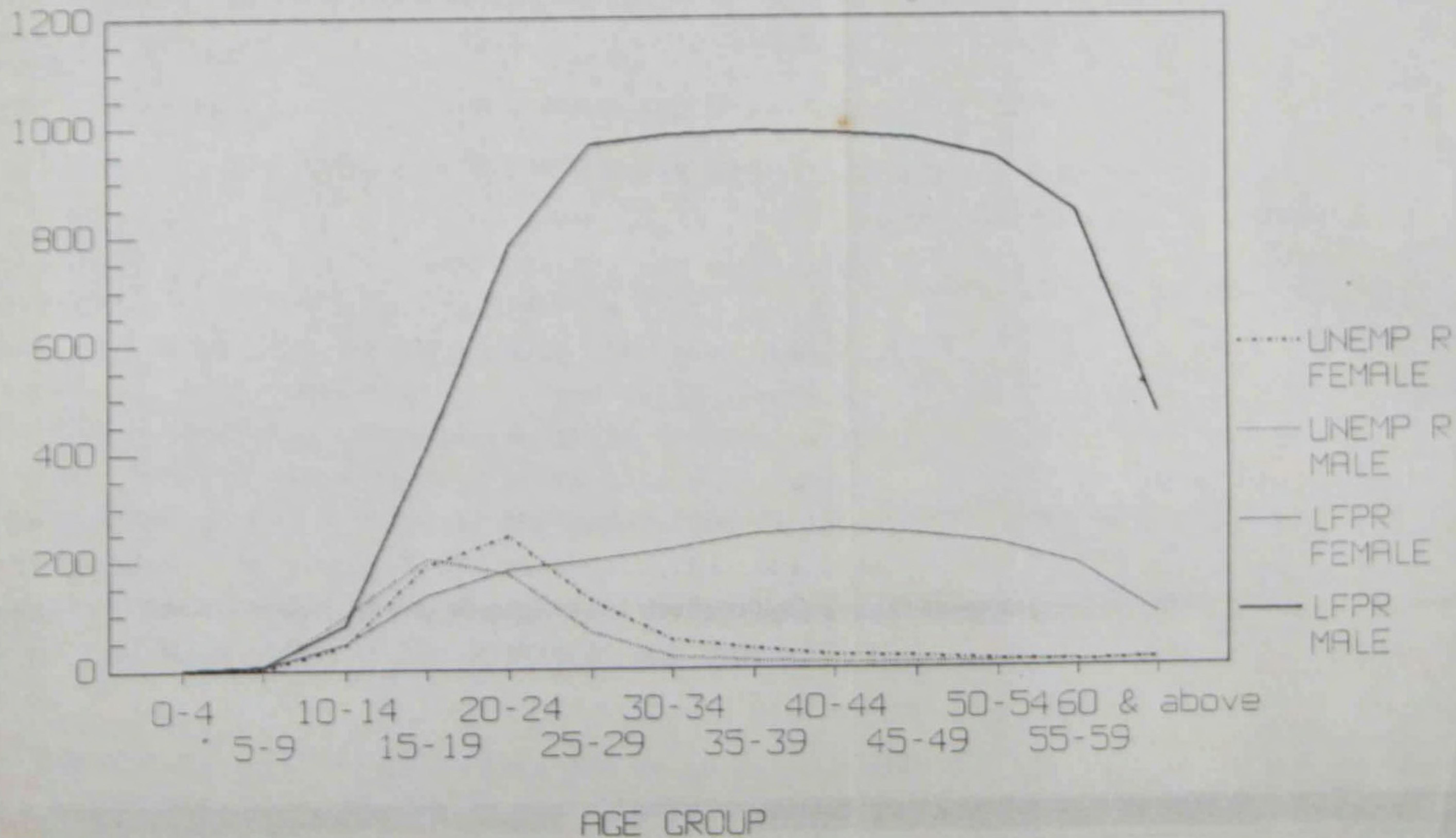
Marriages are early and universal for women in India. Even in urban areas of 1987-88, only 9 per cent of women were unmarried after the age of 19. Moreover, in early adulthood, women are expected to devote themselves exclusively to their reproductive roles. As a result, urban Indian women are relatively late in coming to the labour market.⁶

Fig.1 shows that in urban India of 1987-88, a third of the men were already in the labour force by the age of 19 years : by the age of 25 to 29 years, they had reached their peak LFPR of 97 per cent and these rates remained unchanged till after the age group 50 to 54 years. For urban women on the other hand, LFPR in age group 20-24 years was less than 20 per cent. Their peak LFPR of 25.6 per cent was not reached till the age group 40-44 years. Late entry in the labour market means that women do not get time to learn skills and gather experience as men do. Also, they do not have time to build up careers in any one occupation. Employers too feel justified in not entrusting them with responsible jobs on grounds that older women with family responsibilities would not have the concentration or the professional attitudes required for such work.

Women who enter the labour market late often do so because of desperate poverty when they have to find a significant portion of the income for sheer survival of the household. Thus the Calcutta Survey mentioned before showed that over half of those workers were earning 40 per cent of more of the household income and still their households were not in a position to buy their full allotment of rations of food grains under the ration system. (Banerjee 1985 Table 6.2 and 6.4 pp.92-93) In such a situation, women not only accept inferior dead-end jobs but also lower the supply price of their labour in order to get an entry. This kind of desperation could be particularly common among widows, divorcees and deserted women who are more likely to be the chief earners of their households. These women too are found to be over-represented in the urban labour force.

FIG 1

AGE-GROUP WISE LABOUR FORCE PARTICIPATION AND UNEMPLOYMENT RATES OF URBAN MALES AND FEMALES ALL INDIA 1987-88



-: 21 :-

LFPR = labour force participation rates are per 1000 of population.
 UNEMP R = unemployment rates are per 1000 of labour force.

Fig.1 shows that in urban India of 1987-88, a third

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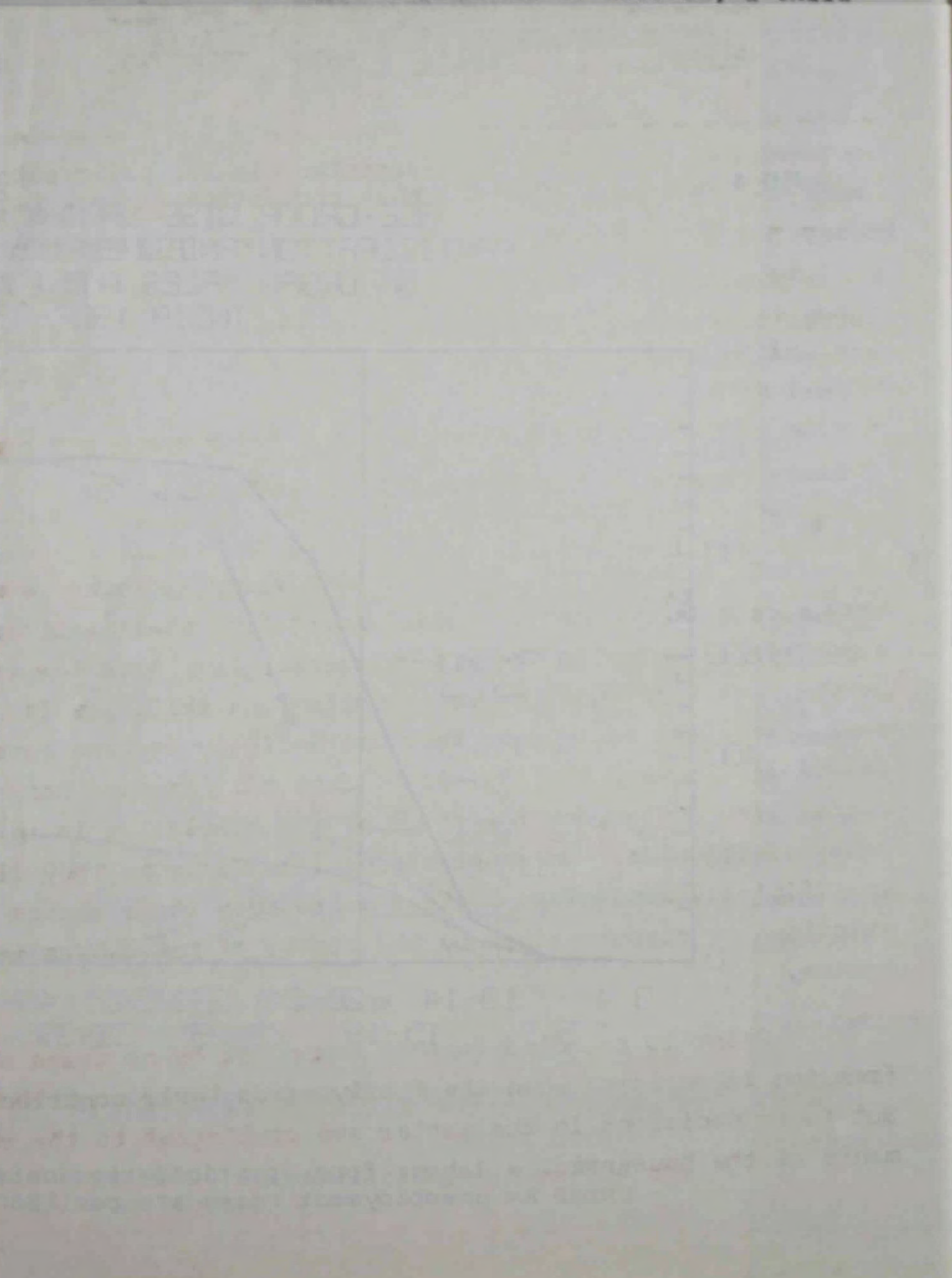


Table 2.7

Distribution of Urban Population and work force (age group 14 Yrs. +) by Civil Status : Female only 1987/88.

Civil Status	WFPR	Percentage in urban population	Percentage in work force
Never Married	19.4	19.0	19.6
Currently Married	21.9	67.5	63.5
Widowed, Divorced or Deserted	29.5	13.5	19.7

Source : Sarvekshana Sept. 1990 table 65 p. S299.

In summary, it appears that poverty and urban women's work appear to go hand in hand. Apart from their serious handicaps at entry to the labour market, they have few assets on which to fall back: their education and skill levels are weak. (see next section). They are unlikely to have physical assets like homestead plots to hold on to. In some large cities like Bombay, over a third of the population is in squatter colonies. In other cities like Calcutta they live in officially recognised bustees where even their rights against eviction are circumscribed by the rights of hut owners in the bustee.

Point to be noted is that women are by no means barred from the labourforce when the family needs their contribution. But their decisions in the matter are contingent to the requirements of the household.

III

LABOUR MARKET CONDITIONS

For the assetless poor, gainful employment is the standard method for combating poverty. Therefore the main explanation for the greater incidence of poverty among urban women probably lies in their labour market situation as compared to those of other groups. In this section, the nature and extent of these differences have been examined in some and extent of these differences have been examined in some details.

RATES OF EMPLOYMENT AND UNEMPLOYMENT

As mentioned before, work force participation rates (workers as percentage of total population : WFPR) of urban women in India were indeed remarkably low. According to 1981 census, only 7 percent of them were in the workforce. Comparable figures for both developing and developed countries of Asia were much higher as can be seen from table 3.1.

Table 3.1WFPR of Urban Women : Different Countries

Country	Date	WFPR	Country	Date	WFPR
India	1981	7.3			
Indonesia	1980	24.1	Japan	1982	34.8
Malayasia	1980	42.8	Maldives	1970	39.0
Mangolia	1979	34.0	Philippines	1978	42.9
R. of Korea	1980	21.1	Singapore	1982	45.2
Sri Lanka	1980/81	24.9	Thailand	1980	51.9

Source : Human Settlement Statistics U.N. 1983 Table-6
P.96-102.

Afghanistan, Bangladesh and Pakistan were among the few countries which had even lower WFPRs of urban women than India.

It has been argued that the Indian census definition of work is not sensitive enough to be able to correctly assess the extent of women's WFPR : it makes no allowance either for the nature of women's work or for the cultural barriers in some communities which prevent households from publicly acknowledging women's contribution to household economy. (Anker 1983, Bhattacharya 1985).

The National Sample Survey Organisation (NSSO) in its quinquennial surveys of Employment and Unemployment has tried to overcome these difficulties by adopting multiple approaches to defining economic activities and workers along with the use of a more sensitive methodology for bringing out the true extent of women's economic activities. (NSSO 1988) As a result, their estimates of urban women's WFPRs appear to be significantly higher than those by the census. In 1983 the all India figure stood at 9.8 percent and in 1987/88, 11.3 percent. (NSSO Special Report 1990 Text Table 22) If subsidiary and marginal workers were also taken into account, the 1983 rates would go upto 12.3 percent and the 1987/88 ones to 14.3 percent. (Ibid)⁷

The NSSO had also attempted to gauge the number of women who were not in the work force by any of these definitions (i.e. those who did not work in activities of the kind of which at least a part of the product was for market sales) but had nevertheless contributed to the level of well-being of their families. These activities can be of two kinds. Activities of standard housework (category 92 of NSSO) and

others such as collecting and processing of food, fodder and fuel, keeping dairy animals and poultry for household's own use or weaving, stitching, knitting etc. again for the exclusive use of the household members (NSSO's category 93). Including workers in category 93 in the workforce had brought urban women's WFPR in all productive activities (market as well as non-market) to about 24.8 percent in 1987/88. (Ibid table 53.4) In other words, even with a very liberal definition of workers, altogether less than a quarter of urban women in India were economically active. Moreover, category 93 of the NSSO includes all women who may be doing those tasks on a part time, occasional or a full-time basis. To that extent even this figure of a 25 percent WFPR is likely to be an overestimate. The comparable figure for rural women would be 43.3 percent and for both urban and rural men about over 50 percent.

Unemployment

A major obstacle for urban women's greater participation in the workforce were their unusually high rates of unemployment, specially on a day to day basis.³ On any given day, about 12 percent of urban women in the labour force were unemployed in 1987-88. And as table 3.2 shows, in almost all cases, unemployment rates of urban women were among the highest in the country. In other words, not only were the urban woman's chances of getting employment poorer as compared to those of others: but her chances of getting regular employment were also weaker.

In the decade between 1977/78 and 1987/88, while there was some fall in the all India rates of unemployment of urban

women, there was distinct deterioration in this position in some states. Women of Kerala were among the worst hit, followed by those of West Bengal, Assam, Orissa, Punjab and on a lower scale, Haryana and Rajasthan. Reasons for this could be the slow economic growth of some of the regions and/or the extra limitations of women's mobility there.

The rates of unemployment shown in Table 3.2 were moreover likely to be underestimations because in India, in a job scarce situation, many women who would have worked at the going wage rates do not declare themselves as unemployed or looking for work. For example in the 1977-78 NSSO urban enquiry, of those who were unemployed or outside the labour force, about 2 million men and 2 million women had responded positively when asked whether they were available for work : but while more than 90 percent of these men had made some efforts to find work, not even half the women had done so. Even among those who were in the labour force but not working, 40 percent of the men but less than a quarter of women had registered with employment exchange offices.

Education and Unemployment

Among the factors responsible for women's poorer performance in the labour market, their lack of educational qualifications was perhaps the most important. In the adult urban population of 1987/88, only about 18 percent of men but over 40 percent of women were illiterate. (Sarvekshana 1990, Table 32 pp.S91 S92) In the adult working population, only 20 percent of the men but over half the women were illiterate (ibid, table 34.3 pp.S219 - S220). Lack of education was particularly serious among the scheduled caste and schedule tribe women: their literacy rates in urban

Table 3.2

All India Unemployed as percentage of Male and Female Labour Force

(Rural = R and Urban = U)

Categories of	Age group 5 years and above			
	1972/73	1977/78	1983	1987/88
<u>Usual Status</u>				
R. Male	1.2	1.3	1.4	1.8
R. Female	0.5	2.0	0.7	2.4
U. Male	4.8	5.4	5.1	5.2
U. Female	6.0	12.4	4.9	6.2
<u>Current Weekly</u>				
R. Male	3.0	3.6	3.7	4.2
R. Female	5.5	4.1	4.3	4.4
U. Male	6.0	7.1	6.7	6.6
U. Female	9.2	10.9	7.5	9.2
<u>Current Daily</u>				
R. Male	6.8	7.1	7.5	4.6
R. Female	11.2	9.2	9.0	6.7
U. Male	8.0	9.4	9.2	8.8
U. Female	13.7	14.5	11.0	12.0

Source: NSSO 43 round R. Spl. Report No. 1 - 1990
Statement 39 p.113.

India of 1981 were as low as 24 and 27 percent respectively. These women formed a disproportionately large section of the urban female work force (20 percent of workers as compared to 14 percent of the population) and their generally greater

vulnerability as socially and educationally handicapped community had considerable impact on the situation of urban women workers as a group.

What is more, since the discrepancy in access to education~~ax~~ between boys and girls was particularly high in those communities, the relative position of women was unlikely to have improved in this last decade.

Table 3.3
Percentage of Urban Children Attending School
in Age Group 5 - 14 Years 1983.

Categories	Male Children	Female Children
Scheduled Caste	66.7	52.3
Scheduled Tribe	67.0	52.7
Others	76.5	69.1

A somewhat disturbing aspect of women's unemployment problem appeared to be that their rates of unemployment had gone up steeply with levels of education (Table 3.3).

In general, access to higher educational levels for both men and women is likely to be a positive function of family MPCE levels. On that assumption, it is reasonable to argue that the higher rates of unemployment among the better educated are at least partly because at entry point to the labour force, their families are willing to support them for a considerable period while they look for a suitable job. This is less likely to be so in the case of neoliterates or illiterates because their families would be poorer. However

Table 3.4

LFPRs and Unemployment Rates* : Urban Women and Men (15 Yrs. +) by levels of education : 1987/88.

		Illite- rate	Literate upto primary	Middle	Secondary	Graduate and above
LFPR	F	23.5	14.1	10.2	18.2	37.7
	M	87.1	86.7	72.7	70.7	86.4
Unemploy- ment Rates	F	2.1	6.4	21.6	20.3	19.9
	M	1.8	4.6	8.8	8.7	7.4

Source: NSSO Sp. Report 1990 Table 54.2 p.113

* Unemployment rates are unemployed as percentage of the labour force.

this does not explain the marked difference in unemployment rates of men and women with higher education. As shown in table 3.3, as many as 20% of graduate women as compared to less than 10% percent of graduate men were unemployed in 1987/88.

As shown by Visaria and Minhas (Visaria and Minhas 1990), educated women were confined to a very narrow range of jobs. This may be partly because employers are unwilling to give women jobs which entail decision making and responsibility. (This point is discussed later on.) Or families of higher social groups may have greater reservations about the jobs that their women are allowed to do.

Another possibility is that female education is less useful in the job market than male education. While in principle there is no reason for this discrepancy at least upto secondary level, in practice, the average standard of girls' secondary schooling is often said to be inferior to that of boys specially in case of hard disciplines.

FORMS OF LABOUR

Standard categories used in labour studies are found wanting for adequately capturing the existing wide variety in working conditions. Among the employed there are those who have irregular jobs with uncertain daily, hourly or piece rate payments. Similarly, categorisation between employers and employees, wage and profit earners or workers and entrepreneurs leaves out of consideration the large number of workers who also bear a certain degree of the risks involved in an enterprise. It is not always possible to quantify the prevalence at a point of time of all the shades in the roles of workers that are found in the Indian labour market; but standard categories used by the NSSO provide a good starting point for an analysis of working conditions. These are :

1. A self employed person : a person who has no identifiable employer but has set up an economic activity at own initiative and has invested capital at own risk. The category self-employed also includes family labour which may receive no direct cash payment except a living in the family.

2.A regular service worker: has an employment contract with a specific employer for a specified period with a prestipulated rate of return and job content. Not all regular service workers are in the organised sector i.e. they do not all enjoy employment contracts which are legally binding on both parties. Nor do they always enjoy benefits like regular hours, paid leave, salary grades, pension etc.

3.A casual worker: can be employed by any one of a number of employers for a specific time - an hour or a day - or for a given task and paid by the hour, day or by piece rates. All casual workers work strictly on a no work, on pay basis.

If agricultural work is not considered, existing differences in employment status on grounds of gender as well as poverty come out sharply. (Table 3.5) Over the decade 1977/78 to 1987/88, there was a very sharp increase in the number of casual workers even among nonpoor men. In spite of that, incidence of casual work was by far the highest among poor women.

INDUSTRY OF EMPLOYMENT

Similarly, actual conditions of work alter not only with the form of employment but also with the particular industry in which a worker is employed. In an earlier paper I had traced the changes that had taken place in this distribution between 1977-78 and 1983. (Banerjee 1989 app. table p.WS21) Over that period, the fastest change for women had been an increase in women's casual work in manufacturing industries. For both men and women self-employment had increased in trade but declined in all other venues of

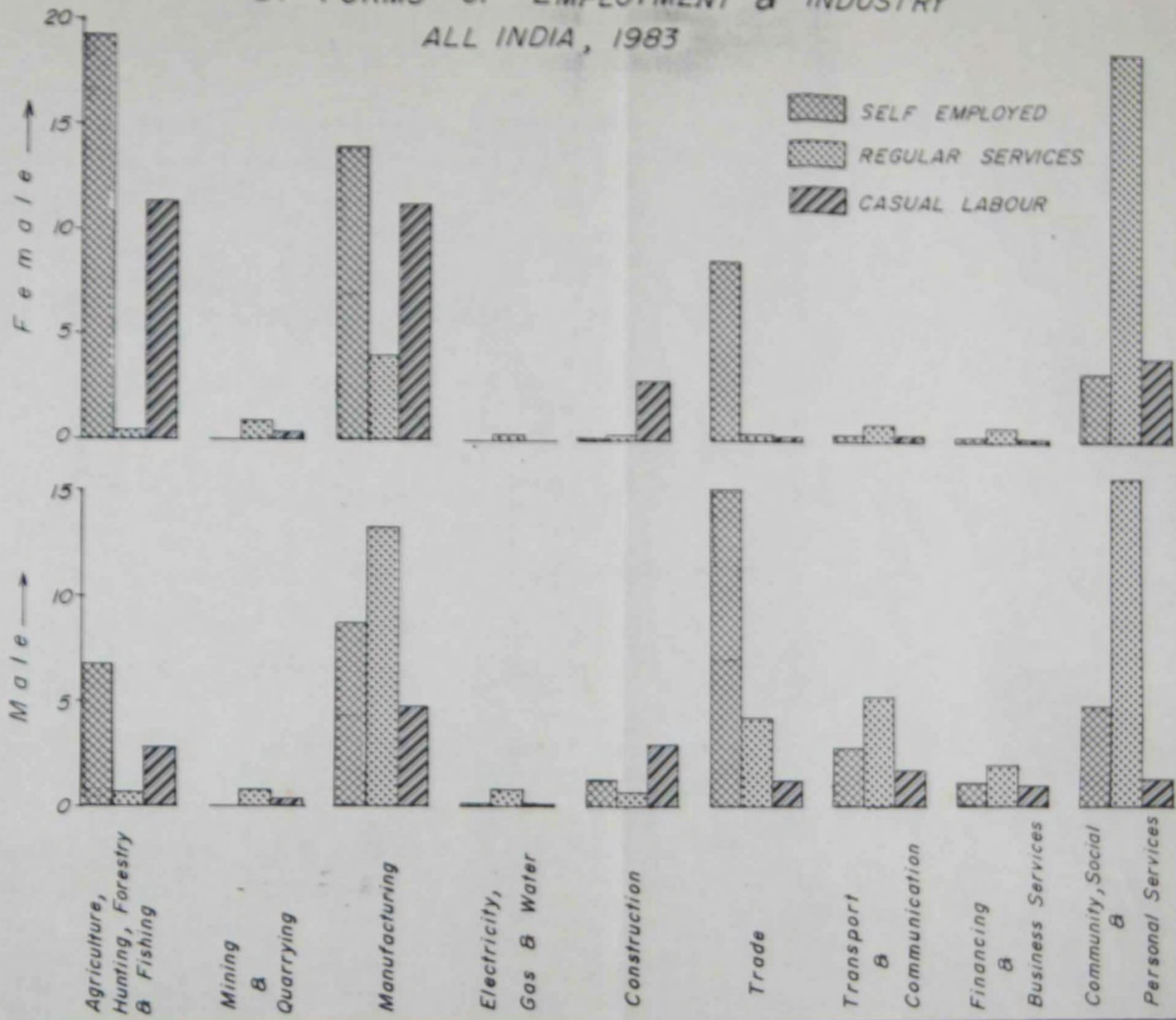
Table 3.5

Distribution of Non Agricultural Urban Workers
by Forms of Employment : Poor and Non-Poor :
1977/78 and 1987/88 : All India.

	Males			Females		
	Self employ- ment	Regular Service	Casual Labour	Self Employ- ment	Regular Service	Casual Labour
<u>P o o r</u>						
1) 1977-78	43.7	38.1	18.1	48.2	26.2	25.7
2) 1987-88	44.6	32.8	22.6	46.7	22.5	30.8
Percentage change of 2 over 1	+ 2.1	-13.2	+24.7	-3.1	-14.1	+19.84
<u>Others</u>						
3) 1977-78	34.3	59.4	6.3	34.3	54.2	11.7
4) 1987-88	37.6	53.7	8.7	39.3	47.4	13.3
Percentage change of 4 over 3	+9.6	-9.6	+38.1	14.6	-12.6	13.7

Source: Sarvekshana July/Oct. 1981 Table 17 p.S58 and
Sarvekshana Jan./March 1989 Table 38 pp.S 195-196.

PERCENTAGE DISTRIBUTION OF URBAN WORKERS
BY FORMS OF EMPLOYMENT & INDUSTRY
ALL INDIA, 1983



Sl. No.	Particulars	Debit	Credit
1	Balance b/d		1000
2	By Cash	500	
3	To Cash		500
4	By Cash	200	
5	To Cash		200
6	By Cash	300	
7	To Cash		300
8	By Cash	100	
9	To Cash		100
10	By Cash	400	
11	To Cash		400
12	By Cash	200	
13	To Cash		200
14	By Cash	100	
15	To Cash		100
16	By Cash	300	
17	To Cash		300
18	By Cash	200	
19	To Cash		200
20	By Cash	100	
21	To Cash		100
22	By Cash	400	
23	To Cash		400
24	By Cash	200	
25	To Cash		200
26	By Cash	100	
27	To Cash		100
28	By Cash	300	
29	To Cash		300
30	By Cash	200	
31	To Cash		200
32	By Cash	100	
33	To Cash		100
34	By Cash	400	
35	To Cash		400
36	By Cash	200	
37	To Cash		200
38	By Cash	100	
39	To Cash		100
40	By Cash	300	
41	To Cash		300
42	By Cash	200	
43	To Cash		200
44	By Cash	100	
45	To Cash		100
46	By Cash	400	
47	To Cash		400
48	By Cash	200	
49	To Cash		200
50	By Cash	100	
51	To Cash		100
52	By Cash	300	
53	To Cash		300
54	By Cash	200	
55	To Cash		200
56	By Cash	100	
57	To Cash		100
58	By Cash	400	
59	To Cash		400
60	By Cash	200	
61	To Cash		200
62	By Cash	100	
63	To Cash		100
64	By Cash	300	
65	To Cash		300
66	By Cash	200	
67	To Cash		200
68	By Cash	100	
69	To Cash		100
70	By Cash	400	
71	To Cash		400
72	By Cash	200	
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74	By Cash	100	
75	To Cash		100
76	By Cash	300	
77	To Cash		300
78	By Cash	200	
79	To Cash		200
80	By Cash	100	
81	To Cash		100
82	By Cash	400	
83	To Cash		400
84	By Cash	200	
85	To Cash		200
86	By Cash	100	
87	To Cash		100
88	By Cash	300	
89	To Cash		300
90	By Cash	200	
91	To Cash		200
92	By Cash	100	
93	To Cash		100
94	By Cash	400	
95	To Cash		400
96	By Cash	200	
97	To Cash		200
98	By Cash	100	
99	To Cash		100
100	By Cash	300	
101	To Cash		300
102	By Cash	200	
103	To Cash		200
104	By Cash	100	
105	To Cash		100
106	By Cash	400	
107	To Cash		400
108	By Cash	200	
109	To Cash		200
110	By Cash	100	
111	To Cash		100
112	By Cash	300	
113	To Cash		300
114	By Cash	200	
115	To Cash		200
116	By Cash	100	
117	To Cash		100
118	By Cash	400	
119	To Cash		400
120	By Cash	200	
121	To Cash		200
122	By Cash	100	
123	To Cash		100
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128	By Cash	100	
129	To Cash		100
130	By Cash	400	
131	To Cash		400
132	By Cash	200	
133	To Cash		200
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136	By Cash	300	
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142	By Cash	400	
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175	To Cash		200
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186	By Cash	200	
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189	To Cash		100
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192	By Cash	200	
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195	To Cash		100
196	By Cash	300	
197	To Cash		300
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202	By Cash	400	
203	To Cash		400
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207	To Cash		100
208	By Cash	300	
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211	To Cash		200
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393	To Cash		100
394	By Cash	400	
395	To Cash		400
396	By Cash	200	
397	To Cash		200
398	By Cash	100	
399	To Cash		100
400	By Cash	300	
401	To Cash		300
402	By Cash	200	
403	To Cash		200
404	By Cash	100	
405	To Cash		100
406	By Cash	400	

employment. Fig. 3 depicts the distribution of male and female workers in urban areas by the form as well as industry in which they worked in 1983.²

Table 3.6
Trends in Women's Average Daily Earnings
vis-a-vis Men's : All India.

Forms of Employment	Average Daily Female Earnings as % of male ones			Increase in Female earnings between 1977-78 and 1987-88 (%)	Average Daily Earnings Rs.
	1977-78	1983	1987-88		
<u>Rural</u>					
1) Casual Labour in Agriculture	69.3	67.8	66.1	181.4	7.43
2) Casual Labour other than in Agriculture	53.8	49.4	57.9	221.9	9.11
3) Regular employment outside Agriculture	76.7	67.5	75.3	226.5	26.28
<u>Urban</u>					
4) Casual labour in Agriculture	62.9	58.9	58.3	171.5	7.63
5) Casual labour other than in Agriculture	47.5	48.7	53.9	209.3	9.65
6) Regular employment outside Agriculture	65.4	73.2	83.0	253.6	34.90

Source: Special Tabulation by NSSO of their findings on average earnings in the 23rd, 38th and 43rd rounds of surveys on employment and unemployment provided by Special courtsey of the NSSO authorities Dec. 1990.

Average earnings

Table 3.6 gives trends in average daily earnings of women in rural and urban areas in different types of work at three points of time between 1977-78 and 1987/88. Though the figures could not be disaggregated for the poor and the nonpoor, it seems obvious from the level of absolute daily earnings that it would be the poor who would be working as casual labour both in agriculture and outside.

REGULAR SERVICE JOBS

Biggest gains made by women during the decade were in regular employment outside agriculture in urban areas. Not only was the percentage increase in daily earnings in such jobs the highest but the absolute level of these earnings was higher than in any other form of employment. Also it was in these jobs that women's position relative to men had improved remarkably.

Figure 2 (and app. III) show that most regular jobs for women in the 1980s were in service industries : between 1977-78, women's employment in service industries had increased in absolute numbers as well as relative to other venues of employment. However, within these a growing section of industries employed educated, particularly professionally qualified women working in education, medicine, health services and in public administration, banking etc. (Banerjee 1989, table no. 10 pws 17). Most of these white collar jobs were in the public sector where workers were well organised and the employers committed to abrogate discrimination on grounds of sex. Therefore the gains made by women were not surprising. However as pointed out before, even with this

rapid expansion, the total number of jobs for educated women had not kept pace with the numbers seeking those jobs (table no.3.3).

For women without adequate educational qualifications, domestic and laundry service (NIC 960 & 961) were the two largest venues of regular jobs. Since 1971, employment in these jobs was growing slower than in the jobs for educated women : but even then in 1987-88, the two occupations accounted for a third of women in service industries.

Several earlier field studies including mine of Calcutta in 1976-77 (Banerjee 1985, Everett and Savara 1988, Bapat and Crook 1988) had shown that average earnings of domestic workers were very near those of casual workers. However, an informal attempt to update the findings of the Calcutta study showed that by 1990, money incomes of domestic workers had gone up significantly.

One reason for this was changes in the character of the workforce in favour of younger women with greater mobility. The jobs had become more professionalised. Each domestic task - cooking, washing, cleaning, child care etc. was now being priced separately. In Calcutta, the change had come about mainly through the influx of rural commuter women into the workforce. While this had expanded the workforce considerably it had also brought in a more conscious group of workers who were in regular contact with each other particularly while travelling to and fro by trains. There is therefore a greater uniformity in their supply prices. On the whole, they are more sensitive to changes in market conditions. Demand for domestic help has also expanded fast : when more educated women join the workforce they are aware

that their own jobs depend on getting regular help at home. Available information indicates that similar changes may be taking place in other cities too which is why, on the whole, urban women's service sector earnings have increased across the board.

In comparison daily earnings of casual workers were not only low but on the whole, continued to compare poorly with those of men. In the next section this issue is discussed in some details.

IV

CASUAL LABOUR

Over the 1980s decade, the number of women in casual labour had increased fast both through an expansion of female workforce and also by casual labour gaining at the cost of other forms of labour (table no.3.4). For women, shift from selfemployment may not always be a change for the worse because a significant section among the selfemployed work as unpaid family labour where they have no choice about the extent or nature of their duties. As casual workers they get money income and some autonomy about use of their labour.

However in the last decade, the shift between forms of employment has been chiefly from regular service to casual work. And while for the poor, regular service may still mean insecure and deadend jobs, nevertheless in urban areas, it was mainly the men and women in casual labour who were looking for or wanted alternative work (Sarvakshana Sept. 1990 Table 84, pp.S378-379). On the whole therefore, the recent

growth in the ranks of urban casual labour does not auger well particularly for women workers, whose average earnings in casual labour have remained relatively poor (Table 3.5).

Even more interesting is the fact that over time, average money earnings of rural and urban women were moving closer and by 1987-88, the difference between the two had become negligible. After allowing for differences in rural and urban costs of living of comparable groups, the balance appeared to be tilted sharply against urban women. According to calculations presented in Appendix I, urban living at the minimal level (i.e. at the level of poverty line) used to cost 24 percent more than rural living in 1977-78. At that point, the different between urban and rural casual daily wages for women was of about 6.5 percent in agricultural and 10.2 percent in non-agricultural occupations. By 1987-88, this difference in urban and rural costs of living at the minimal level had gone up to about 45 percent : but the actual difference in average money earnings for female casual labour had narrowed down further, to almost negligible levels.

The problem of urban women was acute even in case of agricultural labour because as much as 40 percent of casual women workers worked in that occupation.

Bargaining Position of Casual Labour

An important reason for the gains made by rural female labour could be the phenomenon which I have elsewhere called the growing feminisation of agriculture. From the beginning of the 1970s, there was a noticeable trend towards rural men moving out of agriculture into other occupations

Table 4.1

Average Earnings of Urban Male and Female
Casual Labour vis a vis their Rural Counterparts

	Urban Wages as percentage of Rural Wages				Percentage of Casual agriculture workers in total casual labour 1983	
	1977/78		1987/88		Urban	Rural
	Agri-cul-ture	Non-Agri-culture	Agri-cul-ture	Non-agri-culture		
Males	117.3	124.9	116.4	113.7	18.9	83.8
Females	106.4	110.2	102.7	105.6	40.3	90.4

Source: For columns 1 to 4 source same as table 3.5. For columns 5 and 6, Sarvekshana Jan. March 1989 table 49. 1 pp.S216 to S225.

leaving agricultural occupations increasingly to women. This was specially so in several states where women had already constituted a relatively large section of the agricultural work force e.g. Maharashtra, Andhra and Tamil Nadu. Although several authors had argued that the fast increase in female agricultural labour was a result of increase in rural poverty levels, (Chatterjee 1984, Agarwal 1986), I had argued that the available trends in relative male/female agricultural wage rates and employment rates indicated that the change had not come so much from a rightward shift of women's labour supply schedules as through an increase in demand for their labour (Banerjee 1989)¹⁰.

Because over 80 percent of rural female casual labour was still in agriculture in the 1980s, this shift in employment venues in favour of women had no doubt helped their overall earnings in all occupations in rural areas.

Setting a floor to Minimal Earnings

Another reason for this phenomenon could also be the support given to the bargaining position of rural labour by the numerous government schemes for poverty eradication. Important among these are the Integrated Rural Development Programme (IRDP) and Rural Landless Employment Guarantee Project (RLEGP) both of which include a special provision that not less than 30 percent of the benefits are to go to women.

Most reviews of the workings of these schemes have been largely negative in their assessment. They have pointed out that there were large leakages between the intention and the expenditure on the one hand and the actual benefits reaped by target groups on the other. Specially for women, the schemes lacked sensitivity to their felt needs and on the whole did not overcome gender based biases (ISST 1987, Ofsted et al 1987, GOI 1988a).

Nevertheless, existence of these kinds of schemes would necessarily give at least a minimum of bargaining strength to rural labour and set a floor to the minimal wages they can claim. Available statewise data on average earnings of casual workers (from which table 3.5 and 4.1 have been derived) indicates that though Maharashtra's casual labour earnings had always been some of the lowest in the country, their rate of increase between 1977/78 and 1987/88 was

one of fastest. This was no doubt at least partly due to the existence of the Employment Guarantee Scheme there. Same was true of Rajasthan where public schemes for employment generation had been more effective in creating additional days of work per rural households than elsewhere (W.B. 1989 App. Table 7).

Lending Support to Urban Labour -- Problems

There is no doubt that so far little has been done to devise similar public schemes for supporting urban casual labour. Schemes like SEFUP (Self Employment Programme for Urban Poor) and Nehru Rozgar Yojana are still very new and their scope is too limited as yet to have made any impact. Yet if one is to draw lessons from the experience in rural areas, it seems logical that the increasing vulnerability of this section of urban work force, specially female workforce, needs to be countered by similar public schemes offering some guarantee of work whenever needed.

This agenda however is not easy to translate into action through public programmes. In rural areas, such programmes are mostly for manual unskilled work on schemes like road construction, earth cutting, digging wells etc. Experience of similar work in urban areas has shown that rather than creating employment for urban people, it usually attracts fresh waves of rural migrants. For example in early 1970s when the Calcutta Metropolitan Development Authority was set up, one of its aim was to provide employment to local urban youth. However, the actual projects launched under its auspices largely consisted of schemes for infrastructural development, and most of the jobs created were for unskilled

manual tasks. It was later on found that almost all these jobs as well as jobs for building Calcutta's metro rail had gone to fresh migrants from rural West Bengal and from other states of India. There are by now large colonies in Calcutta of these migrants who live in temporary structures in the city and move from site to site whenever work is available.

The reasons why these jobs did not go to urban residents are not obvious. Temporary migrants to cities avoid some of the costs of urban living by squatting; also since they often come for such work in the rural lean season, asking price for their labour could be lower than that of urban workers. However our ongoing Calcutta study (see ft. note 11) does not indicate this; resident workers were found working at as low as half the rates of temporary migrants.

This same study of Calcutta however does appear¹¹ to suggest that urban labour force is, in general, sharply segmented by job preferences of different groups of workers. There is a far greater hierarchy and stratification by skills, expectations and qualifications of workers and the latter find it difficult to move between occupations purely on grounds of differentials in earnings/wage rates. For example male workers who have lost their jobs in industry through lockouts or closures apparently prefer to work on daily basis in informal manufacturing jobs than as casual labour in construction even at much lower wages.

Moreover, most studies of urban female labour force on India have shown that women have strong preferences (taboos/customs ?) about the jobs they can take up.¹² This is

particularly true regarding jobs that have already got identified with other specific groups. Now, the kind of construction related jobs that are the mainstay of most public schemes for poverty alleviation are traditionally associated with specific communities/regional groups in Indian cities. For example, in western India, most construction worker gangs were from Kathiawar for a long time. In Calcutta, brick kiln workers were from Madhya Pradesh. In Chandigarh, construction workers were from Andhra Pradesh etc. Actual poverty can and does in the end break down these taboos restricting job options of workers but that takes time : and, in the meanwhile, rural labour moves in to take over the newly created jobs in urban areas.

Whether one can draw parallels between rural and urban labour remains a moot point. The continuity between the two is based on a one way process. As the available migration data indicates, rural workers come to seek work in urban areas but the reverse does not take place on a large scale. Urban to rural migrants constituted only about 5 percent of total migrants and most of them were moving on retirement or due to illness etc. (Mehrotra 1974, Statement 3.0, pp.35 and 72) and not for work. Surprisingly information about additional employment openings in cities probably travels faster to rural areas through community/caste/village networks than from one area or community to another within the city.

Minimal Security

In spite of the variety of industries where urban casual workers are engaged and the segmentation brought about in their ranks by their own images of themselves as workers,

all casual workers remain vulnerable because of the daily uncertainty of finding work. Moreover, unlike the self employed, they can take no initiative for creating additional work except by moving to new industries and locations. This option often is particularly elusive in the case of women because of their constrained mobility as well as low level of skills. As a combined result, poor women find it impossible to bargain for better work contracts.

In many cases, women workers are fully aware of the unfair practices of employers: for example for bidi rolling, women consistently get less than the required number of tendu leaves and have to make up for the shortfall by purchases from the market at own cost. Similarly, our enquiries among casual construction labour brought out the fact that contractors and their agents regularly extracted sexual services from the younger women. In the absence of any kind of social security, there is no action or redress from these exploitative practices.

For urban residents, the public distribution system for food grains does provide some kind of a safety net. However, the poorest among urban residents, specially the squatters are not entitled to a ration card. Moreover, an average daily income of Rs.10 or so is probably not sufficient for buying food for an adult with some dependents even at the current controlled prices. All casual labour whether in rural or in urban areas, require an absolute public guarantee of minimal food supplies if they are to develop any kind of bargaining strength. This is particularly important for women with minor children who otherwise have to accept work on any terms. Furthermore, there is no other way to ensure that all children get even minimal education.

What is being recommended is not a scheme for food for work which leaves out the sick, the old and the children. The proposed scheme is to be on the lines of the Tamil Nadu school meal scheme but it is also to include other desperately needy people like mothers of those children or old people living on their own.

At a time when public authorities are frantically trying to cut down budgetary subsidies, this recommendation perhaps sounds totally impractical. But it need not be so if on the one hand it is linked with the proposal for rationalising the distribution of food subsidies and confining them to the truly needy. On the other hand it should also be linked with imposition of a compulsory levy system on rich farmers : this will achieve the other strongly recommended budgetary reform towards widening of the tax base to include agricultural incomes in some form. These measures may appear to be politically difficult; but without some such support for the truly desperate, there are few other means of reducing the vulnerability of casual workers.

V

SELF EMPLOYMENT FOR POVERTY ALLEVIATION

By definition, all those who employ at own risk their own labour as well as capital in a productive activity are called the self employed. In practice there are many shades and varieties included in the category. The professionals, for example employ mainly human capital consisting

of knowledge, skills and experience. In case of artisans and crafts people capital could be in the form of traditional tools and skills. Again, the venture could be a single worker enterprise, a household activity or a unit employing hired workers. The enterprise could be an independent venture directly serving consumers, an ancillary to another industry or an order supplier for some commercial venture. In each case the extent and nature of risks taken, the amount of capital employed and the kind of labour performed can vary widely.

App. II and III show that outside agriculture, most urban women in self employment were working either as single workers or as family labour. Very few of them were themselves employers of hired labour. They were almost entirely concentrated in manufacturing or trade. Since in 1987/88, over 80 percent of self employed women were either illiterate or educated at no more than primary levels, (NSSO Sp. Report 1990, table 54.3 p. S119) it was reasonable to assume that most of them fell in the category of the poor.

SELF EMPLOYMENT AND POVERTY

There is a close fit between poverty and self employment. App. V shows that of all poor households, the largest single group was categorised as self-employed. On the other hand poor households accounted for around 40 percent of the total population of self-employed households. Among female-headed households, self-employment was less prevalent but nearly half the population of such households could be categorised as poor. At the other end, for all self-employed households taken together, around a quarter of the persons belonged to rich households but the comparable figures for female headed households was only 2 percent.¹³

Returns to Self Employment

A self employed person is supposed to earn an income which is composed of wages for labour input, interest on the capital invested, rent for equipment used as well as a returns for the risk element. The Indian official data system refers to this as mixed income of the self-employed. In reality, for most women, the returns were found to be too poor to be anything more than just a living for the worker. In case capital had been invested, either the imputed rate of return on it was much lower than its opportunity cost (In the Calcutta study most of the self employed were using family savings) or the wage income that the person earned after paying costs of borrowing was a very poor return for the long hours and hard labour involved.¹⁴ Shramashakti Report of the National Commission on self-employed Women and Women in the Informal Sector (GOI 1988 ch. 3 pp.45-50) has provided several profiles of such workers and endorsed the same conclusion : that for women in every part of the country, returns from self employment were very poor. In many cases, when they worked as family labour in household based enterprises, their long hours of work and the hard labour it entailed were not even recognised as productive employment. In other cases when they worked as single workers, their average earnings remained extremely low. The report quoted the findings a study undertaken by the National Institute of Urban Affairs (NIUA 1987) which showed that over 4/5th of the self-employed women earned less than Rs.500 per month and about one tenth earned less than Rs.100 per month (ibid p.46).

My study of women in Calcutta's unorganised sector had only a small and slow growing component of self employed. But it had shown that unless the self-employed had invested some capital in their enterprises, their hourly rates of return were no better than those of other unskilled uneducated labour. Even with some capital, the average monthly incomes of such workers were hardly adequate to support an adult with normal family responsibilities (Banerjee 1985, p.46 and table 4.6 pp 66,67).

A recent study of Calcutta by the State Planning Board (Govt. of West Bengal 1991) gives average incomes of the self-employed by occupations by unfortunately not by six of workers. It does show that in occupations of petty trade and single worker manufacturing where women were likely to be concentrated, a much larger percentage of workers were in low income classes than for all other occupations.

Reasons for low returns for self employment for women have been extensively discussed. Most of the activities are started with very little physical capital combined with simple, informally learnt skills. Labour productivity in the tasks is therefore necessarily low : also, because of the low level of initial investment as well as of skills required, entry to the activities is easy and there is constant pressure of fresh competition pushing down the rates of return. Poor women cannot get access to the organised credit market for expanding their scale of operations because they have no assets to put up as collateral. The informal credit market to which they do resort, charges extremely high rates of interest so that there is little possibility after

paying interest on existing capital of building up their own investible resources out of profits.

Public policies for promoting women's self employment are basically of two kinds : one is to give some credit and/or other inputs on differentially easy terms to those already in self employment and the other is to train aspirants in some skills and also provide them with some initial credit and equipment. These public schemes have been widely criticised on several grounds benefits of the schemes for giving cheap institutional credit have seldom reached the really needy among self employed women (Everrett and Savara 1987, Shramaskti 1988, pp.73-74, Krishnaraj and Deshmukh 1989, pp.177-183). In spite of government backing, financial institutions remain reluctant to waive considerations of credit worthiness. Moreover even when loans are sanctioned the amount given in keeping with the borrower's status is too small to adequately meet the needs of a viable enterprise.

Similarly, there are various criticisms about the training schemes sponsored by government agencies for women. The programmes are mainly for the so-called women's skills of sewing, embroidery, secretarial work or beauty care (GOI 1978, GOI 1987, 1988, b). This not only increases stereotyping of women's work but pushes trainees into occupations which are already overcrowded and poorly paid. Moreover, in most cases, skills are taught at very superficial levels. In Calcutta it was found that most women with government training in sewing, not only did not know designing or cutting but were also deficient in standard stitching and finishing skills. In general, the skills were highly operation-specific : The jobs they could aspire for therefore had no prospects of promotion and left the women absolutely defenceless in case market requirements changed.

In schemes for giving inputs to start women in self-employment, the assistance given was demonstrably inadequate for making a full living for the person concerned. Apart from the questionability of assuming that the occupation would be a supplementary one in each case, the practice also ignored the indivisibilities involved in each occupation. Taking one cow to graze or to water involves the same time as would be needed for ten of them. For a home based garment maker, going to fetch material or deliver goods takes the same time whether she worked full time or not. The apparently supplementary occupation thus actually created full time work for the women but yielded them less than even a minimal income (Mitra et al 1986).

Self Employment and Home-based Work :

Self employed women remain confined to localised activities consisting mainly of vending vegetables, running tea and other cheap food shops, keeping a few animals or poultry birds, making cowdung cakes, paper bags, flower garlands etc. Few can hire paid labour to assist them and usually manage manage with the help of their children. (Jhabwalla 1980).

On the other hand, whenever their production work gets linked with larger markets, there is a lateral shift in their labour status : they become home-based workers of some larger enterprise which provides them with raw materials and takes off their finished goods paying them a rate for the job. This labour status has some of the disadvantages of both casual work as well as self employment. Home-based workers share with the former the day-to-day uncertainty of finding sufficient

work; at the same time, they continue to bear the risks of markets rejecting their output as do the self-employed. Moreover, though they usually utilize their own tools, space and also often the labour of other family members to assist them, their returns from the work are usually lower than those of workers who do the same work in factories or workshops. Studies of women working in home-based bidi making, garment stitching, preparing papad' and other processed foods give evidence to this effect. (Bhatty 1981, table XXXV, p.92; Prasad and Prasad 1985 Patel 1987). They also indicate the large scale use of children particularly female children as unpaid assistants to mothers working at home (Jalees 1989, pp.38-39).

Home based work draws into the labour force a larger pool of women who otherwise would not have been able to take up gainful employment in any other labour form because of their restricted mobility. It also allows part-time, seasonal or occasional participation in work. This expanded labour force has few other prospects of finding work and therefore has a low supply price. Usually employers and their agents find a much larger pool of potential workers than their requirements : competition between workers for getting the work is often used by the agents to charge a commission for giving work (Arunachalam 1986, p.39).

In several home-based industries, workers have no contacts with the employer and have no knowledge about the size of the market or the nature of the demand. In an extreme case, it was found that raw silk spinning women of Muslim households in Malda, W. Bengal knew nothing of the huge export and domestic demand for their product nor the fact that their skill had no parallel in most other silk growing parts of India. Or

that there was a government subsidy being given for that operation. Men of their own families were reaping the benefits of all these advantages but paying them a pittance (Banerjee 1991 pp.269-274).

The actual spread of home based work is difficult to assess. Dholakia (Dholakia 1986) had estimated on the basis of 1981 census information that there were about 7.5 million such workers in the country. However, as has been pointed out earlier, census estimates tend to err on the lower side specially in the case of home based women workers. Also since 1981, number of these workers might have expanded considerably since some of the industries using them as for example garments and processed foods expanded at a faster than average rate during this period. On the other hand, it has been noted that when markets expand particularly in the export sector, entrepreneurs find it difficult to use home based workers because of requirements to maintain strict time schedules and quality control. In many cases, this has resulted in production work being carried out in small workshops under close supervision. However, in most cases this has not meant that workers have either a regular job or become casual labourers in the strict sense. It appears that they remain in an intermediate stage where work is often sporadic and payment by piece rates. At the same time, workers continue to bear the risk of uncertain returns because their work can be rejected on grounds of shortfall in quality after completion. Nevertheless, working in workshop is in some senses superior to home based work since the worker does not have to provide her own tools, space or electricity. Also some other inputs like thread for sewing are often provided by the employer. Because the work is outside home and for fixed hours, it employs a somewhat different group of workers.

Though there have been no reports of shortfalls in supply of labour, the workers do have some bargaining power because of the greater emphasis on quality and productivity. Nevertheless in several instances, attempts by workers to get better work contracts in these occupations have not been very successful. Rao and Hussain have discussed at length the course of one such instance of unsuccessful worker action in Delhi. (Rao and Hussain, pp.182-188). In Calcutta too, there were several instances as in the case of a prawn processing unit as well as in another spice grinding unit when workers' actions, though fully supported by the political party in power, had not been successful. In each case, employers' investment in capital equipment at the site of the workshop was not very large and the employer could leave it idle and move the work to another site where the same equipment would be easily duplicated and worked on by a fresh group of workers. This characteristic of low input of capital in women's occupations is discussed in the next section.

DYNAMICS OF SELFEMPLOYMENT

In spite of the poor returns to self employment specially for women, the former remains the only action where workers can use their own initiative for making a living. In the absence of social security provisions it is therefore to be expected that larger and larger numbers of poor would be joining the ranks of the self employed. Public policies too prefer promoting self employment in programmes for poverty alleviation because their own involvement is then limited only to some initial action.

In that context, it is worth noting that in India the problem is not just of a general scarcity of resources but also of an extremely skew distribution of those that are available. While the poor self employed are seriously lacking in access to investable funds, government facilities as well as knowledge about new developments in the economy, there is at the same time another group operating in the same field but with full knowledge of market conditions, modern techniques and of availability of public facilities and infrastructure for productive work. In a rapidly changing economy, the poor are at a growing disadvantage *vis a vis* the others in gauging the market potential for their activities or in locating and exploiting the most cost efficient techniques for these activities.

ASSISTANCE FOR THE SELF EMPLOYED

The large presence of these persons whom one can call the resource rich has been one of the main factors contributing to the general failure of public policies in this field. Many of the concessions given to the small sector such as credit at differential interest rates, reservations for them of particular markets or scarce inputs, waiving of labour laws pertaining to workers' safety, minimum wages etc. were given on the basis of size of the production unit without considering the pattern of ownership. In the final analysis these concessions have accrued mainly to the resource rich who were well informed about them and had adjusted size of each of their organisations of productive activities suitably by putting out work to home based workers or small workshops.¹⁵ As described earlier, this has led to creation of several additional low-productivity, low-return forms of employment.

Basic problem with these schemes however lies elsewhere. It is because there is little appreciation at policy making levels of the scale of the numbers involved. In just the urban areas, about 40 percent of all poor households were in self employment and deserved some help. That is to say, over 5 million households were in this category in 1987/88. To set up an administrative machinery of such dimensions for individual specific programmes is next to impossible. Therefore public authorities try to identify the needy by some broad rule of thumb such as size of the production unit. It is easy for the resource rich to devise ways of fulfilling that rough and ready norm and beat the system. For the poor self-employed, the procedure of identifying the scheme appropriate for his or her needs and passing through the several steps of red tape is overly elaborate and time-consuming and few can succeed with it.

Because of this problem, public authorities are increasingly coming to favour the intervention of non-governmental voluntary organisations on behalf of the poor. While there are some spectacular success stories of voluntary organisations like SEWA, Ahmedabad or WWDF in Madras, the problem here again is that, compared to the number of the needy, such organisations are few and far between. Offers of public assistance may lead to a mushroom growth of voluntary organisations in this field but without proper motivation and dedicated workers this may again lead to benefits being diverted away from actual workers.

Basic Infrastructure :

Instead, public authorities should concentrate on providing the kind basic infrastructure that is generally necessary for successful self employment. The self-employed operate by locating and exploiting a niche for themselves in the existing production and distribution system. In this search for a niche and its successful exploitation there are various likely bottlenecks which the state can correct in the general course of its infrastructural planning. The programmes do not have to be specific for the poor or "small" businesses. So long as they remove some crucial bottlenecks the poor who are less capable than others in finding individual solutions for such problems in their ventures would benefit most.

Physical Facilities :

A common requirement of all ventures of the self-employed is of suitable space. Retail trade for example needs marketing space. In this the poor try to make a living by vending in locations which are some distance from regular markets. Here municipal authorities, apart from building proper markets, can also make it legal to hold mobile stalls or pavement sales at specific points in each residential locality on payment of a nominal fee.

Local and state governments must provide basic facilities like connecting roads, warehouses, transport facilities, and regular power and water supply at least for a fixed number of hours to industrial units in selected areas.

Credit :

Main problem for most ventures of the self-employed is of operational credit. Initial fixed capital is often raised through family efforts: but finding adequate working capital is the chief bottleneck specially because their buyers are often other big businesses or government departments who do not settle their bills quickly. In this connection, the proposal mooted immediately after the budget of 1991-92 of taking action against non-payment of outstanding bills of small businesses deserves to be quickly formalised and vigorously imposed. Also arrangements to give all self-employed access to a facility of stand-by credit upto an amount of about Rs.1,00,000 for 90 days against a receipt for delivered goods should be made through local branches of nationalised banks. This facility is already available on paper; but it seldom reaches the poor. Linking this credit facility with municipal licences for carrying on businesses in urban areas can provide some kind of security to the banks.

Training and Information :

As mentioned before, attempts to run skill training courses have so far been limited in scope and unimaginative in design. Also they are grossly inadequate and are being increasingly left to the initiative of voluntary bodies with uneven standards and ideas. Basic education and training in some common skills must be a responsibility of the state. In these skills should be included subjects like minimal acquaintance with account keeping or bank operations. Furthermore, all public media systems like the radio, television newspapers, and pamphlets should be used extensively to

provide regular demonstrations of a variety of skills and for channelling information on new developments in markets, products and technologies. Schools and colleges should be used to give vocational courses not just in specific skills but also in the background disciplines (e.g. chemistry and nutrition for food processing) that are involved in the work.

An important consideration for training schemes for women must be to break the existing conventions about gender roles in the economy. So far, even the most radical women's organisations have rarely questioned the fact that jobs left to women are of the marginal, low productivity variety. Nor have they ever ventured to encroach on what are considered male domains except when men are withdrawing from those occupations. If women are to improve their relative prospects of making a living then they have to be allowed to compete in all fields as equals. This is what training schemes have to promote.

One such area where Indian women are still confined to extremely sex-stereotyped jobs is in enterprises providing services. They are conspicuous by their absence in industries such as repairs and maintenance. This is probably because service industries demand of the worker direct and instantaneous interaction with the consumer. However, in the course of economic development they come to account for an increasingly larger share of the national income also, in most developed countries, faster expanding venues for employment are in these industries and because women form a large section of tertiary work force, their employment has grown relatively faster. To give women a start in these growth industries, it is necessary to have some vocational courses for women in skills

like electrical and electronic repairs, catering, master tailoring and designing, transport services etc. The purpose of these courses would mainly be to demonstrate that women can do such work successfully and that gender is no ground for excluding them. Active public involvement in this is important both for giving the effort necessary publicity and also to ensure that at least in the beginning, there are no difficulties in placement of the trained women in gainful employment.

VI

GENDER AND DISCRIMINATION AT WORK

Although discussion in the last three sections did include women's employment in manufacturing, it is being considered separately in this section because it best illustrates the process through which gender based bias works in the labour market.

In the decade before 1987/88, women's overall manufacturing employment increased by over fifty percent. Although regular jobs for them in manufacturing have been increasing in absolute numbers since 1971, bulk of the fresh jobs was in casual work. There was also a noticeable diversification in the industries in which they worked. As table no.7.1 shows, their numbers fell in textiles and wood products, the two major traditional venues of their employment. In their place several new industries, particularly garments and textile products gained in size. Some of these were growing particularly fast in the last decade.

However, inspite of this fast increase in demand for labour there was apparently no shortage of workers since earnings of women from casual work rose slower than in other venues (as shown by table no.3.5). Unemployment rates on daily basis too remained fairly high (Table 3.2).¹⁶

Uncertainty of work in manufacturing was not confined to women alone : casual work was also on the increase for men in the last decade. That the gap between male and female earnings in casual work nevertheless remained large can to an extent be attributed to the differences in the nature of their jobs.

LABOUR PRODUCTIVITY

One reason for these low earnings could be the low productivity of women in manufacturing. Although there are few studies giving estimates of actual factor productivity in any industry in India, it is to be expected that in industries with relatively low inputs of capital, labour productivity would be comparatively low.

In an exercise based on the data for the factory sector industries, I have elsewhere shown that in industries where women were to be found in relatively large numbers, capital invested per worker was consistantly below the average for all industries (Banerjee 1991 pp.301). The table is reproduced as app. (VI) for easy reference. Column 5 of the table showed **this**. Selected industries either already had a higher than average number of female per 100 male workers or that proportion had recently been increasing fast. Particularly for industries like bidi rolling, cashew processing, cane and bamboo products, or clay and earthenware products (in each of

Table 6.1

Urban Women's Employment in Manufacturing

Industry Code	1977/78	1987/88	% increase between 77/78 & 87/88
20 Food Processing	758(3.4)	1469(4.8)	93.8
21 Food Products	1165(5.1)	1582(5.2)	35.8
22 Tobacco & Products	4391(19.6)	6667(21.9)	51.8
23 Cotton Textiles	5650(25.2)	4746(15.6)	-16.0
24 Other Textiles	976(4.3)	678(2.2)	-30.5
25 Garments & other textile products	3596(16.0)	5763(18.9)	60.3
26 Wood, Wood products	1055(4.7)	904(3.0)	-14.4
27 Paper & paper products	345(1.5)	904(3.0)	162.0
28 Leather and products	275(1.0)	339(1.1)	57.7
29 Rubber and Plastic products	230(1.2)	452(1.5)	96.5
30 Chemicals & products	998(4.4)	1921(6.3)	92.5
31 Non-metallic mineral industries	1021(4.5)	1808(5.9)	77.0
32 Basic metals	184(0.8)	339(1.1)	84.2
33 Metal products, non-electrical machinery	238(0.8)	339(1.1)	42.4
34 Electrical machinery & products	169(0.8)	678(2.2)	301.2
35 Transport machinery	31(neg.)	113(0.4)	264.5
36 Others	514(2.3)	1243(4.1)	141.8
2&3 All manufacturing	22451(100.0)	30397(100.0)	35.4

Source-- Sarvekshana July/October Table 14 p.39-42
and NSSO Sp; Report 1990 Table 57 p.132.

Figures in brackets are women's industrywise employment as percentage of total female manufacturing employment.

which more than 10⁴ thousand women were employed), the input of capital per worker was remarkably low. Moreover, between 1971 and 1981, the share of women in the workforce had been increasing mainly in those industries where, between 1973/74 and 1980/81, the additional fixed capital required to create one more job had been much smaller than the national average for all industries. Silk spinning and garment making provided good examples of this tendency. There were also several other where, within the same period, the incremental capital required for employing one additional worker had gone up significantly. In several of these, women's share in the total employment had fallen sharply. Cashew processing was the most noticeable example of this tendency.

Low input of capital would affect the productivity of not just women workers but of all workers in that industry. However, recent studies detailing women's roles in some fast growing industries have shown that not only do women tend to find work in low capital industries, but within those industries they are more prone to be found working on operations which use poorer tools. Although at industry level one can find men and women working on similar jobs, they rarely do so in the same unit or for the same end product. In garment industry, some units use women for machine stitching while others use men. Or they use men on more complicated tasks like collar and cuff stitching. For this work, men's sewing machines are usually tailor models, while women's domestic models. (Banerjee 1991 p.257, Rao and Hussain 1991 p.155). As a combined result, men's quantitative as well as value productivity tends to be higher justifying their higher earnings.

ATTITUDES TOWARDS WOMEN WORKERS

Their own handicaps as workers do not fully account for the excessive concentration of women in low productivity, low paid jobs. There are many instances of shifts of jobs from women to men and several anomalies in their relative wage rates in several industries which cannot be explained unless one takes note of the many biases and discriminations against women workers on the part of employers as well as trade unions. Historically as Sinha had pointed out, the absolute decline in women's employment in Indian industries during the first half of twentieth century took place mainly because over 90 percent of their previous occupations were taken over by men. (Sinha 1972 pp.20-21). No doubt the household units in which women had been previously working were being replaced by mechanised factories for operations like paddy husking or flour grinding. But this does not explain why jobs on machines in the newly set up factories went to men because they were in no way better qualified for these jobs than the women who lost the earlier jobs or the women who came to work strictly on manual operations in the factories.

In another instance women who had previously worked an armature winding in fan manufacturing units began to lose their jobs when a tripartite agreement between trade unions, employers and the government increased the rates of pay for that **task**. Men began to compete for those jobs and were given a preference by employers although they had no experience comparable to that of women whom they were replacing (Banerjee 1991 p.289).

The relative wage rates of women's occupations vis-a-vis men's also cannot be fully accounted for by differences in productivity. There are instances as in the prawn processing industry where women sorters were recognised as the more skilled workers as compared to men who worked on manual loading and unloading. Yet the employers had found it more prudent to pay men salaries almost similar to those of the sorter women. Similarly in the government silk reeling factory in Malda, men who worked on the fairly routine job of rereeling machines were paid a time rate while women who did the more demanding and strenuous job of hand reeling were paid by piece rate which yielded relatively lower average earnings. (Banerjee 1991 pp.249 and 268).

It has been argued that attitudes of employers were rational since they had no evidence from the past about women's abilities to work on machines or in decision making jobs. The argument however, is deeply entrenched in gender bias. It is based on the assumption that if some men have worked on those kinds of jobs, then all men are capable of doing so, and in contrast since few women so far have do so, no woman ever is capable of it. This argument is valid only if one first allows the premise that capabilities such as working on machines or making decisions are determined primarily by sexual characteristics. If one does not accept that, then the practice followed by employers in these labour markets cannot but be considered as reflecting gender bias of the most irrational kind.

The problem is further aggravated by the general belief particularly on the part of trade unions that men have more urgent claims on jobs than women. There are several instances where, in negotiating agreements with employers

regarding rationalisation of employment following technological upgrading, trade unions accepted the large scale retrenchment of women workers (Govt. of India 1975) without making efforts to get them training or reskilling as they had done for men facing retrenchments (interviews with women who had previously worked in jute industry). In another instance public sector coal mines made an offer to women workers that they could take voluntary retirement and nominate a male in replacement. In these cases, male relatives as well as outsiders brought pressure from the trade unions on women to take up this option. In some cases, widows or single women were forced to marry young men to facilitate this (India To-day Report March 1988). This attitude of public authorities and trade unions poses a serious threat to women workers in near future when many industries are planning to rationalise their workforce.

VII

ROOTS OF THE PROBLEM

Within the generally depressed situation of Indian labour, differences between conditions of male and female workers are indeed surprisingly sharp. The fast changes taking place in parameters of the urban economy have not altered the basic character of women's jobs vis a vis men's. Nor has the growing general awareness about women's issues during the last two decades led to any significant improvement in popular view about women workers. They are still being regarded as secondary and supplementary workers whose main responsibility and commitment remain with the household. Neither their families nor the state have made any special efforts to allow women to break this mould and compete as

equals in the labour market. Fellow workers and employers have if anything benefitted from this situation of women and in any case, they too believe the same myths.

The persistence of these relative roles of men and women in a changing economy appears to suggest that sexual division of labour has been one of the more fundamental and invariant aspects of gender ideology in India. A better understanding of these tenets is necessary if we are to be able to change women's position in the labour market.

POWER IN GENDER RELATIONS

In discussions regarding the family in Indian social sciences, intra-household sexual division of labour is usually regarded as the outcome of an agreement made between men and women as two equal partners within the household. This agreement is supposed to be for the convenience of both parties in their respective roles as man the bread winner and woman the home maker. In practice, in most sections of Indian society, women were seldom confined exclusively to home making tasks. Rather, existing conventions have assigned a significant part of the family economic activity to women. In almost all agrarian households, they are traditionally responsible for several essential tasks as for example transplanting of rice, weeding and harvesting of crops, processing and storing the grain etc. Same is true of other traditional activities like weaving. However, evidence from the past and the present shows that such decisions regarding deployment of their own labour are not of women's own making. Their labour is fully controlled by the household's male authority and utilized according to the latter's design. It is

this male authority (sanctioned and sustained by social norms) which decides whether or not women are to participate in productive work, and what their tasks there are to be. It is also these powers within the household which determine if and when taboos on women's work are to be relaxed or tightened as also whether that work is to be acknowledged or ignored, and what training or tools women are to get for that work. Moreover, participation in productive work does not absolve women of their home making tasks nor get them the help of males for that work.

In contrast, for men, there are fewer taboos on choice of occupations and even caste/^{based} taboos are easier to break. Moreover, there are instances when men who could not find suitable work could send off their family women to take up any odd job that was available while they themselves remained idle. In other words, women's work in low status jobs was preferred to men doing so. In the earlier study of Calcutta's women workers in the unorganised sector, we had found several instances where some high caste men who had lost their factory jobs had stayed at home while their wives and daughters had taken up work as domestic servants. And, even in such a situation, men's participation in home making work was by their own choice. Gender relations within households are thus deeply hierarchical and male dominated. This position has persisted even though most urban women workers no longer work in household enterprises and relative demand for skills has altered radically following changes in technologies, markets and products.

WOMEN AS A FLEXIBLE RESOURCE

I would argue that the ideology behind gender relations in India perceives women not just as subordinate beings but as a family resource at the disposal of decision making men - fathers of husbands - to be deployed by them as per the needs of the household. This resource can possess many valuable qualities : but it is necessarily regarded as inferior/less valuable than its possessor. For households, the most important concern is its reproduction. Women are therefore brought up to accept tasks connected with that work as their primary role. But along with it they are also used for the purpose of ensuring that all possible other needs of household members are met at least at a minimal level. This might entail nursing the sick, finding ways of fulfilling social obligations, carrying out some of the more back breaking and boring tasks in the household's economic activity or whenever necessary, taking up gainful employment of any kind that is available in order to bring household incomes upto at least the required minimum.

This hypothesis works fairly well as an explanation of the several incongruities noted earlier in women's labour market experience. To start with, it takes note of the fact that traditionally, participation in economic activities by women was a common phenomenon. Yet women are trained not for exclusive careers in a particular skill or job but to be flexible and willingly adaptable for managing any of the numerous tasks set for them. Thus a man learns to take pride in a particular job, a women in being able to fulfill any of the various needs of others. That is also why, women's labour supply is more closely related to family income levels than to wage rates in their jobs. They are not expected to build

up careers in the outside economy but merely to cater to the households' requirements. Priorities between their various possible roles too are determined according to household values as well as needs. In younger ages, women are often expected to confine themselves to reproductive tasks : later they may be expected to take up gainful employment.

Moreover, as a resource at their disposal, families consider themselves justified in assigning status related roles to women even though this often creates difficulties for the latter in the labour market.

This ideology is not confined to households but also pervades other spheres through its acceptance by other authorities and institutions in Indian society. It accounts for the fact that the Indian state has so far not given due importance to women's technical and vocational education. Employers tend to treat women as creatures of households and not as independent workers. They expect them to be temporary, unmindful and irregular workers and are surprised when they get evidence to the contrary. For responsible work, they prefer men because they are wary about women's commitment to work. It was noted in the last section that trade unions too tend to treat the interest of their women members as subservient to those of their male members.

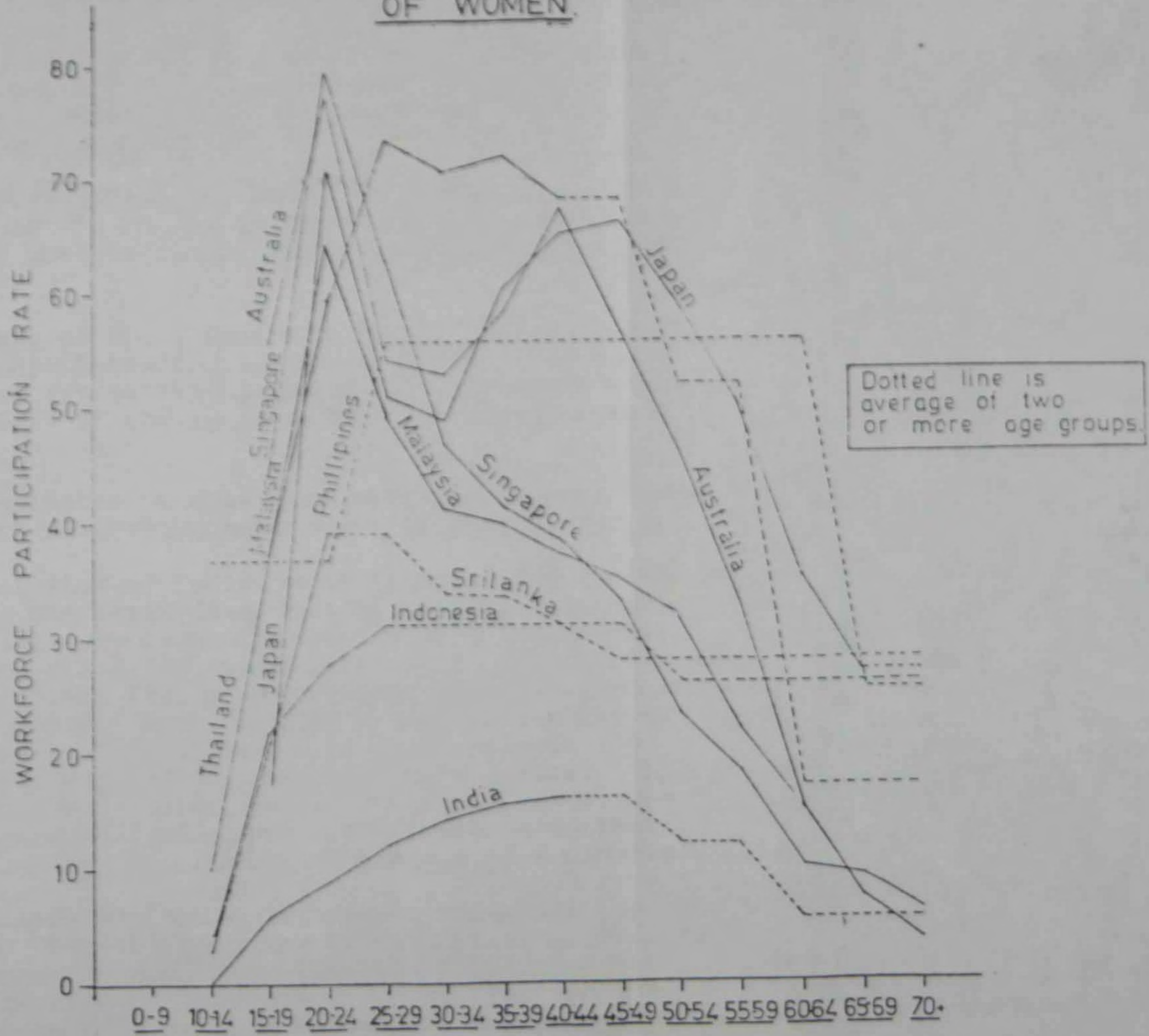
Breaking down the hold of this ideology on women themselves as well as in society in general must remain high on the agenda of education systems, mass media, and women's organisations : but in the immediate future measures to reduce claims of households on women's time and energy should also receive priority. In urban areas, collection of water and fuel can be made easier through better organisation of the distribution systems. Still more important is the need for

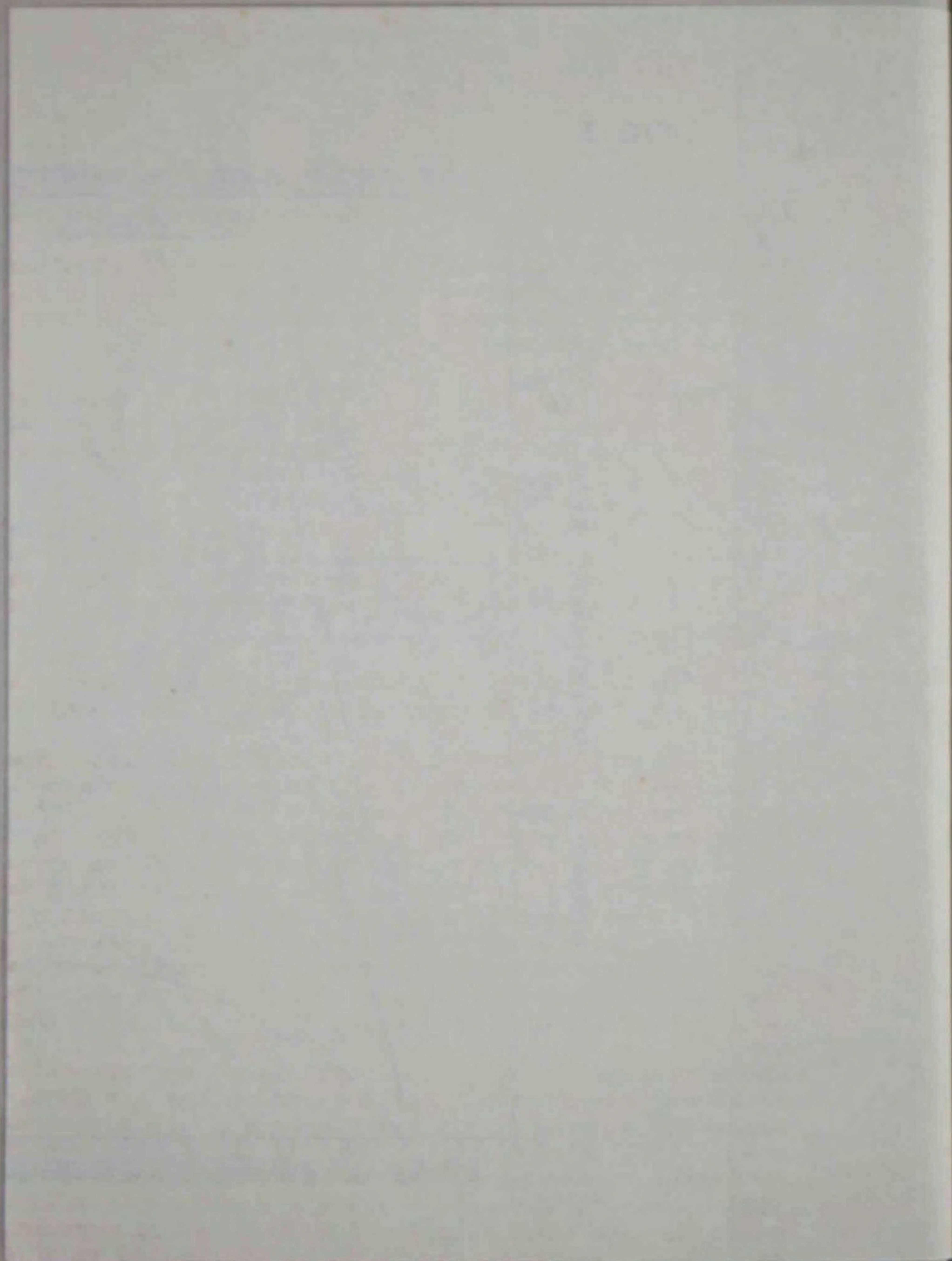
provision of child care for working women. Its absence puts too many limitations on women's choices of jobs and often keeps older children out of schools for looking after siblings. The balwadi/anganwadi programme can be linked with creches without unduly increasing the subsidy element since working mothers would be willing to pay a nominal fee or contribute some labour for that work on a cooperative basis.

It has been demonstrated by many earlier studies that women's work is crucial for the survival of their households. In this paper the point highlighted is that, inspite of that fact, at the macro level specially of the urban economy, women's work still remains peripheral. And that is why there is no break in the observed connection between women's employment and household poverty. This situation cannot be changed unless women are brought into the mainstream of the economy both by breaking conventions about gender roles and by increasing the overall value productivity of poor people's work.

FIG 3

AGE GROUP WISE WORKFORCE PARTICIPATION RATES
OF WOMEN





FOOTNOTES

1. App 1 gives the methodology for estimates in table 2.1.
2. In order to take account of year to year fluctuations specially in agricultural production, the annual figures used were moving averages for three years. Figures were in constant 1980-81 prices.
3. This tendency was discussed by N. Krishnaji with reference to rural population in his paper "Poverty and Sex Ratio - Some Data and Speculations." CSSSC, Occasional Paper no.91. Calcutta 1987.
4. In mining areas of Chota Nagpur Plateau, United Mineral Workers' Union, Chakradharpur, Bihar had been fighting for many years for getting registration for women working in mines as part of family teams before they succeeded partially.
5. The group considered consisted of parttime domestics who had the option of working more hours if they wanted to.
6. This characteristic of Indian women's workforce behaviour is distinctly different from that of women in many other Asian countries. Usually women there join the labour force as young girls and reach their peak LFPRs by the age of 25 years. Thereafter a significant portion drops out on getting married. Many of them return to the labour force when their children begin to go to schools : so their age group-wise WFPRs are often twin peaked. This is particularly true of urban women : in rural areas, women continue working in family enterprises even when their children are young (see Fig.3, at the end of footnotes).
7. The difference in men and women's work experience becomes apparent even from the response to estimation procedures. While for women, changes in estimation procedures can result in a 50 percent increase in WFPRs, for men the estimates remain more or less unchanged. For example the 1981 Census estimate of all India urban men's WFPR was 48 percent. The NSSO estimate for 1983 was 51 percent. The difference was small enough to be attributed to the difference in timing of the enquiries.

8. The NSSO uses three approaches to determine whether or not a person is a worker. If a person has been working for the major part of the previous year, he or she is a worker by 'usual' status. If somebody had been working for the major part of the previous week, then that qualifies him or her for the status also as a worker on "current weekly" basis. And if a person had been working on the previous day, then that is a qualification for being considered a worker on a "current daily" basis. The same holds true for those in the labour force but un-employed.
9. App. III gives the relevant figures which refer to workers in both principal and subsidiary status. Similar data by industries was not available for 1987-88.
10. The fact that in 1987/88, rural women's earnings in agriculture relative to men's were not increasing was (table 3.6 line 1) probably due to men being increasingly concentrated in better paid agricultural tasks like ploughing, tractor operation etc. When they move out of agriculture, it would be more likely that they leave the poorer paid jobs first.
11. In an on going study conducted at the Centre for Studies in Social Sciences, Calcutta by Nirmala Banerjee and N.N. Bandyopadhyay, preliminary findings indicated that recent additions to construction labour were almost entirely fresh migrants, or seasonal or daily commuters from rural areas as far away as Bangladesh.
12. I have discussed this at length in my earlier study of unorganised women workers in Calcutta (Banerjee 1985 op. cit.). It is also a common finding of several studies sponsored by the ICSSR (Jetley 1983, Banerjee 1991).
13. For the table, a household was categorised by the form of employment from which it derived the major part of its income in the previous year.
14. Annual Report of SEWA (Self Employed Women's Association) 1990 shows that, even with the strong and active support extended by the organisation to its members, their average monthly incomes in crafts or in dairy operations seldom exceeded Rs.300. Leather work was the only exception. Vegetable and fish vendors were slightly better earning between Rs.300 to Rs.400 per month (SEWA 1990 table 7-11).

15. I have discussed this phenomenon in some details elsewhere (Banerjee 1987, 1988).
16. Although earning in manufacturing are not available, separately, it would not be unwarranted to attribute overall trends in non-agricultural casual work to manufacturing because it accounted for most of urban casual worker women (App III).

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ESTIMATING INCIDENCE OF POVERTY

Following the terminology coined by Dandekar and Rath, poverty line is defined as the level of per capita expenditure which assures a person of minimal calorie intake in food along with availability of an irreducible minimum of other non-food items. In the Fifth Plan document, the Planning Commission had placed the poverty line for 1973/74 at per capita monthly expenditure at current prices of Rs.49.09 for rural and Rs.56.64 for urban population (World Bank Report on India 1989. p.56).

Following the generally accepted procedure, the 1973/74 figures of rural and urban poverty lines were updated for 1977/78, 1983 and 1987/88 by adjusting for rise in current prices. Index number series used for rural areas were the consumer price index numbers for agricultural labour with 1960-61 = 100. For urban areas, the series used were the consumer price indices for industrial workers with 1960/61 = 100. Table 1 gives levels of poverty lines at current prices for various years as used in this paper.

Table - 1

Year	Estimated Poverty line in Rs. at current prices	
	R	U
1977/78	55.1	68.4
1983	87.3	112.6
1987/88	107.5	155.8

Source : based on figures from Government of India - Central Statistical Organisation Monthly Abstract of Statistics various volumes as specified below. For 1977/78, Volume 31, Nos. 3.4 Tables 52 and 53.

For 1983, Volume 39, No.1 Tables 50 and 51.

For 1987/88, Volume 42, No.12 Tables 50 and 51.

In calculating the percentage below poverty line from NSSO data on distribution of households and population by monthly per capita expenditure (MPCE) groups it was not possible to find classes exactly matching the poverty lines. Therefore some rough adjustments had to be made in the levels of poverty line for each of the relevant years. The exact levels used are given in Table 2.

Table - 2

Classes of MPCE included in Calculating numbers below Poverty line at Current Prices		
Year	Rural MPCE classes in Rs.	Urban MPCE Classes in Rs.
1977/78	0 to 50 + 1/2 of (50 to 60) class	0 to 70
1983	0 to 85 + 1/5 of (85 to 100) class	0 to 100 + 1/2 of (100 to 125) class
1987/88	0 to 110	0 to 160

In cases where half of the population belonging to a particular MPCE range had been taken, (as in rural and urban poverty line in 1983) the assumption was that the population in that MPCE range was evenly spread within that particular range and there was no bunching at any particular point within the range.

Several estimates have been made of the incidence of poverty in 1987-88 all of which differ somewhat from each other. The earlier one given by the World Bank Report on India (Annex tables 6A and 6B) differ from the rest as they had been made before the 1987-88 NSSO data on population and its distribution by MPCE classes had become available. The Report had therefore extrapolated these figures by an assumed rate of growth on the basis of 1983 estimates.

The Planning Commission figures are based on 1987-88 data but provide a very low estimate of the number of people below poverty line for both rural and urban areas. Minhas, Tendulkar and Jain have examined the estimation procedure and assumptions behind those estimates. Their conclusion is that because of methodological defects, those figures are gross underestimates (Minhas, Tendulkar and Jain 1991, pp.1678-1679: henceforth referred to as MTJ 1991).

The MTJ 1991 estimation is the most comprehensive and detailed one. My estimates as given in table 1 of text do not agree closely with it for several reasons.

1. The consumer price indices used by them for rural and urban areas have a 1970-71 base (ibid. table 1). However these indices are not generally available : The Report on Currency and Finance 1989-90 (RBI 1990) and also India Data Base (Chandok and Policy Group 1990, Vol.1) provide retail price indices with only 1960 or 1960-61 as base year : I have used the same.
2. Along with others, the MTJ estimate also uses the 1973-74 all India rural and urban poverty lines as specified by the Planning Commission. They have then calculated the 1970-71 estimates of poverty lines on that basis for each of the twenty major states with the use of appropriate price indices for each state. These statewise 1970-71 poverty line figures have been similarly updated for the years 1983 and 1987-88.

There is an anomaly in this procedure because of which I have continued to use my estimates even when the MTJ estimates had become available. The original 1973-74 poverty line estimates for all India had presumably included an allowance for variations in price lines in different states. To use it in combination with state-wise price data for arriving at state level poverty line estimates for various other dates implies that the 1973-74 price index was uniform for all states but varied in other years. I see no grounds for that assumption. If in a particular state, for example, West Bengal, prices had been below the all India average for 1973-74, then its particular poverty line in 1973/74 would

have been lower in money terms. This in turn would have led to a lower poverty line in later years on the basis of West Bengal price data than the one used with initial starting point being the all India one.

Some of the later tables in the text use a further categorisation between poor, middle and rich groups. Here, the procedure is, apart from those in MPCE groups mentioned in table 2, the rest who were in all MPCE groups which had an upper bound were taken to belong to the middle group. The remaining viz. those in the top open-ended MPCE group were considered rich.

Appendix - II

CENSUS CATEGORISATION OF FORMS OF EMPLOYMENT

Indian Census reports also provide a categorisation of workers by their forms of employment; this categorisation is concerned with the degree of control and access to money income of each worker.

Attached table II indicates that in 1981 13.3 percent of all non-agricultural women workers were in household industry. For men the comparable figure was 4.7 percent. Women accounted for about a quarter of workers in household enterprises but less than 10 percent of workers in all non-agricultural enterprises taken together. The chances that a person would work as an employer or a single worker were significantly higher for men than for women at all India level.

Between states this position varied somewhat: in states of Punjab, Haryana and West Bengal, number of women working as family workers were apparently very low. However other evidence has shown that in these areas, women's work in family enterprises often goes unrecorded. For example, the team of experts who visited West Bengal on behalf of the Commission for Self Employed women (GOI 1988) went to Fulia block in Nadia district

which is a well-known centre for handlooms. In each of the weaver households it was found that one day's work of a weaver working on the loom (which is traditionally a male task) required six to eight hours of hard work by a family worker working on a special process of starching the yarn that is characteristic of that kind of handloom cloth. This family worker is usually the weaver's wife or young daughter. Each weaver volunteered the information that this traditional starching process had always been an integral part of that handloom industry. Yet in the 1981 census, for the entire Nadia district (which has several similar handloom centres) there were less than 10 women recorded as working in that industry.

Elsewhere, I have argued that Punjab and Haryana are areas where there are strong cultural factors working against recording of women's family based work. My argument is based on the very sharp discrepancy between figures for 1971 and 1981 of women's employment according to the Census on one hand and the NSSO on the other. Other reports of officials and observers throughout the twentieth century (Banerjee ICSSR 1990) confirmed this.

Distribution by employment status
of non-agricultural main workers
in urban household and non house-
hold industry* 1981

States	Main Workers (000s)			
	Household industry		Non-household industry	
	Male	Female	Male	Female
All India	1715	563(24.7)	34985	3667(9.5)
A.P.	140	78(35.8)	2639	347(11.6)
Bihar	65	8(10.9)	1692	111(6.1)
Gujarat	67	17(20.2)	2502	206(7.6)
Haryana	27	2(6.8)	664	45(6.3)
H.P.	2	2(9.0)	89	12(11.8)
J & K	26	5(16.1)	273	21(7.1)
Karnataka	121	70(36.6)	2184	328(13.1)
Kerala	22	12(35.3)	840	184(18.0)
M.P.	133	55(29.3)	2193	246(10.1)
Maharashtra	175	59(25.2)	5427	673(11.0)
Orissa	27	7(20.5)	682	77(10.4)
Punjab	43	3(6.5)	1104	73(6.2)
Rajasthan	91	15(14.1)	1462	98(6.2)
T.N.	224	140(38.4)	3527	531(13.1)
U.P.	384	51(11.7)	3947	182(4.4.)
W.B.	126	18(13.4)	3577	271(7.0)

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States	Percentage of main workers in (household+non-household industry)							
	Male	Female	Male	Female	Male	Female	Male	Female
All India	6.8	1.5	62.9	67.6	23.0	18.5	7.2	12.4
A.P.	9.5	2.8	59.4	49.9	23.7	25.9	7.3	19.0
Bihar	6.1	0.8	60.2	70.7	25.8	17.6	7.7	10.1
Gujarat	3.5	0.4	63.2	65.8	23.3	20.2	12.2	13.4
Haryana	10.4	1.4	54.3	78.7	28.1	13.4	7.2	3.4
H.P.	4.4	0.6	69.3	90.3	18.7	5.7	7.4	3.2
J & K.	2.0	0.3	54.2	70.8	32.4	19.2	11.4	11.5
Karnataka	8.7	1.7	64.7	53.1	20.3	19.3	6.4	15.8
Kerala	4.9	0.4	61.0	77.4	30.3	16.3	3.6	6.1
M.P.	6.1	1.3	59.7	52.5	25.0	26.6	9.1	19.3
Maharashtra	6.1	1.6	71.4	73.1	17.2	17.5	5.2	7.6
Orissa	2.8	0.5	63.0	54.0	25.0	32.1	8.3	13.1
Punjab	0.9	0.3	52.0	79.3	35.7	14.5	11.2	5.3
Rajasthan	11.7	3.5	54.3	61.8	24.4	19.5	9.5	15.0
T.N.	4.5	0.4	73.0	74.1	16.7	11.8	5.8	13.7
U.P.	11.8	3.0	48.5	57.5	30.6	18.9	8.9	20.7
W.B.	5.5	1.0	69.8	79.9	20.4	14.2	4.3	4.8

Source : Census of India 1981 General Economic tables (Tables B13 to B17) Table No. B14 & B15.

* includes all non-agricultural activities in manufacturing and repairs, trade, construction and services.

Figures in parenthesis give women's share in total employment in household and non-household industry.

Appendix - III

PERCENTAGE DISTRIBUTION OF URBAN WORKERS BY FORMS OF EMPLOYMENT & INDUSTRY: 1983

	FEMALES			MALES			TOTAL	
	SELF EMPLOYMENT	REGULAR JOBS	CASUAL JOBS	SELF EMPLOYMENT	REGULAR JOBS	CASUAL JOBS		
0) AGRICULTURE HUNTING FORESTRY & FISHING	19.2	0.4	11.4	31.0	6.7	0.6	2.9	10.2
1) MINING AND QUARRYING	Negligible	0.3	0.3	1.1	Negligible	0.9	0.2	1.1
2) 3) MANUFACTURING	14.0	4.0	8.8	26.8	8.9	13.4	4.9	27.2
4) ELECTRICITY, GAS & WATER	Negligible	0.2	Negligible	0.2	0.1	0.9	0.1	1.1
5) CONSTRUCTION	0.1	0.2	2.9	3.2	1.4	0.7	3.0	5.1
6) TRADE	8.6	0.4	0.2	9.2	15.1	4.2	1.2	20.5
7) TRANSPORT AND COMMUNICATION	0.4	0.7	0.4	1.5	2.9	5.3	1.7	9.9
8) FINANCING AND BUSINESS SERVICE	0.2	0.6	0.1	0.9	1.1	2.0	0.1	3.2
9) COMMUNITY, SOCIAL & PERSONAL SERVICES	3.3	18.8	4.0	26.1	4.7	15.7	1.3	21.7
ALL INDUSTRIES (TOTAL)	45.8	26.1	28.1	100.0	40.9	43.7	15.4	100.0

NOTE: INCLUDES BOTH PRINCIPAL AND SUBSIDIARY STATUS WORKERS.

SOURCE:

Industrywise Trends in Women's Employment

Code	Industry	F/T		Female worker as % of total Female Workers	
		1977/78	1987/88	1977/78	1987/88
0	Agriculture, hunting, forestry & fishing	35.96	35.00	25.35	21.71
1	Mining & Quarrying	12.32	12.7	0.60	0.90
2 & 3	Manufacturing	19.49	17.9	29.25	26.90
20,21,22	Manu.of food, beverages, tobacco and food & toba- cco products	34.34	35.3	8.64	8.07
23,24,25 26	Manu.of cotton, wool, silk, synthetic fibre, jute, hump, mesta and textile products	25.23	21.2	14.02	10.10
27	Manu.of wood & its produ- cts, furniture & fixtures	14.25	8.6	1.45	0.80
28	Manu.of paper and its products, printing, pub- lishing and allied indus- tries	8.85	12.3	0.45	0.80
29	Manu.of leather & leather & Few Products (except repair).	8.62	7.7	0.28	0.30
30	Manu.of Rubber, plastic, petroleum and coal pro- ducts	10.27	11.4	0.30	0.40
31	Manu.of chemical, & chemi- cal products (except pro- ducts of Petroleum)	18.63	21.5	1.30	1.70
32	Manu.of non-metallic mineral products	19.51	20.5	1.33	1.60
33	Basic metal & alloy industries	3.55	3.3	0.24	0.30
34,35	Manu.of metal products & Parts, machinery, machine tools & parts except elec- trical machinery	2.52	2.1	0.31	0.30

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Code	Industry	F/T		Female worker as of total Female workers	
		1977/78	1987/88	1977/78	1987/88
36	Manu. of electrical machinery, apparatus, appliances and supplies and parts	6.16	11.2	0.22	0.60
37	Manu. of transport equipment and parts	0.91	0.7	0.04	0.10
38	Other manufacturing industries	9.38	14.2	0.67	1.10
4	Electricity, gas & water	2.67	5.0	0.13	0.30
5	Construction	12.42	13.5	2.60	4.30
6	Wholesale & retail trade and restaurants and hotels	9.42	9.6	9.89	10.90
60,61,62, 63,64	Wholesale in food textiles, Beverages, Fuel, light, chemicals, ceramic & glass, wood, paper, machinery equip. transport equip. etc.	3.92	8.4	0.49	2.40
65,66,67, 68	Retail in food, Beverages, textiles, fuel, other household utilities and others	10.17	10.0	9.40	8.50
7	Transport, storage & communications	2.52	2.1	1.14	1.01
70,71,72 73	Land, water, Air transport, services incidental to transport	2.02	1.8	0.83	0.80
74,75	Storage and warehousing, communications	7.44	8.2	0.31	0.30
8	Financing, insurance, real estate and business services	5.36	7.8	0.74	1.40
9	Community, social and personal services	24.07	23.7	30.26	32.20

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Code	Industry	F/T		Female worker as % of total Female workers	
		1977/78	1987/88	1977/78	1987/88
92	Education, scientific and research works	36.86	43.3	7.32	9.10
91	Sanitary services	31.45	35.9	3.71	0.80
96	Personal services	52.47	46.8	15.02	11.30
97	Repair services	0.90	1.5	0.09	0.20
Others rest	Others	7.61	14.4	4.12	10.30
TOTAL :-		18.48	17.4	100.0	100.00
Total Female Workers		7,675,400	11,300,000		

App. Table V

Distribution of persons by household types and per capita consumption expenditure groups urban only 1987/88

h.h. type	All Households				Female hh. Households				% of persons by	
	Poor	Middle	Rich	All	Poor	Middle	Rich	All	All hh	Fh hh
Self employment	42.7 (40.0)	35.6 (33.4)	28.4 (26.6)	(100)	28.4 (40.5)	25.0 (57.3)	14.1 (2.2)	(100)	38.9	26.7
Casual	23.4 (73.6)	5.5 (17.3)	2.9 (9.2)	(100)	29.7 (62.0)	8.2 (37.8)	0.8 (0.2)	(100)	12.1	17.6
Regular W/F earners	29.2 (20.6)	53.0 (37.3)	59.8 (42.1)	(100)	25.6 (30.6)	37.3 (62.2)	52.3 (7.2)	(100)	43.6	32.6
Others	4.5 (23.6)	5.8 (30.4)	8.8 (46.1)	(100)	16.15 (36.5)	29.5 (57.1)	32.8 (6.4)	(100)	5.2	23.0
Not Registered	0.2	0.05	0.01		0.15	--	--		0.02	0.01
All	100	100	100		100	100	100		100.0	100.0

Figures in brackets are row wise percentages.

Source: Table No.20U, N.S. 43rd, R. Sch 10- p.21, p.22.

Some All-India Characteristics of
Industries Using Women Labour

(Capital figures in Rs.000s)

Industries and NIC Code	Female employment 1981 (000s)	Sex Ratio 1971	Sex Ratio 1981	Fixed Cap. per worker 1980-81 Rs. 000s	1973-74 to 1981 Incremental Capital:Labour ratio for Fixed Cap.
1	2	3	4	5	6
283 All Manufac- turing Ind..	3685	148	172	54.67	118.81
20+21 food & food products	297	191	151	12.07	17.09
214 Cashew	27	8220	2903	0.46	15.74
225 Jardi	22	1842	1294	1.11	n.a.
226 Jardi Bidi	916	698	1260	0.69	7.35
23 Cotton textiles	734	196	232	11.78	78.22
245 Silk spinning	35	142	186	3.61	2.29
261 Cord, rope etc.	34	424	420	13.63	32.84
264 Garments	201	80	117	6.99	8.82
268 Coir and coir products	35	186	946	10.68	15.63
272 Bamboo and Bam- boo products	362	486	693	7.92	10.52
320 Structural pro- ducts of clay	129	282	76	8.13	12.04
322 Pottery	130	--	--	--	--
363 Elect. Appli- ances	7	59	75	19.08	357.9
366 Radio, T.V. and parts	1	neg.	11	31.62	29.6
367 Components	1	neg.	125	43.85	55.4
389 Costume jewell- ery etc.	45	194	165	9.93	20.54

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Note : 1 sex ratio = of females workers per 1000 male workers.

Source : Columns 2 and 4 from Census of India 1981. All India General Economic Tables Part IIB(i), Table B12.

Column 3 Census of India 1971. General Economic Tables Part IIB (III), Table No. B in, part A.

Columns 5 and 6 are based on Government of India Central Statistical Organisation - Annual Survey of Industries, - Summary Results for Factory Sector 1973-74 New Delhi 1976 Table - 3.

and Annual Survey of Industries Summary Results for Factory Sector 1980/81, New Delhi 1984 Table No.5.

