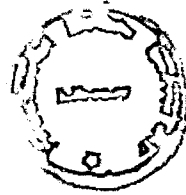


WOMEN'S HEALTH IN THE INFORMAL SECTOR - A PRELIMINARY STUDY



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in partial fulfilment of the requirements
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MASTER OF PHILOSOPHY*

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CERTIFICATE



This is to certify that this dissertation entitled 'Women's Health in the Informal Sector - A Preliminary Study' submitted by Ms. U. GOWRI in partial fulfilment of the requirements for the award of the degree of Master of Philosophy. This dissertation has not been previously submitted for any other degree of this or any other University and is her own work.

We recommend that this dissertation may be placed before the examiners for evaluation.

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CONTENTS

Acknowledgements

Chapter I	Introduction	1-8
Chapter II	National Planning and the Informal Sector	9-76
Chapter III	Women in the Informal Sector	77-143
Chapter IV	Structural Adjustment and its Impact on the Health of Women	144-210
Chapter V	Conclusion	211-220

CHAPTER - I

INTRODUCTION

Any assessment on the status of women has to include their roles and their position in a society. While the Indian polity recognises equality of rights between men and women, society implicitly accepts a sharp distinction in their roles and spheres of activity. Women's role in political, economic and social sectors is underplayed. A woman is primarily associated with her home and is expected to look after domestic chores. Her role in the world outside has not yet been accepted in the same manner as a man's. To place women equally on the social stage, her contribution to the economy needs to be freshly understood.

In any analysis of development, especially economic development, the contribution of men as a factor of production is given a predominant place. The contribution of women in production in economic development are generally overlooked, although for centuries, women have been making sizeable contribution to economic development.

Women are mostly concentrated in one particular sector of the economy, and even within that, in the jobs with the lowest pay and least status. It is held that women's work and income are supplementary to the family income and that they are generally the unpaid family workers.

Thus the invisibility of women's work continues to be a problem in understanding her economic role. Equally there is a degree of inequality in the division of household labour also. Both of these when combined together can have serious effects on the well-being of women.

The working class of India, which grew up in the country after the advent of large scale industrialisation can be broadly classified into two sectors i.e., organised and unorganised. The organised sectors in the Indian economy comprises:

- (1) all the public sector establishments, i.e., all services under and occupation in public sector undertakings in the central, state and local governments, field of industry, credit, financing, public utilities, etc. and
- (2) non-agricultural private sectors which employ ten or more persons.(Saran and Sandwar, 1990 : 3-4).

Employment in the organised sector requires certain minimum qualifications like educational qualification and skills so that very few women from the lower classes obtain these jobs. Women thus have to seek employment in the unorganised sector which was defined as "consisting of small scale units engaged in the production and

distribution of goods and services with a primary objective of generating employment and incomes to their participants notwithstanding the constraints of capital, both physical and human and technical know-how" (Sethuraman, 1981).

The unorganised sector presents two knotty problems. First, an increasingly large segment of the working population being forced to live at the margins of survival. Secondly, given the availability of cheap labour in the unorganised sector, employers are likely to divert more and more activities to such organisations.

The multistructural nature of the economy further crystallises this problem. The Indian industrial sector accounts for 33.96 per cent of all the establishments. Of these, 99.52 per cent exist within the private sector. Of the private sector industrial establishments, 2.44 per cent are registered factories, 33.57 per cent are unregistered workshops and 59.99 per cent are household enterprises (Kalpagam, 1994: 66-68).

The impact of this unequal development of the public and private sectors has been greater on women and particularly women in the informal sector. Lack of work opportunities, illiteracy, lack of skills, seasonal nature of employment, heavy physical work of different types, long hours of work with limited payment, sexual discrimination in wage

structures, lack of job security, lack of comprehensive legislations to cover these workers, resulted in deprivation of the minimum basic facilities to the women involved in the informal sector production. These unhealthy conditions of work can have serious implications for the health of the women. Therefore, to have a comprehensive view of the situation, it becomes necessary to examine the conditions of work, because a worker's ranking of occupation is based not only on relative incomes and wage rates but also on other aspects such as "the degree of security of work, prospects of promotions and increments, leave facilities and the available benefits for ensuring against contingencies of sickness, accident, and old age as well as pleasantness of the work environment" (Banerjee, 1985: 73).

The Factories Act of 1948 makes elaborate provision on the conditions of work including health, safety and welfare of the women workers involved. It prohibits employment of women on certain operations and provides a ceiling on hours of work and ensures holiday with wages. Other benefits like payment of equal wages, payment of minimum wages, compensation for accidents and injuries, sickness, medical and maternity benefits are taken care of by other legislations. But all these cover only workers working in the formal sector. The

informal sector workers are covered with none of these protective measures.

The health of the workers has two major determinants - the work place and the living conditions. The low wages, unhealthy working conditions, absence of modernisation, welfare inputs and social security measures coupled with poor living conditions, limited access to food, housing, education to improve their skills, health care facilities affect the health of the women greatly. A variety of occupational diseases related to working posture, exposure to toxins, crowded working conditions and physical stress exacerbated by high levels of malnutrition, anaemia and repeated pregnancies worsen their health conditions and reduce their productivity levels. It shows the relationship between insecure employment, low wages, low food intake and ill-health. But occupational disease is a poorly researched area and even in this, there are very few studies on the impact of working conditions on the health of the women.

Given the conditions of employment in the informal sector, it seems that the recent changes in the economic conditions under the rubric of the structural adjustment programmes may lead to more subjugation and marginalisation of women. Their role in the spheres of

production and reproduction is put under great pressure by the limited access to other support systems like food security and health care which have their own part in determining the health of women.

This study primarily intends to analyse the impact of conditions of work on the health of the working women and how the changing conditions in the economic and social sectors aggravate the problems of women and place the burden unequally on them.

In brief, the main objectives of the study can be listed as given below:

- (1) to analyse the development of informal sector over the years,
- (2) to analyse the impact of conditions of work on the health of women in the informal sector, and
- (3) to analyse the recent changes in the economic conditions and their impact on the social sectors like health, public distribution system and employment.

With these objectives in mind, the next chapter analyses the developments in the informal sector from Independence. The shifts in thinking regarding the operations through informal sector and the trends prevailing in informal sector employment are thus sought to be highlighted.

The following chapter mainly deals with the conditions of employment, the factors which play a key role in determining the health status of working women. It analyses the influential role of low wages, long working hours, cramped working conditions and non-availability of supportive measures like creche and maternity benefits on women's productive labour and health. It also throws light on other issues which are related to employment of women namely child labour, nutritional status, control over income, control over family size, etc.

The last chapter aims at assessing the impact of recent economic changes on the employment of women in the informal sector and in other social sectors which impinge on the health of women. These include casualisation of employment, reduced real wages, reduced consumption levels, inaccessibility to the public distribution system and health care facilities.

In conclusion, I attempt to analyse the determinants of women's health in the informal sector and summarise my findings.

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CHAPTER - II

***NATIONAL PLANNING AND THE
INFORMAL SECTOR***

It is a widely held view that the informal sector extends to all sectors of the economy. It exists in all settings where work is carried out to produce goods for sale; in the rural and urban; in plantations, in mines and in both traditional and modern sectors. The employment situation and the contribution of the Informal sector to the national income confirms this view. One of the unique and disturbing features of development in India during the present century is the growth of the population and thus of the labour force. Employment in the modern capital sector singularly failed to keep pace with the growth of the labour force which has led to acute problems of unemployment and underemployment. Much of the additional labour force which could be absorbed in the formal organised sector is therefore seeking refuge in the so-called 'informal sector', where they have nothing but to sell their labour power. On the one hand it is viewed as a marginal activity, and hence parasitic, and on the other, it serves as a source for promoting growth and employment. Therefore, in the recent years, the informal sector is gaining increasing importance in the debates on developmental issues.

Till today there is no accepted standard definition of the informal sector. It is taken to include almost all the activities which are not

covered by any legislative measures. Informal sector industries which include small scale industries, small workshops, modern small enterprises and home based industries have been given an important place in the framework of Indian economic planning for both ideological and economic reasons. The small scale sector has been imbued with a multiplicity of objectives namely:

- (1) the generation of immediate employment opportunities with a relatively low investment;
- (2) the promotion of more equitable distribution of national income;
- (3) the effective mobilisation of untapped capital and human skills;
and
- (4) dispersal of manufacturing activities all over the country(Suri, 1988:12)

The small scale informal sector industries have found their economic rationale in the Mahalanobis Model which forms the theoretical basis of India's Second and subsequent Five Year Plans. The Mahalanobis industrialisation strategy with its focus on the development of highly capital-intensive, large-scale, basic and heavy industries underlined the development of village and small scale

industries sector as a means to promote large scale employment and also meet the increased demand for consumer goods.

The main purpose of this chapter is, therefore, to analyse how and why the informal sector survived, and how and why they have managed to exist side by side with the large scale sector over these years. At the time of Independence, the main goal of the nation was to achieve a socialistic pattern of society, eradication of mass poverty, ensuring people an all round development, employment opportunity and a minimum standard of living. These were aimed to be achieved through a broad-based industrialisation process accompanying other institutional reforms like land reforms. Economic growth fostered under planning was considered as the better way to achieve the goals in a shorter period. Thus the analysis of the informal sector under the auspicious of Five Year Plans would throw more light into the growth of the informal sector in India. This analysis calls for a basic understanding of the industrialisation process in India even before Independence. It is needless to say here that the British colonial domination in the country affected the 'lower forms of production' and destroyed their expansion.

In the first part, this chapter tries to assess the role of colonialism in the industrialisation process, the conditions of Indian society at the time of Independence and the decision to achieve economic growth through a planned economy. In the second part, it analyses the nature and extent of the unorganised, informal sector activities, during the Plan periods following the trends in the organised and unorganised sectors of the Indian economy.

A basic difference in capitalism elsewhere in the world and in India arises from the fact that it is a capitalism that did not spring out of our own history, not something of a continuation of what went on in India before the British conquest. The achievement of capitalism in the countries where it first developed is that it has knit together the entire social order. All the different aspects of the society are more or less absorbed and integrated into a single system, all of a piece whereas "the development of capitalism in India has left the country, socially in a very uneven, non-homogenous condition". (Shelvankar, 1940:2-4). The colonial rule played a key role on the de-industrialisation process in India. It, apart from debasing the Indian economy, drained the entire capital which was most important for the industrialisation and growth of the any economy.

The vast territories occupied by the Indian people enjoyed great natural wealth and resources, not only in respect of the fertility of soil and potentialities of agricultural production, but also in respect of raw materials for highly developed industrial production, especially coal, iron, oil and water power alongside the intelligence, technical aptitude and dexterity of the population. But they remained largely undeveloped. As R.P.Dutt (1940:13) pointed out, "it is this failure to develop the productive resources of India that finally sounds the death-knell of imperialism in India today".

The British conquest of India differed from every previous conquest, in that, while the previous foreign conquerors left untouched the economic basis and eventually grew into its structure, the British conquest shattered the economic basis and remained as a foreign force, acting from outside. The village system, which had been built on 'the domestic union of agricultural and manufactural pursuits' with the hand-loom and spinning industry, was destroyed by the introduction of the new land system and commercialisation of agriculture, by which the balance of economic life received a mortal blow.

The industrial capitalist exploitation in India started with the export of raw materials in exchange for imported manufactured goods.

With the Industrial Revolution, started a revolution in the economy of India, a transformation in the methods of exploitation in India, i.e., transforming India from an exporter of cotton goods to the whole world into an importer of cotton goods. This process was decisively carried through in the whole of 19th century and it could be attributed to the 'almost complete extinction of cotton spinning by hand' (Dutt.R.P., 1940:117-126). But this ruin of millions of artisans and craftsmen was not accompanied by any growth of new forms of industry which could afford employment to the masses. The unemployed artisans and craftsmen shifted to agriculture and increased the proportion of population dependent on land, leading to 'progressive ruralisation' or 'deindustrialisation' in India. The land revenue system and the commercialisation of agriculture had aggravated the increase in land-rents and increase in the number of landless labourers. (Dutt & Sundaram, 1991:17-19).

Colonialism uprooted the native ruling class that consumed the better class of craft products, introduced machine-made products from the West and thus effectively decimated the traditional crafts; the peasantry were deprived of their customary access to land. The disguised or open unemployment in the agricultural or artisanal sector

which was mistakenly attributed to the scarcity of the fixed and the working capital is, in fact, "the result of a colonial mode of exploitation in which the traditional crafts were destroyed for the sake of extracting a surplus from the colonies but the surplus was not used to create alternative avenues of employment"(Bagchi, 1982 : 24-25) . "The operation of colonialism systematically curbed the growth of native capital and hence the drive to accumulate capital within the boundaries of the colony. This factor, allied with the continuous drain of surplus abroad, created a long-term problem of lack of employment." (Bagchi , 1982 : 25).

Force was used by the rulers to deprive a large proportion of the population to access to the means of production. This led to an intensification of exploitation. Labour was subjected to the harsh routine of the quarries and plantations with a recompensate of only a barely subsistence wage.

Between 1814 and 1835, the British cotton manufactures exported to India rose from less than one million yards to over 51 million yards. Similarly, between 1818 to 1836, the export of cotton twist from England to India rose 5,200 times (Dutt. R.P., 1940 : 119). As against this, the export of raw materials from India increased, dramatically. Raw

cotton exports rose from nine million pounds weight in 1813 to 32 million in 1833 and 88 million in 1844; wool from 3.7 thousand pounds weight in 1833 to 2.7 million in 1844. Even more significant was the rising export of foodgrains from starving India. Between 1849 to 1914, the export of food grains increased by 22 times. (Dutt. R. P.,1940:124-125).

The new developments in the British policy in India by the direct administration of the British government opened up a new way for commercial penetration: the building of a network of railroads, the development of roads, the beginning of attention to irrigation and the introduction of electric telegraph intensified the competition between indigenous and foreign goods. Thus, "the British capital invested in India was in reality first raised in India from the plunder of the Indian people and then written down as debt from the Indian people to Britain". (Dutt. R. P., 1940:133). In 1853, the railways came, in 1885, the telegraph; coal mining started first and then the iron and steel industry. Textiles, jute, tea started even earlier. The Factories Act came into being in 1881, recording the number of factories as 2,936 employing 9,50,973 workers in 1914(Roy, 1997: 695).

The nineteenth century saw the establishment of the first cotton mill, jute mill and coal mine. During 1901 to 1914, while the mill sector raised its production by nearly 75 per cent, the handloom sector did so by only 17 per cent (Prasad,1963:25). Handspinning had nearly become extinct. The mill industry went on expanding rapidly. In spite of that, India had become an appendage of the British colonial system, a great exporter of rice, wheat, cotton, jute, oilseeds, tea, etc. and an importer of British manufactures. The outbreak of war in 1914-18 had created a new situation and gave a great stimulus to the production of iron and steel, jute, leather goods, cotton and woollen textiles as the import decreased and the government demand increased.

Indian mills and factories increased their production and were working to full capacity. Indian industrialists took full advantage of the tariff policy protection extended and developed the protected industry rapidly. The policy of 'discriminating protection' adopted in 1922 and the circumstances created by the Second World War and its aftermath contributed to this development. Between 1922-23 and 1949-50, the production of coal and iron went up. Industries like sugar, cement, soap and matches industry quickly attained a level of production adequate to meet domestic demand; and the number of persons employed in

industry increased from 1.5 million to 2.4 million. The demand created by the Second World War was very urgent and the existing industries expanded to some extent in important fields.

With the attainment of Independence, India had to face great challenges set before her to achieve a minimum growth rate of her economy. Some of the challenges were low per capita income and low rates of economic growth, high proportion of people below the poverty line, low level of productive efficiency due to undernutrition, imbalance between population size, resource and capital, problem of unemployment, instability of output of agriculture, imbalance in distribution and growing inequalities.

India at the time of Independence

“Underdeveloped countries are called so because not only does their actual development fall far short of their potential, but also because of their capacity for exerting themselves to realise this potential is impaired by their internal social and political structure” (Bagchi,1982:20).

India started its development as an underdeveloped economy. At the time of Independence, India had all the basic characteristics of an economy which could be marked as an underdeveloped one, namely,

low per capita income, primary production occupational pattern, heavy population pressure, prevalence of unemployment and underemployment, low rate of capital formation, maldistribution of wealth and assets, poor quality of human capital, prevalence of low level of technology and a low standard of living. If we see the resource base of the economy at the time of Independence, it gives a dismal picture. The population of India in 1951 was 361 million and it had been growing at the rate of approximately 1.3 per cent. The crude birth rate was 39.9 per cent per 1000 which was on the low side for the developing countries, and the death rate of 27.4 per 1000 was on the high side for developing countries. In stark contrast to the overall death rate, the Infant Mortality Rate stood at a range of 175-190 per 1000 live births. The life expectancy at birth was 32 years (Chaudhri, 1978:18).

Of the population of 361 million, 82.7 per cent was rural and 17.3 per cent lived urban areas. How did this population derive its living? There were people living in rural India who did not derive their livelihood from agriculture and urban dwellers whose source of income derived from participation in some ways in agricultural activities. About 70 per cent of the male working population in 1951 were either cultivators or agricultural labourers and another 2 per cent was engaged

in plantations, fisheries, and forestry. Only 10 per cent was engaged in the manufacturing sector (Chaudhri, 1978:19). The net output of organised factories was comparatively small and accounted for less than five per cent of the net material production. The number of factory workers was about 2.7 million which was only about two per cent of the total working force and about less than one per cent of the total working population (Mahalanobis, 1963:9-21). The Indian economy was one of basic small household units of production with most of the units run by self-employed persons. Cottage industries offered alternative employment to the agricultural labourers. Handloom weaving was by far the most important small scale industry. Thirty-eight per cent of the population in 1951 was below 15 years of age. The literacy rate in India was very low. The overall literacy rate was 16.7 per cent with 24.9 per cent of male and 7.9 per cent of female population classed as literates (Chaudhuri, 1978:22).

While 70 per cent of the population derived their livelihood from land-based activities, approximately 50 per cent of the net national product originated in agriculture and India had a high density of population to land of about 120 per sq. km. (Chaudhuri, 1978:23). The available cultivable land was constantly under dispute, and it had to

greatly depend upon the assured sources of water to give a high yield. With great variations in the season and rainfall, and the low level of technology used in agricultural production, there existed always a demand for food.

India had the largest reserve of high quality iron ore in the world; there are also fair reserves of coal, bauxite, monazite, sand, mica, chromite, some gold and minor minerals. But the Indian industries were mainly agro-based and repair shops. The first Census of Manufactures in 1949 revealed that of the factories in 29 industries, rice mills accounted for 31 per cent of factories, vegetable oil 11 per cent and general engineering (mostly repair shops) 21 per cent (Swamy, 1994:39). Allowing for coal mines, steel and railways, there was little evidence of industrial diversification. The capital goods sector were literally absent. The indigenous industrial sector was small and lop sided and was manned by a group of people.

To sum up, the following conditions prevailed in 1947: primitive agriculture, a lop sided Industrial sector without capital goods industries, co-existence of feudal and capitalistic relations of production and mass poverty.



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With a bounty of natural and human resources and the absence of capital good sector and a ruined cottage sector, India started its progress to achieve a 'socialistic pattern of society ' with a 'capitalistic mode of production'.

After Independence, under the leadership of Nehru, the commitment to democratic social transformation became an integral part of India's economic strategy. It marked India's approach to national development from the earliest days of planning in the 1950s as Nehru calls it 'the third way'. History provides two illustrations - one, of the British economy, and the other, the Russian economy. In both cases, the masses had to suffer privation and misery. In England, the absence of a trade union movement in the initial stages of industrialisation helped the capitalist class to keep the wages low and the working class was forced to keep its consumption at low levels. In Russia, the process of capital formation was carried out by forcing the peasants to sell the marketable surplus to the state at low market price and also by freezing urban incomes. The economic growth was achieved by forcing people to remain at a low level of living for a long period.

The refusal of India's leaders to consider the problems of economic development solely in terms of maximising growth, to the

exclusion of other social goals, had resulted in the 'Third Way '. The Gandhian model was also thought of while analysing the possible growth strategy for India. The Gandhian way of approaching economic and social inequalities was the adoption of simple hand technologies of ancient times which would ensure simultaneous production, distribution and consumption and would prevent the emergence of very great differences in wealth. Attention was given to the actual models of development available, and the Indian nationalists began to get attracted more by the Soviet socialism as 'it offered a scientific approach'.

The Soviet Union, in the face of the Great Depression, had demonstrated to the rest of the world the crucial role in "planning" the economy. The need and the urgency for a planned economy has been demonstrated by the inherent maladies of the capitalist economy. The foremost defect of the private enterprise has been the failure to utilise resources to their full capacity and the resulting chronic unemployment and underemployment of land, labour and capital.

The Soviet experience in planning was taken as a model for Indian planning. Though the experience of the former Soviet Union has not been repeated elsewhere in the same manner, it serves as a

guide in understanding the real nature and purpose of a planned economy. It offered a "scientific approach to the problems of resource allocation and investment" that seemed intrinsically superior to capitalism's dependence on unpredictable market forces (Frankel, 1978:13-14).

A short review of the Soviet Model of planning may thus be useful here. The fundamental feature of the socialist economy is the planned, balanced nature of development. The economy of Russia, before the 1917 Revolution was an amalgam of backward agriculture and advanced industrial capitalism. It was primarily a backward agrarian country burdened with the survivals of the serf system.

Soviet planning was based on the socialisation of the means of production. It restored the production to its original purpose of satisfying human demand of the community from that of making profits and attained a large measure of success in raising the standard of living of the Russian people.

The Soviet Model is characterised by rapid development of industry and the creation of mammoth industrial complexes in a few urban centres, the construction of power networks, creation of vast waterways system, collectivisation of agriculture and the application of

mass production technique. One of the most significant developments in revolutionary Russia was the collectivisation of agriculture which paved the way for the rapid industrialisation of the country.

The aim of economic development was formulated as to "change Russia from an agrarian country to an industrial one". The economic policy of Russia stressed the priority implementation of major heavy industry projects, the development of promising new economic regions, and the improvement of the working people's working and living conditions. The cooperative organisation of agriculture on the basis of voluntary association of rural workers in teams for cultivating the land was an important economic and social measure taken by the Soviet Government. The Soviet Union's economic development can be defined as "active reconstruction of the economic and social structure of society and establishment of necessary conditions for accelerating growth rates of socialist production" (Mehta, 1978:108-110).

The Five Year Plan of Soviet Russia was the first in the field of Planned Economy, and set the fashion for planning throughout the world. The important aspect of Soviet economic development has been that the necessary resources for development have been mobilised from within the country. The principle tasks of the plans were, firstly, to

build a modern highly developed heavy industry to make possible the reconstruction of the entire national economy, and secondly to ensure that a big step was taken towards radical reorganisation of the small peasant economy into a large scale collectivised economy capable of supplying the country with foodstuffs and the industry with raw materials (Mehta, 1978:112).

The socialist system in the Soviet Union has successfully solved the problems of recurring economic crisis, unemployment, slump, inflation in addition to illiteracy, social and national oppression. It was also marked by the development of a well developed infrastructure, increased labour productivity, heavy, light and food industries, improved health and sanitary conditions, raised standard of living and an expanded social security system.

The Indian intellegentia advocated industrial development in combination with socialist reform, while the emerging business class supported capitalist patterns of development. This alignment exercised a decisive influence on India's basic approach to planning. Indian socialists attempted to avoid the pitfalls of the Soviet Model, because the Soviet Model, in some respects, seemed to intensify the costs of economic development.

India adopted a specific strategy of planning to overcome what was at that time widely believed to be the principal constraint on its growth process: the shortage of capital stock in relation to the availability of employable persons. Therefore, in the Indian model, the two major modifications made were:

- (1) the decentralisation of all economic activity to the extent compatible with overall central planning and direction of the economy; and
- (2) preservation of the village as the primary unit of social organisation.

The final draft of the Cabinet resolution that established the Planning Commission on March 15, 1950 singled out three principles as special terms of reference in the preparation of the Plan:

- (1) that the citizens, men and women, equally have the right to an adequate means of livelihood;
 - (2) that the ownership and control of the material resources of the country are so distributed as best to subserve the common good;
- and

- (3) that the operation of the economic system does not result in the concentration of wealth and means of production to the common detriment.

The difficulties which India faced at that time were identified as, first, that the economy was itself not fully integrated due to war and partition and, second, that there was a large unorganised sector which responds slowly to economic stimuli. The basic cause of India's backwardness was identified as not in the lack of modern technology per se, but in the persistence of 'certain inhibiting socio-economic factors' which prevent the most dynamic forces in the economy from asserting themselves. In a country like India, economic progress is interpreted to mean much more than building up of an efficient apparatus for the production of material goods, it means also the provision of social services, the widening of opportunities for the common man and social equality and justice. Such all-round progress cannot be attained without planning to ensure equal distribution of the benefits of economic development.

A national plan is a programme of action covering every sector of the economy. It is an attempt to pool together the resources available in

the community as a whole and to direct them in a manner that will secure social and economic objectives accepted by it.

Planning should aim at increased productivity by exploiting to the fullest extent the natural resources and the manpower of a country. According to the People's Plan, "the object of planned economy must be to provide for the satisfaction of the immediate and the basic needs of the people". With these aims in mind, four long-term objectives were set out by the planners in India. They were:

- (1) to increase the production to the maximum possible extent so as to achieve higher levels of national and per capita income;
- (2) to achieve full employment;
- (3) to reduce inequalities in income and wealth; and
- (4) to set up a socialist society based on equality and justice and the absence of exploitation.

Before going to analyse the role of industrialisation and planning process in the development of informal sector, a brief note on the land reforms may be of use here to understand the steps taken towards the removal of institutional bottlenecks. Soon after independence, for the rapid transformation of the Indian economy from a backward and predominantly agrarian economy, the land problem was considered as

one of the key issues. The emphasis on rapid industrialisation and expansion of the public sector had far reaching implications for agriculture. There was no possibility of increasing agricultural output with capital-intensive production output. Instead, agricultural productivity had to be increased by more efficient use of available land and labour resources within the rural sector.

In an underdeveloped country like India, the importance of drastic institutional reforms especially distribution of land has been stressed as a pre-condition to any serious developmental effort. The main factors determining this emphasis are, that in India, the man-land ratio is inordinately high, the agrarian structure is characterised by the concentration of land at one pole and a vast, complete or almost complete landlessness at the other. This dual condition is maximised by the intensive use of its massive unemployed and idle manpower and most efficient and economical exploitation of land (Joshi, 1969:473-474)

At the time of Independence, there was substantial evidence of a chronic gap between the productivity potential and the actual output within the agrarian sector. Yield levels were among the lowest in the world, suggesting that large yields were possible only with small

changes in the production techniques and using mainly indigenous inputs.

The characteristic features of agrarian pattern in the early years of planning were:

- (1) the unfavourable land-man ratio in the rural areas of about 0.92 acre per capita;
- (2) the extreme inequalities in the distribution of ownership.

More than one-fifth of all the rural households (22 per cent) owned no land at all. Another 25 per cent owned fragments of land or less than one acre. An additional 14 per cent owned uneconomic or marginal holdings of one acre to 2.5 acres. In brief, the majority of rural households, approximately 61 per cent either owned no land, or small fragments of land. All of them together owned less than eight per cent of the total area. They could be contrasted with the upper 13 per cent of all households who had more than ten acres and owned about 64 per cent of the entire area and even smaller elite of the upper five per cent having 20 per cent or more and owning 41 per cent of the area (Frankel, 1978:98). Large land owners leased out part of their holdings because they tended to have several scattered plots that they found impossible to manage without the aid of tenants. The incidence of tenancy was

highest in the densely populated rice deltas where land-man ratios were less favourable (Frankel, 1978:98). It was also considered that efforts to raise agricultural productivity within the existing agrarian framework would run into obstacles in the pattern of land distribution and land tenure.

The then existing patterns of land distribution and land tenure put obstacles in the way of increasing per acre yields either through more efficient application of traditional labour intensive techniques or the introduction of modern methods. Vast numbers of landless and those engaged in subsistence agriculture, remained unemployed and underemployed for long periods during the year as they had neither intensive production techniques nor the capacity to carry out labour intensive production schemes. It accounted for a large part of India's problems of agricultural stagnation and mass poverty. Solutions thus had to be sought in changing the agrarian pattern.

To consider a strategy for raising agricultural output, the final version of the First Plan adopted alternative proposals for land reforms that made significant distribution of land and some degree of change from individual to cooperative patterns of economic activity, an integral part of the programme for agricultural development.

The land reforms envisaged the fixation of land ceilings, acquisition and distribution of surplus lands to the rural poor, protection of tenants from exploitation, introduction of minimum wage relations for the benefit of the landless agricultural labourers and the enforcement of land ownership rights on the poor cultivators. All the Five Year Plans wanted to implement these land reforms in order to both reduce the economic concentration and to establish the 'socialistic pattern of society'.

The policy of land reforms was based on the famous slogan 'land to the tiller'. It consisted of the following elements:

- (1) abolition of intermediary tenancy or Zamindari rights;
- (2) redistribution of land under a 'ceiling legislation' laying down the maximum amount of land to be held by cultivators;
- (3) agrarian reorganisation including consolidation of small holdings to counter the effects of excessive fragmentation of land; and
- (4) security of tenure for the tenant and reasonable non-penal rates of rent.

The land reforms which were carried out, while abolishing certain kinds of intermediary tenure and eliminating significantly the very large, and often absentee landlords, did not mean the end of landlordism. At

the one end, a somewhat more homogenous class of landlords were created; at the other end, there was outright eviction or degradation in the status of large a number of petty tenants.

Instead of attacking the landed property, the land reform legislations themselves contained clauses which essentially enjoined upon the landlords to convert themselves into capitalist landlords. A series of legislations passed to impose ceilings on the ownership of land, and the many recommendations for the consolidation of holdings, have hardly been implemented and one of the main consequence of this has been a marked increase in tiny holdings (Kurien,1987:7). If the 'ceiling' legislation had been properly enforced there would have been a substantial redistribution of land from the Zamindars to the middle and small peasants.

Land reforms, instead of improving the proprietary status of the vast bulk of the lower layer of cultivating tenants, on the contrary, created a very dangerous trend, viz., that of enabling the old landowning class to still retain their basic hold over land with only a small section of the upper tenants who were capable of purchasing the land benefitting by these reforms. It has been argued that the poverty of the landless cannot be solved through the redistribution of lands

because there simply is not enough land to go round, and their needs were supposed to be met through various special schemes for creating employment (Chaudhuri, 1978:142-146).

Part II - Planning Process and Informal Sector

Till today there is no accepted standard definition to informal sector. It is taken to include almost all activities which are not covered by any legislative measures and forms a part of the theoretical model for economic planning. Planning, on the other hand, by its very nature, deals with exact well defined concepts and entities and sectors by specific policy measures.

Indian planners had been fully aware of its existence right from the beginning of the Indian planning process. It was acknowledged that a large segment of Indian economy with a variety of forms of production lay behind the limited number of regular activities, i.e., the existence of large capitalist industries and small scale unorganised units existed side by side. One of the basic principles of planning was that the raising consumer demands should be satisfied by an expansion of village and small scale industries both to maximising additional employment opportunities and to create the foundations of a diversified and decentralised economy in the rural sector.

The process of industrialisation has inevitably been accomplished with a change in the technical process of production. It entails not merely a large volume and proportion of industrial output and employment, but a structural change in the methods of production. In concrete form, it entails a higher degree of mechanisation and automation, a greater degree of specialisation and more complex organisation structure.

These developments bring with them far reaching changes in the labour market. The production process adds increasingly to the ranks of wage earners. Labour becomes an item of competitive sale and purchase and a market for labour emerges. The process of industrialisation and labour market stratification have their implication for income distribution. The industrial sector is likely to be characterised as dualistic, in aspects like production organisation, technology, labour markets, skill levels and wages. Large as well as tiny production organisations co-exists with larger houses and undertakings and small organisations with single worker establishments. The former, by and large, employ a high level of mostly imported technology, while the latter use essentially traditional and primitive techniques.

In its generic sense, industrialisation would imply gradual enhancement, modernisation of skills and technology and greater integration of the unorganised sector in the labour market. The role of small units and traditional and primitive techniques would gradually decline. But, in India, such a process did not set in. The informal sector is not only still very important in terms of the number of people involved but seems to be increasing over the years.

In the Indian context, both 'informal sector' and 'unorganised sector' have been used interchangeably. The latter has been the most common phrase, probably for the reason that the constituent activities of this sector received much importance since the advent of economic planning in the country itself, while the concept of informal sector was a late comer. Economic planning, obviously, demands well defined concepts and entities. The 'unorganised sector', however, has no unambiguous connotation or a clear-unique shape to form a part of a theoretical model.

The National Commission on Labour in India (1969:417) distinguishes the workers from the organised and unorganised sectors. "Unorganised labour cannot be identified by a definition but would be

described as those who have not been able to organise in pursuit of a common objective because of constraints such as:

- (1) the casual nature of employment;
- (2) ignorance and illiteracy;
- (3) small size of establishments per person employed;
- (4) scattered nature of establishments; and
- (5) superior strength of the employer operating singly or in combination."

Unorganised manufacturing can be defined through some of its common features, such as, the smaller size of the production units scattered over a wide area, use of lower levels of technology with high labour absorption, prevalence of piece-rate wage payment, and the pivotal role played by the intermediaries between the workers and the ultimate employer.

The International Labour Organisation (1975) has described the informal sector as characterised by, "ease of entry, reliance on indigenous resources, family ownership of enterprises, small scale of operation, labour intensive and adopted technology, skills acquired outside the formal school system and unregulated and competitive market".

Basically, the informal sector can be characterised either with respect to the enterprise or with respect to the employment characteristics of the worker. Informal sector enterprises may be classified by their size (intermediate, small or tiny), by sector (manufacturing, trade, transport, services, banking, money lending), by their relation to the formal sector, by their technology (traditional or modern with or without power), by household (household or non-household manufacturing, rural or urban) and by specific productive activity.

The Central Statistical Organisation (1980:135) defines the unorganised sector to include, "all unincorporated enterprises and household industries other than organised ones and which are not regulated by any of the Acts, and which do not maintain annual accounts and balance sheets". This definition highly underestimates certain important aspects of the unorganised sector. Firstly, it is a category of economically productive activities and of persons involved in them. Secondly, categorisation in these two sectors, organised and unorganised is essentially on the basis of the nature of the organisation of enterprises and not by their products, techniques and markets.

Thirdly, the production relations and payments there are on a different footing.

The formal sector offers relatively better terms of pay, security and opportunities for advancements while the informal sector has inferior jobs with low pay, low security and little possibility for advancement. An unequal distribution of technical progress between the modern (usually in the formal) and traditional sector (in the informal) had led to highly differentiated productivity growth, leaving the traditional sector labour force in a permanent situation of underemployment, low productivity and poverty. This process shows up in the segmentation of labour market with, on the one side, the modern sector responsible for a high proportion of total production but a relatively low proportion of total employment, and on the other side, activities of a traditional type, employing the majority of the labour force, but with only a limited contribution to the total production. This leads to a situation in which workers with equal abilities attain different incomes depending upon the production stream and the stratum of the enterprise in which they work.

Formal, informal sector linkages :

The technological levels of the informal sector are far lower than those obtaining in the formal sector. Thus the integration between the two sectors are extremely poor. The sources of labour supply, conditions of work and consequently the wage levels in the informal sector units are significantly lower than in the organised sector. Mobility between the sectors, even in the same occupation is found to be insignificantly low.

On the other hand, there are some units in the informal sector (the modern small scale units) which are vertically linked with the units in the large scale sector. Most of these units are engaged in the production of accessories, inter-mediate products, spares and parts used by the large scale sector in the manufacturing of the final products. Their technology is neither as automated and mechanised as in the organised sector, nor as primitive and dominantly manual as in the other segment of the small scale sector; but it is linked with the modern technology used by the large units and has to be changed in line with the technological changes taking place in them.

The interrelationship between the two sectors most significantly manifest in two types of linkages: market and technological (Papola,

1987:1). On the basis of the market, the informal sector units can be broadly classified into three categories:

- (1) those producing for a market different from that of the formal sector units;
- (2) those competing with the formal sector units in the same market; and
- (3) those whose market primarily consists of the formal sector units themselves.

The three types of market relationships have obviously different implications for the technological linkages between the two sectors.

The transfer of technology occurs through changes in equipment, technical know-how and skills. The various methods followed in transferring technology could be through sub-contracting arrangements, the sale or hire of machinery, the use of the training programmes of the formal units by the informal sector units and by the deputation of skilled employees from formal to informal sectors. This formal-informal sector relationship is more wide spread in the modern small scale industries, but with respect to the traditional small scale industries , they are mostly exploitative in nature. Technology, instead of improving their conditions leads to more and more displacement.

Planning process and the treatment of informal sector :

The main shifts in thinking in Indian planning regarding the small scale informal sector is discussed below.

The first Five Year Plan (1951-55) was simply the aggregate of programmes drawn up by different Departments before the Planning Commission was set up. The First Plan recognised the difficulties which India faced and declared the main objective of the Government as, "to promote a rapid rise in the standard of living of the people by efficient exploitation of the resources of the country, increase in production, and offering opportunities to all for employment in the service of the community" (First Plan, 1951:1). Its main priority was improving agriculture in order to uplift the standard of living of the poor, especially the rural poor (First Plan, 1951:255). It also emphasised the role of village and cotton industries in reviving the Indian way of life.

Opportunities were provided for income and employment to the poor in the areas of agriculture, fisheries, forestry, animal husbandry alongwith irrigation and flood control. For small industries, the Plan proposed setting up of several institutions for providing finance to such units along with assuring the supply of raw materials and sale of their products at reasonable prices.

The First Plan emphasised the need to achieve fuller employment. Unemployed manpower has to be supported by the rest of the community and is therefore, a factor depressing the standard of life. The Plan also spelled out the importance of development of small scale industries,

“In the reduction of unemployment and underemployment, cottage and small scale industries have an important part to play. In a country in which labour is plentiful relatively to capital, preference must be given, wherever technical conditions permit, to labour intensive processes. Cottage and small scale industries have certain advantages. They do not involve the use of elaborate techniques. If the raw materials are locally available, these industries can cater effectively to local markets”(First Plan,1951:19).

The Second Five Year Plan (1956-60) set the foundation for the industrialisation process in post independent India. The principal objectives of the Second Plan were:

- (1) a sizable increase in national income so as to raise the level of living in the country;

- (2) rapid industrialisation with particular emphasis on the development of basic and heavy industries;
- (3) a large expansion of employment opportunities; and
- (4) reduction in inequalities of income and wealth and a more even distribution of economic power (Second Plan, 1956: 24).

According to the Second Five Year Plan, the state was to play a predominant role in the planned process of industrial development. The strategy was to undertake a massive investment in heavy industry in the public sector. It set forth long term strategy for economic and industrial advance based on the socialistic pattern of society. In describing the approach to the planned development, the Plan stated :

“The task before the underdeveloped country is not merely to get better results within the existing framework of the economic and social institutions, but to mould and refashion these, so that they contribute effectively to the realisation of wider and deeper social values” (Second Plan, 1956:22).

While reiterating the need for a bold plan, Mahalanobis, the architect of the plan, points out that given the poor conditions of living, only planned economic progress could ensure greater development through distribution of the wealth of the nation equitably among the

various sections of the people. "The level of living was extremely low. Expenditure on consumer goods per person was about rupees 22 per month of which rupees 13 was spent in cash and about rupees nine was the value consumption of home-grown food and home-made articles. Housing was primitive in villages and extremely short in urban areas. The supply of nutritive food was meagre although nearly two-third of the total expenditure was spent on food items. The expenditure on education was only about four annas per month per person and on health, less than seven annas. On the other hand, the population of India was rising at the rate of 4.5 million per year. With a proportion of about 40 per cent in the labour force, about 1.8 million persons enter the labour force every year. In addition, a large number of persons were without employment in urban areas and a great deal of unemployment existed in villages. Planning must provide new work for those who are without jobs and underemployed" (Mahalanobis, 1961:5). Structural backwardness as noted by Chakravarti (1987:9-10) leads to a unique situation in India's development experience. Some of the causes of the structural backwardness as pointed out by him were:

- (1) An acute deficiency of material capital which prevented the introduction of more productive technologies;

- (2) The limitation on the speed of the capital accumulation was manifested in a low capacity to save;
- (3) It is assumed that even if the domestic capacity to save could be raised by means of suitable fiscal and monetary policies, there were structural limitations preventing conversion of savings into productive investment;
- (4) It was assumed that agriculture was subject to secular diminishing returns; industrialisation would allow surplus labour currently underemployed in agriculture to be more productively employed in industries which operated according to increasing returns to scale;
- (5) That if the market mechanisms were accorded primacy, this would result in excessive consumption by the upper income groups along with the relative under-investment in sectors essential to the accelerated development of the economy;
- (6) While unequal distribution of income was considered to be a bad thing, a precipitate transformation of the ownership of the productive assets was held to be detrimental to the maximisation of production and savings.

The Mahalanobis Model which inspired the Second Five Year Plan and set the stage for India's heavy industrial scenario reserved a place for the small and household industries supported by the Gandhian values and were supposed to be able to supply the increased demand for consumer goods with very little investment but greatly increased employment. Factories were to make only investment goods and intermediaries and the traditional household industries were to be protected against them.

The Model introduced a sophisticated distinction between the consumer goods and the capital goods sectors and the allocation of investment between them. Since the capital goods sector produces the goods needed for investment, raising the investment in that sector has the effect of raising the long run rate of growth of the economy. While the rate of investment in the capital sector is being raised, the investment devoted for the time being to the consumer goods sector suffers, and in the short run, the rate of growth of output of consumer goods remain slow. This can raise problems of excess demand for consumer goods. Mahalanobis proposed to deal with such problems by raising the output of the handicrafts sector and the sector producing

services with only a small dose of additional investment, since both these sectors were supposed to have low capital output ratios.

The Second Plan was considered as a new approach to development. "Emphasis was to be placed on the rapid development of heavy machine building, heavy electricals, steel and non-ferrous metals and energy to supply a sound foundation for economic self-reliance". It noted that "attention would also be given to the required expansion of consumer goods, as much as possible through cottage and village industries which would create a great deal of additional employment"(Second Plan, 1956:11-14).

The small scale and household industries were chosen for the increased supply of consumer goods. To provide a continued and assured market for the small scale and household industries, destructive competition from factories would be prevented. Capital investment per person employed in basic industries is very high and there is no possibility of creating much employment through the factory industries. On the other hand, cottage and household industries require very little capital with very high employment possibilities. Another advantage with the small scale industries is that these are scattered widely all over the country. Therefore, increase in production

might result in purchasing power and great economic activity in rural areas and urban towns. These advantages, coupled with the need for removing unemployment as quickly as possible, provide the justification that as much work as possible should be created in the small industries, and at the same time, as much of the investible resources as possible should be utilised for laying down a firm foundation of industrialisation by building up heavy industries.

The option of capital goods-led industrialisation was considered as the growth model for the Second Five year Plan for several reasons. First, the colonial rule had resulted in the lopsided development of industries. The capital goods sector was virtually non-existent in 1951. The efforts to expand their activities would be constrained by the absence of machine manufacturing industries. The capital goods and basic industry model was adopted because it would compress within a short period the kind of changes that are required to achieve the required rates of growth and employment and to ensure a minimum standard of living to the impoverished masses. It was considered that the Second Five Year Plan will provide employment opportunities for the new entrants to the labour force and relieve underemployment in agriculture in village and small scale industries. The working force in

mining and factory establishments, in construction, in trade and transport and in services would increase relatively faster than in agriculture and allied pursuits. Over a period, a larger shift in the occupational pattern away from the primary sector and into secondary and tertiary sectors would be expected.

The Second Plan was more definitive and sophisticated in its approach to the informal sector. It adopted a four sector model and clearly divided the organised sector from unorganised economic activities. The first sector, which consisted of investment goods industries, and the second, which consisted of factory sector consumer good industries would together correspond to the organised sector; the third which consisted of decentralised or household units producing consumer goods, including agricultural goods, would fall in the unorganised sector. The services sector was to cover mainly the public and social services and would once again fall in the organised sector. The approach to the village and small industries during the Second Plan is based on three related and interdependent concepts, namely:

- (1) common production programmes for large and small units in the same industry;
- (2) desirability of a decentralised sector of industrial production; and

- (3) positive programmes of support for small units through technical guidance and assistance in finance and supplies, research and training and cooperative forms of organisation (Draft Plan , 1956:131).

For carrying out the positive programmes for the promotion of village and small industries, a network of organisations were brought into existence in the sectors of Khadi, Handicrafts, Handloom, Coir, Silk and other Small Scale Industries. The modern small scale industries were covered and governed by Small Industries Development Organisation while the traditional industries had separate Boards and Commissions.

The unorganised sector, in its turn, was assigned some very important tasks in the Second Plan. It was to provide the bulk of consumer goods required to cater to the demands generated through fresh employment. "The Second Five Year Plan has laid special stress on increasing supply of consumer goods by using existing skills and equipment and by steadily introducing technical improvements in the village and small industries sector" (Second Plan, 1956:31).

Secondly, the Plan aimed at expanding employment opportunities of which the bulk was to be provided by the unorganised

sector. The document recognises that agriculture and traditional small scale industries could be expected to absorb more labour and suggested that "the bulk of new employment opportunities have to be found in mining and modern industry, both large scale and small scale" (Second Plan, 1956:14).

On the employment scenario, the Plan further adds, "the primary object of developing small industries in rural areas is to extend work opportunities, raise incomes and standards of living and to bring about a more balanced and integrated rural economy... The sector of village and small industries is not to be viewed as a static part of the economy, but rather as a progressive and efficient decentralised one which is closely integrated on the one hand with agriculture, and on the other, with large scale industry " (Second Plan, 1956:429).

This added to the additional responsibility of expanding traditional decentralised forms of activities which meant that India could avoid the social costs of rapid urbanisation that would follow industrialisation. Decentralised activities would manage to keep India's population in villages and save the country from having to invest in costly projects of urban infrastructure.

Moreover, it was believed that expansion of productive activities within their traditional framework alone would make it possible to draw upon the vast reservoir of human and other capital that lay untapped in remote corners of the country. No modern institution had been able to tap these resources. But the traditional sector had always been able to generate its own skills and whatever other meagre resources it needed.

In formulating the plan frame, planners had stuck to a particular image about workers and production organisation involved in the unorganised sector. An important weakness of the planning exercise as identified by scholars like Banerjee (1981) has been their failure to grasp the identity crisis in the small scale sector. Therefore, their assumptions about the nature of these activities and of their workers have not turned to be realistic. The workers were identified with the enterprises; small enterprises and small entrepreneurs were wrongly assumed to be of universal correspondence. Thus, the plans assumed that the same measures could assist both the production and the producer and therefore could achieve equity as well as growth. Later, when it was found that the workers still remained poor, they assumed that small enterprises as a whole had low productivity and were of little use of growth. However, no efforts were made to incorporate available

information about the diversity in the character of such organisations and nor about the forces operating on them. As a result, not only did the unorganised sector fail to achieve the tasks set for it by planners, but developments in it also cast unforeseen changes in the other connected sections of the economy and thus 'distorted the overall impact of planning in India' (Banerjee, 1981:70).

The Mahalanobis Model notes that producers in the unorganised sector were to be encouraged to generate surplus as well as employment but this surplus was to be wholly retained by them. The plan frame included no provision for any kind of taxation on household units or on most workers working in them. Such a concession was considered to be based on two assumptions: on the one hand, even with a substantial increase, the surplus generated in household units would continue to be too low to promote any kind of switch over to capitalistic practices. And the surplus in any case would be spent on improving the standard of living in the household rather than accumulation for production purposes.

Planners believed that household units worked on this logic as compared to the rest of the economy. This was reflected in the form of measures for protecting them against the outside world rather than

providing them active assistance in productive activities. It was argued that the main obstacle to greater production by such units was their *"vulnerability to exploitation by external economic forces whenever the former came in contact with larger units for buying inputs or selling surplus outputs"* (emphasis added) (Banerjee,1981:83). But the actual pressure was an internal one. The same laws which controlled the large scale organised units compelled them to go out or work with a new system of production organisation called the putting out of sub-contracting system.

In the coming years, this vulnerability and exploitation led to the large scale private sector units obtaining the a upper hand to push the household unorganised sector to a marginalised position. On the one hand, it brought about the direct ruin of Indian handicrafts with the expansion of capitalist factory sector taking place elsewhere, and on the other hand, the tendency to destroy lower forms of production was supplemented by the tendency to preserve and in some cases, their expansion.

After Independence, it was acknowledged that efforts would be made to encourage the growth of all modern small scale sector. The Plans provided only for organising a system of production which did

not include the predominant lower forms of production. Therefore, the industrialisation strategy thus contained two opposite tendencies : the tendency to preserve (for employment reasons) as well as the tendency to destroy (as they are not modern) the lower forms of production (Kalpagam,1994:31-39).

The Plan frame remained largely unchanged from the Second Plan to the Fourth. The Second Plan strategy of meeting additional consumer requirements largely by means of decentralised units had not worked. "The small industries have failed to adopt improved techniques and the production costs remained relatively high and problems of unsold stocks and decline in production and employment have arisen" (Third Plan, 1961:42). On the other hand, with the rising prices of food, the purchasing power of the people was also shrinking.

The Third Plan also noted that the state policy of encouraging co-operativisation of decentralised units through industrial cooperatives did not cover more than a small proportion of those engaged in village and small industries (Third Plan,1961:429). However, it also noted that some of the modern small scale industries like bicycles, sewing machines, electrical fans, machine tools, electrical motors, etc., fared much better than the traditional cottage industries. These industries had

taken advantage of public schemes for industrial estates, mobile workshops, bank credit facilities and reservation of orders from the public sector. The document did not delve into the reasons for this difference in the performance of the traditional as against modern small sectors, except to mention that the former had been sluggish in exploring opportunities for technological change.

On the whole, the Third Plan document showed no great faith in the decentralised sector automatically generating adequate employment or incomes to meet the country's growing needs. The Evaluation Committee for Village Industries which reviewed the working of certain production centres in the middle of the Second Plan, concluded that, "the results obtained in respect of both production and employment were not commensurate with the expenditure incurred" (Third Plan,1961:430). The Plan period did not record any improvement in the employment conditions. The Working Group on Small Scale Industries in its Evaluation Report concludes: "it is difficult to establish any positive relationship between production and employment in the case of the vast majority of small scale industries". It was further noted that "as a result of various forms of assistance given to small scale industries, they have generally recorded an increase in both production

and employment. But, by and large, there have been greatest increases in production than in employment. It is evident that without such help even such gains would be much less" (GOI, 1959:160-164). In the course of Second Plan, the additional employment opportunities created amounted to about eight million of which about 6.5 million were outside agriculture. The backlog of unemployment at the end of Second Plan was reckoned at nine million(Third Plan, 1961:156). In the draft outline of the Third Plan, the increase in labour force has been worked out at 15 million and it was pointed out that if a deterioration in the employment situation was to be avoided, additional employment opportunities would have to be found. It therefore made provision for some relief work for generating rural employment.

The change in the approach can be clearly seen from the Government document which states: "Small industries have the potential to develop into a suitable instrument for dispersal of economic power and activity. They are competing with the large scale industries for trained labour, scarce raw material, finance and foreign exchange on the national markets. Village industries, on the other hand, bear no such promises, because their range is limited and they are likely to suffer rather than benefit from the transformation of numerous local

markets into a vast national one. Their case rest largely on the relief they provide to the rural unemployed and underemployed. The techniques they employ in a household and hand industry offer only a limited scope for increases in productivity and rewards of labour" (Krishnaswamy,1961:25-26). Therefore, from the point of view of economic strategy, it was conceived that the small industries programme should receive greater attention than the programmes for the rehabilitation of the rural industries. This was made possible through the separate organisations established for the formulation and implementation of policies to small scale industries and village industries.

This can be seen from the share of village industries in the Third Plan outlay for the small scale sector. Out of a total outlay of 7,250 crores, the share of village industries was 250 crores, less than 3.5 per cent of the total. Since it was presumed that small scale industrial units would require relatively less capital per unit of labour employed, encouragement to such units became almost a natural complement to the programme of building a complex of capital intensive industries. This was, in fact, the core of the argument for small scale industries in the Second and Third Plans. Thus the public outlay on small scale

industries during the Third Plan year was nearly twice that in the Second Plan whereas the increase in respect of village industries are of a much smaller order (Third Plan, 1961:436-437). The small scale industries were encouraged to expand facilities and develop into ancillary units to the large scale industry through various policy measures relating to marketing of products, supply of raw materials, improvement of production techniques and training of personnel and the provision of adequate and cheap credits.

If we view the general economic situation, the growth of aggregate industrial production from 1951-66 was reasonably good. Output of large scale manufacturing increased at the average annual rates of six per cent, seven per cent and eight per cent in the First, Second and Third Plans respectively, as against the target set by the Planning Commission, seven, ten and 11 per cent respectively. But slowly, due to the lack of expansion of the home market and the import-led industrial policies, industrial stagnation gathered momentum, spreading from capital goods to the intermediate goods industry and enveloping the entire manufacturing sector including the small scale industries.

The poor performance of agriculture restrained the rural demand for manufactured goods. Inadequate implementation of land reforms and inadequate employment opportunities for surplus rural labourers narrowed down the market for manufactured consumer goods. The growth rate of agriculture during the First Plan was 4.6 per cent per year which declined to 3.9 per cent in the Second Plan and collapsed to a negative one per cent in the Third Plan.(Swamy, 1994:95). The slow down in the growth and the shrinking employment in the unorganised sector led to a virtual stagnation of employment. Between 1956 and 1965, employment in factories increased by 16 lakhs but during the next decade 1965-75, the additional factory employment was less than ten lakhs. The deceleration in the growth of employment in public and private manufacturing activities was even sharper. In the period 1960-61 to 1965-66, the additional employment in manufacturing was 11 lakhs, in the next five years, only two lakhs (Swamy, 1994:104). Consecutive droughts triggered off the inflation with a major erosion in the real earnings of all categories of employees, the workers in the unorganised sector being the worst sufferers.

The Fourth Plan was more pragmatic about the role of the unorganised sector. It admitted that for the Indian economy at that

stage, promoting faster rates for self-reliance and stability made it imperative to support those 'who already have a capacity to respond to growth' (Fourth Plan, 1970:12-13). While analysing the achievements of the Third Plan, it notes, "the growth of modern small scale industries has taken place largely over the last decade. Upto the end of 1968-69, about 140,000 small scale units had been registered with the States Industries Directorates, as compared to about 36,000 units at the beginning of 1962 ...Over the period of 1961- 69, the number of cooperatives including handloom, handicrafts and processing societies, (which mainly fall under traditional sector) increased from about 37,000 to only about 51,000" (Fourth Plan, 1970:284).

In its view of the performance of small and village industries, the Fourth Plan document reported that Khadi and Village industries could not be said to have prospered. Handloom and powerloom industry too had faced varying fortunes. (Fourth Plan, 1970:285-286). Since the decentralised sector had not been able to either keep up with consumer demand, or to create a number of additional jobs, Indian planners no longer saw in it potential for creating prosperity. The state was only obliged to see to it that activities in the unorganised sector progressively improved their production and met the consumer demands on quality,

while for the state it would be necessary to assist the mechanised (so called modern) small scale industries to grow into larger and more viable units (Fourth Plan, 1970:287-288). In order to achieve this, greater emphasis will have to be placed on a variety of positive measures of assistance including liberal credit facilities, adequate supply of scarce raw materials, provision of technical assistance and improved appliances, tax concessions and differential excise duties.

Regarding employment generation, it opines that "though it is possible in the short run to increase employment and income opportunities for people employed in traditional industries by restricting expansion of the modern sector, in the long run, it would run into problems." The Fourth Plan supported schemes for intensive cultivation in irrigated areas mainly because of the logic that the unorganised sector would continue to be supported but only for its capacity to promote employment and a widespread distribution of income and purchasing power. Its contribution to production was no longer considered important.

Removal of poverty and the attainment of economic self-reliance were the two strategic goals that the Fifth Plan has set for itself. The twin causes of poverty were considered unemployment and inequality.

"A large proportion of the population has to go without even the most essential needs of daily life because total national income, and hence aggregate consumption, is too small relatively to the economic size of the population, and secondly, the distribution of this income and consumption is very uneven"(Draft Fifth Plan, Volume I, 1974:7).

Regarding Small Scale industries, it notes, "progress has also not been upto expectations in realising certain other objectives envisaged in the Fourth Plan including the progressive improvement of skills and production techniques, promotion of these industries in semi urban and rural areas and the rapid development of agro-based and ancillary industries ... More problems which stood in the way of full achievement of some of the aims of development programmes for different small industries including cooperatives were the shortage of certain raw materials and the inadequacy of statistical data, credit facilities, industrial extension services and marketing facilities" (Draft Fifth Plan, Volume II, 1974:160).

As suggested by the National Sample Survey, the magnitude of employment in the household manufacturing sector including cottage industries had not increased to the required size. In a period of low agricultural growth (1961-1974), growth of household manufacturing

industries was low, e.g., food, drink, tobacco, textile tailoring, leather footwear and leather products. However, these were compensated to an extent by higher rates of growth in the chemical and engineering sectors (Fifth Plan 1974:19).

The small scale industry sector had come to be regarded as an alternative to the process of development through the modern large scale sector. The recent shift of emphasis to the small scale sector was based on a number of assumptions about the nature and characteristics of this sector, most of which had not been systematically analysed.

From the inception of India's Industrial Policy, attention and some selective support has been given to the small scale industrial units including those of cottage type as a means to provide employment and redress poverty. However, there is quite a difference between a modern small scale industrial unit of production which differs more in size than in technology, more precisely, with the capital-output ratio of modern large scale units and the traditional small scale units including household and cottage units.

In the Mahalanobis Model which became the basis of the Second Five Year Plan, the role of small scale industries was visualised as that of meeting a large part of the demand for consumer goods with little

investment with the assumption of a very low capital-output ratio for this sector. The induced demand, which was to be generated through large investments in heavy and large scale industries, was expected to be met by the additional output generation in the small scale sector. It was also assumed that the labour-output ratios in small scale industries were much higher. So the Second Five Year Plan adopted protective measures and also emphasised constant efforts in upgrading the technology and improving the competitive strength of this sector. Accordingly reservation of certain areas of production for village and small scale industries formed part of this programme.

Even though encouragement and protection was given to both the modern small scale sector and the traditional small scale activities, the traditional sector started losing ground to the modern sector. This further aggravated the dualism between the modern and traditional sectors along with the sluggish growth of employment in the modern sectors, and demographic and urbanisation pressures. Thus the model ignored the vast unorganised and informal sectors of the economy. Since then the multiplicity of production organisation and the variety of enterprises have not been accommodated in the policies. Even when the modern sectors were conceived at the activity levels as

'enterprises', those of the traditional sectors were correspondingly conceived as persons engaged in these activities. This conceptual distinction between enterprise and person has important ramifications in a Plan framework.

Policies and interventionist strategies aimed at enterprises are thought of in a different manner from those aimed at individuals. Enterprises were seen as contributing to capital formation and growth, while individuals are seen as a charge on the state and society and also as enclosed within targetted groups as the weaker or vulnerable sections.

The Fifth and Sixth Plan included many schemes such as Integrated Rural Development Programme (IRDP) and National Rural Employment Programme (NREP). In each case, the approach was to identify the poor and then advise schemes to make it possible for them to earn some income. The people were thus, for all purposes, charity cases, and not productive workers.

Planning, in its initial ideology, expected the unorganised sector to expand speedily without any change in its form and location. This would add quickly to the supply of consumer goods and the size of the national product without making excessive investment and geographical

relocation of the units and the migration of the population to the urbanised centres necessary. With the gradual improvement in technology and other credit and licence facilities available, the fresh additions to the labour force could still expect to find employment in similar activities.

But the growth of the unorganised modern small scale sector was sluggish and the employment generated in manufacturing was even slower in the unorganised than in the organised sector. Further production in the unorganised sector gradually became more and more capital intensive.

As the overall growth of the economy was not upto the expected levels, there was a shift in the entire ideology of the plan framework. The Seventh Five Year Plan, (1985:24) puts this into perspective by arguing, "with the changing economic and industrial scene in India and abroad, a new phase of industrialisation has now commenced, a phase which is marked by greater emphasis on technological progress and productive efficiency... To facilitate this process, industry will have to upgrade technology and management, attain economies of scale, pursue greater value-adding activities and *selectively launch an export*

drive... State intervention will undergo a qualitative change with regards to its role in development”.

Right from the beginning of the Sixth Plan, the country was undergoing a balance of payment crisis and had started depending heavily on the World Bank and the International Monetary Fund. To bring about stabilised growth and to set right the balance of payment problem, the economy, it was stated, had to undergo certain structural changes by adopting new technology and promoting an export oriented growth. One of the objectives of the Seventh Plan was to promote specialisation in production and export oriented industries. It claims that, “if the export earnings are increased to a significantly higher level on a sustainable basis, not only will the management of payments be made easier, but the scale of operations in the concerned sectors could be increased, thereby reaping economies of scale and reducing costs and prices”.

The Sixth Plan and the Seventh Plan periods attempted to give a fillip to the modern small scale industries through various credit, marketing and other facilities. The facilities offered to the small scale sector also led several big industrial houses to decentralise their production while keeping their purchasing and marketing operations

centralised. Thus the sub-contracting system emerged as a new form of production which was expected to reduce costs and increase profitability of the large units in the organised sectors. Here the motivation of the larger units was to take advantage of the relatively low costs of the small contractors originating from the latter's low labour costs and consistently low profit margins.

The shift in the production process marks an increasingly commercialised production scenario. The days of independent artisans are practically over; units working on their own account became fewer. The order of the day now is enforced by middlemen, agents and sub-contractors. Production by sub-contracting has started in the traditional industries like coir, cashew, handlooms, beedi making, fish processing, vegetable and fruit processing which exemplify the reverse process of factory system turning into a decentralised system of production in the unorganised sector via sub-contracting. This is where the women come into the picture.

Right from the beginning, women were involved in the household, decentralised, traditional manufacturing including agriculture. The major shift in policy towards export promotion, and the change in the production organisation by the large scale units marked

an entry of more women into the manufacturing process. The lower costs of production, including the low labour costs and the powerlessness of women, encouraged the larger units to push the women to accept a low paid, exhausting, low skilled, insecured work for which they toil all their lives. To this we now turn our attention.

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CHAPTER - III
WOMEN IN THE INFORMAL
SECTOR

The informal sector, which includes both the rural and urban sectors, would encompass the categories of self-employed and wage workers in both manufacturing and service activities. These are characterised by ease of entry, reliance on indigenous resources, family ownership of enterprises, small scale operations, labour intensive and adapted technology with skills acquired outside the formal school system and with unregulated and competitive markets. Thus it would include workers in household production, working directly or under some form of putting out system, small workshops and factories including the informal labour in the formal sector and other forms of casual labour.

Women's struggle in the informal sector are diverse and at many levels. The marginal or casual work, long working hours, low wages, lack of social security and welfare measures and lack of opportunity to improve their skills make the women more vulnerable and exploited. Despite their large numbers and very significant contribution to the national economy, these women workers in the unorganised sector are often not even considered as workers. As these workers are ignored or 'invisible' their health problems also remains much neglected and less understood.

Women face definite health problems associated with their employment. Further, being among the poorest in our society, these women workers live in poor conditions with little or no ventilation, poor access to basic amenities like water supply and sanitation. These working and living conditions together with undernutrition and occupational health problems trap them into an endless cycle of infection, disease and general poor health.

The women in the informal sector more so remain unorganised and unprotected. They have no access to education or training. The working hours are long and the pay is meagre. They cannot take time off from their work either for illness or before and after delivery. Their access to health care is reduced considerably due to both the direct and indirect cost of health care.

To understand the impact of employment on health of the women, a detailed examination of the conditions of employment is required. It may include the hours of work, the remuneration, however low it may be and their effects on the nutritional status and health.

The low wages, long working hours, cramped working conditions and non-availability of supportive measures like creche, maternity benefit, poor access to basic amenities at the work site like drinking

water-all play an influential role in reducing the productivity of labour. The low nutritional intake and even sometimes the inaccessibility to adequate food adds to this. In this chapter, an attempt has been made to analyse the factors which play a key role in determining the health status of working women.

Development does not merely mean the role of participation of women in economic development, nor does it mean just the benefits women get from employment. Women's role in the development calls for a need to redefine development to not only including growth in income, savings and investment and capital formation, but of a social process offering continuous expansion of opportunities and enhancement of capabilities of women.

In India, the entry of women into the economic sphere is not a new phenomenon. It dates back to the functioning of a village community where women played an active role in the production and marketing of agricultural products and handicrafts. With the beginning of the industrial development in the country, women started taking up employment outside the family due to the various economic reasons. They were employed mostly in unskilled jobs and paid wages lower than men, their working conditions too were far from satisfactory.

After Independence, a number of measures were taken by the Government in granting women equal rights in matters of job opportunities, equal pay for equal work and in protecting them from exploitation and safeguarding their other interests. The Indian working women are entitled to equality in matters of employment opportunities with their male counterparts. Article 39 and 42 of the Directive Principles of State Policy stipulate, from exploitation and secure jobs and humane conditions of work while Article 46 directs the State to promote, with special care, the educational and economic interests of the weaker sections of the people, are also aimed at improving the employment opportunities and conditions of working women.

Women are vital and productive workers in the Indian economy. They make up to one third of the labour force. Women also bear children and take the primary responsibility for domestic maintenance. But India invests far less on its women workers than on its working men. Women also receive a smaller share of what society produces. They are less endowed with health care, education and productive assets that could increase their returns to labour. Women's nutritional levels are lower than men's; more women than men die before the age of 35. Three fourth of Indian women are illiterates. Ninety of rural and 70 per

cent of urban women are unskilled. And in general, they do not own land.

With this basic background, this chapter mainly deals with the question of why women need to go out for work, the ideological and the societal conditions which degrade the economic contribution of women to the national and household income. The labour market segmentation based on gender determines the nature of job given to or available to women and it fixes the wages to be paid to them. In the informal sector, as most of the work goes unnoticed and underestimated, the productive work done by women are pushed under the carpet of domestic work as they get increasingly marginalised. This ideology gets reflected in the wages and other welfare and social security measures to be provided in the interest of the health, safety and welfare of the working women. As one of the main characteristic of the informal sector is the neglect of the statutory provisions, it draws more women who are less demanding and most vulnerable. The low wages which they are paid do not help them to meet their survival needs. Further, the decentralised, competitive nature of the production organisation does not offer them any scope for organisation to voice their demands. The results are the poor working conditions, the low pay and flat life time profiles. This directly or

indirectly affects the health of the women. With hardly any welfare and social security facilities available, the conditions of the working women present an abysmal picture with long working hours, increased range of occupational hazards, low income and low nutritional intake. Women are kept at the tail end of the production process. In agriculture, women get pushed into low paying casual work and in the industrial sector, they are involved largely in the unskilled low wage sector. Changes in production and the differential impact of development policies on the labour market and their invisibility lead women to a life of complete misery. They are perennially embroiled in a cyclical process of employment - unemployment - low income - poverty and ill-health. Repeated child birth, hard work, inadequate nutrition, unsanitary living conditions and neglect of health even when ill take a heavy toll on women. Although there are only a limited number of studies in the area of women and health, the available studies do indicate that the health status of women leaves much to be desired.

Women and Development :

The answer to the question as to why women are neglected in the development process lies in the ideology of development itself. In the initial stages of development, the emphasis was on economic

development. The priority was economic growth and the ideology was the need for capital formation. This was aimed to be achieved through planning, the primary purpose of which was to promote industrialisation. In this ideology, the economic role of an individual is defined in terms of his or her involvement in productive work, measurable in the net income resulting from it and the time expended on it. Naturally, women who were involved in family labour or the so-called "unproductive labour" were not taken into consideration and were not included as primary agents in the process of economic development. Women's integration into economic development has depended not only on the pace and level of the process, but also on the nature of their traditional gender based identity in the society. These gender based identities of men and women are mainly constructed within their own household and maintained in the sphere of economic production also.

Economic development has not been capable of radically changing the traditional ideas about the gender roles. Rather, it was insensitive to the problems of women and perpetuated the attitude through their subordination. "The development process of India, the integration of even more areas of life and economy into the capitalist market economy has not improved the situation of women. But on the

contrary, the chances of survival and human life have deteriorated everywhere" (Mies, 1988 :41-42).

In the first twenty years after independence, Indian economic policies were primarily concerned with overall economic growth. The third decade of independence witnessed an increase in concern for equity and poverty alleviation. But even at this stage, gender issues were subsumed by poverty related concerns.

Women constitute slightly less than 50 per cent of the total population. It is a well-known fact that even after four decades of planning and development, the majority of women are still concentrated in a narrow range of occupations, characterised by low levels of skills and thereby low wages and income. The policies and programmes were limited in their scope and resources because they did not specifically aim at women but to the poor in general.

The approach to women's issues can be seen as a continuum from specialised welfare programmes concentrated mainly in the social sectors to mainstream development efforts in both productive and the social sectors. A conceptual analysis of the neglect of women in the development process (Papanek, 1977:15-16) reveals out that, "they have been excluded from the development process in a political and

technological sense. Women are seen as a backward sector of the society that needs to be 'integrated' in order to be modernised. In actuality, where women must be integrated in development is the development planning - the process by which Government seeks to advance the growth and distribution of available services". The social responsibilities of men and women were wrongly conceived while making policies. This affected the employment practices in both the private and public sectors because of the widely held view that the employment of women is a supplement to that of men. As a result, wages for women are generally lower than those for men. The need to provide earning opportunities for women are often brushed aside with exclusive concern on male employment and unemployment. Moreover, the knowledge about women is so scarce that analyses and policies cannot be formulated.

Any development process needs to understand the extent to which important changes in women's work occur in connection with broad shifts in the economy and society. This would make it possible to specify the conditions under which women enter or leave paid or unpaid work in the domestic and non-domestic areas.

Any development policy or process can be evaluated in terms of the extent to which it enhances or weakens women's economic position, improves or worsens their living conditions as individuals and as members of the family. In the early post independence period, the efforts began with Community Development Programmes launched in 1952 to promote village 'welfare services'. It clearly considered women as housewives and marginal workers. The consecutive plans continued to emphasis women's educational and training requirements as well as the need for various welfare facilities. In 1971, following a resolution of the Ministry of Education and Social Welfare, the Committee on Status of Women in India (CSWI) was constituted at the instance of the UN General Assembly. The presentation of the *CSWI Report Towards Equality* coincided with the celebrations of the year 1975 as the International Women's Year. The *Report* presented the generally disadvantaged position of women, as evidenced by the declining sex ratio, lower life expectancy, higher infant mortality for female children, high maternal mortality, decline in labour force participation and high illiteracy among women. To operationalise the recommendations of the CSWI, a blue print of action points and National Plan Of Action for Women, 1976 was formulated. This led to the presentation of the

Report of the Working Group on Employment for Women, 1978. For the first time, a shift was perceived from 'welfare' to 'development' in its *Report*. The Sixth Plan contained for the first time a separate chapter on Women and Development. The Seventh Plan emphasised the need to integrate women in all development sectors as equal partners and beneficiaries: it moved away from a 'welfare approach' to a more positive 'developmental approach' to women's concerns by including a chapter on Socio-Economic Programmes for Women.

It is widely held that women go out to work out of their will. The main reason for 'why women work' lies in the peculiar problems each family faces, that is, to make the ends meet by minimising the number of days either the man or woman is without work (Gulati, 1981:164) . So it is primarily the lack of continued or stable employment at a wage that will sustain the whole family that pressurise them to go for work. This naturally leaves the women with little choice of occupations.

The lower the income level, the greater the pressure on women to seek work, to sustain themselves and their families. The fact that a woman earns an income is not in itself an indicator of her status. The kind of work done, the terms under which it is done, the reasons for which it is done are really what matter. In their case, work is not a

matter of equity or self-actualisation but a matter of mere economic survival. To the majority of women workers, who are also poor, work is not a matter of choice, nor is it "enabling" because most of it is unskilled, back breaking, tedious work and gives lower rewards. The poorer the family, the greater the work burden on them.

The vigorous growth of the informal sector has become the major source of employment for women. Both the Census data and the NSS data imply that their share is more than 50 per cent. The variety of occupations in the informal sector ranges from rag picking to construction work and span the continuum from wage employment outside the house through home-based private production to genuine self-employment. For all the women involved, earnings and job security are low, hours of work long, earning profiles flat and the physical working conditions are hard and unhealthy.

Employment of women in the formal and informal sectors is the outcome of three important factors:

- (1) the industrial revolution, which generated new opportunities and compulsions for the employment of women;
- (2) the advance of technologies and consequent changes in the character of work in a manner that made their employment in

jobs which were earlier considered to be too heavy for the weaker sex; and

- (3) the consequent break-down of traditional barrier to the admission of women to male jobs.

Traditionally in agrarian societies, where the family is the unit of production, men, women and children all participate in the production process. The transition from traditional agricultural and household industry to modern organised industry and services and from rural to urban areas destroys this traditional division of labour and substitutes the competitive relationship between individuals as units of labour for the complementary one of the family. Technological changes in production methods call for new skills. Women, handicapped by lack of opportunities to acquire these new skills, find themselves unwanted by the economy.

Women are generally being forced out of work force, i.e., the so-called sphere of paid employment and pushed back into the home. As their 'visible participation' is reducing they are being thought of more as liabilities than as assets. The sharp distinction between economically gainful employment and house work faded and there is no clear demarcation as to where the house work ends and the productive

economic work begins. Raising the total amount of resources available to the family by collecting dry leaves, twigs, cow dung, working in the family agricultural land and sericulture are not considered as productive work. Though data on women's work participation rate is available in Census and NSS data, the problem with this is that female participation rates are generally underestimated since, "existing methods of measuring labour impose a statistical purdah on women's work which render much of their work invisible. When women who collect fuel and fodder or work in dairy, poultry or kitchen gardening are added to those in the conventionally defined labour force, women's participation rate totals 51 per cent only 13 per cent points below the rate for men". Men are concentrated in the market oriented side of the continuum of work and women in the statistically invisible, non-monetised subsistence production and domestic side; they account for 60 per cent of the unpaid family workers; and 98 per cent of those engaged in domestic work. (World Bank, 1989:12). As the employment of women in the organised sector forces the employer to provide maternity leave, restrictions on carrying weight, night shifts so on, it is considered less profitable to employ them. Thus, women are pushed to seek

employment in the unorganised sector where there is no statutory returns and no protective measures.

Women's economic participation has been declining since 1921, both in terms of the percentage of workers to total female population and in the percentage to the total labour force. The share of women in the total force declined from 34.44 per cent in 1911 to 13.95 per cent in 1981. The percentage of women workers to the total female population declined from 33.73 per cent in 1911 to 19.77 per cent in 1981 (Gupta and Sudan, 1990:5). The decline has been even more precipitous in recent years.

The ratio of female to male workers has declined in all categories in the rural and in most categories in the urban areas. The participation rates of men and women differ widely in all groups, the difference in urban areas being significantly higher than in rural areas. The status of women workers in India is obvious from the fact that 94 percentage of them are found in the unorganised sector leaving only 6 per cent in the organised sector (CSWI, 1974:157).

The fluctuations are particularly marked in the non-wage informal or unorganised small scale sectors of the economy. This happens because labour in these sectors is still largely at the subsistence level

and more or less insulated against the operations of the market. Partly the fluctuations are due to the recording procedures adopted in the various Censuses and the changing definitions and concepts of work. These failed to bring out the contribution of the unpaid family worker particularly in the subsistence sector. While the decline noticed in the subsistence unpaid family labour sector was partly definitional and conceptual and partly real, the decline in modern sector was caused by displacement of females by males.

The reason why the measurement of female work participation has suffered from neglect is the belief that their contribution to a country's economic growth has been but marginal. According to the 1961 and 1971 Censuses, there was a decline of more than 50 per cent in the work participation sex ratio in India between 1961 and 1971. The number of female workers per 10,000 males decreased from 4,606 to 2,099 in the agricultural sector and from 2,677 to 1,287 in the non-agricultural sector during 1961-71 (Mitra et al, 1980:46).

While dealing with the employment situation of women in India, the Draft Five Year Plan 1978-83 refers to the 'conscious and unconscious biases of employers that operate against women's recruitment in various occupations. The power structure in traditional

families and communities prevent them from seeking and obtaining adequate education and outside employment, and thereby securing an independent status'.

Further, the Draft Plan notes "the workforce participation rate of women has been falling steadily over a long period. It declined from 33.7 per cent in the Census of 1911 to 23.3 per cent in the Census of 1951. In the Census of 1961, it turned out to be higher (20 per cent) owing to more inclusive definition of workers... While the female population increased by 51 million during 1961-71, the female work force declined by 26 million from 59.5 to 33.6 million and the participation rate declined from about 28 per cent in 1961 to a mere 12.7 per cent"(Draft Plan,1978-83:85).

Chaudhri (1995) provides the following reasons for the declining trend of women's participation in the work force:

1. The technological and occupational structure of the economy might have undergone a male biased transformation to such an extent that there has been a smaller expansion of the sectors that women workers have a relative advantage in,
2. The Indian economy has failed to attract many potential women workers into the work force. The growth of women's participation

is not in tune with the growth in investment and output. This has naturally caused the composition of labour force to be tilted in favour of males.

The National Commission on Labour has observed, "this decline in women's employment has been more marked in the textile and basic metal industries. The decline of women's employment is attributed mainly to the technological changes rendering the jobs held by several women workers redundant". Further, that "switching over from the original methods of production to modern methods of production and mechanisation has resulted in a certain amount of displacement of women's labour"(Labour Bureau, 1964:24).

Women workers were mostly employed in labour intensive occupations such as tea, coffee, rubber and coconut plantations, carpet cleaning, laundry, beedi making, match works, and food processing. With growing emphasis on food crop production and the expansion of income generating capacity of these occupations on one hand, increase in population and unlimited supply of labour in the working age group on the other hand, there has been an increasingly tough competition for employment between men and women in all sectors of the economy. As

a consequence women were displaced from the traditional agricultural and household industrial activities.

The marginalisation of women as workers occurs due to various factors. Women are prevented from entering certain types of employment, usually on the grounds of physical weakness, moral danger or lack of facilities for women workers. They are concentrated in the periphery of the labour market where women's employment is predominantly in the informal sector, in low paid and insecure jobs. Further, workers in particular jobs may become so overwhelmingly female that the job themselves become feminised and thus of low profile with low wages, poor working conditions, lack of fringe benefits and job security in work.

A study by Varghese (1993:58-66) shows that the process of marginalisation of women workers during the post independence period till 1980s has not been checked. Apart from the declining work participation rates, women's employment is concentrated in certain sectors; it is casualised and they are pushed to the periphery of the production process; the unemployment rates among women are consistently higher among the men. She argues that the process of

marginalisation of women depends on the capitalist nature of development rather than the pace of development.

The female marginalisation thesis argues that women are progressively marginalised from production in the process of industrialisation and economic development. This process is mainly considered as a product of the capitalistic organisation of production and the use of labour. The separation between production and reproduction under capitalism, and the hierarchical structuring of capitalist enterprises give rise to segregation and marginalisation of women's work.

Boserup (1970:106-117) in her classical study states, "Female marginalisation shows an erosion of traditional female roles, and an exclusion of women from industrial employment. It means exclusion of women from productive employment which can be manifested either in the form of a decline in overall work participation rates of women or a decline in their share of wage and salaried employment and concentration of all working women in the margins of labour market."

Another major issue related to women's employment is the triple burden they bear. Not only are women marginalised to the periphery of the market in their employment, they are burdened with the domestic

chores at home and with childcare. Household work done by women namely cooking, cleaning, washing, fetching water, collecting fuelwood and fodder, nursing the old and children, not only act as a drain on their labour but they are not treated as 'economically productive' though it is extremely vital for the survival of the family. Along with housework, if women do 'productive work' that directly or indirectly contributes to family income, in most cases it is not 'statistically visible'.

Historically, in the industrially advanced countries, accelerated absorption of female labour within the secondary and tertiary sectors of the economy was made possible by facilitating the mobility of the labour from household based sector consisting of agriculture and allied activities. Economic growth and industrial development which took place in these countries generated abundant opportunities for the employment of women outside agriculture and the home. The development of health and education contributed to the qualitative improvement of the labour force and set the stage for releasing more women for non-agricultural employment. One of the most important factors underlying improvements in health in the west have been the changes in the conditions of women's work which had a profound bearing not only on their own health, but in that of their infants and

children. These included changes in hours of work, better pay, maternity benefits, withdrawal from hazardous occupations of both women and children and day care facilities.

Birth rate, mortality and morbidity rates declined and the survival rates of children improved. Reduction in fertility implies shorter periods of childcare and a corresponding reduction in the burdens of childcare and domestic chores which could serve to release the labour time of women for work.

Contrary to the above, this trend of demographic transition or change in the production process did not take place in India, and till today agriculture remains the single largest sector employing women. The release of more labour time of women is still bound with the production system in the household non-market sectors of the economy and day by day the women are burdened with the responsibilities of production, reproduction and childcare with no resources and no security.

The force of economic hardship caused to the household of women seems to have overridden the need for mothers to stay at home to do homebased work and look after their young children. In fact, the common hypothesis that the women's withdrawal from labour force

temporarily during the child bearing and child rearing years do not seem to hold in the case of casual and independent women workers of the unorganised sectors. The participation rate among women belonging to households headed by male or female informal sector workers is found to be lower among those with no children than among those with one or two children below the age of five(Papola, 1983:272). Economic necessity does not permit casual workers to withdraw from the labour force to look after their children; it appears that having children, in fact, compels them to participate in work outside the home.

The labour market in the unorganised sector is characterised by ease of entry and informality of hiring procedure while the formal sector is marked by severe restrictions on entry (because of the standardisation of hiring norms) and formalisation of hiring procedure (Papola,1983:269). The highly organised sector does not allow women to enter even if only in small numbers. The unorganised sector, of course, has no bars to entry and therefore, a sizeable proportion of women workers work in this sector. Whatever occupation in the unorganised sector, the job description essentially remains the same, being generally unskilled, low paid and physically exhausting (Gulati,1981:165). In essence, the difference between one job to

another in this sector is not much. In large part the work for women consists of a narrow range of non-descript jobs, mostly calling for unskilled labour and manual strength.

Almost in all the informal sector activities women are the most vulnerable and exploited. Vulnerability and exploitation results from the way the industry is organised. The way in which the production process is organised determines the relationship between the employer and the employee. The organised sector unorganises itself and transfers part of the production process to the decentralised unorganised sector with a view to exploit cheap labour, to avoid wage hike pressures by trade unions and to escape from government regulatory pressures. Women are preferred in these decentralised jobs as they are needy, voiceless and willing to work for low wages.

Papola (1983) provides some analysis of reasons for the emergence of unorganised sector and women's special vulnerability to it. According to her, labour market segmentation is achieved by the retention of a variety of modes of production. Women in particular are recruited to the unorganised sector because the more highly organised private industrial sector stick to rigid and standardised hiring norms which make access for women difficult. This discrimination in pre-entry

situation leaves women with little alternative but to seek jobs where they have a chance of being employed and thus they crowd into the unorganised sector.

The low living standard and vulnerability of home based workers is also the result of the way the industry is organised. Some of the main features of this type of production organisation are:

- (1) Production is split into several processes and carried out at different locations;
- (2) the production process promotes a sexual division of labour and the jobs are segregated into those suitable for men and women; where the latter are mostly low paid and unskilled and
- (3) the production process flouts labour legislation with ease.

One of the best examples of the decentralisation of the production organisation is the garment industry. Its linkage with the world market has led to fragmented production organisation and the creation of small workplaces and sub-contracting. It has resulted in the blurred distinction of organised and unorganised industries. The factory exists side by side with the putting out system which also links the worker to the world market (Singh,1990:42-52; Rao & Husain,1992:95-98) The technological developments make it much

more possible to decentralise the production process by increasing the division of labour while at the same time deskilling the labour. Naturally, women then move into unskilled jobs.

No employer - employee relationship is maintained between the manufacturing firm and the workers. The employers vary from the biggest iron and steel manufacturers to the small papad makers. Manufacturing companies often 'put out' to home based workers labour intensive piece work which does not need heavy machinery. The second category of employer is the company which has its main processing done in the homes of piece rate workers. The company maintains a ware-house where it stores the raw material, distributes it for the women to take home, receives the finished product and applies the brand name on it. This type of employer either gives out the work directly to the worker or gives it out through the contractor.

Home based workers, can be classified into two categories:

- (1) Those who are given the raw materials by their employers who pays by piece rates according to the amount produced, and
- (2) those who buy all the raw materials themselves and earn by selling their finished goods.

Piece rate workers are given the necessary raw materials. They take the work home, process it, and then return the finished goods to their employer. They are paid according to the number, weight or size of the items produced. Beedis, agarbattis, paper bags, garments, cotton pod shelling, groundnut shelling, hand embroidery, zari work, grain cleaning, block printing, match stick making, papad rolling, sub-assembling electrical and electronic items, packaging and labelling industrial goods are some examples of homebased production.

The same is observed with the lace industry of Narsapur, studied by Mies (1982:57-60), an example of putting out system where a part of the means of production are supplied by the merchant-exporters themselves. The whole system of production is carried out in a very casual and very informal way as there exists no standards in fixing the wages. The entire control over the workers by the exporters is maintained through agents and their sub-agents. The workers do not even have any knowledge of the identity of their employers.

Labour recruitment through middlemen is the predominant mode of recruitment in the construction industry. Recruitment is mostly done daily by either a contractor or a subcontractor (Mukhopadhyay, 1987:29-30). Seasonality of work and frequent changes of work sites and

employers and the existence of intermediaries depress the demands of the women. They are mostly employed as unskilled labourers in construction industry for carrying earth, mortar or bricks, crushing bricks and working on handpumps (Sinha and Ranade,1975:2; Mukhopadhyay,1987:30).

Another type of production organisation namely, work shop system is in vogue in the beedi industry, where workers are supplied with raw material by weight and are paid on piece rates (Bhatty,1987:36). A set of traditional industries which have been organised by workshop type production units include match sticks, fire works and agarbatti making. In these industries, the workers are brought to the production sites. The means of production are owned by the employers while the workers own nothing except their labour power. What is significant about this process of production is the relationship between the employer and the worker which is one of dependency.

The Beedi and Cigar Act of 1966 stipulates that, "no worker shall be required or allowed to work for more than nine hours in any day or more than 48 hours in any week. She shall be entitled to a paid weekly holiday and an annual leave at the rate of one day per every twenty working days and maternity leave for three months". However the beedi

making industry is organised in the form of putting out or home based system mainly to avoid the regulations on the conditions of work and payment of minimum wages and benefits as per the law. Through the home based system, it is not only possible to reduce the cost of production, cutting the expenditure on the factory site and on wages. This system also keep the workers disorganised by pre-empting the possibilities of unity among them. As the workers are treated as casual labourers, they are left with no option but to work for a wage offered by the agent (Srinivasulu,1997:515-517).

The distance (physical and psychological) between the factory and the home, where the work is done, prevents women from understanding their position in the hierarchy of women. The chain of agents and sub-agents being hidden, the only person visible to women is the sub-contractor who brings them the work. In this way, 'the antagonistic relationship between capital and labour was effectively hidden' (Rao and Husain,1987:58).

The vulnerability and exploitation which women face as informal workers is the reflection of the labour market segmentation and is manifest in all the issues of their labour, namely wages, hours of work , social security and facilities at work site, etc. This gender biased labour

market segmentation and production organisation not only affect the economic life of the women involved but also directly affects their health and nutritional status and even the life of their children.

There is no rational explanation as to why the women are paid less than men for the same kind of unskilled work. The economic roles of women are not confined to work done only for wages or other forms of remuneration. The non-evaluation of domestic work puts women in a fix over the allocation of their labour between domestic and economically remunerative work. In fact, women had the problems of allocating time between the so-called remunerative and "normal" domestic work (Bhatty,1987:41). As women are seen as unskilled, their contribution to every type of work whether small or large remains extremely undervalued. It is also a major reason for denying women workers payment of holidays wages, medical care, provision of child care facilities at work sites, extension of social security benefits, opportunities for skill acquisition and so on.

There is a general notion prevailing that women do not need income as much as men. In other words, that the primary income of the household is the man's and that of woman's is secondary; and secondly, that in a queue for work, where jobs are scarce, men , as the

primary bread winners should have precedence over women. Thus the structure of wages reflect the prevailing social attitudes and there is very little analysis of its role in wage determination.

In several families women are entirely or almost entirely responsible for the economic maintenance of the family. Among large sections particularly the poor, the household may not survive without the income of the women. In the households below poverty, women contribute more to the household income. To make ends meet they have to work in the informal sector where working hours are long and the pay is meagre. They have little choice to refuse jobs which are hazardous to their health. On the other hand, they cannot take time off, either due to their illness or before and after delivery.

"No work - No wage, More work - less wage" is the principle followed in the informal sector industries. No uniformity is observed regarding the wage rate. Even within the same industry, due to the various forms of production in operation, there is a large amount of variation in wages.

The working hours are very long for the women in the informal sector. Coir women start work in the early hours of the morning before the day breaks and work for 12 to 14 hours till sun down to scrape up

for their minimum requirements (Gulati, 1981:131). Women worked much longer hours during peak seasons. Working till 2'o clock at night was occasionally mentioned and compulsory overtime for two hours was quite common among women in the garment industry (Rao and Husain,1987:63). Usually the hours of work vary from part time work of four to five hours to an over extended day of 15 working hours. Their earnings for an eight hour working day are not more than rupees three as in the case of skilled zari workers in Delhi and as low as rupee one for lace makers (Bhatt,1987:30).

Wage payment exists on the basis of sex. In coir and brick work, women are restricted only to certain jobs that are paid low wages while in construction, even when they do the same job, they are paid less (Gulati,1981:166). In the home based decentralised industries, women workers earn the lowest of all categories of workers (Bhatt,1987:30).

Rao and Husain (1987:61-62) elaborate the details of the wage system prevailing in the garment industry. For cut work, for eight hours of work, a women worker would receive rupees 2.33 whereas the official minimum wage is rupees 11.66 per day; For Embroidery, minimum wage for piece rate is rupees 15 for eight hours of work per

day and she earns rupees 4.61. Similarly for crochet, for eight hours of work she earns rupees 1.20 and the piece rate is rupees 6 to rupees 11. For button stitching, in 1978 the rate was rupee 0.02 per button and now rupee 0.01 per button. To earn the official minimum wage a woman has to sew 1166 buttons in eight hours.

In the construction industry also, working hours are not fixed. If the demand for bricks is high, the women work for upto sixteen hours a day (Saran and Sandwar, 1990:124). It is higher still in the case of migrant women who prefer to work more because it gives them more earnings in a short period of time which is the sole aim of migration.

The employment pattern in wool based industries in Rajasthan may be seen as a sort of division of work force in terms of skills and gender. Almost all who work on the machines are found to be male workers, while those employed in cleaning and grading of raw wool are female workers. Female workers who are engaged in such jobs are treated as unskilled workers like other male unskilled workers but they are paid less. The female workers are paid, on an average, rupees 2.69 per man hour in the yarn manufacturing units, while unskilled male workers are paid rupees 4.50 for the same working time. The average monthly wage payment per unskilled female worker comes to around

rupees 538 while that of a male worker, it is rupees 900 (Ray, 1997: M-26). The reason why such wage differential is maintained appears to be that the female workers are engaged, by and large, in cleaning and grading which do not require as much skill as the unskilled male workers require while working with the machines.

The wage differential can be justified only when there is a difference in skill intensity. Even in the units which are engaged exclusively in cleaning and grading of raw wool, it is found that those who work with the ginning machine, by and large, are males who are paid around rupees 30 per day while women who clean and grade are paid between rupees 18-22 (Ray,1997:M-27).

In paddy processing units, workers are not paid extra wages for the additional hours of work they put in. Thus women workers are being exploited by their employers who demand more hours of work than prescribed and for which additional wages are not paid (Sundari and Manimegalai,1990:16-17). According to labour legislations, women should not be employed during nights. Even this rule is violated during peak periods.

In a survey of women construction workers in nine construction sites in Delhi and two in Bihar, Sinha and Ranade (1975:26-28)

encounter uniformly lower wage rates for women construction workers than for men but they also note that women are usually assigned to subsidiary operations. The important difference in the treatment of sexes is that while men are recruited in both the categories, women are usually recruited only for unskilled jobs (Boserup,1970:141).

In two of the industries employing a large number of women in the unorganised sector in Kerala, i.e., cashew processing and coir industry, the story is the same. Ninety per cent of the workers in the cashew processing industry in Kerala are women (Kannan, 1978). Of the seven type of operations, only two, i.e., roasting and heating are done mainly by men and the remaining five are done by women. Minimum wages are fixed operation-wise with the male dominated operations obtaining higher minimum wages. It is also interesting to note that men are usually employed on a daily basis while women are paid according to piece rates.

The coir industry is another case where women form the majority of workers (Gulati, 1981). Here too, one finds an operation-wise division on the basis of sex. Retters of husk are mostly men, while husk beaters and yarn spinners are exclusively women. Average per capita earnings in these predominantly female operations work out to be a

meagre rupees 37 to 40 a month. It seems reasonable to assume that the low levels of earnings must be the chief factor keeping male workers away (Mathews, 1979:1).

It is interesting to get an idea of why female labourers are preferred over males. Sinha and Ranade (1975:24) recount the contractors at the construction sites surveyed by them citing the advantages of employing female labourers over males because they are, cheaper than the male workers. Secondly, they were docile by nature and better disciplined and thirdly, there were more jobs which male workers were reluctant to accept.

Women are not only employed in poorly paid jobs, but even in these, they are exploited in the form of standard deductions from the wages for material distribution, calculation of wages, commission to the contractors and interest on previous loans etc. In the case of beedi making, the company distributes one kilogramme of tobacco leaves and one liter of tobacco for making 1400 beedis but nonetheless due to the intervention of 2-3 middlemen the material gets reduced in quantity by the time they reach the beedi roller. Thus while the wages are rupees eight per 1000 beedis, the deficit in raw material reduces the margin of these wages by at least a fourth (Arunachalam, 1986:84-85). The usual

practice which was observed among the Sattedar (contractors) is wetting of tobacco prior to the distribution to the workers. Further he usually obtains a fistful of tobacco after weighing it as *parampara* - a traditional practice (Prasad,1986:133-135). The poor quality of tendu leaves cuts its own share in the wages and about ten per cent of the beedis rolled by the worker is taken away as standard deduction to replace the defective beedis.

The same practice is observed in the case of agarbathi workers (Arunachalam,1986:87-90). The raw material is wet when taken from the employer and when the workers dry the finished product and return it to their employer, there is always a weight difference for which the employer cuts their wages.

The number of jobs undertaken by a worker in the informal sector explains the extent of insecurity and uncertainty involved in the job. The amount of work base secured varies from day to day and the work is relatively slack during the rainy season. Some of the industries which are badly affected by seasonality are construction work, papad making, agarbathi making, brick works, paddy processing, etc. It may be true that the excess supply of female labour pushes down the wage rate to the subsistence level. But on the other hand, when there is

excess demand for female labour, the wage rate is not pushed up. During the monsoon season, when relative scarcity of female labour is high, the wage rate hardly increases. For the women workers at Haroo, West Bengal, the prawn season is from mid-April to mid-September, only five months in a year. Even during this season, work is irregular. Sometimes, when prawns are scarce, work is available only for a few hours. At other times, especially during the full moon, prawns are so abundant that women have to work at nights also. They did not even know that night work entitled them to double pay (Loening, 1984:37).

Creche facility is one of the most important facilities to be provided to working women. Almost all the studies report that in the informal sector, no such facility is provided. Rather, women are threatened with dismissal if they go near the children. Usually the employers prefer unmarried girls to avoid the establishment of a creche. In most of the jobs where women are employed, such as construction work, match and beedi making and food processing units, young women are taken into jobs as they do not leave the job frequently for maternity and child care. The women who work in the timber market of Pune, have to bring even their infants to the work place because of the extreme poverty. With nobody at home to take care of them, the women

cannot stay back to care for their infants as the entire living will be at stake (Brahme, 1990:217-218).

When the children are brought to the work site, often the children play in the dust and sand as no child care centres are provided. No care has been given about the health and safety of the toddlers.

An issue worth examining in connection with this is the extent to which child labour is deployed in these industries. The poor working and living conditions of the informal sector not only affects the life of women, but it often leads to involvement of minors in the form of child labour. The children perform economically useful roles at home not only by undertaking productive work themselves but also making it possible for the adults to undertake productive work by shouldering the burden of household work and taking care of siblings. Wages are often so low that every member of a family is called upon to assist in some aspect of production resulting in large scale child labour in some home based industries. The main cause of child labour in India is poverty. Three-fourth of the children are at work to supplement their family income.

Most children work without pay to supply the extra hands needed for the family's survival. Both boys and girls help in the fields and tend animals; girls also help in preparing food, the care for younger children

and fetch water for the family's needs. Next to agriculture, child workers are most numerous in sectors allied to agriculture such as livestock, forestry and fishing.

Rao and Husain (1987:55) observe the high incidence of child labour in the garment export industry. Bhatti (1987:42) notes that women shared their work with children in making beedis . Children help their mothers by doing unskilled tasks such as washing, drying beedi leaves or by arranging clothes to sew into garments. In agarbatti rolling, for example, children are said to have nimble fingers and flexible bodies to bend over their work.

Cottage and household industry constitute the third important sector in which child workers are concentrated. A household industry is one which is conducted by the head of the household or members of the household. About five lakhs child workers are engaged in such industries which comprises 3.63 per cent of all child workers (Sharma et al,1993:18). A number of factors explain the concentration of children in this sector. Firstly, industries can easily evade legal restrictions, and secondly the human body is soft, flexible and pliable in childhood and so they can work more dexterously.

On the one hand, because of poverty, parents are compelled to send their children to work and on the other hand, due to the backward and labour intensive technology, there is a search for cheap labour which is available in the form of child labour. Most child workers, to the extent of 61 per cent, have to work in spite of the fact that both their parents are alive. Most of their mothers are working in the household sector. While boys are sent out for work, most of the girls work in households. They do such work as house cleaning, utensil cleaning, clothes washing, cooking and child keeping etc., which again is not considered as productive work. The share of working children in the earnings of their families is between eight to 40 per cent (Murthy,1993:199).

Carpet weaving again shows the extensive use of child labour though their contribution to production in the household is relatively less. According to the 1981 census, the total number of child labour (0-14 years) in India, was 13.59 million out of which 8.1 million or 59.56 per cent were male child labour and 5.49 million or 40.43 per cent were female child labour. The total number of male workers in India was 181.08 million and the total number of female workers is 63.53 million. This means male child labour constituted 4.47 per cent of the total male

worker while the female child labour constituted 11.74 per cent of the total female workers in India (Census, 1981 Part-II). Most of the child labour belong to poor families where economic pressure force children to enter the work force and supplement the family income.

The issues which are addressed regarding women's work applies to child labour also. Often they are dumped in the workshops of beedi industries, match and fiework factories. At home, they often work with their mothers. When the work of an adult productive worker (i.e.) the mother is not considered productive and remunerative, child labour seems to be considered not even secondary to the family income. From the childhood itself they become insensitive to dust by inhaling the congested dust from beedi leaves and tobacco and their entire life is sacrificed to the matchsticks, agarbathis and beedis.

So far we have seen how the conditions of employment weakens a women's position in the society and makes her more vulnerable. To cope with these exploitative conditions and to lead at least a life at subsistence level, they have to work hard expending more of their energy. The following part tries to analyse how it impedes their physical well being and makes them physically vulnerable to the

infectitious and other poverty prone diseases which gets aggravated by their poor living conditions.

Almost every woman in the informal sector does a multiple of roles and activities. They are involved in activities like housework , child bearing, child care, fuel and fodder gathering, carrying of water, etc., besides their paid occupation. So any discussion on their health has to give attention to these roles. They, by virtue of being poor labouring women, also have health problems like undernutrition and anaemia,with severe health consequences.

Life expectancy at birth for men in India is 59 years and for women, it is 59.4 years, while in States like Uttar Pradesh, Madhya Pradesh, Orissa and Bihar, its below 55 years. The total fertility rate in India in 1991 was 3.9. A high total fertility rate is unfavourable to women and detracts from the quality of life esperienced by them through repeated risks and burdens of child birth and child care. Sex ratio at the national level has declined from 946 in 1951 to 933 in 1981 to 929 in 1991. The low sex ratio is the consequence of an excess female mortality over male mortality. The single most important indicator of the health situation of women, namely the Maternal Mortality Rate, stood at 550 in India in 1989-90. Low nutritional intake results in

severe health problems. It is estimated that 47 per cent of 15 year olds in India have body weights less than 38 kilogrammes and 39 per cent have heights less than 145 cms. Another consequence is high levels of anaemia - between 40 per cent and 50 per cent of urban women and between 50 per cent and 70 per cent of rural women are estimated to suffer from anaemia. Haemoglobin surveys among pregnant women reveals that as many as 87.5 per cent are anaemic.

The production organisation itself plays a vital role. The organised sector industries split the production process and carry it over through various decentralised units mainly due to the fact that they need not provide the facilities which are otherwise statutory to ensure that the health, safety and welfare of the workers are upheld. For the same reason, the maintenance of working conditions are left to the workers themselves. In most work places, women worked in very unhealthy conditions.

The working conditions in the units which comes under the sub-contracting of the organised sector are mostly very congested and noisy. Besides the deafening noise made by the continuous operation of looms, Agarwal (1996:259-267) who reports on the Surat silk industry points out that it has an adverse impact on the hearing capacity

of the workers over a period of time. Continuous inhaling of noxious smell of chemicals has a deleterious effect on their health. The strenuous nature of construction work do not permit for the employment of old and weak women. The construction workers have to stand the whole day on the dust and mortar of sand and cement and have to carry heavy loads on their head. Though the Factories Act of 1948, puts restrictions on the weight of the head loads to be carried by women, as is known, women are put to carrying heavy head loads. In most cases, the working life of women in construction industry comes to an end at the age of forty-five years.

TH-6455



It is an established fact that an employer, when given a chance, will choose a man instead of a woman however qualified she is for the job. The explanation usually given for his selection is that women have to be given maternity benefits and other welfare benefits. But when it is exactly the opposite in the informal sector as one can evade all the provisions, women are mostly preferred in the informal sector because they do not demand higher wages and maternity and other benefits and can easily be ignored.

The provision of maternity leave for every woman is an absolute must if even some of the precautions for women's health have to be

taken seriously. But even during the periods of sickness or pregnancy, they are not provided with any welfare facilities but the same has been considered as adequate grounds for retrenching a worker. The Maternity Benefit Act (section 4) notes that, "no employer shall knowingly employ a woman in any establishment during the six weeks immediately following the delivery". In the case of the informal sector for women to even think of abstaining from work for such a long period is a luxury which they cannot afford. The organisation works out the methods by which they can easily avoid such commitments. The name of the women workers are changed after subsequent intervals in the attendance and payment registers. So legally they do not come under the provisions of Maternity Benefit Act. They have thus no alternative but to work even during advanced pregnancy and illhealth. Saran and Sandwar (1990 : 204) report in one of their case studies on women workers in the brick kilns in Midnapore District, West Bengal that, women were compelled to work even during the later periods of their pregnancy. No special care or treatment was given to them and they were forced to behave like normal labourers.

Even in the case of organised workers, the Maternity Benefit Act, (Section 5) pronounces that, "No women shall be entitled to maternity

benefit unless she has actually worked in an establishment for a period of not less than 160 days in the twelve months immediately preceding the date of her expected delivery". This provision makes the women in informal sector ineligible for maternity leave and other benefits.

Accidents frequently result in temporary or permanent disablement among the workers. Such incidents go unreported and unattended and women are usually forced to fend for themselves in such circumstances. It was left to the discretion of the worker to work or not to work (Kaptan, 1989 : 29). They are neither paid holidays, nor paid holiday wages. During the period of accidents, illness or pregnancy, they are compelled to go out of employment and bear the expenses by themselves so they had continued to work till the day on which they delivered the child . After delivery, they are compelled to return soon and are not provided with child care facilities.

Besides bodily injuries, the women workers of stone quarries and china clay, iron, bauxite and gravel mines are easily subjected to various diseases due to continuous exposure to unhealthy environments. The contraction of occupational diseases and accidents in the course of employment cause a great deal of discomfort to the life of poor women (Saran and Sandwar, 1990:204). Strenuous work can

cause major health hazards to pregnant women and lactating mothers. Carrying heavy loads can cause spontaneous miscarriages in the case of pregnant women. Manohar et al (1981) note that women worked till the day of the delivery and resumed after three or four weeks. In the case of illness, there was no paid leave during pregnancy. This has adverse affects on their health and on the health of the new born infants.

The physical hardships that women undergo have a negative impact on their physical and mental health. Long working hours and the posture in which they have to work continuously results in extreme fatigue. Women also experienced vital losses like abortions, miscarriages, still births and neo-natal deaths (Ghosh, 1992:117).

Women under-fed and working under unhealthy conditions are more prone to infectious diseases also. A study by Morje (1983) of 31 tuberculosis affected beedi workers in Ahmednagar indicates two major types of health problems faced by them. One category was of respiratory diseases caused by the injurious effect of inhaling tobacco fumes. This included tuberculosis, asthma, allergy, chronic respiratory infection and so on. The second category was of generalised illhealth and weakness said to be the consequence of sitting in an unhealthy

atmosphere for long hours at a monotonous job. This included backache, headache, bodyache, etc. Chatterjee (1994 : 79-80) also lists some definite health problems associated with beedi rolling like pain in limbs and shoulders, back pain, exhaustion, dizziness, headache, eye and respiratory problems.

Saran and Sandwar, (1990 : 210) note that even at the instance of an occupational or employment injury, the organisation did not care to treat the women and the women were too poor to seek health care by themselves. This is the state of almost all women in the informal sector.

Considering the issue of occupational diseases, they are as old as the occupation themselves including agriculture. They are caused by the continuous exposure to toxic or hazardous materials or substances used or manufactured in industries. It is noteworthy to mention here that in the Employees State Insurance Act which deals with the matters related to sickness, maternity, and employment injury and the benefits to the employees in the organised sector, the term 'Occupational Diseases' was nowhere defined, but only a list of these diseases alongwith the employment peculiar to them is given. Some of them include byssinosis, silicosis, asbestosis, brochiolitis, lead poisoning, skin diseases, asthma and occupational cancer.

With the decrease in the number of industries coming under the formal sector and covered by legislations, the state of workers in general and women workers in particular is deteriorating. With inadequate mechanism and organisation to ensure the safety of the workers, and no legislative body to control the establishments, occupational diseases are probably increasing.

The impact of work on the health of the women might vary depending upon the type of work, the availability of domestic support and other economic factors. Strictly speaking, employment outside the home should benefit the working women and the family by increasing purchasing power and providing better standards of living. However, the dual stress of work in and outside the home have been shown to have adverse effects on the maternal nutritional status, reproductive performance and lactation. Some of the issues related to this are the work pattern of women, and their work load which affect the health and nutritional status of women and children.

As the proportion of women in the work force is increasing, so is the proportion of pressure on them. For many women, pregnancy and lactation provide little relief from the demand to engage in income producing activities (Leslie et al, 1988 : 4-5). Malnutrition or under-

nutrition among women is further aggravated by repeated pregnancies and lactation. In India, about 60 to 70 per cent of women suffer from varied degrees of anaemia. In fact, it has been estimated that 10 to 20 per cent of all maternal deaths are due to nutritional anaemia (Shatrugna, 1988). The role of work activities in explaining the health status of women including patterns of energy expenditure and the extent to which adjustment can occur in relation to illness, pregnancy, lactation or food availability is yet another area very poorly researched. Women's economic activities also have an important effect on their nutritional status through income generation and allocation or availability of food.

Increased work loads results in greater energy expenditure without a proportionate calorie intake. Women often work harder and have higher energy expenditures than men but yet obtain less food. Is there a strong link between under-nourishment, relations of production and gender relations? The distribution of available food is determined by the power relations between the sexes at the level of the household; those having the highest status and power get daily more food, quantitatively and qualitatively. Some of the cultural factors which influence the food allocation practices are that women feed their

husbands first, then children (boys before the girls) and only then they can even think of themselves. The best and most nourishing portions of food are thus served first.

Considering the average intake in rural India for men and women which is 1700 and 1400 calories respectively, it is clear that while both men and women get less calories than they need, the gap is greater for women. Even as adults women are much more under-nourished than men (Satyamala, et al 1986 : 161-178). The calorie intake of working women fell short of the minimum necessary intake by 50 per cent on unemployed days and 20 per cent on employed days as against her husband's shortfall by 26 per cent and 11 per cent respectively (Gulati, 1985).

However, low the income be, the contribution of this low income to the overall household income is really significant. One-third of the women, and in some circumstances a higher proportion, are the sole supporters of their families. In 20 per cent of the households women's income formed 100 per cent of the family income. In another 20 per cent of the households, women's income constituted at least 50 per cent of the family income apart from 100 per cent of the housework. (Shramshakti, 1988). In turn, if one consider their control over the

income, it is meagre, sometimes none at all. In situations where women exerted the control over their income, it turned out to be more beneficial to the household. Studies conducted elsewhere suggest that the greater the share of household income earned by women, the greater the consumption of calories and protein. Though both women's and men's incomes improve the nutritional status of families, women's income has an effect of about seven times that of men's. When women have a say, money is also less likely to be squandered on cigarettes and alcohol. It has been calculated that if women had as much control over cash income as men, the share of food in household spending would go up by nine per cent while that of cigarettes would fall by 55 per cent and that of alcohol by 99 per cent (UNDP, 1997 : 96-97). Women's control over financial resources can also directly improve child survival.

To have an in-depth understanding of the role of the economic conditions of women in determining their health status, it calls for a move away from a narrow focus on women's biological role and need to a more expanded perspective on women and nutrition to include economic and social aspects of their life situation. Studies dealing with the relationship between women's work load and its impact on their

health are very rare. Of the few studies available, we are more interested in women's nutrition from the point of view of child bearing and lactation than from the point of view of health of the women as such. *Human Development Report*, (1995:96-97) estimates that once a woman has a child, she can expect to devote close to four hours more a day to unpaid household work, while her paid work declines by about an hour. A woman with children under five years of age can expect to put in ten hours of extra work everyday. Women who work full time continue to do a lot of unpaid work. So the mere fact of obtaining a job increases a woman's total work burden, both paid and unpaid by almost an hour a day on an average.

Work load can affect women's nutrition and health status in both direct and indirect ways. Increased energy use in heavy work that is not matched by corresponding food consumption directly affects their health. The indirect one may be mediated through changes in women's diet and dietary patterns which may occur during periods of heavy work or during the lean season (Gerd, 1988 : 9-11).

The relationship between women's work load and weight gain in pregnancy or low birth weight in infants indicate that heavy work loads do affect women's health. Studies elsewhere in Africa (Gerd, 1988 : 11)

found that women tend to lose weight during the peak of the agricultural season and tend to gain this weight when activity levels are lower. Weight losses during seasons with heavy work are caused by a combination of high work load and low food availability. The difference in the mother's physical activity also appear in the birth weight of the children delivered at full term. There is a striking relationship between income and occupational status on the one hand and physical stature on the other. Relationship between hard work load and low birth weight has also been found in India. A very high proportion of children and adults are stunted because of poverty and poor access to resources. A heavy work load for women may also lead to a poorer diet for the children as there is less time for preparation and cooking.

A woman cannot absent herself from work to care for a sick child when the loss of her daily wage immediately means increasing hunger for both herself and her family members. She has to go for work within a month of her delivery and the new born child is left to the care of the siblings. While the conditions and hours of work for labouring women are in themselves directly responsible for the high levels of illness and malnutrition, the absence of the mother from the home and infrequent feeding during the period of infancy leads to childhood malnutrition

(Zurbrigg, 1984). Even more than that, with her low nutritional intake, the mother's ability to feed the infant adequately becomes compromised. Since breast milk generally forms the only source of dietary protein for poor infants in the first years of life, the poor Indian women secrete as much as 400-600 ml of milk during the first year (ICMR, 1981 : 5). The volume of the breast milk secreted may suffice to meet the nutritional requirements of the child until 6 months, but after this period, it becomes insufficient. As the mother's capacity to secrete more milk is reduced due to undernutrition, the infant cannot be supplemented with other nutritious food due to poverty, the child is likely to fall into the under-nutrition-infection cycle.

Access to food is reduced by several factors. One is the reduced wages so that her purchasing power also gets reduced. Secondly, it is well known that the pattern of gainful employment and wage earning is not constant throughout the year. Consequently food intake may also vary seasonally. Thirdly, women often work harder and so have greater energy expenditure than men but get less food.

Connected to this, another area which remains to be adequately studied is their control over reproduction. It is repeatedly noted that repeated pregnancies and child birth take a heavy toll on women. A

woman's reproductive period is roughly from 15-45 years. During this period, she bears the risks of pregnancy and child birth over and above the normal morbidity and mortality risks that she is exposed to. In addition, contraception which is largely carried out by women imposes its own additional burden of morbidity and mortality. Information on fertility in India indicates that an average woman gives birth to six or seven children if her married life is uninterrupted. The study by Gulati (1977) confirms this as almost all the seven households that she studied had a larger family size.

It is postulated that among those groups whose source of income is family employment, the desired family size is large because the motive is to consider children as a source of future income (Rao, S.K., 1976 : 1151-1157). Children are considered to be necessary precisely because children's activity can be of considerable gain to the family. The only means by which the family can increase the physical product is by increasing the labour power at its disposal, that is through high rates of reproduction (Mamdhani, 1976 : 1141-1147). When the contribution of women is larger, she has no control over fertility, and no study on women in the informal sector has given much attention to fertility from this point of view.

Clearly, bearing and rearing of children is usually women's domain, but they have no voice to discuss, let alone control their reproduction. The opinion or wishes of their husbands, and to a certain extent that of the elders in the family matters and they have no choice but to comply. As is noted, they need to get the permission of their husbands as well as in-laws before undergoing the operation. (Visaria, 1997 : WS-35).

The analysis of occupational disease leads to the point that, of the few studies available on the direct impact of conditions of work on the health of the women, it appears to be difficult to postulate a causal relationship between them. It can only be assumed that the poor conditions of work namely the low wages, poor physical working conditions, lack of basic facilities at the workspot, lack of social, legal and welfare measures to protect them against these odds indirectly results in their poor health. In the case of studies in the informal sector industries where 90 per cent of the women are working, very little information is available on the health of the women. Of the few studies available, the conditions often noted of ill-health are nausea, backache, headache, bodyache, exhaustion, respiratory problems, abortions, miscarriages, anaemia and other gynaecological problems. All these

show only the load of ill-health and not the exact disease burden. There is little epidemiological data on occupational conditions and its effects on health. As most of the symptoms which are reported through the studies are generally observed with women from poor households, they can be taken as ill-health due to poverty or undernutrition rather than specifically classified under occupational diseases.

Thus the hardships faced by women in the informal sector extends apart from the marginalisation of her productive work, to the total neglect of her health and safety both in the home and in her working environment. No legislative measures are taken into consideration to alleviate the problems of women in the informal sector. The underestimation of their contribution to the household and the national economy obstructs the proper conceptualisation and implementation of programmes which can actually increase their productive power, while at the same time increase her access to food and other determinants of good health.

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CHAPTER - IV

STRUCTURAL ADJUSTMENT AND

ITS IMPACT ON THE HEALTH OF

WOMEN

The economic policies of India have seen dramatic changes in the last few years. In the name of New Economic Policies, "Stabilisation" and "Structural Adjustment" programmes are put into effect to meet the balance of payment crisis. Typically, it includes the following measures: devaluation of currency to discourage imports and to encourage exports, liberalisation of trade regimes and the removal of controls on the operation of multinational corporations, reduction of government expenditure on social sectors such as education, food subsidy and health and privatisation of public sector enterprises. The main idea of these programmes is to reduce investment demands at home, make exports more competitive and attract foreign funds which could ease the balance of payment problem. With the acceptance of Structural Adjustment, India has decided to adopt a series of policy measures starting with the devaluation of rupee, introduction of new industrial policy and new trade policy as changes desired to cope with a critical external payment crisis with the help of International Monetary Fund and World Bank.

The present economic reform in India was initiated since July 1991 with the aim of improving efficiency and growth through free competition in an open market economy. The Stabilisation programmes

are primarily short-term which manage or avert a crisis by reducing fiscal deficits, curtailing demand and lowering the rate of inflation. Structural Adjustment policies are long term, in that, over time, they seek to reduce market rigidities and open doors of internal and external markets to competition. Together, these twin packages seek to increase the flexibility of an economy so as to make it less vulnerable to further shocks and to promote higher rates of growth. These policies sought to cut government spending and subsidies in social sectors, reduce direct taxes, increase administered prices, liberalise trade by reducing tariff rates and providing other incentive for foreign investments, privatise public enterprises, deregulate the markets, etc. The policies were designed to clear the path for withdrawal of the state from the social and welfare sectors like health, education, the Public Distribution System, etc.

The Structural Adjustment Policies are likely to have a far reaching impact on the employment situation in all sectors of the economy. However, not all segments of the labour market are likely to be affected by the policies in the same manner. Any drastic change in the employment situation in the organised and unorganised sectors both public and private, will have a major impact on the conditions of

work : namely the number of days work is available, wages, working conditions, welfare facilities, and its indirect impact will be reflected in the living conditions, nutritional levels and the health status of the working people and especially , women and children. The inter-sectoral linkages between employment, nutrition and health are well known. The morbidity profile dominated by poverty related diseases underlines the central importance of employment and income variables. In discussing the implications of the policy changes in the health sector, it is therefore, important to locate it in the broader context of on-going reforms.

This chapter is aimed at assessing the likely impact of the larger macro- economic changes on one of the most vulnerable segments of the Indian labour market namely , the women workers in the informal sector. In the light of the experiences of the countries which had undergone structural adjustment programmes, it tries to address the questions such as: would these changes lead to an increase or decrease in the participation of women in the informal work? Would it lead to major sectoral shifts in female labour force participation? What could be the predominant employment status of poor, home-based or wage workers? What will be its effect on the incomes of women

engaged in the informal work? What would be their health and nutritional status if their purchasing or paying power is very much reduced through cuts in food subsidy and health sector investments as a part of reform process? As Structural Adjustment Policies are in operation only for the past five years, little data from our country is as yet available.

The Structural Adjustment Programmes were started in 1944 by the Bretton Woods organisations mainly to support the developed countries in their economic reconstruction following the Second World War. Countries facing imbalances in their external account usually sought International Monetary Fund's (IMF) financial support to tide over temporary difficulties, and IMF prescribed devaluation to encourage exports at a cheaper price and to discourage imports at a higher price. Countries seeking for long-term financial support went to World Bank (WB) which acted as an international banker. While the IMF was concerned with macro-economic management and operated on the demand side, the WB's concern was micro project-based lending, and it urged the governments to make the private sector the main actor in the economic scene and to reduce the role of the state in the economy to the minimum.

Over the years, the role of IMF has changed with respect to the developed countries as the rich countries found other ways of funding their deficits, and the activities of IMF remained exclusively confined to the less developed countries. World Bank too now operates exclusively in the less developed countries. With the limited role of other international organisations, their importance has grown more in the economic life of the less developed countries. The conditionalities accompanying their loans shape the economic policies of the recipient countries who have virtually lost their influence over the decision-making process.

The decade of the 1970s was one of massive economic upheavals prompted by the two oil crisis of 1973 and 1979-80. This was an opportunity for growth of a group of less developed countries exporting oil. It was conceived that a substantial part of the resource flow into the oil exporting less developed countries would be made available to the other primary producing less developed countries in the form of cheap loans. But because of the lack of solidarity among the less developed countries, the petro-dollars were recycled back to the west specifically to the international banks, while the oil consuming

countries faced a severe balance of payment crisis (Dasgupta, 1997 : 1091-1093).

This created a new situation wherein the international banks were willing to lend to anybody. The first set of countries which were induced to borrow from these banks to ease their balance of payment crisis were the African and Latin American countries. As these banks were then less conservative, the countries heavily borrowed from them. Meanwhile there was a heavy slump in the world demand for agricultural exports which landed less developed countries producing mono-crop into serious trouble. This was the time when they needed most to borrow from these banks, but by then the international banks tightened their fists. To make things worse, the coming to power by the monetarist regimes in the west particularly in UK and USA, resulted in a rise in the interest rates, thus accentuating the debt burden. This was the timing of the introduction of structural adjustment by World Bank. Exports and imports were sought to be equalised through the complementary Bank package by way of privatisation and inflow of foreign investment.

Initially, the idea of 'structural adjustment' was not meant for the less developed countries at all. The objective was to restructure the

economy of the most developed countries of the world. Following the huge oil crisis and the emergence of deficits in the balance of payments, the emphasis was changed and the burden of adjustment to the new world economic situation was shifted to the less developed countries.

Both the organisations incorporate certain conditionalities in the loan package which reflect their common market oriented approach.

The IMF conditionalities prescribe the following:-

- (1) Devaluation to bridge the gap between official and market exchange rate of currency of country concerned;
- (2) demand management mainly by way of reducing government expenditure to reduce domestic effective demand and inflationary pressure; and
- (3) reduction of fiscal deficit. The objective behind those measures is to bring imports on line with the export earnings.

The conditionalities imposed by World Bank aim at re-orienting the structure in tune with a market-centred economy. The three main components of World Bank conditionalities seek to achieve liberalisation, privatisation and globalisation. The core idea of liberalisation is that economic management should be left to the market.

To ensure the effective job of the market, all regulations and controls should be done away with and the state should take a back seat in economic matters. Privatisation implies that the public sector economic activities should be closed down or phased out or passed on to the private sector. Privatisation of such enterprises would supposedly improve their efficiency and bring much needed resources for reducing the fiscal deficit. Globalisation supposes that any action that interferes with the free flow of capital, goods and services would produce sub-optimal results. Import substitution, in this way, hinders exports, makes the economy inward looking and increasingly backward, therefore, economies should change into export oriented ones.

Examination of some of the major consequences of structural adjustment programme for the economies of the loan recipient countries reveals a decline in savings and investment ratios associated with or leading to a decline in GDP growth rate. Further, when a government is forced to reduce its expenditure, it proves detriment to the overall production in all sectors.

The immediate impetus for the imposition of the current structural adjustment programme in India in 1991 was the balance of payment crisis in 1990-91 which involved a substantial erosion of

foreign exchange reserves and difficulties in the repayment of short-term external commercial debt.

While outlining the context in which Structural Adjustment has occurred in India, Ghosh points out that, "it is different in India because so far it has been carried out without stabilisation. The state has not withdrawn, but rather, shifted in favour of large capital through subsidies, taxation and export policies and moved against employment and poverty alleviation schemes". Further she adds, "the emphasis of Structural Adjustment in India has been on market orientation and export competitiveness and not on increasing the average productivity in the economy or on the provision of basic needs"(Ghosh, 1994). This market orientation is against the interest of poor women because the entry of women into employment depends on the availability of services for production and reproduction of human resources.

The overall effect of the economic reforms is expected to be an increased degree of integration of the Indian economy into the global economy and thus, a fundamental shift in the development strategy; a replacement of an import- substitutive industrialisation strategy by an export oriented industrialisation strategy. The stabilisation measures introduced as a part of reforms, lead to a slow down of economic growth

in the short run and this slow down is usually sharpest in the modern industrial sector because this is the most import-dependent sector. This slow down, in turn, increases the rate of growth of labour supply to the unorganised sector. Over all employment conditions, thus, deteriorate both because the share of informal employment in total employment increases and because the conditions of informal employment deteriorate.

The very participation in employment outside can contribute to the deterioration of health status of women given the multiplicity of women's roles. Therefore changes in the macro economic sphere can translate into greater strains and intensify the conflict of allocation of time. The extent to which women are stretched will determine the overall health implications for them.

In the 1960s, it was argued that growth of modern sector in developing countries contributed largely to marginalisation of women as workers (Boserup, 1970 : 106-117). As the 70s and 80s rolled out, it was evident, the modern industrial growth led to informalisation of labour employer relations in almost all sectors. It is more so in the export sector as these firms often employ women because they are prepared to accept low wages. With the effect of New Economic

Policies, which the Government of India accepted in the wake of debt crisis, these firms adopted new technology and low cost methods to increase their competitiveness in the international market. This type of insecure low paid female employment were expected to rise in 1990s. The impact of Structural Adjustment Policies on women can be viewed as occurring through:

- (1) changes in income, wage and levels of employment leading to more marginalisation and feminisation,
- (2) changes in the price of essential commodities leading to take a heavy toll on poor households by reducing their purchasing power, and
- (3) changes in conditions of work affecting the socio- economic conditions of women and thus their health and nutritional status.

In general, the concern for bringing down fiscal deficit makes the state sell mainly those public sector units which are running well. This, along with the shutting down of those enterprises which are not performing well also leads to increased unemployment. Structural adjustment leads to a freeze in public employment and the private sector employment seldom grows because of low level of private investment. Most of the unemployed fall back on the low productivity

informal sector which acts as a natural safety net. Studies on countries which have undertaken Structural Adjustment Programmes show that structural adjustment accentuated poverty, unemployment, lowering of wages and a low level of access to health and education as government social spending and subsidies are reduced and wages are held back in the face of inflation.

Chile adopted the adjustment policy in late 1973 for dealing with the acute imbalances besetting the economy from the early 1970s namely high inflation and a balance of payment crisis. To tackle these imbalances, public expenditures, real wages and the incomes of the non-active populations (pensioners) were drastically reduced. Efforts were made to transfer many of the functions previously exercised by the government to the private including the provision of basic social services in education, health, housing and social welfare. The economy was opened up to the outside market.

The distributive efforts resulted in nil per capita growth from 1974 to 1982. The rate of investment fell and the living conditions of the wage earners and lower income groups deteriorated drastically. Real wages and pensions shrank by 40 per cent. Unemployment continued at a level above 17 per cent of the labour force, which was

three times higher than in the 1960s (Foxley and Raczynski, 1984 : 55). In Chile, 8 per cent of household heads were no more employed; more than 20 per cent of household heads moved into unemployment. As a result those unemployed or seeking work for the first time increased by 11 per cent (Altimir, 1984 : 101). Unemployment in the 14-19 years rose from 16.8 per cent in 1970 to 41.6 per cent in 1975. Average unemployment in this stratum remained at 33 per cent from 1975 to 1982. Steep rises also occurred in unemployment among the young aged 20-24 in periods of acute recession; the rate increased to 23.4 per cent in 1975 and 35.3 in 1982 (Foxley and Raczynski, 1984 : 55-56).

In Peru, the proportion of the employment of economically active population decreased from 55.5 per cent to 35 per cent. Acute unemployment and underemployment resulted in profound informalisation where women and children are largely employed. The real wages experienced a steep decline of 64 per cent in 1985 (Figueroa, L., 1988).

In Costa Rica, average real household income fell by 37 per cent in real terms between 1979 and 1982 judging by the fall in aggregate private consumption per capita. It affected mostly the relative position of the households of manual workers. The rise in

unemployment in Costa Rica affected mostly the supplementary earners in households; more than 12 per cent more members of active age were incorporated into the supply of labour, three per cent went into unemployment, but around nine per cent found themselves work of one kind or another which was mostly casual in nature (Altimir, 1984 : 100, 104). The fall in real wages or incomes of poor households provoked profound changes in their livelihood strategies, significantly raising the participation of the poor in a host of informal and other criminal activities.

In general, falling real incomes and rising unemployment have involved, on the one hand, the shift of household heads from employment to unemployment but also in some instances to inactivity. On the other hand, the pattern has been supplemented by rises in the participation rates to other household members, often women and children.

The decline in employment growth is not because of reduction in over all output growth in the economy, but because of a sharp decline in the capacity of the economy to generate employment. The experiences of Latin America and Africa has shown that the process of adjustment is usually accompanied by social costs of different types even when

overall economic growth has been high. Regular wage employment and minimum real wages declined in all the countries. The overall consequences were the increased open unemployment and underemployment as a result of informalisation and casualisation of employment. In terms of wages, while the average real wage declined, wage differentials increased. The social costs of adjustment are usually manifested in reduced growth of employment, and increased exposure of vulnerable groups to economic uncertainty and poverty. The employment problem usually arises as a result of reduced capacity to absorb labour. This is aggravated by retrenchment from the public sector. In many instances, this has been followed by an expansion of low productivity and low income employment in the informal sector. There has also been an increase in self-employment, casual employment and other unusual forms of employment such as work on putting-out basis. All these are usually less secure forms of employment leading to increased economic insecurity- especially for vulnerable groups like women in the informal sector.

Women in the cities of Africa, Asia and Latin America are increasingly forced into the so called 'informal economy' as street traders, casual or seasonal labourers, domestic servants and home

workers unprotected by unions or employment legislations (Vickers, 1993 : 23).

In many developing countries, export oriented manufacturing employs more women than men; the employment prospects for women in this sector are therefore likely to improve. But the import liberalisation that often accompanies export promotion can mean that gains in women's employment in the export oriented sectors are off-set by losses in traditional industries. For example, Sri Lanka introduced import liberalisation in 1977. The result was that whereas 25,000 female jobs were created in export oriented garment industries between 1977 to 1984, 37,000 female jobs were lost in textiles alone, mostly in handloom weaving (Commonwealth Secretariat, 1989 : 57).

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When employment opportunities are shrinking and the volume of women's employment is increasing, the scope for improvement in the conditions of employment naturally diminishes. With the increased flexibility of the labour market to organise work and increased labour participation of women who are thrown out of organised and rural, traditional sectors, women are more and more hard pressed. The decreased levels of income and purchasing capacity get reflected in the nutritional and health standards of women, which is already abysmally low.

It is found that life expectancy at birth (and therefore infant and child mortality) of lower income groups in Brazil in 1970 was 12.1 years less than that of the higher income groups. Also the infant mortality rates increased between 1960 to 1970 by 40 per cent in Sao Paulo and by 68 per cent in Belo Horizonte, two major Brazilian cities. In both cities, a simultaneous decline of the minimum real salary was observed which was considered as a cause for increased mortality (Macedo, 1984 : 39-43).

Some of the features of the food situation in the countries which adopted Structural Adjustment include declines in food consumption and change in the composition of diets towards a cheaper and less nutritious diet. It was the poor who were the main victims of the declining consumption and nutritional levels.

In Sri Lanka, following the negotiations with the International Monetary Fund, there was major change in the PDS. There was a significant decrease in government expenditure on food subsidies, per capita food subsidy fell sharply and private consumption expenditure per capita fell steeply. The mean calorie consumption fell and the incidence of undernutrition increased. In Mexico, three features of the food situation during the period of structural adjustment are noteworthy. First, food consumption fell; the cumulative private per capita consumption between 1983 and 1988 declined by 11 per cent. Secondly, there was a change in the consumption of animal protein and a shift towards a less nutritious diet. Thirdly, the shift to targeted subsidies worsened access of the poor to the subsidised food. (Cornia et al, 1987). It shows that reductions in food subsidies are accompanied by a deterioration of food security among the working people and especially the poor.

In a ten country study about the effects of recession and adjustment on health, the authors conclude that nutritional changes of children has deteriorated in all but two of the ten countries and that infant and child mortality rates showed an upward trend in three out of eight countries. Negative changes in nutritional status and IMRs have been preceded by negative change in GNP per capita, the population below the poverty line and the level of expenditure on social services (Cornia, et al, 1988).

In Sub-Saharan Africa, the situation in respect to food is more complex. Malnutrition has grown as rapidly as has absolute poverty. Wages have risen less rapidly than food prices. However, the most severely affected groups are the low income groups who are most at risk of malnutrition related deaths. The rise in food prices clearly has negative effects on dietary patterns. The increase in the cost of staples worsen the existing widespread calorie deficiencies, with especially negative impact on children directly and through their mother's ante and post natal dietary deficiencies. The shift is both to less balanced diets and less food. Absolute consumption of food has stagnated and there is a drop in per capita food consumption. With the export led growth, grants and loans are given only to cash crops and there are no

incentives for food as opposed to cash crop production. The production of staple food fall and its implications for the health and nutrition of poor people are obvious. In the agricultural sector, the cash crops namely fruits, mushrooms, flowers, and vegetables are replacing the traditional subsistence crop where women had an important role to play.

In Chile, there was a decline in family expenditures, with an increasing proportion of expenditure being devoted to food. In those instances in which poverty has increased, children of all ages appear to have been suffered. However, there is ground for suspecting that in such a situation small children might have suffered more; there might be a tendency both for childcare to deteriorate and for increased discrimination against small children in the internal allocation of resources within the household. The decline in infant mortality slowed down. The proportion of malnourished children in age groups 6-23 months increased; so did the proportion of underweight mothers from 17 to 19 per cent (Foxley and Raczynski, 1984:72). Following structural adjustment and removal of food subsidies, in Zimbabwe, there was a 100 per cent increase in price of maize meal, 30 per cent for bread and 25 per cent for edible oils. The Consumer Price Index for low-income

urban families rose by 15.6 per cent while the index of food prices for this group rose by 27 per cent (Davies, R and Sanders, 1987 : 120).

The Brazilian experience shows that major changes in employment, food consumption and cuts in government social expenditures affected the poor and vulnerable adversely. People at the lower level of the income distribution lost their jobs, and unemployment levels increased. The relative price of food increased over the years and the per capita availability of food decreased. Falling per capita incomes and rising relative prices further aggravated the availability of food. The IMR which earlier shown a decline has started increasing. The rise in IMR can be linked to the migration from rural areas to urban areas where deteriorating living conditions increased malnutrition and weakened health conditions due to economic crisis. Public investment in infrastructure lagged and there was a decay in the health care provided by the government. The results were increased infant mortality rates, child death rates, low birth weights, increased anaemia and malnutrition.

Women's health has been adversely affected by increased hours of work and by reduced availability of food and health care facilities. Shortfall in protein and calorie per person have increased markedly in

Brazil since 1975 and more than half Brazilian women have nutritional deficiencies (Commonwealth Secretariat, 1989).

In Sub-Saharan countries, an alarming deterioration in living conditions is reflected in indicators such as infant mortality rates and nutritional status. Infant mortality rates increased by 15.1 per cent in Ethiopia, 26.5 per cent in Mali, 53.5 per cent in Madagascar, 11.3 per cent in Uganda, 6.8 per cent in Tanzania, 4.1 per cent in Somalia and 4.6 per cent in Kenya. Increasing childhood mortality rates are also observed ranging from a 3.1 per cent increase in Somalia, 6.7 per cent in Kenya, 15.8 per cent in Tanzania, 16.7 per cent in Uganda, 18.8 per cent in Ethiopia, 26.5 per cent in Mali to as high as 90 per cent in Madagascar (Kanji, 1991 : 990-991).

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1977 to 1984, 37,000 female jobs were lost in textiles alone, mostly in handloom weaving (Commonwealth Secretariat, 1989 : 57).

Similar trends can be observed in India. A study conducted by the EPW Research Foundation (1994 : 25) among the public limited companies in the private sector seeking data on the number of regular employees as also of contract, piece-rated, part time workers shows that

- (1) total employment, which showed an increase between March 1990 and March 1992, slumped between March 1992 and March 1993,
- (2) the bulk of the increase in employment that took place between March 1990 and March 1992 has occurred in contract and other forms of non-regular employment and
- (3) regular employment fell by 3.3 per cent in 1992.

There has been a decline in the growth of employment during the 1980s. This declining trend is particularly noticeable in organised manufacturing, from 3.76 per cent to 2.18 per cent from 1977-78 to 1978-88 and in the service sector from 4.49 per cent to 2.06 per cent. Employment in public manufacturing declined from 1.85 million in 1991 to 1.78 million in 1994 and that in private manufacturing increased from 4.48 million to 4.63 million (Deshpande and Deshpande, 1996 : 548).

The increased employment in private manufacturing implies major changes in the production organisation from organised to unorganised manufacturing mainly to adopt strategies to save on labour costs.

Though public sector retrenchment will affect both the sexes, women are sometimes more prone to lose their jobs or, having lost their jobs, are unlikely to gain other employment both in the public and private sectors, partly because of the prevalence of the 'male breadwinner ethic' and 'the weakness of the pressure group'. Due to certain special circumstances, generally it is the household in the economy that acts as a buffer to absorb the shocks namely unemployment, falling per capita income, rising prices, reduced food consumption and access to health care, etc. during this reform period. The pain of absorption is particularly acute for poor households which are already existing on the fringes of bare survival. The household makes an assessment of the needs and contributions of its individual members and distributes the resources accordingly. Therefore any macro level economic change determines the distribution at the household level.

The transition period of structural adjustment unleashes certain forces which make the survival for the poor households more difficult.

Due to overall price cut backs in the government's social sector expenditure, the goods and services supplied in the market are less accessible to the household. Hence the total level of consumption of goods and services of the household drops; either due to reduced employment opportunities and incomes, shift in agricultural production from cereals and coarse food grains to exportable cash crops, or by a reduction in food and fertiliser subsidies snowballing in an increase in prices of food grain or cuts in health care expenditure. Due to certain specific gender related circumstances within the household, it is the women, who take the maximum impact on her within the buffer (Ranadive, 1994 : WS-12 to WS-15). The role of women in production goes widely unrecognised as they do not come under the purview of the labour market and labour legislations and the role they do on the domestic front is not imbued with any money value. Thus even after working upto 16 hours a day, they sometimes earn a very meagre amount in the name of wages and sometimes, not even that. Regarding the consumption and distribution of the available resources within the household, it is again the women who get the minimum. Due to economic and social pressures, more and more women offer themselves to outside employment. As a result the supply of women

labour increases, but jobs for women do not respond correspondingly leading to a lop sided growth of the labour market. It is important to take into account the type of employment the labour market generates with the supposed increase of women's labour. The shift is towards low paid jobs where the conditions of work are also bad. This process of continued casualisation of female labour leaves only about 4.5 per cent of women workers to be entitled to the benefits of comprehensive social protection that is available to the organised sector. It also implies that more than 95 per cent women workers are almost unprotected and are working in unsatisfactory conditions.

It is striking that in India male regular workers earned two and a half times and female regular workers nearly four times as much as their casual counterparts in 1987-88. Female regular workers aged 15-59 earned 83 per cent of the daily earnings of male regular workers of the same age. An illiterate woman was paid 59 per cent of the wage of an illiterate man but a woman graduate earned 82 per cent of the wage of a male graduate. Therefore due to the increased private employment, it is feared that besides being subjected to education and employment discrimination, women may become victims of wage and occupational discrimination.

With regard to the growth rate of female employment in India, the growth in urban areas has been highest (3.64 per cent per annum) of all the employment growth rates during 1977-93. The growth of employment during 1987-88 to 1993-94 has taken place mainly in the tertiary sector. The percentage of women workers engaged in the tertiary sector increased from 5.21 per cent in 1987-88 to 12.10 per cent for rural areas and from 38.80 per cent in 1987-88 to 51.0 per cent for urban areas(Hirway, 1996 : 583). This indicates that the high growth of female employment in urban areas is mainly due to the increase in the tertiary sector or service sector most of which is low paid in nature. At the same time, the percentage of women workers engaged in the manufacturing sector in urban areas declined from 27.10 per cent to 23.6 per cent (23 per cent decline) during the same period. It is also observed that the increase in the female employment during 1987-88 to 1993-94 has been largely due to casual labour, the percentage going up from 38.6 per cent in 1987-88 to 42.9 per cent in 1993-94. It may be due to the decline in the self employment of women (from 53.1 per cent to 48.8 per cent). The casualisation is more in rural areas with both regular and self employment of women declining drastically and the

share of casual employment increasing fast from 40.2 per cent to 45.3 per cent during 1987-88 to 1993-94 (Hirway, 1996 : 585).

During the decade 1977-78 to 1987-88, the growth of employment in India was at the rate of about 2 per cent per annum, which was not adequate to absorb the backlog of the unemployment of about 10.8 million that existed in 1977-78. During the same period, urban areas recorded a relatively high growth rate of employment, mainly in the informal sector. Deceleration of growth in employment from 2.48 per cent per annum between 1977-78 and 1983 to 1.38 per cent between 1983 and 1987-88 was accompanied by a higher growth rate of employment in the unorganised sector which accounts for 90 per cent of the total female employment in the country (Pathak,1995 : 227) . Considering the current state of the Indian economy, a major chunk of the persons entering the labour market (80 million in 1990-2000) will have to seek employment in the unorganised sector, mostly as self-employed and casual wage seekers (Visaria and Minhas,1991:969-980). The observed trend of male-female unemployment between 1972-73 and 1987-88 suggests that an increasingly larger number of women are entering the urban labour

market and a significantly larger proportion of women are not able to have access to gainful employment (Pathak, 1995 : 228)

During the decade 1981-91, there has been a process of 'feminisation' in urban India. Deshpande (1993) provide substantial data to support this point. The female Work Participation Rates (WPRs) of all workers (main and marginal) increased in urban India from 8.31 per cent to 9.47 per cent , while that for men declined marginally from 49.06 per cent to 48.95 per cent between 1981-91. During this decade, male employment increased by 3.5 per cent annually while that of females increased much faster at 6.1 per cent . Consequently, the sex ratio of the workforce improved from 139 women workers for every 1000 male workers in 1981 to 178 in 1991. It is also important to state that manufacturing industries were absorbing more female workers in the late 80s than in the earlier 80s.

The organised sector has been unable to provide whatever minimum growth rate of employment. Therefore, a large majority will have to find work as self-employed and casual workers. Moreover, in a labour surplus economy like India, liberalisation is likely to raise considerably the demand for cheaper unskilled labour, mainly female labour, due to reasons of reducing the over head costs, to keep the cost

price and labour prices down in the international market and to avoid the provision of welfare facilities by expanding the production organisation to their household (Deshpande, S.,1993). The average rate of employment has declined from 2.80 per cent per annum during 1972-73 to 1977-78 to 2.22 per cent per annum during 1977-78 to 1983-84 and 1.55 per cent during 1983-84 to 1987-88 while there is an increase in the women WPR in 1991 Census relative to the 1981 census(14.01 in 1981 to 16.03 in 1991) as compared to male WPR (51.62 in 1981 to 51.00 in 1991)(Bhattacharya and Mitra, 1993 : 1990). It shows that more women have entered into employment as casual household workers. Casualisation, thus turned out to be a hallmark of liberalisation and feminisation of the labour market is nothing but its manifestation.

While considering the changes in GDP and occupational structure of some of the Asian countries, the occupational structure has shifted dramatically in South Korea and Taiwan where the share of agriculture in total labour force has come down to less than 20 per cent. In other Asian countries also, the share of agriculture has declined considerably. Even in China, there has been a significant shift in the employment structure towards non-agriculture. In other words, the

surplus labour released from agriculture was available to the manufacturing sector. In India, however, despite a significant fall in the share of agriculture in GDP (1965-41 per cent, 1980-34 per cent and 1990-29 per cent) over the past three decades, the proportion of work force engaged in agriculture has not recorded any perceptible decline (Bhattacharya and Mitra, 1993:1991). The Structural Adjustment Policies then failed to eliminate the backlog of unemployment due to the dominance of primary sector in the employment structure, whereas the major focus of the reform is in the growth of private manufacturing.

The private unorganised manufacturing employment has grown rapidly to give an over all positive growth of employment in the private manufacturing sector. It is well known that much of the private unorganised manufacturing employment consists of casual employment. Therefore, the overall rate of casualisation seems to have increased. The share of private unorganised component in the manufacturing activity in fact increased from 73 per cent in 1981 to 75 per cent in 1991 (Bhattacharya and Mitra, 1993 : 1992).

Rural unemployment has increased since 1990-91 and the percentage of secondary and tertiary employment in the rural sector has declined. In the urban centres, more secondary and tertiary sector

activities have been generated and casual labour is increasing. Does this mean that the recent reform process is by-passing the rural sector? It raises another important issue regarding employment. The employment growth of the organised sector in the post reform period remained almost stagnant (with marginal decline from 1.6 per cent to 1.3 per cent per annum). Public sector employment declined and this has been partly compensated by private sector employment. In general, it is feared that it is the rural non-agricultural and urban informal employment which has suffered the greatest burden.

Of all the rural households in India, 30 per cent of the population constitute agricultural labour households. The proportion of rural population below the poverty line has risen from 35 per cent in 1990-91 to 37.5 per cent in 1993-94 at the all-India level. It is also seen that in 1995-96 real wages were lower than 1990-91 level in seven out of the 14 major states in India; as it happens, these seven states house almost 60 per cent of agricultural labour in the country (Jha, 1997 : 1067).

As per the NSS estimates, the share of the non-agricultural sector in rural workforce increased from 14.4 per cent in 1972-73 to 21.8 per cent in 1987-88 and it reached the highest level ever (24.9 per cent) in 1989-90, after which the trend suffers a reversal to 20.6 per

cent in 1991-92. In rural non-farm employment in India, it is observed that it has been expanding to other sectors including petty or household manufacturing, construction, trade, transport, storage and other services. In this process of change, subject to the market mediated reservations, women are at a distinct disadvantage compared with men. Women gain but eight per cent of all non-agricultural earnings and earn less than men per unit of time, when tasks are not gender specific. In silk weaving, women's average daily earnings are rupees 6.50, contrasted with rupees 34 for men. Girl assistants are paid nothing, while boys get rupees five a day (Harris and Janakarajan, 1997 : 1474-1475). Thus though there is a change in village specific production conditions in the rural non-farm economy, for the rising share of the work force which is not self-employed, there is no positive change in the standard of living.

As is noticed, the agricultural employment has been decreasing and more and more women who primarily depend upon agriculture are thrown out of agricultural work. With increased emphasis on export earnings, there is a shift in crop pattern from subsistence production to cash crop production. The shift to cash cultivation may also imply a change in the form of payment and nature of employment. In

Tamilnadu, where rice is already a cash crop, the practice of partial payment of wages in grain is declining. In Kerala, the shift to crops such as rubber and coconut has severely limited the employment opportunities for women. Such a shift in employment in the form of wage payment has meant that there has been a decline in the real household income. Agricultural work is getting more and more casualised and women are getting more and more pauperised. The reform policies fail to address the rising unemployment problem and do not provide any comprehensive approach to solve it in the near future.

Next to agriculture, the weaving industry provides employment to a large number of people. There are an estimated 3.5 million handlooms supporting 17 million people in India. The handloom industries have already lost their production to the mechanised looms while more and more people lose employment. The impoverished weavers had forced to pay dearly for the export led growth oriented policy measures, as there has been a sharp increase in yarn prices because of a steady increase in the export of cotton yarn. A rise in the price would lead to the reduced demand for handloom with women the worst sufferers of loss of their employment. Similar trends are observed

with the food processing industry in Ahmedabad and in prawn culturing units in Tamilnadu.

Induction of women into the globalised production process increases the burden on women. "Women are rigorously socialised to work uncomplainingly under patriarchal control at any allotted task however dull, laborious, physically harmful or badly paid it may be. There are large number of poor and desperately needy women in many countries, looking for work within the narrow confines of a socially imposed, inequitable demand of labour and strict taboos on mobility" (Banerjee, 1992). In these export oriented industries female labour is employed at piece-rates in sweatshops or homebased workers are compelled to accept whatever minimum is provided in the name of wages and working conditions. In order to reduce the cost of production, these export oriented firms resort to social division of labour i.e. change the organisation of labour and sub-contract parts of the production process to small workshops or to individual home based workers falling in the informal sector. This has lead to increased participation of women in the manufacturing and processing industries. Women may be able to find entry into newer industries hitherto not open to female workers. It also means that more women will work as

unprotected wage employees in small workshops and as home based piece-rate workers.

The home-based export oriented industries are marked for their low wages, long working hours and the absence of social security and employment security measures. The dumping of more and more women into these industries further worsen their employment status, as they become powerless to voice their demands. Entry of women into the unprotected informal sector has already made them vulnerable and exploited. However low the wages, employment becomes critical for their production and reproduction and they would need to work even harder to satisfy their survival needs.

It is not only the export oriented industries which are pushing women into the fringes of the economy. Other industries like beedi making and fishing industries, where women are employed on a large scale, are also found to be performing the same in marginalising women as they are affected by the Structural Adjustment policies. For example, as a part of tax reforms and rationalisation of the tax structure, in the central budget of 1994-95, the excise duty on cigarettes of less than 60 mm length has been reduced from rupees 120 to rupees 60 per 1000 sticks. The beedi industry is a major informal sector in India

employing around sixty lakhs of workers in beedi making and around forty lakh seasonally engaged in tendu leaf collection. Ninety per cent of these work force comprises of women.

With the reduction of excise duty by half, most of the cigarette manufacturing companies started producing mini cigarettes of 59 mm length on a large scale. The long term policy protection given to the beedi industry in view of its potential to offer employment on a large scale, and its relatively weak capital base, was thus withdrawn. As the price difference between the two becomes negligible, mini cigarettes may pose a serious threat to the vast section of workers involved in the beedi industry. What has been the impact of the mini cigarettes on beedi manufacturing? While manufacturing of mini cigarettes was 100 million stick a month at the end of 1994, by the middle of 1995, it increased a five-fold i.e., 500 million sticks a month (Srinivasulu, 1997 : 516-517). If there is a fall in beedi sales, how far will it be reflected in the person days / quantum of work available and the wages to an average beedi worker? It may reduce the supply of raw material as the volume of mini cigarette production increases leading to reduction in the number of days that work is available. As ninety per cent of workers

involved in the beedi industry are women, they will be the first ones to go jobless.

The consequence of the Government's policy on the mechanised fishing had a disastrous impact on the economy and the social life of the fisherfolk, especially the women who were involved in selling the catch.(Pinto et al, 1995 : 204-206). In fishing families, the entire family is usually involved in the process of catching, drying and selling the fish. With the introduction of mechanised fishing, fishermen could not find adequate employment. In addition, traditional fishermen are left with only a small catch and given their low level of living, have to immediately sell the catch in the market to at least satisfy their day-to-day requirement. As there is no surplus fish to store or dry, the womenfolk involved in this job went idle. The monetisation of the fishing industry in the face of increased exports has led to women being displaced from their traditional role as driers and sellers of fish. In addition, when the catches are sold out everyday to the large urban and export market, it affects the available food basket of the household and the local community is denied access to good nutrition.

Other traditional industries which largely employ women such as coir, handloom and handicrafts are also in steep crisis. The structural

adjustment package affects these industries in two ways. In some, such as coir, competition from substitute product will force the industry to mechanise to realise lower costs and higher labour productivity. It is primarily female labour which will be retrenched. Estimates are that three-fourth of women will lose their jobs if full mechanisation is implemented. In some agro-processing industries, such as tobacco and cotton spinning, there was a perceived shift to household industries or to mechanised production.

The employment scenario thus presents a gloomy picture. Employment in the organised sector has started reducing and private sector employment has increased over these years of post reform period. Both male and female unemployment rates have increased. The female work participation rate shows an increased trend and this increased female labour work is seen only in tertiary and service sector which falls in the unorganised sector. In the rural non-farm employment, though new avenues are opened up to absorb the impoverished women agricultural labourers, it does not provide them with improved conditions of work. In home based industries, due to export oriented policy measures, women are paid less and the conditions of work are far from satisfactory. The liberalisation policy

measures affected the traditional industries like fisheries and handloom and women are thrown out of employment. In all this, informal sector acts as a buffer to contain all the employment shocks due to structural adjustment.

As men retrenched from the formal sector squeeze into the informal, the labour market becomes more competitive and demanding. As the supply of labour force increases, the availability of work and wage level decrease. This has a far reaching impact on the socio-economic conditions of the working class. As already observed, there are no statutory provisions regarding safety, welfare and health of the workers in the informal sector; as most of the labour legislations are dismantled, female labour appears disadvantageous, given the possibility of disruptions in work due to the demands of maternity and child care. With declining and limited incomes, along with intensified burden of work, the final result will be greater self-exploitation to make the ends meet. With reduced access to income, food and other basic survival needs, the standard of living further deteriorates.

Among a large section of population, women's contribution to the household economy always remained critical. With the increased pressure of "rationalisation" in the formal sector and the forced

concentration and increased competition in the informal sector, women must work longer and harder to maintain the same income. This results in less allocation of time for domestic work, child care, health and nutrition related activities. Under-nourished women who work 12 to 16 hours a day have little chance of maintaining a healthy pregnancy and the chances of survival of the child and often the mother are very low. According to the 1991 census, 19 per cent of the total female work force consists of unpaid family labour. Even in a state like Kerala, only 17 per cent of the women are gainfully employed. Women's income as the single most important factor satisfies the basic needs of the family by preventing the occurrence of malnutrition, providing sanitation facilities, the lack of which translates into higher rates of morbidity, enabling the lower income mothers to seek adequate medical assistance while pregnant. It is a far better indicator of child nutrition also.

With cuts in fertiliser subsidy, periodic hikes in administered prices, rise in minimum support prices and issue prices, the access to adequate food is limited. Two disturbing aspects of the increase in prices have been that the vulnerable sections experienced the highest increase in prices and food prices have accelerated more than the general price index. It is well known that sharper increases in food

prices accentuate poverty and even mortality. The high rate of inflation would adversely affect women who shoulder the burden of provisioning the family; often they cutback on their own consumption to manage with dwindling resources. Daily reproductive work also increases as there is a tendency to curtail expenditure on items which could be produced by her own labour, and her unpaid family labour increases. The burden of adjustment may thus fall disproportionately on the shoulders of women.

Poor women have been most affected through having a large part of their productive work undervalued and unpaid and through the sexual division of labour which assigns them both productive and reproductive work. There is increasing evidence that poor women are having to increase activities which generate income at the same time as having fewer resources to support them. It results in greater pressure for women to both earn income and carry out all activities related to maintenance and reproduction.

Social sector spending in India includes poverty reduction interventions, expenditures in the fields of health, education and nutrition and social assistance and social welfare. One of the results of the reduction of organised sector employment, cuts in health care

allocations and food subsidy could be the increase in the population in need of social welfare and social assistance. More and more, both men and women would be retrenched in the public sector and sub-contracted to the unorganised sector but with insecure conditions of employment.

In India, the government is responsible for maintaining the food security of poorer sections of the society. The following are some of the important social measures taken by the government.

- (1) Providing food grains at affordable price all through the year;
- (2) providing wage employment during lean seasons of employment, and
- (3) providing pension to the old people and physically handicapped.

The functioning of the Public Distribution System in India already is far from satisfactory. There is a substantial regional variations in the qualities of different commodities sold through the PDS and it is marked by a high level of leakages to the private markets. It has been found to be inadequate and ineffective in its reach and capacity to assist poverty alleviation. There is no uniformity in the entitlement and allocation of food grains in different states; the lack of purchasing power in the hands of the poor do not allow them to avail their entitlements and there is a

discrepancy between local food habits and the available rations. There is overcrowding at some fair price shops and underutilisation at others.

In 1990, the four states of Kerala, Maharashtra, West Bengal and Andhra Pradesh accounted for over 40 per cent of the total food grain supplied (Swaminathan, 1996 : 1669). As the allocation or supply of commodities to different states by the central government is based largely on demand from states, the variation across states reflects the fact that states differ significantly in their commitment to a strong system of public distribution.

The rations for which a family is eligible usually vary with the family size, with a ceiling in certain cases. There is a large variation in the ration scale across states : for example, the monthly entitlement of foodgrain per adult is 18.8 kilogrammes in Kerala, 10 kilogrammes in Maharashtra, 8 kilogrammes in Bihar. Among these states only the Kerala scale satisfies a minimum requirement of 370 grams of cereals per person per day. In other words, in many states in India, the current entitlement or ration scale is inadequate in relation to minimum cereal requirement.

There is also a wide divergence among states in terms of the population covered by the public distribution system and specifically in

terms of the utilisation of the public distribution system by poor. It is found that the share of the total supply of grain received through the public distribution system by a state was not proportional to the proportion of the state population that was below the official income poverty line. States like Bihar, Maharashtra and Orissa have a high incidence of income-poverty but account for a less than proportionate share of foodgrain distributed through the public distribution system.

In India, the quantity of foodgrains provided through the fair price shops accounts for merely 15 per cent of total food grains available. It means that the remaining 85 per cent of the requirement has to be satisfied from the open market. In the 1991-92 budget, the 12.3 per cent cuts in food subsidy has affected the PDS. The amount of food grains needed to provide the 'really poor' (according to the World Bank's standard 235 million Indians) is 46.5 million tonnes, while, the distribution of food grains in the PDS for 1991-92 is 19.1 million tonnes i.e.,) the shortfall is of nearly 59 per cent (Patel, 1994 : 19).

As part of the Structural Adjustment Programme, consumer food subsidy, particularly the subsidy for basic cereals has been reduced substantially mainly through rising the prices of commodities distributed through the Public Distribution System, reducing the quantities of

commodities supplied to the PDS, low and inadequate rates of expansion of PDS and reducing the share of subsidy in the GDP. Between 1991 to 1994, the issue price of the common variety of rice rose 85.8 per cent and the issue price of wheat rose 71.8 per cent (Swaminathan,1996 :1668). With the reduced quantity of supply and entitlements, the situation seems to be gloomy. For instance, in Maharashtra, before 1992, each adult was entitled to buy 10 kilograms of grain a month at a subsidised rate from the fair price shops; the entitlements of a household were based on the number of members of a household. With the introduction of revamped PDS, a uniform ceiling of 20 kilogrammes of grain per month per household was introduced. Entitlements of food grain have thus been for household with more than two adults.

Structural Adjustment Policies have led to a shrink in the coverage under the PDS while at the same time there has been a sharp increase in the price policy for agricultural commodities. At a time when wage goods prices are rising sharply, the government has raised the issue price of rice and wheat at a significantly faster rate, thus contributing to a sharper erosion in the purchasing power of the poor households. All this is happening at a time when growth of employment

and rise in average income have become meagre and poor households depend more than others on PDS.

Access to food depends mainly on the purchasing power and the availability of foodgrains. Data on the incidence of poverty shows that around 250 to 260 million of the rural population and 65 million of the urban population were food insecure in terms of not having enough food in 1993-94. At the state level, rural poverty was above 40 per cent in Bihar (58.8 per cent), Orissa (49.9 per cent), Assam (45 per cent), Uttar Pradesh (42.6 per cent), West Bengal (40.3 per cent) and Madhya Pradesh (40.8 per cent) in 1993-94 (Dev, 1996 : 889). The data on public distribution system for 1993-94 shows that there are considerable regional disparities in the use of PDS by the rural population. As compared to the all-India figure of 39 per cent less than ten per cent of the population were using PDS in poor states like Bihar, Orissa and Uttar Pradesh. In West Bengal, the corresponding number is 11 per cent. The 1986-87 NSS data on PDS³ shows that there are significant regional disparities in the access to PDS. In South Indian states and Gujarat, it has been working well and in poorer states like Bihar, Orissa and Madhya Pradesh the access to PDS was very low. A survey of users of the PDS in Kerala, conducted in 1987, showed that

utilisation of ration shops was much higher among relatively poor household than among others. Beneficiaries who earned less than rupees 100 a month purchased 71 per cent of the amount of rice that they were entitled to from the ration shop, while beneficiaries with monthly incomes over rupees 3000 purchased only six per cent of the amount that they were entitled to buy (cited in Swaminathan, 1996 : 1668). It is likely that this is one of the reasons behind Kerala's remarkable health and demographic achievements.

To satisfy a cereal requirement of 370 grams per person a day, which is the level recommended by the ICMR, it has been calculated that an additional 32.4 million tonnes of cereals needs to be distributed through PDS. Within a year of initiation of reforms in India, the per capita monthly consumption of cereals had come down for rural and urban areas from 14.1 kilogrammes and 10.8 kilogrammes respectively in 1990-91 to 13.5 kilogrammes and 10.7 kilogrammes in 1992 (Gupta,1996: 3141).These calculations show that even to reach the poor the PDS needs to be expanded. Though suggestions are made to alter the present system of food delivery such as exclusion of tax payers under PDS, commodity based targetting, introduction of coarse cereals,

introduction of food stamps, etc. they are all related to method of supply but nothing related to increasing accessibility of poor households.

As many as 16.9 per cent of persons in rural areas and 21 per cent in urban areas consume less than 70 per cent of the required norm of 2,700 calories per consumption unit (Parthasarathy, 1996 : 74). Trends in cereal consumption reveal that during 1972-73 in rural areas it was 15.26 kilogrammes per month per person. In 1988-89 it was only 14.50 kilogrammes per month per person in rural areas. This decline could be associated with shift from coarse cereal to rice and wheat both in rural and urban areas. This would not be a major concern if the intake levels were nutritionally adequate. In fact, the per capita calorie intake of the poorest 30 per cent was 1,599 kilo calories per day in the rural areas and 1704 kilo calories per day in the urban areas as compared to the requisite 2200 calories per person per day. (Radhakrishna, 1996). This chronic food security would have a significant effect on health and nutrition of both adults and children. The proportion of pregnant women with anaemia is as high as 88 per cent. Around 53 per cent of the children under five years are underweight at the all-India levels in 1993-94. The percentage of child malnutrition is higher in Bihar (63 per cent), Uttar Pradesh (59 per

cent), West Bengal (57 per cent), Maharashtra (54 per cent) (Dev, 1996 : 890).

The average per capita employment provided accounts for a maximum of 10 to 15 days per year (Panth, 1997 :756). As against this, the percentage of total expenditure allocated to food is higher in poor families. It has increased from 64.01 per cent in 1987 to 64.99 per cent in 1992. Even after spending this proportion on food, studies on intra-household distribution of resources reveal that among the poorer households with gross malnutrition and nutritional deficiency, the deficiency among girls and women was 25 per cent more than that for men (Batiwala, 1984). In India 63 per cent of children suffer from some form of malnutrition - adding up to a staggering 75 million children that is more than 40 per cent of the estimated 170 million children in the world suffering from malnutrition. Of these, 30 million suffer from severe malnutrition. (Gupta, 1996: 3140).

With the dismantled and poor availability of goods in the PDS, the problem of food security is further aggravated by the opening up of agricultural exports and the shift in agricultural production from coarse cereals to cash crops. The emphasis on agricultural exports means there is an increased pressure to produce for the market. As a part of

the drive to liberalise and increase exports, there is a growing pressure to export agro-based products. This has already affected food security both in rural and urban areas. There is a decline in the area under foodgrains, particularly of coarse cereals and pulses. On the other hand, the area under all the major oilseed crops (cash crops) had increased. Though the per capita availability of foodgrains has improved over time, the availability of coarse cereals and pulses have recorded a significant decline (Shah, 1997 : A-48 to A-49). The change in composition of available food basket might imply increasing dependence of the poor households which consume mostly coarse cereals.

In a period of increasing unemployment, increasing price of food and decreasing quantities of entitlements, female headed households are even more hard pressed. According to the NSS data, two thirds of female agricultural labourers were below the poverty line. Female headed household constitute about 35 per cent of the poor households. Among the total households, around 11 per cent of households are supported totally by women's income and these happen to be the poorest of the poor. The combined effect of price rise, reduced quota for PDS, reduction in health care facilities, lowering wages, non-

availability of adequate work and long working hours on these households will be severe. Female headed households spend almost half of their income on survival needs compared to the male headed ones. (Visaria and Visaria, 1985). Children of female headed households suffer more due to nutritional deficiency and inadequate health care facilities. It would not be unlikely that women constitute a majority of this increasing poor in the period of structural adjustment.

Turning to health, it is important to take note of the theoretical background of the health reform process and involvement of the state in the health sector. The Structural Adjustment Policies are geared to restructure only the economy in a certain manner and not to improve welfare measures. The reform process starts with the pre-condition that the present level of subsidies to the social sectors are unsustainable. In India the immediate fall out of the new policies was a cut in the budgetary support to the health sector. There was a fall on the expenditure of health care both by the state and the centre between 1990-91 and 1993-94. Further the fall was more sharp in the case of poorer states and in the case of expenditure on public and rural health. Between 1985-86 and 1990-91 as many as seven states reported a negative growth rate in real per capita revenue expenditure. The

situation is still worse if capital expenditure is concerned with over 12 states, reporting a deceleration in real per capita expenditures ranging from (-)0.20 per cent in Orissa to (-)22.39 per cent in Karnataka and (-)32.94 per cent in Kerala (Prabhu, 1994 : 93). There has been a reduction of health sector in total state government expenditure during 1990-91 to 1993-94. Among others, the reduction in health expenditures is high in poorer states such as Bihar (8.43 per cent), Madhya Pradesh (8.74 per cent), Orissa (8.31 per cent), Rajasthan (10 per cent) (Prabhu, 1994 : 96). An analysis of inter-sectoral allocations with health sector reveals that both in Orissa and Bihar, the share of public health in total medical and public health has declined.

The NSS data (42nd round) reveals that about 80 per cent or more of in-patients received treatment from the public health care system, that is, greatly depend on the public health system. The relative burden of treatment is more for the bottom groups in the rural sector. Rural patients in other states pay between two to five times more than Kerala to government hospitals for treatment. A rural patient in Kerala would have paid three-and-a-half times more for getting treatment in a private hospital (Krishnan, 1994 : 8). All this imply that it would have entailed either incurring debts to pay for treatment or

decline in the case of households below the poverty line, treatment costs would have almost definitely led to a reduction in calorie intake not only for the person treated but also for the members of the household. Such a reduction in food intake could increase the risk of infection and the level of morbidity. This risks would be higher for children and women.

Not only is the burden of treatment higher for the poor but hospitalisation can also increase the intensity of poverty for these families. Besides, every year a number of families who are marginally above the poverty line are pushed below the poverty line on account of hospitalisation of family members. The incidence of illnesses requiring hospitalisation may be higher among the poorer segments of the population as they are more prone to morbidity. Even though poor people are affected more by ill-health, they do not and cannot afford to spend as much on medicines and health problems as the better-off sections. Comparing the NSS data (43rd round) it was found that poor people spend less in absolute as well as relative terms as compared to the non-poor. This is true for both rural and urban areas. Of the total expenditure on health, 85 per cent of expenditure is on medicines. The cost of health maintenance is expected to increase for the poor as the

cost of the medicines is likely to increase under the new economic reforms. The rural urban divide is even wider when it comes to medical practitioners.

Given the above facts, the privatisation of health care, as recommended will be suicidal. Treatment in private hospitals is expensive and out of reach of the poor. As documented by Parthasarathy (1996 : 82) for rural areas, the average payment for private hospitals was rupees 735.38 as compared to rupees 304.34 for Government hospitals. In the urban areas, the private hospitals charge more than three times what the Government hospitals charge: rupees 1206.01 as against rupees 385.02. Thus, these figures show that privatisation is bound to affect the poor adversely because the poor use the facilities of public hospitals much more than the non-poor.

In the urban areas, while among the top ten per cent, only a little more than one-third of the children are registered for pediatric care in public hospitals, in the bottom ten per cent, about 60 per cent are registered in public hospitals. In the rural areas, the average registrations at public hospitals is only ten per cent as against 50 per cent in the urban areas. But taking the primary health centres and public hospitals together, the percentage of poor children registered

with the public hospitals is much more than the corresponding percentage for the non-poor. The number of mothers registered with the public hospitals among the poor is also more than the corresponding number for the non-poor.

Stark rural-urban imbalances in both public and private health provision have been found. While rural health expenditure has varied between 40 and 50 per cent of total expenditure, rural beds are only 13 per cent of total, while rural population is 70 per cent of the total population. The most poorly provided states with respect to health care are Uttar Pradesh, Madhya Pradesh, Bihar and Orissa; public expenditure on health per capita in Uttar Pradesh and Bihar is less than half that in Punjab and Kerala. When rural-urban differences are superimposed upon regional ones, the contrast is even more striking; there is one bed for 22 people in urban Kerala and one bed for 35,979 in rural Madhya Pradesh (Baru, 1987).

The situation was further compounded by the fact that the sub-centres and primary health centres were lacking in manpower and facilities to coordinate the integrated programmes. In 1995, 49.97 per cent of sub-centres and 37.18 per cent of primary health centres had no buildings of their own. Further, 5.21 per cent of primary health centres

had no doctors and 22.58 per cent of sub-centres were working without health workers. (Gupta, 1996 : 3140).

In most states, between 60 and 70 per cent of all hospitalisations are in government hospitals. This proportion is inversely related to the number of hospital beds per 100,000 population in a state. For instance, in Kerala, where the bed-population ratio is the highest, only 45 per cent of the inpatients are treated in government hospitals whereas in Madhya Pradesh, with the lowest bed-population ratio, the proportion is as high as 80 per cent (Krishnan,1996: 24). The bed-population ratio and the physician-population ratio clearly shows that government health system is grossly inadequate to meet health requirement. While 60 to 80 per cent of the bed facilities are located in urban areas, between 80 and 90 per cent of in-patients treated are from rural areas.

The average cost of treatment per day was the lowest in Kerala namely rupees 36/- for rural population compared to rupees 91/- for Haryana and Punjab. The cost of treatment was double that of Kerala in Uttar Pradesh, Maharashtra and Bihar. For the bottom ten per cent of the population, the relative burden of treatment in government hospitals is below 30 per cent in Kerala, Tamilnadu and West Bengal whereas it

varies between 100 and 230 per cent in Assam, Bihar, Haryana, Punjab, Rajasthan and Uttar Pradesh. The burden of treatment in private hospitals exceeds 100 per cent of annual per capita expenditure in all states except Kerala and Tamilnadu (Krishnan, 1996 : 27). This analysis of interstate variation indicates that the present health care system in India is highly regressive with regard to the distribution of the burden of treatment. At the same time, in the 1991 Budget, allocation of funds for treatment of TB, malaria, filaria and goitre eradication programmes has been reduced as compared to the previous years. Reduction in funds for rural sanitation programmes that takes care of clean water, toilets and sewerage gave rise to higher incidence of water borne diseases and increased the burden of women in terms of nursing.

India is characterised by high cost and low attainment in the health sector. In India the total expenditure on health is at six per cent of GDP which is much higher than the 3.5 per cent reported by China. The relatively high expenditure on health in India is mainly due to a higher proportion of private sector expenditure. Estimates regarding the share of the public sector vary from 22 per cent to 37 per cent which implies that the private sector amounts for two-third to three-fourth of the total expenditure incurred. But the expenditure on public health has

fallen from 1.26 per cent to 1.12 per cent from 1989-90 to 1995-96. It should be noted that even at the start of the adjustment phase, the public expenditure on health was abysmally low in India. Per capita spending on public health has fallen from rupees 13.90 in 1987 to rupees ten in 1993, while per capita expenditure on disease prevention declined from rupees 9.20 in 1987 to rupees 6.50 in 1993 (Ghosh, 1997 : 1127). The results are very revealing. As a consequence of the reduced spending on public health, the great killer diseases like cholera, tuberculosis, malaria, kala azar are again resurgent. For example, the share of expenditure on malaria control in total plan outlay for health declined from 28 per cent in 1990-91 to 18 per cent in 1995-96. Similarly the incidence of kala azar increased fivefold between 1985 and 1991 and reported deaths from this disease went up from only 44 in 1985 to 869 in 1991. The incidence of tuberculosis has increased as the number of new tuberculosis cases detected per 1000 population went up from 1.13 in 1981 to 1.80 in 1991.(Ghosh, 1997:1127).

Since women constitute a lion's share of the poor they are very badly hurt by Structural Adjustment. The policies impinge on every aspect of their lives as evidence from a number of countries studied

above reveals. More women than men tend to become unemployed by the process of privatisation. Conditions of work for women tend to deteriorate with more female workers squeezed into the informal sector which is bereft of state regulation. At the same time, structural adjustment involves an increase in the price of food and other essential commodities leading women to work harder for less remuneration in order to survive. As women's food security declines and self exploitation increases, their health status will be affected. This will be compounded by the withdrawal of the state from the provision of welfare measures including access to health care facilities.

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CHAPTER - V

CONCLUSION

The informal sector has acquired a central role in the theory and practice of development since the Independence of India. It acquired more attention in the late 70s as an instrument of effective development strategy. India's development strategy aimed at promoting a capital intensive, basic heavy industrial sector to speed up the industrialisation process. The small-scale, labour-intensive, informal sector was expected to supply consumer demands and, to solve the unemployment and underemployment problems, to some extent, through its labour intensive technology.

A pertinent question for consideration relating to this issue, is the crucial role of the informal sector in the development process. Regarding the role of informal sector in the long run, two views exist. One view, supported by the ILO, considers it as a source of development requiring linkages with the formal sector and favourable treatment by the government. According to the other line of thinking, this sector is inevitable as a transitory phenomenon in the development process, providing for the poor with some income and employment until they are absorbed in the formal sector during the course of development. Therefore, what is important with the informal sector is not simply a clear understanding of its characteristics; more important

thing is to understand the theory and policy aspects of informal sector as part of the whole process of economic development.

The role of women in these informal sector industries is now widely accepted though the contribution of women to the national economy is not well recognised. As is known the informal sector industries adopt all possible mechanisms to avoid the purview of labour legislation. This study is primarily aimed at analysing the development of the informal sector over the years and the determinants of women's health in the informal sector.

It is not that only the poor conditions of work affects the health of women, but the perpetuation of a certain system also proves detrimental. The dualistic nature of the economy perpetuated certain forms of production namely production in the informal sector, the employment in which plays a major role in deciding the health or illhealth of women.

Since the Second Five Year Plan, the promotion of village and small-scale industries has been an integral part of development plans. These household industries have been viewed as an important producer of consumer goods and an absorber of surplus labour so that investment in the heavy industry could be sustained, and even

enhanced, without the undue risk of inflation and unemployment. To perform this dual role, these industries have given protection against competition from the larger manufacturing sector and also subsidies in various forms, including differential tax treatment. It was envisaged that eventually the household sector, aided by finance and infrastructure, would modernise itself. But this sector has not been able to integrate effectively with the rest of the economy and hence the dualistic nature of the economy persisted.

An over all review of the Five Year Plans reveals that as was expected, the informal sector could not perform well because of a problem in conceptualising the issue. For instance, the workers were identified with the enterprises; the same measures were assumed to assist both the small enterprises and the small entrepreneurs. Therefore, while all the modern small-scale enterprises were developing in their technology and could survive against competition, the small traditional household sector which depended on the single artisan could not withstand the competition both from within the country, and from outside. For, the plans provided only for organising a system of production which did not include the predominant lower forms of production. Continuous efforts were made strongly to promote the

modern small-scale sector which has a direct and indirect relationship with the large scale basic heavy industrial sector. This alternative destroyed the lower forms of production which fall mainly under the traditional sector.

The traditional industries could not solve the unemployment problem, which was the very logic behind them. So the importance given to it in the Second Five Year Plan gradually decreased in the consecutive period and its contribution to production was no longer considered important.

The Third, Fourth and Fifth Plans showed no faith in the traditional sector as they had only a limited scope in employment and production. But the modern small-scale industries were encouraged to expand and develop through various policy measures relating to raw material, production techniques, marketing, training and cheap credits.

With the changing economic and industrial scenario, from the 1970s onwards, greater emphasis was given to technological progress and productive efficiency and an export drive was launched. Export oriented industries were given a boost which facilitated the large industrial houses to decentralise their production given the advantages of low costs of production. This led to increased production in the

informal sector, but worsened the conditions of employment of the workers involved in the informal sector.

Conditions of employment in the informal sector enormously affect the health of the women. Of all working women, more than 90 per cent are involved in the informal sector, mostly in labour-intensive work. They are generally unorganised and unprotected. They are concentrated in certain sectors, casualised and pushed to the periphery of the production process. The work they are involved with are generally unskilled, low paid and physically exhaustive. The women are exploited in all ways i.e., in wages, in the distribution of raw materials, working hours, neglect of facilities and security of employment. The working hours are very long fetching them a meagre wage which is not enough to eke out a living at subsistence level. They are not provided with any basic welfare measures like creche facility, maternity benefit, holiday with wages and other safety measures at the work site.

The poor conditions of work cause a great deal of harm to the health of poor women. With women's work being so basic to subsistence for families, their health is of vital importance directly affecting their capacity for work. It is noted that the increasing over work

for women and the growing dependency burden is undermining their health and strength, and in many cases, in combination with the dangers of pregnancy and childbirth leading to premature death. As women's work is not valued, women's lives, therefore are not seen as valuable. Very little attempt has been made to measure the effect of chronic over work and poor conditions of work on undernourished poor working women.

It is important to note that women's labour is increased in work where only half of the wage is paid as compared to the wages of male workers. The wages paid may well be inadequate for women's basic calorie requirements. In the case of women who are pregnant and lactating, or who are doing very heavy work, the energy requirements are even more high. As it is often noted, men have the first choice of a family's food and women have the least access to food.

The whole question of women's health is a crucial one to which much more attention needs to be paid. With the development of technology and sophisticated methods of doing the work, women are deprived of important resources and their reduced control over their own work pattern has intensified their work load. Not only that, they are burdened with domestic work also.

In cases where the only way to increase the help available for subsistence work is to bear more children, pregnancy and childbirth brings enormous risks to life and health, which in combination with the history of undernutrition and over work can overwhelm the women involved. It is a physical impossibility to expend more calories in work than one takes in as food.

Considering the contraction of occupational diseases, the physical hardships that women undergo have a negative impact on their mental and physical health. The continuous exposure to toxic and hazardous materials used in the industries may have a long time effect on the health of women. There is no adequate epidemiological data on occupational diseases and their impact on health. The health problems often noted are found to be reported by the generally malnourished women also. Undernutrition among women further intensifies the disease burden on them. The energy expenditure is greater for women and the availability and access to food is less for them. Increased energy use due to heavy work with low food consumption directly affects their health. With the increase in the number of informal sector industries and inadequate mechanism and organisation to ensure the safety of the workers, the occupational diseases will probably increase.

The position of women in the informal sector is further weakened by the introduction of new economic policies. More women are pushed to the casual nature of informal sector employment. The work participation rates among women has started showing a decrease. Due to the privatisation process, more men get retrenched from the formal sector employment and so even for the unprotected informal work, there is an increased competition. Though exact data on the reduction in the income levels are not available, it is predictable that with the increased competition for the informal sector work, it may lead to further reduction in the wages of women.

In the same way, as more industries are involving in decentralised informal production, the measures which would ensure the health, safety and welfare of the workers can easily be evaded and now the onus will be placed on the workers to protect themselves.

Women under all circumstances act as buffers of shock, whether economic, nutritional or health. The reduced employment and increasing casualisation of employment lead to their reduced purchasing power and a profound change in their livelihood strategies. To lead at least a basic minimum survival, women need to work doubly at the cost of their health.

The implications of the structural adjustment policies are very negative for the social sectors. The subsidies to the PDS were reduced and the price of the food at the fair price shops increased leading to less access of food to poor households. As they are already undernourished, the reduced consumption of food may trap them in an endless cycle of infection, disease and reduced health.

The health care system in India has its own drawbacks namely the inadequate infrastructure, less allocation of funds to the preventable and communicable diseases, etc. The poor households depend more on the public hospitals and the burden of health care falls heavily on them. With the advent of privatisation policies, it may be suicidal for the poor households as the reduced employment, low wages, reduced consumption levels and less access to health care facilities, all play a vital role in undermining the health of the women.

To conclude, the major determinants of women's health in the informal sector are the conditions of employment. These include the type of employment that women are often offered, the production process, low wages, marginalised, flat life time profiles, long hours of work, cramped working conditions and the non-availability of basic facilities. The other necessary support systems like creche or day care

facilities to take care of the children, holiday with wages, sickness and maternity benefits and other social security benefits when deprived also proves to be fatal in the case of poor working women as they have no public or indeed private support system to depend on.

The situation is further intensified by the non-availability or non-accessibility of the required amount of food, increased work load, the triple burden of production, reproduction and domestic work. Therefore, with increased pressure on women's economic role, her health, already poor as reflected in data and her survival and longevity, will be further undermined.

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