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Women And Urbanisation

(Prepared for the National Commission on Self-Employed Women)

National Institute of Urban Affairs
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PREFACE

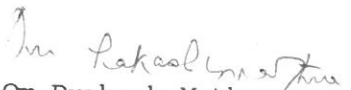
WOMEN AND URBANISATION is one of the two studies that the National Institute of Urban Affairs has prepared for the National Commission on Self-Employed Women. In this study, an attempt has been made to present a synoptic view of the demographic, health, education and employment status of women in India's numerous urban centres. The study is based on the secondary data drawn from the various census and other publications.

The study is revealing inasmuch as it shows that urbanisation has had a positive effect on the physical quality of life of women. It has promoted literacy and education among women. Females in urban areas have lower IMR and child mortality rates in comparison with the rural centres. However, their participation in work force is abysmally low. Worse still, the participation rate has not shown any improvement over the years. Besides increasing casualisation, there is a high degree of sex differentiation in the job market. The study also shows wide regional differences in the status of women in urban areas.

This study has been compiled by my colleague, Dr. Indu Patnaik. She was guided in its preparation by Dr. Gopal Krishan, Professor and Chairman, Department of Geography, Panjab University and Consultant to the Institute, and assisted by Mrs. Rajalakshmi Rama Rao, Research Analyst at the NIUA. I would like to compliment them for their perseverance and sustained work on this study.

I would like to take this opportunity of expressing my gratitude to Mrs. Ela R. Bhatt, Chairman, National Commission on Self-Employed Women for asking us to prepare this study. We will feel gratified if this study could help the Commission in drafting its recommendations.

December 1987


Om Prakash Mathur
Director

WOMEN AND URBANISATION

Urbanisation is considered to be synonymous with modernisation and improvement in the quality of life, especially in terms of health, education and employment. Advancement in technology and availability of a wider range of services are concomitant with the urbanisation process. All sections of urban society will benefit from such a situation.

According to the 1981 census, India has an urban population of 160 million: 87 million males and 73 million females. That the sex ratio is in favour of males is evident. How can this be explained? Involved here are issues relating to the status of females in the context of growing urbanisation. The present paper intends to look into issues relating to women and urbanisation, in particular with the status of women in urban India. The three parameters adopted for this analysis include: (i) health, (ii) education, and (iii) employment. One can safely assume that the access of women to these three spheres will improve as the process of urbanisation advances.

Urbanisation in India

Although India has a very large urban population, the level of urbanisation is low, just 23.31 per cent in 1981. This implies that there is a large section of the female population living in rural areas. A comparison of the effect of various facilities on these two sets of women would, therefore, be of significance in assessing the impact of urbanisation.

The level of urbanisation, however, varies from state to state. While the level of urbanisation in Maharashtra, Tamil Nadu, Gujarat, Karnataka, Punjab, West Bengal, Manipur and Andhra Pradesh is above the national level, all other states are below this level (Table 1). While some of the states with a high level of urbanisation have high literacy levels and participation rates there is no uniform correlation between these three variables (Table 1). This implies that there are other factors besides urbanisation which influence the general situation of women, namely regional variations in terms of customs, taboos and status. It is these socio-cultural factors which together with urbanisation are reflected in the life of women in urban areas.

An important aspect of urbanisation is the tendency towards concentration of population in larger towns. Thus, while class I cities (1,00,000+population) account for less than seven per cent of the towns, nearly 60 per cent of the country's population lives in these centres. This has serious implications. These towns are overcrowded and the services can never keep up with the pressure of population. Women are the worst affected, especially poor women. Both the economic and social conditions limit their access to facilities. Added to this is the overcrowding, long queues and long distances to be traversed all of which involve time, a scarce commodity. A more even distribution of population amongst the various centres could, perhaps alleviate the situation. This concentration also puts severe strain on the job opportunities available. New streams of migrants are forced to take up whatever jobs are available. Here again women with their lack of education and

Table 1

Level of Urbanisation, Female Literacy and Work Participation 1981*

(in percentage)

States/Union Territories	Level of urbanisation	Literacy	Workers main+ marginal
India	23.31	47.82	8.32
Andhra Pradesh	23.32	41.55	11.82
Bihar	12.47	39.81	4.78
Gujarat	31.10	51.13	6.52
Haryana	21.88	47.35	4.45
Himachal Pradesh	7.61	60.04	11.25
Jammu & Kashmir	21.05	36.44	9.38
Karnataka	28.99	47.78	11.82
Kerala	18.74	72.20	11.76
Madhya Pradesh	20.29	42.26	9.63
Maharashtra	35.03	54.65	10.14
Manipur	26.42	40.20	28.60
Meghalaya	18.07	58.82	16.12
Nagaland	15.52	56.91	10.93
Orissa	11.79	42.72	9.49
Punjab	27.68	49.72	4.20
Rajasthan	21.05	34.45	5.88
Sikkim	16.15	45.42	14.86
Tamil Nadu	32.95	53.99	11.97
Tripura	10.99	67.09	8.73
Uttar Pradesh	17.95	35.43	3.46
West Bengal	26.47	54.82	5.59
Andaman & Nicobar Islands	26.30	56.98	7.20
Arunachal Pradesh	6.56	41.18	11.62
Chandigarh	93.63	60.94	9.46
Dadra and Nagar Haveli	6.67	44.28	26.84
Delhi	92.73	54.71	6.69
Goa, Daman & Diu	32.37	57.39	15.22
Lakshadweep	46.28	48.25	6.65
Mizoram	24.67	70.47	21.89
Pondicherry	52.28	54.23	9.30

Source: Census of India, 1981.

* Level of urbanisation : percentage of urban population to the total population in the country/state.

training are the worst affected. Economic necessity and/or the need to better the lot of the younger generation forces women to take up the residual jobs which are normally tedious extensions of housework and pay very poorly. This feature of concentration of urban population, therefore, has a negative impact, especially on poor women.

Health

The health of women is directly related to the overall attitude of the society towards them. This is reflected in the status accorded to women, the age at which they are married, the number of children they bear, and the manner in which the birth of a female child is viewed. Superimposed on this socio-cultural system is the economic situation of the family and the degree of its exposure to the welfare programmes of the government. All these things together determine the access of women to health facilities, such as hospitals, doctors, medicines and immunisation programmes. Accessibility implies not only physical accessibility but also the affordability of such services.

The non-availability of data on most of the parameters mentioned above restricts the discussion to only four items. These include: (i) mean age at marriage, (ii) life expectancy (iii) mortality rate of women, and (iv) sex ratio. The ensuing discussion deals with these in the same successive order.

Data on the mean age at marriage is not available separately for rural and urban areas. Hence the concerned description depends upon the data for general population. The mean age at marriage of Indian

women (18.32 years) is only slightly above the prescribed legal age (18 years). The corresponding figure for males is 23.27 years. An age gap of over five years is typical of an Indian couple. Mean age at marriage for females differs at the state level (Table 2). Rajasthan is noted for the lowest age (16.09 years), followed by Madhya Pradesh (16.52 years) and Bihar (16.53 years). All these states are at a low level of urbanisation. By comparison, the relatively urbanised states of Maharashtra, Gujarat, Tamil Nadu and West Bengal are noted for higher mean age at marriage. In general, the mean age at marriage is higher in the South Indian states than in their North Indian counterparts.

Table 2

Mean Age at Marriage

India/State	Mean age at marriage (in years)		Level of urbanisation (in per- centage)
	Males	Females	
India	23.27	18.32	23.31
Andhra Pradesh	23.02	17.25	23.32
Bihar	21.47	16.53	12.47
Gujarat	23.09	19.51	31.10
Haryana	21.67	17.87	21.88
Karnataka	25.86	19.20	28.89
Kerala	27.19	21.85	18.74
Madhya Pradesh	20.57	16.52	20.29
Maharashtra	21.28	18.76	35.03
Orissa	24.17	19.04	11.79
Punjab	24.40	21.04	27.68
Rajasthan	20.35	16.09	21.05
Tamilnadu	25.97	20.22	32.95
Uttar Pradesh	20.86	17.77	17.95
West Bengal	25.66	19.26	26.47

Source: Census of India, 1981 Part II Special report and tables based upon 5 per cent sample data for data on mean age at marriage. Census of India 1981 for data on urbanisation.

Table 3 shows a remarkable increase in life expectancy of women in India from a low of 23.96 years in 1901 to 54.7 years in 1981. The corresponding increase for men has been from 23.63 years to 54.1 years. Till 1921 the women were expected to live slightly longer than men. From 1931 to 1971, the life expectancy rate increased faster for men than for women. The impact of modern medicine has had a slight male bias. The last census decade, however, witnessed a reversal of the trend and now women are expected to outlive the men.

Table 3
India: Expectation of Life at Birth, 1901-1981

Census year	Expectation of life at birth in years		Level of urbanisation (in percentage)
	Male	Female	
1901	23.63	23.96	-
1911	22.59	23.31	0.35
1921	19.42	20.91	8.27
1931	26.91	26.56	19.12
1941	32.09	31.37	31.97
1951	32.45	31.66	41.43
1961	41.89	40.55	26.41
1971(a)	46.40	44.70	38.23
1980(b)	54.10	54.70	46.39

Note: Excludes Sikkim: (a) Based on 10 per cent rural and 29 per cent urban sample; (b) Population projections for India 1981-2001, Paper I of 1984.

Source: Registrar General of India, Ministry of Home Affairs for data on life expectation. Census of India 1981 for data on urbanisation.

In urban areas, the death rate for all ages is significantly lower than that in rural areas; and the female death rate is lower than that for males (Table 4). The stress on immunisation, family planning, maternal health care, prenatal and postnatal care and general emphasis on sanitation greatly contribute to a better health situation in urban areas. The media has been instrumental in raising awareness, among urban women, about their own health and that of their children. This, together with greater access to health facilities, has led to a lower death rate. A striking feature is that urban females have a lower death rate than urban males, while an opposite situation prevails in rural areas. The differentials in the male-female death rates are much higher in the 0-9 age group as also in the child bearing age group in rural areas than in the urban. This conclusively points to the fact that maternal and child health have improved distinctly in urban areas.

The data on infant (less than one year in age) mortality rate lead to the same conclusion (Table 5). The infant mortality rate is much lower in urban areas than in the rural - a positive influence of urbanisation which has provided better health technology at lower costs. In 1982 the male infant mortality was higher than female infant mortality in urban areas. The rural areas did not show any such difference. This reiterates the fact that urbanisation has to some extent reduced the customary neglect of female infants which continues to be a feature of rural areas. Both rural and urban female infant mortality rates tend to be higher in less urbanised states, such as Uttar Pradesh, Madhya Pradesh, Assam and Orissa. These tend to be low in South Indian states in general, such as Kerala, Tamil

Table 4
Death Rates by Age Groups, 1982

Age groups	Rural		Urban	
	Males	Females	Males	Females
0 - 4	42.2	45.7	21.2	20.5
5 - 9	3.4	4.3	1.4	1.8
10-14	1.9	1.9	0.8	1.0
15-19	2.1	2.7	1.1	1.6
20-24	2.5	3.8	1.6	2.4
25-29	3.0	3.5	2.2	2.2
30-34	3.7	3.9	2.4	2.2
35-39	4.8	4.5	2.8	2.5
40-44	6.7	5.5	5.0	4.0
45-49	9.7	7.6	8.0	4.6
50-54	14.7	12.1	12.9	8.4
55-59	21.7	16.5	16.8	11.5
60-64	34.6	27.6	28.2	21.7
65-69	49.4	39.6	42.7	36.3
70+	98.1	90.2	83.4	71.2
All ages	13.1	13.2	7.7	7.1

Source: Sample Registration System, Registrar General of India.

Table 5
Infant Mortality Rates, 1982

State	Male Female	Rural 1982	Urban 1982
India	M	114	70
	F	114	60
Andhra Pradesh	M	91	50
	F	80	49
Assam	M	108	69
	F	98	75
Gujarat	M	118	100
	F	123	76
Haryana	M	97	67
	F	103	57
Himachal Pradesh	M	66	85
	F	73	33
Jammu & Kashmir	M	75	50
	F	72	37
Karnataka	M	77	60
	F	64	33
Kerala	M	34	24
	F	29	24
Madhya Pradesh	M	154	82
	F	135	76
Orissa	M	148	62
	F	130	67
Punjab	M	82	63
	F	82	43
Rajasthan	M	103	64
	F	108	56
Tamil Nadu	M	93	55
	F	101	47
Uttar Pradesh	M	150	100
	F	162	98

Source: SRS Annual Report 1982.

Nadu, Karnataka and Andhra Pradesh. The hill states such as Jammu & Kashmir and Himachal Pradesh are also noted for low female infant mortality rates.

Child (less than 5 years in age) mortality has declined significantly during 1972-82 (Table 6). In 1972, deaths among female children accounted for 42.48 per cent of the total deaths in urban areas, the corresponding figure for 1982 was 35.94 per cent. This represented a decline by 6.54 per cent points. The males, however, still show a lower child mortality rate in contrast to a higher infant mortality rate. This indicates that although considerable improvement has been made to change the attitude towards female children, there is room for further improvement. Things are already improving as the fall in the incidence of male mortality was lower (37.35 to 32.90 or 4.45 per cent points) than that of female mortality, thereby reducing the inequality level. The gap between urban and rural female mortality incidence is wide. Urban female children have a better chance of survival than their rural counterparts. Health programmes are more effective in urban areas. These areas also provide a cultural exposure which is favourable to women. The attitude that male children are more valuable than female children continues to pervade the rural Indian scene. If a female child falls sick, she is less likely to receive medical attention than her brother. She is nutritionally deprived as well.

Table 6
Percentage of deaths of children 0-4 years to total
deaths for selected years

Years	Rural		Urban	
	Male	Female	Male	Female
1972	50.44	52.40	37.35	42.48
1980	44.59	47.68	30.74	36.37
1981	44.02	46.99	28.72	32.91
1982	42.99	46.58	32.90	35.94

Source: SRS Annual Reports.

Sex Ratio

The urban centres in India have a male dominated population structure. This is largely due to male selective migration to the cities. The striking feature is that the urban sex ratio was 910 in 1901 but deteriorated over the years till it reached 831 in 1941. While a deterioration is noticed in the sex ratio for all areas (urban and rural), this decline is far more pronounced in the urban areas. After 1941, the sex ratio started improving till 1971, when a secondary decline was recorded. However, there was substantial improvement in the decade 1971-81 when the sex ratio increased from 858 to 880 (Table 7).

Table 7
Sex ratio, 1901-1981

Year	India total	Urban
1901	972	910
1911	964	872
1921	955	846
1931	950	832
1941	945	831
1951	946	860
1961	941	865
1971	930	858
1981	934	880

Source: Census of India, 1981.

The sex ratio of the large towns tends to be unfavourable (Table 8) to females because of the immigration of single males. The shortage of residential accommodation in cities is a major deterrent to family migration. In very small towns also the immigration is male oriented. These migration streams are normally short distance and there is a tendency to leave the family in the village because periodic visits are possible.

Table 8
Size Class of Town and Sex Ratio, 1961-81

Size class	1961	1971	1981
I	798	828	860
II	886	895	903
III	894	902	920
IV	917	916	917
V	907	902	892
VI	869	850	857

Source: Derived from Census of India 1961, 1971 and 1981.

The sex ratio in the metropolitan cities of Northern India is especially unfavourable to females. In Calcutta the 1981 census recorded only 712 females per thousand males. Bombay, Kanpur and Delhi also had low sex ratios (Table 9). The industrial development in Calcutta, Bombay and Kanpur served as a magnet for immigration. The exorbitant price of housing as also the prevailing social ethos (which kept women within their homes) has resulted in male selective migration and consequently a low sex ratio.

On the whole, the urban sex ratio in India is improving. This indicates that to a certain extent the proportion of females in the migration streams to the cities is increasing. Family migration has definite advantages. When only males migrate, the females in the

Table 9
Metropolitan Cities: Sex Ratio, 1981

City	Sex Ratio (Females per '000 males)
Calcutta	712
Bombay	771
Kanpur	806
Delhi	808
Lucknow	833
Jaipur	865
Ahmedabad	873
Pune	882
Bangalore	898
Nagpur	912
Hyderabad	920
Madras	934

Source: Census of India, 1981.

rural areas are often forced to shoulder a double burden: the bringing up of children single-handed, and secondly, the economic burden to be coped with because remittances from the town are often small and not always forthcoming. Certain social problems in towns which arise due to the migration of single males, namely, prostitution, are also minimized.

The 1974 Commission on the Status of Women in India recognised malnutrition, gender differentials in the access to health services, and inadequate development of maternity and child health services as the three problems responsible for the health status of women.

It follows that urbanisation has certainly improved the status of women as examined through a variety of health indicators. This is evident from the fact that female life expectancy has gradually risen to a level which is somewhat higher than that for males commensurate with the urbanisation process. Their age at marriage also finds a meaningful relationship with the urbanisation level of different states. Urban females are much better placed than their rural counterparts in terms of significantly lower infant mortality rate, mortality among children, and overall death rate. In fact, urban females are better off than even urban males in terms of higher life expectancy and lower infant mortality.

Education

Progress of female education can be taken as another important variable for assessing the impact of urbanisation on improvement of the status of women. The female literacy rate in urban areas moved up from 34.39 per cent in 1961 to 47.82 per cent in 1981: representing a rise of about 13 per cent points during the period. Although the literacy rate for urban females is not as high as for urban males (65.83 per cent in 1981), yet it is much higher than that for rural females (17.96 per cent). The urban-rural gap in female literacy has also widened: while in 1961, 34.39 per cent of the urban females and 8.54 per cent of the rural females were literate, the corresponding

figures were 47.82 and 17.96 per cent in 1981 (Table 10). The positive impact of urbanisation on female literacy is self evident.

Table 10
Literacy Rate by Sex and Area, 1961-81

Area	1961		1971		1981	
	Male	Female	Male	Female	Male	Female
Total	34.44	12.95	39.45	18.69	46.89	24.82
Rural	29.07	8.54	33.76	13.16	40.78	17.96
Urban	57.49	34.39	61.28	42.13	65.83	47.82

Source: Census of India 1961, 1971, 1981.

A wide gap is also observed between urban female literacy rates of different states (Table 11). Kerala has the highest urban female literacy followed by Mizoram. Himachal Pradesh, Tripura and Chandigarh also have a very high literacy rate. The relatively urbanised states of Maharashtra, Gujarat, Tamil Nadu, West Bengal and Punjab are noted for comparatively high rates of female literacy both in urban and rural areas. Rajasthan has the lowest rate followed by Uttar Pradesh, Jammu & Kashmir and Bihar. The persistence of these regional disparities has led to the recognition of nine separate backward states by the Government of India. These are Assam, Andhra Pradesh, Bihar, Jammu & Kashmir, Madhya Pradesh, Orissa, Rajasthan, Uttar Pradesh and West Bengal. Most of these states are at a low level of urbanisation. The NCERT has been entrusted with the task of analysing the reasons for this backwardness (Women in India, 1985, 45).

Table 11
Female Literacy by States/Union Territories, 1981

State/Union territories	Percentage of literates		Urban-rural differential
	Urban	Rural	
India	47.82	17.96	29.86
Andhra Pradesh	41.55	14.08	27.47
Bihar	39.81	10.17	29.64
Gujarat	51.13	24.06	27.07
Haryana	47.35	15.37	32.01
Himachal Pradesh	60.04	29.36	30.68
Jammu & Kashmir	36.44	10.47	25.97
Karnataka	47.78	19.77	28.01
Kerala	72.20	64.25	7.95
Madhya Pradesh	42.26	8.99	33.27
Maharashtra	54.65	24.88	29.77
Manipur	40.20	25.06	5.14
Meghalaya	58.82	23.96	34.86
Nagaland	56.91	30.25	26.66
Orissa	42.72	18.45	24.27
Punjab	49.72	27.63	22.09
Rajasthan	34.45	5.46	28.99
Sikkim	45.42	18.24	27.18
Tamil Nadu	53.99	25.80	28.19
Tripura	67.09	27.64	39.45
Uttar Pradesh	35.43	9.49	25.94
West Bengal	54.82	22.06	32.76
Andaman & Nicobar Islands	56.98	37.07	19.91
Arunachal Pradesh	41.18	9.60	31.58
Chandigarh	60.94	33.74	27.20
Dadra & Nagar Haveli	44.28	14.91	29.37
Delhi	54.71	32.08	22.63
Goa, Daman & Diu	57.39	43.08	14.31
Lakshadweep	48.25	41.57	6.68
Mizoram	70.47	49.92	20.55
Pondicherry	54.23	36.30	17.93

Source: Census of India 1981.

School enrolment

The Indian Constitution includes in Article 45, the Directive Principles of State Policy that the state shall "endeavour to provide, within a period of 10 years from the commencement of the constitution, free and compulsory education to all children until they complete the age of 14". Table 12 shows that 72.1 per cent of girls and 79.4 per cent of boys in the 5-14 age group attended school in 1978. The male-female differential is, therefore, not wide. The crucial fact is that 30 per cent of the girls in towns were not attending school. Attempts need to be made to enhance enrolment amongst this section of the population.

The level of enrolment is especially low amongst the scheduled castes and tribes. Only 53 per cent of the scheduled caste, and 51 per cent of the scheduled tribe girls in urban areas were attending school. The urban rural gap is more striking: while 72 per cent of the girls in urban areas were enrolled in schools, the corresponding figure for their rural counterparts was only 36.2 per cent. The gap between boys and girls is much wider in rural areas. Girls in urban areas certainly have a better chance of going to school.

Table 12

Percentage of Children (5-14 years of age) Attending School to Total by Caste, Area and Sex in India, 1978

Caste	Age group	Percentage of children attending school					
		Rural			Urban		
		Total	Male	Female	Total	Male	Female
All Castes	5-9	44.8	52.5	36.6	73.2	75.8	70.5
	10-14	50.3	63.4	35.9	78.6	83.1	73.8
	5-14	47.6	58.1	36.2	75.9	79.4	72.1
Scheduled Castes	5-9	33.0	40.9	24.0	57.9	63.3	52.1
	10-14	36.7	49.5	22.3	63.4	72.2	53.9
	5-14	34.8	45.2	23.2	60.6	67.6	53.0
Scheduled Tribes	5-9	31.2	38.7	24.2	53.2	55.8	50.6
	10-14	35.8	48.6	23.0	56.6	61.9	51.1
	5-14	33.6	43.8	23.6	54.9	58.9	50.8
Non-Scheduled Caste/Tribe	5-9	49.0	56.6	40.8	75.2	77.5	72.8
	10-14	55.1	68.4	40.5	80.5	84.6	76.3
	5-14	52.0	62.5	40.6	77.9	81.0	74.5

Source: Ministry of Welfare, Child in India, 53.

Higher Education

A steady improvement in the enrolment of women in higher education is noted from Table 13. Although data for urban areas is not available separately, most institutions of higher education are in urban areas; hence the available data may be considered as representative of the urban situation.

The share of girls in higher education as a whole increased from 22.10 per cent in 1970-71 to 27.70 per cent in 1981-82. A rise in the percentage of urban population from 19.9 to 1971 to 23.3 in 1981 is also observed. The two variables seem to be moving together.

Table 13
Stage-wise Girls' Enrolment to the Total Enrolment
in Higher Education

(Percentage)

Year	Graduate	Post Graduate	Research	Diploma Certificate	Total
1970-71	21.70	25.00	20.70	23.30	22.10
1971-72	22.20	25.50	20.70	24.10	22.70
1972-73	N.A.	N.A.	N.A.	N.A.	N.A.
1973-74	23.20	25.10	22.00	21.60	23.30
1974-75	23.30	23.70	22.80	22.70	23.40
1975-76	24.50	24.90	24.40	23.40	24.50
1976-77	N.A.	N.A.	N.A.	N.A.	29.80
1979-80	26.00	27.10	24.80	22.40	26.00
1980-81	27.20	28.10	27.30	21.90	27.20
1981-82	27.70	28.60	27.70	21.50	27.70

Source: University Grants Commission Report for the year (1980-81) 1981-82.

N.A. : Not available.

The enrolment of women students in higher education during 1983-84 was 9.77 lakhs compared to 8.80 lakhs in the preceding year. The percentage of women students increased from 28.1 per cent to 29.1 per cent. The enrolment of this category was the highest in Kerala (49.6 per cent), followed by Delhi (42.5 per cent), Jammu & Kashmir (42.3 per cent) and Punjab (41.6 per cent). Bihar had the lowest percentage of 15.3 (Ministry of Education, Annual Report - 1984-85, 32-33).

When major fields of higher education are considered, a steady increase is observed in the faculties of arts and science. In commerce, in which women were barely represented earlier, their proportion is slowly rising. In other fields such as agriculture, law and veterinary science also, there has been some improvement. In

medicine, however, there was some decline: the sex ratio of medicos came down from 296 in 1970-71 to 223 in 1975-76. A slight improvement is seen since 1979-80 (Women in India, 45). Thus, except for medicine, the enrolment of women in all fields is increasing steadily. Specially striking is the enrolment in non-traditional fields where women were barely represented earlier.

It follows from the preceding discussion that the female literacy rates in urban areas are much higher than in rural areas. In relatively urbanised states, both urban and rural female literacy rates tend to be higher. The enrolment of girls in schools is increasing and more girls are entering professional disciplines.

There have been widespread efforts by the government to increase female enrolment, including the free supply of books and stationery, scholarships, better training and residential facilities for women teachers and other such incentives. However, considering the small beginnings and the enormity of the problem, especially the sheer size of the female population and the inbuilt social taboos, the present efforts need to be buttressed by further steps to encourage literacy through general awareness, non-formal systems of education and incentives to the poorer sections to send their girls to school.

Employment

The Census of India records a deteriorating female work participation rate. In urban areas, this rate declined from 11.12 per cent in 1961 to 8.32 per cent in 1981 (Table 14). At the same time, the general notion that most women work for survival has gained wide acceptance. This feeling is reinforced by the NSS data which shows

increase in the female participation rate from 15.53 in 1972-73 to 17.31 in 1983 (Table 15). Both these have led to considerable concern for providing avenues of employment and income for women. A working group was set up by the Planning Commission on the 'Employment of Women' under the Sixth Five Year Plan (1980-85). A separate chapter was devoted to the self-employed in the Sixth Plan document (Women in India, 26).

Table 14
Work Participation by Sex, 1961-81*

Census year/ Total workers	(Per cent)			
	Rural		Urban	
	Males	Females	Males	Females
1961 Total workers	58.35	31.43	52.36	11.12
1971 Main workers+ non-workers with secondary work	53.78	15.84	48.86	7.15
1981 Main+ marginal workers	53.80	23.18	49.07	8.32

Source: Census of India, 1981.

* Excludes Assam.

The NSS data also reveal (Table 15) that the female participation rate in urban areas (17.3) is much lower than the male participation rate (57.71). Also the female participation rate in urban areas is strikingly lower than that in rural areas: 17.31 and 38.74 respectively. The kind of employment opportunities available in urban places and the stiff competition from the males do not permit easy entry for females into the work force. Therefore, job opportunities

for females need to be expanded and facilities provided to encourage self-employment.

Table 15

Percentage of persons of Age 5 Years and Above Usually Working as Obtained from the Three NSS Rounds for All India by Sex and Residence Status

Round, year & type of workforce*	Rural		Urban	
	Male	Female	Male	Female
27 (1972-73) main and marginal	63.84	37.53	57.09	15.53
32 (1977-78) main only	62.25	28.82	56.22	14.03
32 (1977-78) main and marginal	64.06	38.48	57.48	17.80
38 (1983) main only	61.10	28.38	56.29	13.81
38 (1983) main and marginal	63.23	38.74	57.71	17.31

Source: Sarvekshana 1981, Vol. IX, N 14, S-II.

* 27th and 32nd round estimates are based on data of all the four sub-rounds while the 38th round estimates are based on data of only the first two sub-rounds.

There are wide variations in the urban female work participation rates of various states/union territories (Table 16). These rates are distinctly higher in more urbanised states, in the tribal states of the northeastern region, and in the hill states of Jammu & Kashmir, Himachal Pradesh and Sikkim. Manipur shows the highest participation rate. The Hindi speaking belt comprising Uttar Pradesh, Bihar, Rajasthan and Haryana along with West Bengal, Punjab and Gujarat have particularly low urban female participation rates. In northern India, the influence of Islam and the constant waves of invasions had

gradually developed an ethos wherein women were not allowed outside their homes. The modernisation impact of urbanisation in regard to female employment seems to be slow in their case.

Table 16

Urban Female Work Participation Rate by States/Union Territories, 1981

(in percentage)

States/Union territories	Main workers	Main+Marginal workers
Andhra Pradesh	10.49	11.82
Bihar	4.17	4.78
Gujarat	5.49	6.52
Haryana	3.99	4.45
Himachal Pradesh	9.59	11.25
Jammu & Kashmir	5.11	9.38
Karnataka	10.53	11.82
Kerala	9.67	11.76
Madhya Pradesh	8.31	9.63
Maharashtra	9.11	10.14
Manipur	22.71	28.60
Meghalaya	15.61	16.12
Nagaland	10.52	10.93
Orissa	7.65	9.49
Punjab	3.71	4.20
Rajasthan	4.45	5.88
Sikkim	15.21	14.86
Tamil Nadu	11.01	11.97
Tripura	8.25	8.73
Uttar Pradesh	2.99	3.46
West Bengal	4.66	5.59
Andaman & Nicobar Islands	6.89	7.20
Arunachal Pradesh	11.20	11.62
Chandigarh	9.30	9.46
Dadra & Nagar Haveli	18.12	26.84
Delhi	6.55	6.69
Goa Daman & Diu	12.53	15.22
Lakshadweep	4.65	6.65
Mizoram	18.45	21.89
Pondicherry	8.02	9.30

Source: Census of India, 1981.

Employment Status

Table 17 shows that regular wage/salaried work employed only about one-fourth of the total urban female workers in 1983. The comparable proportion for male workers is nearly one-half. Moreover, the percentage of urban female workers in the wage sector had declined from 27.89 per cent in 1972-73 to 26.23 per cent in 1983. The fall in the case of males was steeper: from 50.69 to 44.58 per cent. This should cause worry since the proportion of workers assured of regular wages has suffered an overall decline.

The percentage of self-employed among the female workers in urban areas also came down from 48.40 to 46.50, self-employment among male workers witnessed a rise from 39.25 to 40.67 per cent. Some deterioration in the work status of females is witnessed on this count.

As a corollary, the proportion of urban women employed as casual wage labour increased from 23.71 to 27.27 per cent. An upward trend in 'casualisation' of female labour along with that of male labour force, is indicated. This feature is disturbing. It shows that the increments to the urban female workforce, as in the case of males also, are being absorbed in low-paid jobs which lack contractual obligations, bringing more and more women into the vortex of insecurity and poverty.

Table 17

Percentage Distribution of All Workers (Main Plus Marginal)
According to Usual Status by Category of Employment Separately
for Males and Females in Rural and Urban India

Category of employment	Males			Females		
	Round (year)			Round (year)		
	27th (1972- 73)	32nd (1977- 78)	38th (1983)	27th (1972- 73)	32nd (1977- 78)	38th (1983)
Rural						
Self-employment	65.90	62.77	60.40	64.48	61.10	62.21
Regular wage/ salaried work	12.06	10.57	10.77	4.08	2.84	3.10
Casual wage labour	22.04	26.66	28.83	31.44	35.06	34.69
Urban						
Self-employment	39.25	40.38	40.67	48.40	49.47	46.50
Regular wage/ salaried work	50.69	46.41	44.58	27.89	24.94	26.23
Casual wage labour	10.06	13.21	14.75	23.71	25.59	27.27

Source: Sarvekshana, 1986, Vol. IX, No. 4, S-112.

The data provided by the Directorate General of Employment and Training (DGET) brings some comfort (Table 18). The share of women in the organised sector increased from 11.02 per cent in 1971 to 12.1 per cent in March 1980 and 12.3 per cent in March 1982. In absolute terms there were 19.24 lakh women in 1971 and this number increased to 29.00 lakhs in March 1982.

The public sector employs a little over half these workers (Table 18). Employment in the organised sector is an important indicator of improvement in the quality of the working environment because this sector offers jobs that are relatively more stable, better protected, better paid and offer more facilities.

Table 18

Women's Employment Classified by Public and Private Sectors
as on 31 March 1980 and 1981

Sector	Employment as on 31 March (in thousands)		Percentage change	
	1981	1982	1982/81	1981/80
Public	1498.6	1579.5	5.4	3.5
Private	1294.2	1320.0	2.0	3.2
Total	2792.8	2899.5	3.8	3.4

Source: Govt. of India DGET (1986), Employment Review 1981-82, Ministry of Labour, New Delhi, 75.

Industrial Structure

The examination of the NSS data by industrial categories for urban female workers shows a preponderance of women in three divisions: agriculture, hunting, forestry and fishing; manufacturing (largely household industry); and community, social and personal services (Table 19). These three sectors account for over 80 per cent of all the women workers in urban areas. The males on the other hand have a less skewed distribution. Twenty seven per cent are engaged in manufacturing, 20 per cent in trade, and about 10 per cent each in transport and agriculture. The females in urban areas are largely engaged in activities which are less remunerative.

Table 19

Percentage Distribution of All Workers (Main plus Marginal)
According to Usual Status by Industry Division and Sex for
Urban Areas

Industry	Males			Females		
	Round			Round		
	27th	32nd	38th	27th	32nd	38th
Agriculture, hunting, forestry and fishing	10.71	10.57	10.25	32.75	31.89	28.65
Mining and quarrying	0.95	0.93	1.48	0.72	0.50	0.75
Manufacturing	26.86	27.58	27.39	25.02	29.58	27.39
Electricity, gas & water	0.77	1.05	1.15	0.11	0.12	0.22
Construction	4.26	4.18	5.05	3.26	2.22	3.64
Wholesale and retail trade, etc.	20.12	21.55	20.10	9.39	8.70	10.40
Transport, storage and communication	9.04	9.74	10.17	0.94	0.98	1.54
Financing, real estate, etc.	2.96	2.93	3.10	0.37	0.61	1.05
Community, social and personal services	24.00	21.36	21.30	26.66	25.33	26.36
Others	0.33	0.06	-	0.78	0.07	-

Source: Sarvekshana (1986) Vol.IX, No. 4, S-112+113.

If the industrial categories used by the Census of India are considered, a similar pattern emerges. Over 37 per cent of the urban female workers are engaged in 'other services' compared to only 22 per

cent of the males (Table 20). This category includes domestic servants whose vocation involves long hours of work, meagre income, and insecurity of tenure. The second largest proportion of female workers is employed as agricultural labour - another type of employment which lacks contractual obligations, is often seasonal, and involves intense hard work. In comparison only 5 per cent of the urban male workers are employed as agricultural labourers. Non-household industry which is generally better paid and regulated by labour laws, employs only 14 per cent of the female workers against 26 per cent of the male workers. Trade employs about 9 per cent of female workers and nearly 21 per cent of male workers. Since this activity involves some capital, females suffer from a handicap. It is confirmed again that jobs done by urban females involve long hours of work but low returns. This is representative of the less advantageous position which the women have in the urban labour market.

Table 20

Main Workers Classified by Industrial Categories in Urban Areas, 1981
(in percentage)

Industrial Category	Males	Females
Cultivators	5.20	4.66
Agricultural labourers	4.66	16.57
Livestock, fishing & forestry	1.81	1.86
Mining & quarrying	1.04	0.50
Household industry	4.21	10.47
Non-household industry	26.09	14.31
Construction	4.12	2.93
Trade and commerce	20.96	8.92
Transport	9.88	2.24
Other services	22.06	37.45

Source: Census of India, Part II, Special Report and Tables based on 5% Sample Data.

The concentration of women in a few activities is also apparent from the occupational data given by the Census of India. Over 16 per cent of all women workers in non-agricultural occupations are teachers; spinners/weavers/dyers and 'bidi' makers account for another 16 per cent. Maids and sweepers form over 13 per cent of the total female work force followed by clerical workers (7 %). These few occupations account for over half of all women workers. If women labourers, tailors, shop assistants, vendors and nurses are added to this total nearly 70 per cent of the women workers are accounted for. Women are therefore found concentrated in a few activities, most of which are low paying and involve very hard work.

Unemployment

The NSSO 38th round estimates the chronic unemployment rate for females in urban areas at 1.05 per cent (Table 21). The corresponding figure for urban males is 3.11. The percentage rises to 4.04 for males and 1.33 for females if current week status is considered, and further to 5.45 and 1.72 for males and females respectively if the daily status is considered (Table 22). The incidence of male unemployment is certainly more than that of females. This fits in the Indian ethos where the male is considered to be the breadwinner. It also reiterates the earlier stated conclusion that regular jobs are few. While people do find seasonal or casual employment, they are not able to find regular work.

Table 21

Percentage of Persons of Age 5 years and Above Usually (Chronically) Unemployed as Obtained from the three NSS rounds for All-India by Sex and Residential Status*

Round (year)	Rural		Urban	
	Male	Female	Male	Female
27 (1972-73)	0.75	0.18	2.87	1.00
32 (unadjusted) (1977-78)	1.41	1.68	3.90	3.03
32 (adjusted) (1977-78)	0.83	0.79	3.28	2.52
38 (unadjusted) (1983)	1.45	0.51	3.56	2.45
38 (adjusted) (1983)	0.97	0.32	3.11	1.05

Source: Sarvekshana (1986) Vol.IX, No.4, S-118.

* In order to get a complete comparable picture over the three rounds the table also gives the adjusted estimates of chronically unemployed by excluding the marginal workers from the total unemployed for 32nd and 38th rounds.

Table 22

Percentage of Unemployed According to Current Week Status and Current Day Status Approaches for Urban Areas

Round	Current week status		Current day status	
	Male	Female	Male	Female
27	3.53	1.53	4.76	2.04
32	4.06	1.68	5.35	2.11
38	4.04	1.33	5.45	1.72

Source: Sarvekshana (1986), Vol.IX, No.4, S-118.

Table 23 gives the number of women registered with employment exchanges which are generally located in urban areas only. Their number increased from 7.01 lakhs in 1975 to 9.39 lakhs in 1982, an increase of 34 per cent in seven years. The women are showing a growing tendency toward registration with employment exchanges in search of regular jobs.

Table 23
Registrations by Women in Employment Exchanges, 1975-82

(in thousands)

Year	No. of registrations effected during the year
1975	701.3
1976	693.5
1977	677.1
1978	787.8
1979	776.1
1980	941.4
1981	931.7
1982	938.7

Source: Govt. of India (1986), Employment Review, Directorate General of Employment and Training, Ministry of Labour, New Delhi, 98-99.

The first stock-taking of policy and legal measures affecting women's employment was done by the Committee on the Status of Women in India in 1974. The Committee suggested a package of steps, including the creation of a special cell in the Ministry of Labour at the Centre

to solve working women's problems, extension of maternity benefits to all types of women workers, including agricultural workers, the self-employed and home based workers, the provision of creche facilities in all factories employing more than 30 women and the extension of the existing limit on working time from 7 p.m. to 10 p.m., with adequate transport and security arrangements. It also suggested policy resolutions to see that women were not debarred from any occupation without giving a valid reason.

In 1976, a women's cell was instituted in the Ministry of Labour. The same year also saw the passing of the Equal Remuneration Act. A National Plan of Action was simultaneously prepared by the Department of Social Welfare. It stressed the need to increase and identify employment opportunities; to extend the age limit for women to enter government service and the public sector to 35 years; to provide creche facilities; for more comprehensive data on the unorganised sector; and for strict adherence to the Equal Remuneration Act.

A working group on the employment of women was constituted for the Sixth Five Year Plan for the first time and this group recommended that employment and income opportunities be increased. In 1986, a Commission on Self-Employed Women was constituted. The objectives of this Commission are to make the unprotected work force visible, to stress the contribution of these women to the family income and the national economy, and thirdly to identify and examine successful methods of organising them.

The government, therefore, has a set of new programmes for helping women in their income generating activities. Nevertheless,

the situation remains wherein women in urban areas are employed in low paid jobs characterised by uncertainty. This increases their vulnerability to exploitation. Women also work under other adverse conditions - the lack of legal provisions or the knowledge of such provisions prevents women, especially those in the unorganised sector from fighting for their rights. They also face business problems especially the lack of credit both for buying in bulk and for the enterprise itself. One major way out is the Self Employed Women's Association's (SEWA) way of organising women to fight for their rights and obtain facilities, especially credit.

The above analysis raises the following disquieting facts:

- i. Only a small proportion of urban females work - around 10 per cent using various estimates;
- ii. Women find it difficult to enter the organised sector and only about one-fourth of the urban female workers have regular-salaried jobs;
- iii. Women in urban areas are generally employed in jobs that are low paying. Over half the women are in 'other services' and are employed as agricultural labour. Manufacturing which is the productive sector, and also better paying employs less than 15 per cent of the workforce;
- iv. Women must be provided with better employment opportunities or alternately given incentives for self employment; and
- v. Urban development is accompanied by constant switchovers to new and better technologies. Women should not be deprived of access

to this new technology. A field where women's employment could be promoted is the production of electrical and electronic equipment and the repair of such equipment.

Quality of Life

It would be interesting to examine the effect of the the Government's package of programmes on the current situation of women in urban areas. While it is difficult to measure the social or psychological quality of life, the physical quality of life has been measured by Morris D. Morris and Michelle B. McAlpin, using a physical quality of life index (PQLI). This index is a composite of three variables: literacy, life expectancy and infant mortality. A simple indexing system is used to construct this index. For each indicator, the performance of individual countries is placed on a scale of 0 to 100, where 0 represents an absolutely defined "worst" performance and 100 represents an absolutely defined "best" performance. Once the performance for each indicator is scaled to this common measure, a composite index is calculated by averaging the three indicators, giving equal weight to each of them. The resulting physical quality of life index (PQLI) thus is also scaled 0 to 100.

Table 24 shows that the PQLI for urban females (56 points) is much higher than that for rural females (28 points). In other words, urban females enjoy a better physical quality of life than their rural sisters. The male-female differential in female PQLI is also smaller in urban areas (10 points) than in rural areas (13 points). Thus, sex discrimination is of a lower order in urban areas.

Kerala is noted for the highest urban female PQLI. Karnataka, Punjab, Assam, Maharashtra, Tamil Nadu and Andhra Pradesh follow in that order. The lowest PQLI is observed for Uttar Pradesh. The southern states generally have a higher PQLI than the northern states. Morris and McAlpin attribute this to the practice of village exogamy in the latter. The endogamous marriage patterns in the South act as an incentive to invest in the health and education of the girls while

Table 24
Rural-Urban, Male-Female PQLIs, by State, 1971

State	Rural		Urban	
	Male	Female	Male	Female
Andhra Pradesh	43	35	65	59
Assam/Meghalaya	39	30	66	60
Gujarat	40	27	60	49
Karnataka	47	38	69	61
Kerala	72	66	75	73
Madhya Pradesh	39	26	66	54
Maharashtra	48	36	65	59
Orissa	42	28	64	52
Punjab	54	40	69	61
Rajasthan	34	22	65	50
Tamil Nadu	45	32	69	59
Uttar Pradesh	28	13	55	42
All-India	41	28	66	56

a. All India represents a weighted average for all states and union territories.

Source: Morris D. Morris & Michelle B. McAlpin (1982): Measuring the Condition of India's Poor: The Physical Quality of Life Index, Promilla & Co. Publishers, New Delhi.

in the North the girls are expected to leave their village after an expensive marriage, so that such an expense is considered a waste. Secondly, the extent of access to public places and scope for income earning avenues is higher in the South. Above all, the urbanisation

level of the South is higher than that of the North, bringing in the positive affects of this process.

The following conclusions emerge from the above discussion:

- i. Urbanisation has had a positive effect on the status of women. This is evident from the indicators of health, education, employment and physical quality of life;
- ii. Women in urban areas have a better health status as is evident from their lower rates of overall infant and child mortality rates. Their access to health facilities is far better. Urbanisation has certainly reduced the neglect of the female child. However, early marriage remains a bane of life for a large proportion of women, even in urban areas. Effective action is called for in this sphere;
- iii. Urbanisation has promoted literacy and education among women. The enrolment of girls in schools, their entry into higher education, and their share in professional fields is growing. This development is faster in more urbanised states;
- iv. Employment is the area where urban females are at a disadvantage - both in comparison with rural females and urban males. Female work participation rates in urban areas are low. The situation is worsening with more females being pushed into the sphere of casual labour. Their share in regular jobs is not only small but also dwindling;

- v. The status of women is comparatively better in South India than in North India. This is attributed not only to the higher level of urbanisation in the former but also to its more favourable socio-cultural traditions in respect of women;
- vi. Women have not however, benefitted from urbanisation to the same extent as the men. The latter have the sanction of tradition as also the benefit of an initial start in virtually monopolising the more remunerative domains of education and employment; and
- vii. The government has drawn up several comprehensive plans for raising the status of women through literacy, health and work participation. Although there has been considerable improvement in the status of women as a result of these programmes, their status was so low at the time of independence that a much larger scale of operation is needed to make them equal partners in progress. The crux of the matter lies in raising the economic status of the family. Consequent upon this one can expect a decrease in family size and as a result improvement in the status of women's and children's health; reduction in household chores leading to improvement in the education of female children; and therefore greater opportunities for better paid employment.

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