

**Women, Urban Poverty and
Economic Development**

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**National Institute of Urban Affairs
New Delhi, India
1990**

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What do women in the low-income and slum settlements do to reduce the incidence of poverty is the main theme of this paper.

This paper has been prepared by Om Prakash Mathur with assistance from Dr. Indu Patnaik. Others who have provided assistance include Dr. Pushpa Pathak who designed and conducted, with the help a team of Research Analysts, the Faridabad field study, and Pratibha Mehta who helped to prepare the chart showing the role of women through the successive Five Year Plans. The paper has been word-processed in the Computer Unit of the Institute.

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INTRODUCTION

Since the beginning in 1976 of the United Nations Decade for Women considerable amount of work has been done in the developing and other developed countries on how to bring women into the mainstream of economic and social development. This work which is extraordinary in both quantity and quality has led to creating an environment wherein the developing countries have begun to admit and recognise that the status of their women is extremely low and subordinate, and that it is a major source of their underdevelopment. This work has also succeeded in projecting an image of women's role which not only contrasts with the one that dominated the developing countries in the 1960s, e.g., the reproductive roles, but which explicitly recognises women's economic contributions to development. Many countries have accordingly designed new initiatives and programmes to reach women and to involve them in the economic development processes. Suggestions have been made in a few countries that they should subject the entire development process and the supporting development programmes to some form of gender analysis and appraisal, and, where it is found to be necessary, alter the programmes to suit the needs of women. Gender planning has emerged in a few countries as a potential tool for meeting the strategic needs of women.

If we look at and analyse the work of the Women's Decade (1976-85) more systematically, we would find that it is dominated by three schools of thought, and supported evidently by three categories of scholars and practitioners. The first school consists of those who argue that women play at best a marginal role in development, and that

their access to all what development symbolises - productive employment, adequate shelter, and basic infrastructure and services is grossly limited owing to the distorted market conditions and several other forms of institutional, historical and cultural barriers. This school rests its arguments on national level, aggregate data on gender ratios, female participation in the labour market, and the structure of female occupations.

Scholars and practitioners representing another school of thought argue quite differently. According to them, women play an extremely important and critical role in development. In many countries, they form an integral part of the survival strategies. However, because of the existing national social accounting and other classification systems and the manner in which concepts like "work" are defined and perceived, women's role and work are neither seen nor recognised nor counted. There is a male bias in data collection and analysis with the result that there is gross underestimation of women's work in the development process. Women's work, these scholars argue, is best revealed by microlevel studies and data which bring out their role and contribution more vividly and adequately.

Then there is a third category of scholars and practitioners who have taken pains to point out that the developing countries have shown little or no sensitivity to the needs, problems and potentials of women in formulating development policies, plans and programmes. Development - in whatever way it is understood and assessed, has bypassed women. The much-talked about trickle-down of development to women has not occurred; nor is it likely to occur because, as this category of scholars argue, development processes and strategies do

not differentiate between males and females, and are neutral and not specific to 'gender'.

What is striking and extraordinary in this gender debate as mentioned earlier is that the role of women in the urban areas, particularly their role in poverty alleviation which is one of the most formidable problem currently facing the urban areas of the developing world, has received comparatively minor attention. Much, rather most, of the work has been done in the context of rural areas. Women's roles have been studied in relation to rural development and rural poverty. In the context of the urban areas, some work has been done to highlight the discrimination that women are subjected to particularly in respect of their access to the labour market, but questions such as - whether women help in the reduction of poverty in the urban areas; in what way do women help in reducing poverty; what exactly do women do in the urban poor households; what is the impact of women's work on the levels of literacy, health, nutrition etc; are women able to take advantage of the development programmes to the benefit of families they belong to; and in what way are the families where women work different from those where women do not work have not been directly and systematically addressed in the work done during the Women's Decade.

It is necessary to point out that until very recently issues relating to the urban areas, urbanisation and urban poverty were hardly important to the developing countries. A greater proportion of the population in the developing countries lived in the rural areas. Development strategies also centered around the rural areas which

claimed a bulk of the development investments. The last two decades, however, have dramatically changed the rural-urban composition of population, with the urban population registering extraordinarily high growth rates. For instance, in 1975, the total urban population of developing countries was estimated at approximately 81.1 million, or about 27.7 per cent of their total, aggregate population. Today, in 1990, it is estimated to have already passed the 1.3 billion mark having increased at an annual average growth rate of 3.4 to 3.7 per cent. This process of urban population growth has been accompanied by serious shortages of shelter and basic services, and also has exerted severe pressures on the urban labour market. The number of the poor i.e., those who are unable to earn a basic minimum to acquire the calorie intake necessary for survival and those unable to afford basic shelter and access to basic services is estimated at anywhere between one-fourth and one-third of the developing countries total urban population. Furthermore, this number appears to be increasing. It is in the context of increasing urban poverty that the developing countries have begun to ask whether 'women' who constitute 50 per cent of the total number of the poor have any role in the reduction of poverty, and if so in what way can they be enabled to play that role more effectively and efficiently.

This study titled as WOMEN, URBAN POVERTY AND ECONOMIC DEVELOPMENT has attempted to address precisely this question - what do women do and what can women do to reduce poverty in the urban areas? This study has been done in the context of India which not only has a large urban population base (210-215 million persons) but an expanding base. During the past two decades, India's urban population has grown

at 3.8 - 3.9 per cent per annum, and is projected to reach 320-330 million by the turn of the century. Like in the other developing countries, this growth has been highly strenuous. Urban areas have not found it possible to absorb this growth which has resulted in widespread poverty.

Issues relating to both urban poverty and women have lately received specific attention. In August 1988, the National Commission on Urbanisation (NCU) submitted its final report, making specific recommendations on how to deal with poverty in the urban areas. The National Commission on Self Employed Women and Women in the Informal Sector (June 1988) in their final report has made a series of suggestions on what should be done to improve the economic status of poor women working in the informal sectors of the economy. Also published in October 1988 was the National Perspective Plan for Women (1988-2000 A.D.) by a core group set up by the Department of Women and Child Development, suggesting a number of steps for overcoming the constraints which affected women's participation in development. The draft 'Approach to the Eighth Five Year Plan' (1990-95) has also brought out the importance of women in development. It has pointed out that there are at least three major aspects that should deserve
1
attention, namely -

- (a) invisibility of women's work;
- (b) low paid, insecure jobs with extremely poor working conditions of women, with many of them working as unpaid family labour reinforcing their invisibility; and
- (c) women not having any assets or control over assets which increase their vulnerability.

1) Planning Commission, Government of India, "Approach to the Eighth Plan", as published in the Financial Express, New Delhi, 1 March 1990.

The draft Approach to the Eighth Plan has suggested that the adverse consequences of investment, land use, production technology, and other macro policies on women should also be examined so that the barriers facing them with respect to invisibility, low returns, lack of assets and safety can be removed.

As mentioned, this study focusses on the role of women in the reduction of poverty in the urban areas. In dealing with this subject, we have first looked at women in the urban areas in a macro sense, and presented data on indices like sex ratios, female participation rates, the nature of activities in which women work, and women's share and contribution to family incomes, employment etc. In the second part of the study, we have presented an overview of the framework within which policies with respect to women and urban poverty have evolved over the past four decades, and also described briefly the nature of programmes that have been taken up for women's development and reduction of poverty. It has been shown in this section that the two sets of programmes have proceeded in a parallel fashion, and the interface between them has been weak. The third part of the study contains an analysis of a survey of low-income households in Faridabad city (330,864 population), focussing on the basic question - what do women do to reduce the incidence of poverty? Responses to related questions like the reach of women to the development programmes are also included in this part of the study. In conclusion, we have argued that what women do in the low-income households is hardly adequate in terms of overall economic and social development. There are several barriers to their being able to

effectively deal with urban poverty. Poverty is a complex and multidimensional phenomenon. Women in the low-income and poor households are not a single, homogeneous group. In order to be effective, the development planning framework will have to look beyond the credit-training- skill upgradation strategies, and take note of and respond to the highly diverse problems that characterise the different categories of poor women.

WOMEN, URBANISATION AND URBAN POVERTY

I A Macroview

It is best to begin this paper by pointing out that India is one of those countries where the proportion of females in the total population is less than that of males. According to the United Nations Demographic Yearbook, 1986 and the World Development Report, 1989 the proportion of females in India is 93 to every 100 males compared to the global average of 98.76 and the Asian average of 95.29. Worse still, the proportion in India is not only low but amongst the lowest with only Pakistan (91), Papua New Guinea (93), and five countries of the Middle East having lower female proportions.² In the urban areas, the demographic situation with respect to gender is even more disconcerting. Apart from the fact that there are only 88 females to 100 males in India's urban areas, it is important to note that vis-a-vis other countries, India's position in this respect is highly unfavourable. Only eight countries have reported urban sex ratios which are lower than those observed in India.

This adversity is not limited to sex ratios alone but extends to other spheres like the participation of females in economic sectors and activities, access to education etc. According to the Census of India, only 8.3 per cent of the total females in the urban areas are economically active; the balance, by implication, do not "work" and

2. These countries are Libya (90), Oman (29), Saudi Arabia (84), Kuwait (76) and UAE (46). These countries depend to a very large extent on expatriate labour which explains why sex ratios are so adverse to females. See, World Development Report, 1989.

3
make no contributions to the national economy. The National Sample Survey Organisation (NSSO) which defines 'usual status work' somewhat liberally estimates the female participation rate to be 17.3 per cent (1983-84) which also is very low by most standards - global or those prevailing in the developing countries, putting females in a highly disadvantageous position as far as the participation rate is concerned.

An equally disturbing feature of female participation that deserves mention here relates to the sectors in which females work. The Census of India which compiles data on the pattern of employment in major sectors and subsectors shows that nearly 23 per cent of the female workers are engaged in Agriculture, Livestock, Forestry, Fishing and related sectors. Another 37 per cent of the them work in miscellaneous, residual types of sectors and subsectors. Compared to these, there is concentration of male workers in manufacturing (26%), trade and commerce (21.3%), and transport (9.98%), indicating a sharp segmentation of the urban labour market along gender lines.

3 The Census of India, 1981 defined a person as 'main worker' if he/she was engaged in work for at least 183 days in the year preceding the census year, and as a "marginal worker" if he/she worked for less than 183 days.

Table 1
Male-Female Urban Workforce Distribution in Industrial
Categories, 1981
(Per cent)

Industrial Categories	Gender	
	Females	Males
Cultivators	4.66	5.20
Agricultural Labourers	16.56	4.66
Livestock, Forestry, Hunting etc.	1.77	1.81
Mining and Quarrying	0.69	1.10
Manufacturing, Processing etc.		
a. Household industry	10.50	4.21
b. Other than household industry	14.60	26.00
Construction	3.10	4.26
Trade and Commerce	8.89	21.30
Transport, Storage etc.	2.24	9.98
Other services	37.00	21.40
Total	100.00	100.00

Source : Census of India, 1981

The segmentation of the labour market along gender lines emerges more sharply from the three-digit classification of the industrial categories. This classification, a summary of which is given in Table 2 shows that there are few female workers in as many as 206 out of a total of 376 industrial categories and subcategories. In other words, nearly 55 per cent of the industrial subcategories of the urban economy have remained virtually shut out to females, with the coefficients of female concentration in these categories being less than 0.5. In another 42 such subcategories, the share of

4. For details, see Annex 1.

females in total work force is significantly less than that of males in the sense that the concentration coefficients in respect of these are between 0.50 and 0.75.⁵ In 97 industrial subcategories, however, females have an advantage over males (coefficient of concentration is greater than one). A large number of these categories happens to be allied as shown in the Table 1 also, to Agriculture, Plantation, Forestry and Fishing, (tea and coffee plantation, cardamom plantations, production of ganja, production of fuel by exploitation of forests and opium, gathering of fodder by exploitation of forests, and gathering of uncultivated materials), or represent those categories which involve repetitive and mechanical operations. In addition, women also have an edge over men in selected industrial subcategories such as manufacture of perfumes, shampoos, pottery and manufacture of structural clay products, electronic components, watches, clocks, telephone communications, data processing, and services like education, sanitation, laundry, domestic and welfare services. The NSSO data on the distribution of female workers in the various industrial categories also give large identical results.

5. Coefficients of concentration have been worked out as under-
Number of female workers in the specific industrial category
All females workers in all industrial categories
Number of all workers in the specific industrial category
All workers in all industrial categories.

Table 2

Concentration of Females in Three-digit Industrial Categories,
1981

Concentration Level	Number of Three-digit Categories
No. of female workers	3
Coefficient of Concentration	
(a) Less than 0.50	203
(b) 0.50 - 0.75	42
(c) 0.75 - 1.00	31
(d) 1.00 - 2.00	60
(e) 2.00 - 3.00	13
(f) 3.00 +	24
Total	376

Source : Census of India, 1981

Another feature of female's work which is no less disturbing lies in the casual nature of their jobs and employment. According to the National Sample Survey, an estimated 28 per cent of the total female workers are "casually" employed, and another 45 per cent are in the category of "self-employed". In comparison, the incidence of casualisation is low among male workers, as given in Table 3 below.

Table 3

Percentage Distribution of Workers According to
Usual Status of Employment Categories, Urban

Employment Categories	Male			Female		
	1972-73	1977-78	1983-84	1972-73	1977-78	1983-84
Wage Employment	50.69	46.41	44.58	27.89	24.94	26.23
Non-wage Employment						
a) Self Employment	39.25	40.38	40.67	48.40	49.47	46.50
b) Casual Employment	10.06	13.21	14.75	23.71	25.51	27.27

It should be pointed out that the urban scene in India with respect to gender has begun to witness changes which prima-facie seem favourable to females. For example, the sex ratio in the urban areas which had been declining since 1901 registered for the first time in 1981 a marginal increase. In 1901, the sex ratio was 92.1; it declined to 91.6 in 1951, to 86.2 in 1971, and increased to 87.8 in 1981. The female participation rate too which had plummeted to 6.67 in 1971 increased to 8.3 per cent in 1981.

An important feature of the change is the increase in the proportion of females in the working age-group of 15-59 years. During 1971-81, female population in this age group increased by 59 per cent as compared to an increase of 37 per cent in the male population of this age-bracket. A more significant change that appears to be taking place is in respect of gender differentiation of the labour market which is gradually opening up to females. In 1981, females acquired concentration in 21 industrial sub-categories, relating to the various manufacturing categories e.g., manufacture of textiles, coal and tar products, radio and TV sets, and electronic computers, insurance careers, data processing and tabulation services, and also in advertising and publicity services. Females are also gradually entering other industrial subcategories, as may be seen from Annex 1 attached with this section.

These changes notwithstanding, the overall, macro situation with respect to females is far from satisfactory. Participation rates of females in economic activities continue to be extremely low, and the usual argument that it is essentially a definitional issue or that

there is a male bias in data collection can not obscure the fact that a significant proportion of females are out of the active job market. There is also the fact that females are concentrated in those subsectors and activities which have rural or quasi-rural orientation; while subsectors that are more urban in nature remain partially shut out to females.

Industrial Classification of Urban Female Workers:
Activities by Changes in Index of Concentration (Ci)
1971-81

New activities concentration in 1981	Activities where Ci increased	Activities where Ci remained unchanged	Activities where Ci decreased	Activities with Ci less than 1 in 1981 (but more than 1 in 1971)
012 Rubber plantations	018 Production of ganja, cinchona, opium, etc.	026 Rearing of silkworms and production of cocoon & raw silk	007 Production of roots, tubers, vegetables, spices, flowers, etc.	008 Agricultural production n.e.c.
013 Tobacco plantations	052 Production of fuel from forests		010 Tea plantations	033 Grading agricultural and livestock products
014 Pepper plantations			011 Coffee plantations	
025 Rearing of bees			015 Cardamom plantations	
051 Felling and cutting of trees			016 Plantations of edible nuts	
059 Other forest produce n.e.c.			019 Plantations n.e.c.	
			023 Rearing of pigs and other animals	
			053 Gathering of fodder from forests	
			054 Gathering of forest produce, e.g. resins etc.	
			069 Fishing and allied activities n.e.c.	
192 Salt mining and quarrying		194 Mica mining	120 Iron ore mining	
			121 Mining of manganese	
			122 Mining of chromite	
			123 Mining of bauxite	
			127 Mining of limenite & rutile	
			190 Stone quarrying, clay and sand pits	

Contd....

New activities concentration in 1981	Activities where Ci increased	Activities where Ci remained unchanged	Activities where Ci decreased	Activities with Ci less than 1 in 1981 (but more than 1 in 1971)
212 Tea processing	202 Canning and preservation of fruits & vegetables	208 Production of common salt	203 Canning, preservation and processing of fish and other similar foods	207 Production of indigenous sugar, etc.
217 Manufacture of starch	228 Manufacture of chewing tobacco, etc.	213 Coffee curing, roasting and grinding	219 Manufacture of food products n.e.c.	216 Manufacture of prepared animal feeds
239 Cotton textiles		214 Cashewnut processing	229 Manufacture of tobacco products, n.e.c.	220 Distilling, rectifying and blending of spirits
244 Manufacture of wool n.e.c.		225 Preparation of raw tobacco		222 Malt liquors and malt
260 Knitting mills		226 Manufacture of bidi	242 Wool spinning and weaving (other than in mills)	246 Printing, dyeing and bleaching of silk textiles
269 Manufacture of textiles		230 Cotton ginning, cleaning and baling	261 Manufacture of threads, cordage, ropes, etc.	249 Silk & synthetic textiles, n.e.c.
		233 Cotton spinning (charkha)	268 Manufacture of coir and coir products	263 Weaving carpets, rugs and other similar products
		234 Production of khadi	277 Manufacture of bamboo and cane furniture	264 Manufacture of all types of textiles, garments including wearing apparel
		235 Weaving/finishing cloth		
		240 Wool cleaning, baling and pressing		
		245 Spinning, weaving and finishing of silk textiles		
		253 Manufacture of textiles of hemp and other coarse fibres		
		262 Embroidery and making of crapes, laces and fringes		
		266 Manufacture of made-up textile goods (except garments)		
		272 Manufacture of wood and cane products		
		281 Manufacture of containers/boxes of paper & paper board		

282 Manufacture of pulp
products n.e.c. e.g. dolls

Contd....

New activities concentration in 1981	Activities where Ci increased	Activities where Ci remained unchanged	Activities where Ci decreased	Activities with Ci less than 1 in 1981 (but more than 1 in 1971)
307 Manufacture of coal & tar products not elsewhere classified		313 Manufacture of drugs and medicines	325 Manufacture of mica products	323 Manufacture of china- ware and porcelein
324 Manufacture of cement, lime & plaster		314 Manufacture of toileteries		327 Manufacture of earthen and plaster products
364 Manufacture of radio & TV sets and other electronic apparatus		317 Manufacture of matches		
366 Manufacture of electronic computers, control equipment & other instruments		320 Manufacture of structural clay products		
		322 Manufacture of earthenware & pottery		
		326 Manufacture of structural stone goods and stoneware		
		329 Manufacture of mis- cellaneous non-metallic mineral products n.e.c.		
		367 Manufacture of electro- nic components n.e.c.		
		382 Manufacture of matches and clocks		
		387 Manufacture of stationery items such as pens, tags, pencils, etc.		
		389 Manufacture of mis- cellaneous products such as costumes, jewellery, wigs, etc.		

Contd....

New activities concentration in 1981	Activities where Ci increased	Activities where Ci remained unchanged	Activities where Ci decreased	Activities with Ci less than 1 in 1981 (but more than 1 in 1971)
				503 Construction and maintenance of water ways & water reservoirs
				505 Construction of indus- trial plants including thermal plants
				519 Other activities allied to construction n.e.c. e.g. fixing handpumps
		651 Vegetable and fruit selling		
		652 Dealers in meat, fish & poultry		
			751 Telephone communications	
819 Insurance carriers other than life		810 Provident services		
824 Data processing and tabulating services				
826 Advertising and publicity services				

Contd...

New activities concentration in 1981	Activities where Ci increased	Activities where Ci remained unchanged	Activities where Ci decreased	Activities with Ci less than 1 in 1981 (but more than 1 in 1971)
922 Research and scientific services e.g. research in biological physical and social services	941 Welfare services 960 Domestic services	902 Public services in local bodies' departments 920 Educational services rendered by technical or vocational colleges, schools and other institutions 921 Educational services rendered by non-technical colleges, schools, universities & other institutions 930 Health and medical services 954 Radio & TV broadcasting 955 Operation of circuses and race tracks 956 Libraries, museums, etc. 961 Laundry services 969 Personal services n.e.c. 990 Services not elsewhere classified	910 Sanitation services, such as garbage and sewage disposal	959 Amusement & recreational services n.e.c.

Number of female workers in ith activity

Total female workers

Note: Ci =

Number of workers in ith activity

Total workers

Levels of Concentration of Female Workers by
Industrial Categories: 1971-81

\1981 1971\ 5+	5+	4-4.99	3-3.99	2-2.99	1-1.99	No Concen- tration
5+	214,225, 233,317	010	016,242, 268	053	277	
4-4.99	960	226	011,015, 203	127	122	
3-3.99		018	213,230, 240,272, 921,930	054,121, 123,910	325	
2-2.99		052		208,235, 320,916	007,019, 023,069, 120,190, 219,229, 261	505
1-1.99			202	228,941	026,194, 234,245, 253,262, 266,281, 282,313, 314,322, 326,329, 367,382, 387,389, 509,651, 652,751, 810,902, 920,954, 955,956, 969,990	008,033, 207,216, 220,222, 246,249, 263,264, 323,327, 503,519, 959
No Concen- tration	014		013,239	059	025,012, 051,192, 212,217, 244,260, 269,307, 324,364, 366,819, 824,826, 922,949	

II Macro to Meso-Level Evidence

We presented above the Census and the NSS data on the sex ratios, participation rates, and the nature of sectors and subsectors in which females are engaged in the urban areas. Data pertained to the total urban population, without making any distinction between the different strata of population. In this section, we present and analyse data relating to the profiles of women in the low-income and poor households in the urban areas of the country, and highlight the fact that the roles of women in poor households in terms of their participation in the urban labour market and poverty reduction are very different from the overall, macrosituation, described earlier. However, before highlighting the differences, it is necessary to point out that poverty in the urban areas of the country is widespread and highly complex. In 1987-88, the latest year for which poverty data are available, approximately 39 million persons or approximately 7.8 million households were assessed to be living below what in India is known as the official "poverty line". The urban poor constituted 18.49 per cent of the country's total urban population. Official poverty line in India is defined in terms of a level of expenditure which enables an individual to obtain a minimum number of calories per day and meet some expenditure on essential nonfood items. This minimum for the urban areas is 2,100 calories. (For the rural areas, the minimum intake per day is 2400 calories). In money terms, the level of expenditure corresponding to 2100 calories is reckoned at Rs. 152.13 per capita per month, at 1987-88 prices, suggesting that the level of expenditure of 39 million persons out of an estimated total urban population of 210-215 million is less than Rs. 152.13 per month.

It is necessary to also point out that poverty in the urban areas is not confined to the number of persons unable to have 2100 calories; it has several other manifestations of which the inaccessibility to productive employment, basic shelter and services is perhaps the most pervasive, visible and also dehumanising. In 1987-88, open unemployment among females was reported to be as high as 85 out of 1,000 persons on usual status and 120 on current daily status. These numbers excluded all those females who were suboptimally employed. Approximately 18 per cent of the country's total urban population lived in slums in 1981 when the last nation-wide count was done. In the larger, one-million cities, this proportion was as high as 30.78 in the aggregate. Almost 38 per cent of Kanpur's population lived in slums. Over 40 per cent of the total number of slums had no access to either the tap points or public hydrants for water supply. There were no latrines in nearly 32 per cent of the slums. Other basic services such as electricity were more scarce, making living in urban slums more demeaning and degrading.

It is disconcerting to note that besides the number of the "poor", estimated to be around 39 million persons (1987-88), and those who live in slums without access to basic services, practically nothing is known as to who the poor are, what they do and what their demographic and socioeconomic profiles are. No nation-wide surveys have been done of the "poor" or of "slum population" with the result that there is little understanding of the forces and factors that keep such a large population under a state of acute poverty. Evidently, because of the absence of such surveys, no estimates exist on the

number of women who are below the poverty line or on the number of women in these low-income and poor households, who work, or the sectors and sub-sectors in which they are engaged in, the roles they play within the households and the economy of the urban areas, and the strategies they employ in keeping their families above the poverty line.

A few small-scale sample studies and surveys have, however, been carried out of households living in low-income and slum settlements which are the only source of data on the role of women in poor and low-income households. These studies and surveys are of two types - (i) the cross-sectional studies resembling the ILO type of work carried out in the 1970s to ascertain the number of persons engaged in the informal sector and the nature of occupations these persons were engaged in; (ii) the branch-specific studies to understand the problems of the specific trades and occupations. Among the more recent studies are three cross sectional surveys conducted by the National Institute of Urban Affairs (New Delhi), and one conducted by the Operations Research Group (Baroda), and branch-specific studies as published in the final report of the National Commission on Self-⁶ Employed Women and Women in the Informal Sector.

As mentioned above, the status of women in the low-income households varies sharply from the urban population in general. At least six distinctive features can be noted of which the first one

6 Ibid. This report has given a brief account of the situation of women in land-based occupations (agriculture and forestry, dairying, small animal husbandry, fisheries, sericulture, mining), tobacco and bidi workers, handloom weavers and spinners, handicrafts, garments making, vendors and hawkers, construction workers, and domestic workers.

pertains to the participation rate of females in the work force. NIUA's surveys of six cities (1988) show that of the 20,405 females surveyed, as many as 6,314 are economically active, that is, on an average, 30.94 per cent of the total females in the low-income households work. The participation rate is much higher among the 15-59 age-group: of the 12,310 women surveyed as many as 6070 work, that is, nearly 50 per cent. The higher participation rates among females in the low income households clearly suggest that like their male counterparts, they too cannot afford to be without work, and that work is an integral part of the survival strategies of such households.

Table 4

Female Participation Rates, Census and NIUA Surveys

City	Female Participation Rate (%)		
	Census, 1981	NIUA survey results (Low income households)	
		All ages	+15 years
Bangalore	8.84	46.51	77.45
Lucknow	3.76	27.19	47.93
Vishakhapatnam	5.24	40.68	59.80
Faridabad	4.68	21.11	39.60
Trichur	15.17	29.85	36.98
Puri	7.61	20.89	34.25

NIUA's surveys reveal that the higher participation rates among females in the sampled, low-income households are attributable to at least three factors, namely -

- (a) low income of the households, and the sheer necessity to work;
- (b) use by NIUA of a wider definition of work', i.e., one that encompasses occupations which are ordinarily not perceived as "work" or not recognised as "work", thus reducing the impact of invisibility in work participation rates; and

(c) elimination of male bias in surveys and data collection.

Similar results have been reported in studies carried out by other organisations. A study of five cities conducted by the Operations Research Group (1988) shows that the female participation rates range between 15.5 per cent in Kanpur to 30.9 per cent in the case of Rajkot. In smaller cities like Bhavanipatna, Kumbhakonam and Madanrting, these rates are somewhat lower but still considerably higher than those reported by either the Census of India, or the National Sample Surveys.⁷

A second related feature about female participation showing that 62 per cent of the surveyed low-income households have at least one female worker is equally distinctive. In Bangalore, almost every low income household (93.17%) has one working female. In the other two cities from the southern part of the country where in economic activities, there are fewer barriers to female participation over 60 per cent of the households have working women. In Lucknow and Faridabad the proportion of such household is, however, low, which is explained in part by historical and cultural factors. These sets of data are given in the following table.

Table 5

Households with Women Workers, NIUA Survey, 1988

Bangalore	Lucknow	Vishakhapatnam	Faridabad	Trichur	Puri
93.17	50.78	77.37	44.65	62.36	42.27

⁷ Ibid, Operations Research Group.

What this shows is that the incidence of female workers is significantly higher in the low income and poor household than in the general population, (and also age - the incidence of child labour is also high among poor households) lending, support to the thesis that the poor - irrespective of sex, cannot afford to be unemployed.

A third feature that distinguishes the low income urban labour market from the rest is in respect of the employment status of workers. NIUA's surveys show that almost one-third of the total female workers are "self-employed". More important are the price-rate workers who constitute an extremely important category in the Indian context with its own attendant problems. It is also to be noted that nearly 9 per cent of workers are helpers in the families who possibly remain invisible as far as official enumeration of female workers is concerned.

Table 6

Female Participation by Employment Status,
NIUA Surveys, 1988

Self- Employed	Employers	Helpers in Family	Salaried Workers	Casual Workers	Price Rate Workers
31.01	0.03	8.81	17.15	18.44	24.56

Women in the low income households are engaged in a wide spectrum of economic activities. While there are some activities which are city-specific such as chikan work in Lucknow (a kind of embroidery work), and incense-making in Bangalore and cutting of rubber straps for slippers in Faridabad, there are others that are more ubiquitous in character. Domestic service and construction workers employ a sizeable proportion of the female work force, about 13 per cent each,

followed by tailoring, construction work, retail trading, and activities like dairying.⁸

It is significant to point out that the pattern of employment in the low income households covered by NIUA surveys is strikingly different from what is observed for the general population. In the total urban population, there is a fair degree of concentration of female workers in industrial sub sectors like manufacture of radio and T.V. parts, electronic computers, insurance careers, data tabulation and processing services, and advertisement and publicity services. In the low income households, there is a greater concentration in sub sectors like domestic services, street vending, tailoring, and all the low-end jobs like those mentioned in the footnote. It is also to be noted that almost all female workers in the low income households happen to be engaged in the informal labour market. Formal sector employing only about 1-2 per cent of the total females appears closed to them for at least three reasons - i. educational criteria established for entry which females of the low-income households do not meet, ii. competition from males, and iii. lack of flexibility in hours and place of work.

An extremely important feature of the low income households is that the activities in which females are engaged are essentially low paying requiring low skills, and are extensions of domestic work. For

8 NIUA's surveys have identified nearly 150 activities in which women happen to be engaged. These include retail trade (9.43%), street vendors (6.91%), hotels and restaurant keepers (2.31%), domestic servants (13.09%), washer women (1.47%), dairy farmers (5.75%), construction workers (13.29%), sweepers, dry cleaners and pressers, poultry keepers, and gathering of forest produces, knitters, food preservers, bidi makers, tailors, sewers and embroiders, potters, brush-makers, and many others.

a larger part, female workers of these households are at the periphery of the labour force. There is not only a gender differentiation in the major activities but also a differentiation of the labour market along household income lines.

A final area where the status of working women in the low income households differs from the general population and which bears vitally upon survival and poverty reduction relates to their contribution to the family and households income. NIUA's studies as also the studies conducted by other institutions like the Operations Research Group show that women's earnings as a share of family incomes are extremely significant, and, if these are excluded from the family earnings at least 23 per cent of the low income households would plunge deep into the state of poverty. As would be seen from the following table, nearly 30 per cent of the working women contribute as much as 26-50 per cent of the family incomes, indicating a very high degree of dependence of these families on women's earnings and work. For 11 per cent of the households, women's earnings are the only source of survival - these households being the female headed households. Seven per cent of working women have no independent income as they work together with the other members of the household.

Table 7

Contribution of Female (+ 15 years)
to the Monthly Household Incomes

Contribution of Females to Household Incomes	Percentage of Households
1-25	43.20
26-50	32.04
51-75	5.80
76-90	0.84
91-100	11.06
No independent income	7.06

Women in the urban low-income and poor household - this section shows, are an altogether different lot, displaying very different profiles and characteristics. The first important characteristic, of course, is the higher participation rate among women in the labour force. They work in larger numbers and proportions. Perhaps, more important is the share of women's earnings in the total household incomes, without which a number of the households will plunge deep into the state of poverty. In this sense, women are central to the survival strategies of the poor households. On the other hand, it is also obvious from the analysis that the activities and occupations in which women are engaged are low-end and low-paying, with women bearing a double brunt of the highly segmented urban labour market in the country. Firstly, the labour market discriminate against women in the sense that women's participation in a very large number of industrial activities and subactivities - 206 out of 376, is low, if not insignificant. Men dominate these activities which have a larger urban orientation than those in which women dominate. It was clear from the three-digit industrial classification given in the preceding section that men are in one higher level labour market circuit while women happen to be in another circuit of a lower order. A second discrimination in the labour market that this analysis has brought out is among women themselves - poor versus the rest. Higher - level, urban oriented activities seem to be the preserve of women in the higher and middle income groups while the residual, lower order activities are performed by women of the low income households. It is this double brunt that women in the low income households have to suffer from. This analysis also shows large scale illiteracy among

women. However, it is far from clear whether illiteracy among them keeps women in low paying and low-end jobs or that there is a vicious circle that binds women of these attributes together.

**WOMEN AND URBAN POVERTY
PLANNING FRAMEWORK AND DEVELOPMENT INITIATIVES**

Among the family of developing countries, India has a long history of planned development. The first plan covering a period of five years was launched in 1951; since then, the course of development in the country has proceeded on the basis of five year plans.⁹ The current plan - the seventh in the series which began in 1985 is due to end on 31 March 1990 when the Eighth Five Year Plan should begin.¹⁰

Issues relating to poverty and women have occupied an important place in the planning exercises from the very inception of planning in the country. Each five year plan has analysed the problems associated with poverty and women, proposed alternative options and approaches to poverty alleviation and women's development, and suggested specific programmes and courses of actions. Of course, as one would expect, the treatment of the issues in the various five year plans has neither been consistent nor uniformly systematic; in fact, the emphasis and content of the approaches and programmes have been continually changing, which reflect in many ways the contemporary thinking and perceptions of the problems. Also, changes have occurred as a result of the experiences arising out of the implementation of the related programmes, and unquestionably better information and improved understanding of poverty and women-related issues.¹¹

9 The course of planned development was briefly interrupted during 1966-69 on account of severe drought in the country.

10 According to the present indications, the commencement of the Eighth Five Year Plan may be delayed until the latter part of the year.

11 In the Kathmandu Conference, this kind of a change was referred to as "progression of ideas".

An example would amplify this point. In 1951 the planners who drafted the First Five Year Plan described poverty in terms of the unequal distribution of wealth and incomes, and assumed that an improvement in income distribution and deconcentration of wealth and incomes in favour of the poor will automatically lead to a reduction in poverty levels. Since then, i.e., during the past four decades, there has been a sea of change in the planners' perception of poverty issues who now see it as a result of highly interconnected and complex set of factors and forces. One of the important changes that has occurred during this period is the recognition that there are severe limits to income approach, and that poverty reduction is possible only with a package of multisectoral programmes and projects.

If we analyse the poverty issues and responses in an orderly manner, we will find three distinctive phases in their evolution -

- (a) the first phase when "income approach" overwhelmed the Indian scene. This approach postulated that for reducing the incidence of poverty it was necessary to increase income on the one hand, and improve its distribution, on the other;
- (b) the second phase consisted of sectoral strategies to assist the poor e.g., housing for the economically weaker sections, sites and services programme, slum improvement and upgrading and income generating activities for the poor; and
- (c) the third phase during which programmes were formulated especially targetted at the poor.

The first phase represents a macro response to the problem of poverty. The second phase stresses building up of antipoverty biases

in the sectoral programmes and strategies, while the third phase recognises that the poor have to be reached by especially designed targetted programmes. These phases are neither discreet nor mutually exclusive, rather these phases overlap with each other and indicate that the problem of poverty demands a concerted attack from various positions and strategies, and that the macro-level actions have to be combined and matched with sectoral, multisectoral and area-based programmes.

It is necessary to state that it was the Sixth Five Year Plan (1980-85) which marked the commencement of a more definite approach to poverty issues in the country. Placing a very high priority on alleviation of poverty, the Sixth Plan approached the problem in three stages:

- Identification and measurement;
- Developing realistic targets;
- Formulation of specific programmes to meet the targets.

However, even the Sixth Plan did not address the urban poverty issues directly. It continued to display a distinct bias towards rural poverty but provided for moving nearly 6.1 million of the total urban poor above the poverty line.

The Seventh Five Year Plan, 1985-90 constitutes the first conscious attempt to address urban poverty issues directly. It takes explicit note of the growing incidence of poverty in the urban areas, and points out that the persistent migration from rural areas has led, on the one hand, to rapid growth of slums in several cities and towns, and, on the other hand, to overcrowding in relatively unskilled and

low paid jobs in the informal sector. The Seventh Plan has proposed multipronged strategies to attack poverty which includes -

- (a) provision of gainful employment to the unemployed, particularly women and youth;
- (b) raising the earnings of those in low-paid jobs;
- (c) improving the access of the urban poor to basic amenities such as education, health care, sanitation and safe drinking water; and
- (d) Stepping up the productivity and earnings of self-employed workers.

Policies relating to women's development too have changed dramatically over the years and become wideranging and progressively articulate. For instance, in the earlier plans it was women's reproduction roles and their role as mothers that determined the primary response to their problems. Accordingly, the first and second Five Year Plans placed emphasis on the expansion of antenatal and postnatal facilities and services. The position at the commencement of the 1990s is very different with women being projected as active and equal partners in development. A recent, 1990 document of the Planning Commission states that, to quote,

"Women's role is to be seen not only as beneficiaries being denied their due share in development. Their experience of life management, in production and environment, and in fighting chronic social ills is directly relevant to the alternative development thrust...."¹²

12. Planning Commission, "Approach to the Eighth Plan", as published in the Financial Express, 1 March, 1990.

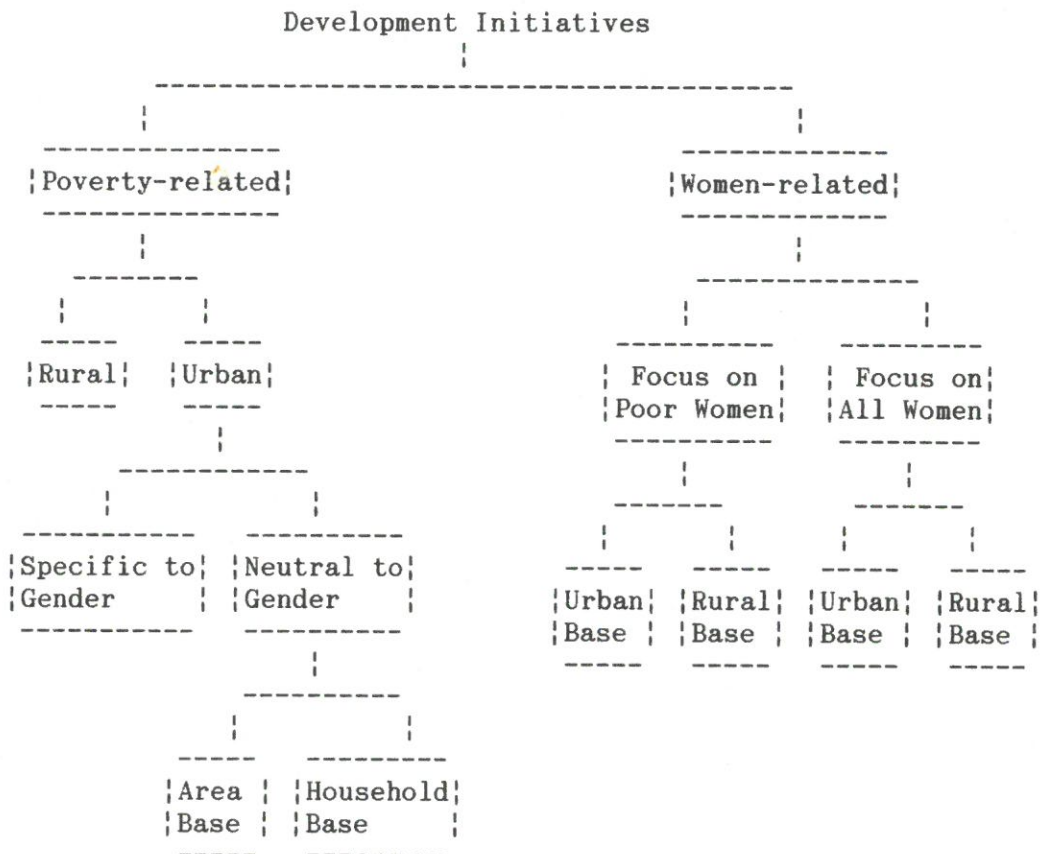
Like in the case of poverty-related policy issues, here too several stages can be discerned of which the following are worth-noting.

- (a) Creation and expansion of maternity-related and other basic welfare services.
- (b) Organise appropriate mechanisms of delivering the maternity and other welfare-related services, including the involvement of voluntary agencies, and establishment of "mahila mandals" (women's organisations).
- (c) Training, education and skill upgradation as a strategy to enable women to enter the labour market.
- (d) Multisectoral development package covering employment, education, health, nutrition and application of science and technology to prepare women to participate in the mainstream of national development.

A more detailed description and analysis of the role of women through the five year plans is contained in the Annex to this section.

Policies represent an understanding and appreciation of the existing situation, and are an expression of the approach that the Government wishes to pursue to deal with the situation. On the other hand, the development initiatives and programmes represent specific actions to put the policies and approaches into effect. During the past forty years or so, a very large number of programmes and initiatives have been taken both to reduce the incidence of poverty and to involve the women into the mainstream of socioeconomic

development and to enhance their contribution to national welfare. These initiatives fall into several categories which can be more meaningfully examined with the help of the following chart -



As would be noted, there are two streams of initiatives - first related to poverty alleviation, and the second to women's development. In the first stream falls programmes like the Urban Basic Programme, Self Employment Programme for the Urban Poor, Housing for the Economically Weaker Sections, and Environmental Improvement of Urban Slums. All these programmes are neutral to gender except the Urban Basic Services Programme which is particularly designed to reach more women and children who are more disadvantaged among the urban poor households.

The second stream consists of a large variety of programmes which are aimed at -

- (a) Urban Poor Women:- Comprising Vocational Training of Adult Women; Women's Development Corporation; Scheme for Socio-economic Programmes for Women;
- (b) Women in the Urban Areas:- With no distinction between high, medium and low income consisting of Entrepreneurship Development Programme; Women's Vocational Training Programme; Science and Technology for Women; and Institutes for Rehabilitation of Women in Distress;
- (c) Urban Poor:- and neutral to gender - Shramik Vidyapeeth; - Institutes for imparting nonformal education and training to urban workers; and
- (d) Poor Women without any urban-rural distinction.

Training and skill upgradation constitute a major plank of the development initiatives that have been taken so far to reach and benefit the urban poor women. Evidently, this plank assumes that training is necessary to bring urban poor women into the mainstream of socioeconomic development. Improving access of poor women to basic services (water supply, sanitation, primary health and primary education) is also a major development initiative that takes note of the needs of particularly the urban poor women. Employment-focussed programmes are few in number. The following chart provides details of the various development initiatives.

WOMEN THROUGH THE FIVE YEAR PLANS

Five year plan	Perception of the problem	Approach and content of the policy		Development programmes		Focus on
		General	Urban	General	Urban	
1.	2.	3.	4.	5.	6.	7.
First 1951-56	Lack of recognition of women's part in economic reconstruction of the country.	<ul style="list-style-type: none"> . Improve antenatal and post-natal care for expectant mothers. . Plan families. 		<ul style="list-style-type: none"> . Training of traditional 'dais'. Supplementary food for expectant mothers and infants. 		Expectant mothers
Second 1956-60	Inadequate welfare measures for women and children in the country.	<ul style="list-style-type: none"> Administer all programmes pertaining to the welfare of women through especially created agencies like the Central Social Welfare Board. . Strengthen voluntary agencies in order to expand the organisational network to take up larger programmes of social welfare for women and children. . Expand welfare extension projects, which provides maternity and child health services, craft classes, social education to women and pre-school education to children. 	<ul style="list-style-type: none"> . Setting up of welfare extension projects at the level of Districts. 	<ul style="list-style-type: none"> . Grants to voluntary agencies for consolidating or initiating activities for the welfare of women. 		

Contd....

1.	2.	3.	4.	5.	6.	7.
		. Provide social and moral hygiene and after care services to the rescued women.		. Establishment of homes for rescued women and those discharged from correctional and re-habilitation homes;		. Expectant mothers . Mothers . House wives . Women involved in immoral activities.
Third 1961-66	Women are the vulnerable section of the society and therefore need special care and protection.	. Strengthen voluntary agencies and 'mahila mandals' in order to cover more women and children under social welfare programmes.		Grants to voluntary agencies for implementing women and child welfare projects.		. Mothers . Housewives
				Assistance to 'mahila mandal' enabling them to provide services in welfare extension projects.		
		. Assist women without means of livelihood or support.		. Condensed vocational and employment training courses for adult women.		. Women with special problems such as those involved in immoral activities and those without any support etc.
				. Socio-economic Programmes for women.		
				. Urban Welfare Projects		. Mothers
		. Assign high priority to social and moral hygiene and suppression of immoral traffic in women and girls.		. Setting up of protection and rescue homes.		

Contd.....

1.	2.	3.	4.	5.	6.	7.
Fourth	Gap between education 1969-73 and welfare measures between men and women.	<ul style="list-style-type: none"> . Treat family as the basic unit of development. Extend services for women and children through a composite family and child welfare (FCW) programme. Facilitate FCW centres to become permanent institution through which all development agencies can extend their services to benefit women and children. . Continue and expand the existing welfare programmes. 	<ul style="list-style-type: none"> . Establishment of the family and child welfare centres at block levels for activities like provision of basic training to women and young girls in home craft, health education, nutrition, maternal and child-care, provision of cultural, recreational and education facilities and assisting rural women in getting supplementary work and income. . Expansion and contribution of socio-economic programmes, assistance to 'mahila mandals' and condensed training programmes. . Hostels for working women. 	<ul style="list-style-type: none"> . Mothers . Housewives 		
Fifth	Owing to emphasis on 1974-79 curative and rehabilitative services developmental needs could not receive adequate attention.	<ul style="list-style-type: none"> . Emphasise preventive and developmental programmes. Extend services such as maternity health care, family planning, immunisation, functional literacy and nutrition of women. . Impart women with necessary knowledge and skills to perform the functions of house-wife. 	<ul style="list-style-type: none"> . Integrated social services for women and children. 	<ul style="list-style-type: none"> . Mothers . House wives . Women in need and of care and protection. . Women with dependent children. . Working women in need of accommodation. 		

Contd.....

1.	2.	3.	4.	5.	6.	7.
		<ul style="list-style-type: none"> . Diversify trades on production cum training units based on improved technology. Incorporate managerial and sales training in the curriculum. . Set up hostels for working women. 	<ul style="list-style-type: none"> Set up hostel facilities for working women. 	<ul style="list-style-type: none"> Hostels for working women. 	<ul style="list-style-type: none"> Hostels for working women. 	
Sixth 1980-85	Pre-occupation with repeated pregnancies, strenuous physical work load, lack of education, social prejudices along with lack of independent economic activity or independent assets have hindered women's overall development.	<ul style="list-style-type: none"> . Introduce appropriate technologies, services and public policies in favour of women's development under technological package focus on imparting new skills and upgrading existing skills. As part of service package pay attention to training, package credit needs and to marketing. Include under the public package measures in area of ownership rights, enforcement of wage laws and employment, and impact assessment with reference to the employment of women in development projects. Assist women's organisations to grow in effectiveness. . Give specific attention to the removal of socio-economic biases resulting in the neglect of female children and women. . Take measures to improve their health and nutritional status. 		<ul style="list-style-type: none"> . Reservations for girls in the TRYSEM programme. . Establish Krishi, Udyog and Van Vigyan Kendras for girls. . Increase in the number of girls hostels. . Expansion of the scheme of post matric scholarships. . Expansion of vocational training programme and MCH care. 		Women
Seventh 1985-90	Inspite of social and legal enactments women have lagged behind in many spheres.	<ul style="list-style-type: none"> . Raise women's economic and social status in order to bring them in the main stream of national development. 				Women

1.	2.	3.	4.	5.	6.	7.
----	----	----	----	----	----	----

- . Inculcate confidence among women and bring about awareness of their potentials, rights, and privileges.
- . Adopt an integrated multi-disciplinary approach covering employment, education, health, nutrition, application of science and technology and other related aspects.
- . Give priority to creating employment opportunities for women.
- . Take measures to enforce Dowry Prohibition Act and to prevent atrocities on and harassment of women.
- . Confer joint titles to husband and wife in all development activities involving transfer of assets distribution of land, house sites etc.
- . Encourage participation of women and girls in sports and games.
- . Incorporate more women in all development programmes.
- . Strengthen and modify DWCEA.
- . Reservation in IRDP of women headed households.
- . Larger quotas for women in the development programme.

Contd....

1.

2.

3.

4.

5.

6.

7.

. Expand MCH care giving importance to preventive, promotive and educational services. Extend health and family welfare services to all women in reproductive age group.

. Health education, TT for pregnant women, proper antenatal care, nutrition supplementation and iron folic acid tablets.

WOMEN AND URBAN POVERTY: FARIDABAD CASE STUDY

This section presents the results of a study of a few, randomly selected low-income households, designed especially to seek an indepth understanding of two major questions - (a) what do women do to reduce or alleviate the incidence of poverty, and (b) what exactly is the role of the development initiatives and programmes in poverty alleviation, and, in bringing women into the mainstream of socioeconomic development. For purposes of the study, poverty alleviation is defined in terms of "access" - access by women to employment and income generating activities, and to those basic facilities and services and factors of production or consumption which contribute to improvement in the quality of life. Also, the degree to which women are able to take decisions or participate in the process of decision-making particularly with respect to entering the labour market or taking advantage of the income-earning opportunities - in other words, control by women on certain key decisions, is taken in this study as a step towards improving the living standards of their households. The study is designed in such a way that it also sheds light on those factors that blocks or limits the access by women.

This study has covered 500 households, living in the slum settlements of Faridabad city. Faridabad is a "new" city having been set up in the early 1950s on the one hand, to rehabilitate persons displaced from Pakistan (at the time of the division of the subcontinent into India and Pakistan) and on the other hand, to serve as a satellite of Delhi. The rehabilitation strategy adopted by the Government of India included creation of employment opportunities and

development of real estate on a large scale. Massive investments were made by the government in establishing industrial estates and industrial areas and other related infrastructure facilities.

Spurred by an expansion of the manufacturing sector and proximity to the national capital, Faridabad which was a small semi-urban settlement in 1961 (59,039 persons) has today grown into a full-fledged city. In 1981, when the last official Census was held, its population was assessed at 330,864. Its present population (1990) is estimated to have crossed 550,000 persons.

The main impetus to Faridabad's extraordinary population growth has been provided by a vibrant and fast expanding manufacturing sector. Manufacturing accounts for 53 per cent of the total working force, followed by miscellaneous services (20.90%), and trade and commerce (10.60%), as may be seen in Table 8.

Table 8
Structure of the Work Force, %, 1981

Structure	Percentage to the Total
Cultivators	3.02
Agricultural Labourers	1.16
Livestock, Forestry etc.	0.36
Mining & Quarrying etc.	0.47
Manufacturing	
a) Household	2.78
b) Other than household	53.00
Construction	4.17
Trade & Commerce	10.60
Transport	3.53
Other services	20.90
Total	100.00

The pace at which Faridabad city has grown has led to all-round proliferation of slum settlements. A survey of Faridabad City conducted in 1981 counted 62 slum settlements in the city containing a total population of 74,302 belonging to 18,934 families. Fiftyfour per cent of these families were reported to be "economically weaker", in the sense that their incomes were not sufficient to obtain a minimum intake of 2100 calories; 31.4 per cent belonged to "low incomes", and the balance of 13.94 per cent reported incomes exceeding Rs.600 per month. In terms of the shelter characteristics, 82 per cent of the families reported to be living in 'temporary' structures, 14 per cent in semi-permanent structures, and less than 4 per cent in permanent structures. According to the 1981 survey, basic services in these slum settlements are few and grossly inadequate. Only 22 per cent of families had access to piped water supply, and a much lower percentage of families had private toilets. Environmental conditions in these settlements are not only poor but, in most areas appalling.

Faridabad is located in Haryana State which falls in one of the better off and richer belts of the country. Per capita incomes in the State are significantly higher in comparison with both the All-India average and other States. Economy of the state is diversified and is characterised by strong rural-urban linkages.

Historically, culturally and by tradition, women in the urban areas do not go out to work. Work by women is looked upon with contempt, and, where prevalent, is confined to either the poor households or comparatively high-income groups. According to the 1981 Census, only 4.47 per cent of the total number of females were

reported to be working. More than 50 per cent of the female workers were engaged in miscellaneous, residual types of economic activities. Manufacturing sector engaged nearly 27 per cent of the total female workers. Female employment in other activities was low. By and large, there is considerable stability in the labour market, and it is only during periods of industrial recession and strikes and lockouts that the labour market stability is disturbed. It is this general brief which is necessary to be borne in mind while reading the results of the survey.

Table 9
Structure of Female Work Force, Faridabad, 1981

Structure	Percentage of the Total
Cultivators	5.38
Agricultural Labourers	2.44
Livestock, Forestry etc.	0.33
Mining & Quarrying etc.	1.51
Manufacturing	
a) Household	2.01
b) Other than Household	26.91
Construction	3.26
Trade & Commerce	4.36
Transport	0.89
Other services	52.81
Total	100.00

This survey, as mentioned earlier, has covered 500 households, distributed in four slum settlements which have variable levels of services. Neelam Bata, one of the settlements where this survey was carried out is a large settlement and is endowed with handpumps, community toilet blocks, street lighting, drains and brick-paved lanes. In other settlements, such services are fewer and limited to water supply and community latrines. The total population of the sampled households is 2,493 of which 1,351 are males and 1,142 are females.

The survey has yielded an extremely weak and disturbing picture in respect of the status of women in the sampled households, with almost every indicator suggesting that women's accessibility to employment and income earning opportunities is low and restricted. In this regard, the survey has identified several instances of low levels of accessibility which are brought out in the following paragraphs.

(1) Limited access to the labour market

Only 4.99 per cent of the total females from the sampled households reported to have secured access to the labour market; the balance either chose to stay out of it (domestic work, or too young to enter, or enrolled in schools), or could not obtain access. This figure, it should be pointed out, represents only those females who work on a regular or "usual status" basis. Other categories of females, i.e., those who work marginally or those who do not perceive themselves as workers or work in activities which are not considered economic in nature are also excluded from this figure.

13

13. Invisibility among female workers is a major problem in Faridabad. It is estimated that invisible employment is at least three times the regular employment among low-income households.

(2) Access only to low-end and highly vulnerable activities and jobs

Nearly 75 per cent of female workers reported to be engaged in low-end jobs and activities. As may be seen from Table 10, most females in the sampled households were found in jobs such as sweepers (10.5%), construction work (12.3%), domestic servants (5.3%), shopkeepers (15.8%), tailors (3.5%), helpers (5.3%), paper bag makers and strap-cutters.

Table 10

Activity Distribution of Female Workers	
Activities	Per cent of Total
Sweepers	10.5
Domestic Servants	5.3
Casual Workers	1.7
Construction Workers	12.3
Washer Women	1.8
Helper in Workshops	5.3
Shopkeepers	15.8
Tailors	3.5
Paper bags making	12.3
Strap Cutting	1.8
Factory Workers	15.8
Wire Women	1.7
Anganwadi Workers	3.5
Librarians	1.8
Peons	1.7
Midwives	3.5
School Teachers	1.7
Total	100.0

A small number are engaged in teaching, nursing or working as factory workers. This position compares well with the overall structure of female work force (Table 9) which shows that a little over 52 per cent of the total female workers are engaged in miscellaneous types of activities and jobs. This composition of activities also brings out the high degree of vulnerability among females, which is reinforced by the fact that over 56 per cent of them are either casually employed or self-employed. Wage employment among sampled households is reported to only 36.8 per cent of the total female workers.¹⁴

Table 11
Employment Status of Female Workers

Employment Status	Per cent of Total
Self Employed	38.6
Casually Employed	17.5
Wage Employees	36.8
Works in the family business/enterprise	7.0
Total	100.0

14. Among male workers in the same households, wage employees accounted for 59.9 per cent.

(3) Access limited to low-earning and low-paying activities

The survey shows that a majority of women work in low-earning and low-paying activities and occupations. Eleven per cent reported earnings of Rs. 100 per month and another 20.4 per cent, between Rs. 100-155 (Rs. 155 is the per capita earning necessary to stay above the poverty line). It is necessary to point out that even though the earnings of women are low, these are important to the total household incomes. Women's main aim is to earn for the survival of their households and families. NIUA's survey shows that 14.2 per cent of the households depend wholly on women's earnings -- these being the only source of their livelihood and sustenance. The households who wholly live on the earnings of women are female-headed, and poorest of the poor in the sampled households. Fifty-nine per cent of female workers contribute between 26-50 per cent of the total household incomes and are thus able to push the household incomes above the poverty line.

Table 12

Share of Female in Average Monthly Household Incomes

Share of Female Incomes/Earnings (%)	Per cent of Total
1-25	20.4
26-50	59.2
51-75	3.7
76-99	-
100+	14.8
No Independent Income	1.8
Total	100.0

(4) Low access to basic primary education

Low literacy level of female workers is another manifestation of unequal access to basic, and primary education. Sixty five per cent of the total female workers, the survey shows, were illiterate and another 10.4 had studied only upto grade V (primary level). In many ways, this fact offers a partial explanation of why female workers happen to be located in low-end jobs and activities. This survey shows that there are serious constraints to literate women entering into the labour market as compared to those who are totally illiterate, and are able to accept jobs which neither literate women nor men will take. As the literacy level increases, this survey further shows, competition within the labour market increases, and makes it difficult for women to enter the labour market.

Table 13

Literacy Levels of Female Workers

Literacy Levels	Per cent of Total
Illiterate	64.9
Literate	1.6
Primary	8.8
High School	21.1
Graduate	3.5
Total	100.0

Evidently, the question arises as to why access of women to the labour market is so difficult and restricted, and why women have access to only the low-end and low-earning jobs and occupations? What

constrains women in the labour market, and prevents them from playing a larger role in alleviating poverty of their households? This survey of 500 households provides extremely valuable insights into the forces and factors which are both specific to Faridabad and the sampled households, and which are general in nature and have also been noted in contemporary literature. According to the survey, limited access of women to the labour market is due to :-

- (a) relatively stable incomes in the case of the sampled households which have proved to be a major disincentive for women to work. This survey shows that women have lower propensity to work if men's incomes are stable and regular. Also, over 50 per cent of the female workers have stated that they would opt to stay out of the labour market if the male members of their families bring in regular incomes. The survey also shows that in the low income households, "not working" symbolises a higher social status for women which they aspire to attain; (Often for this reason, women are not reported as working even when they are productively occupied.)
- (b) somewhat higher levels of literacy among females of the low income households which makes it difficult for them to firstly, compete with men in the labour market, and secondly, socially accept the types of jobs that are available in at least Faridabad city;

- (c) inelastic demand for female labour in Faridabad is the third most important reason for the low access of women to the labour market. This survey has shown that while the manufacturing sector activities in Faridabad have expanded at a rapid rate, much of it has come about as a result of increased intensity of capital rather than of labour. Employment in these activities has not increased substantially; what has increased is the capital and value-added base of the manufacturing sector. Evidently, because of the nature of expansion the demand for female labour has not grown, and the access of women to the labour market has remained on the low side. Also, the phenomenon now noticed in several countries where the male workers are being substituted by female casual workers (on account of for instance, the enforcement of minimum wage regulation) has not caught on in Faridabad, with the result that women's access continues to be low and restricted; and
- (d) a relatively low percentage of workers among females is also the result of a higher-than-average growth in the female population of the 15-59 age-group. During 1971-81, the female population of this age-group in Faridabad city increased by 248 per cent; as against this, the overall population growth rate for females was 166 per cent, and for males in the 15-59 age group, 184.4 per cent.¹⁵ This factor also shows itself in the low level of access of women to the labour market.

15 Population of Faridabad increased by 169.3 per cent during 1971-81.

Inaccessibility of women to the labour market and income earning opportunities is one of the indicators which we have used in this study to assess their role in poverty alleviation. Women in Faridabad reported other forms of constraints which also have affected their role in improving the living standards, one such constraint being the discrimination in the levels of wages and earnings between males and females. According to the survey, women earn less than men in most economic activities. The survey data summarised in Table 14 shows that --

- (a) there are fewer males than females earning less than Rs.2 per hour. The survey data show that the proportion of male workers earning less than Rs. 2 per hour is 45 as compared to a proportion of 77 among females;
- (b) conversely, there are more males than females who earn more than Rs.3 per hour -- almost 27 per cent as compared to nearly 7 per cent females; and

Table 14

Proportion of Male and Female Workers by Hourly Earnings (Rs.)

Hourly Earnings (Rs.)	Proportions	
	Males	Females
Less than Rs.	11.35	37.40
1-2	33.51	40.22
2-3	28.10	15.41
3-4	18.92	4.14
4-5	5.95	1.50
5+	2.16	1.33

(c) the above two observations are reinforced by data on the earning differentials in different activities. What it shows is that even in "self-employed" categories of jobs and activities like vegetable selling, tailoring, running of small eating houses, earnings of males happen to be higher, which suggest that such differentials are a norm, and extend across the activities, and constrain women from fully contributing to the economic upliftment of their households.

NIUA's surveys also gathered information on the impact of women's work and access to income earning opportunities on the educational and health status of the household members. The key issue here was whether households with working women and women who contributed to the household incomes were, in comparison, better off than others in respect of the quality of life indices such as literacy levels, infant and child mortality rates, immunisation and antinatal care. According to the NIUA's survey, the differences on these indices between the two types of households are negligible. The survey shows that illiterates constitute 10.3 per cent in households where women work; in others, this proportion is 11.8. Sixtyone per cent of the members in households where women work reported having studied upto the primary level; as against this, the proportion in the other households was 59.3.

Table 15
Literacy Level

Literacy Levels	Households (overall)			
	Households (overall)		Households (females)	
	With working women	Without working women	With working women	Without working women
Illiterates	10.3	11.9	27.7	32.9
Upto Primary Levels (grades)	65.7	59.3	72.3	46.0
Grade 5-12	21.1	23.9	-	15.5
Others	2.9	4.9	-	5.6

Data on female literacy levels show that the proportion of illiterate females is low in working women households. However, the proportion of those who have studied upto grade 12 and beyond this grade is higher among households where women do not work, lending strength to the point made earlier that because of the somewhat higher levels (15.5 per cent having studied upto grade 12 and another 5.6 per cent having received other forms of education), women find it difficult to compete with men in the labour market, and at the same time, hesitate to accept jobs which are low in social hierarchy.

The quality of life measured in terms of the mortality rates among infants and children and indices like the immunisation rates and the access of women to the antinatal care services is somewhat poorer in households with working women. According to the survey, IMR is 112 (out of 1000) in households where women work, and 87 in the others. Similar differences are noted in the child mortality rates. This indicates that women's work which keeps them away from the households

adversely affect the health status of children. However, in terms of the access to the antinatal care facilities, there are virtually no differences in the two sets of households, indicating that these facilities are now within easy reach of all pregnant mothers.

Field level evidence on the process of decision making is extremely weak and fuzzy, and it is far from clear if working women have greater control on major decisions as compared to others, and if they have, how do they exercise the control. NIUA's studies do not bring out as to who contributes what to the decision-making process; at best, these point out to greater participation by working women in decisions on the income spending patterns. According to the surveys, decisions are linked not only to the economic power wielded by women but also to factors such as their employment status. Thus, the wage employees and those engaged in piece-rate activities have greater leverage on how to spend their incomes as compared to self employed women or those women who work jointly in family enterprises. However, as pointed out above, the evidence is mixed and does not indicate clearly the role of women of the decision process. Also, on account of the compulsions of survival the scope for making decision in such households appears to be low.

**URBAN POOR WOMEN AND THE DEVELOPMENT INITIATIVES
FARIDABAD CASE STUDY**

One of the general, and indeed universal, problems that India is currently faced with is the relatively low and limited access of the poor households to the various development programmes and initiatives. Studies carried out on such aspects have indicated that the general purpose development programmes as well as those which are designed especially for the poor do not reach them; that these do not respond to their needs, problems and priorities; that these are top-heavy with the result that these are unsustainable; that they suffer from various forms of institutional and other rigidities and constraints; and that the gains of the programmes are unequally shared between the two sexes. The National Commission on Urbanisation (1988) reported that -

- (a) the reach of the anti programmes is limited;
- (b) the programmes are characterised by a high degree of inflexibility;
- (c) programmes do not converge, and therefore, the gains are rarely felt;
- (d) the real targets, i.e. the poorest of the poor are almost invariably missed; and
- (e) most poverty alleviation programmes operate on a laboratory scale.

In the section, we present the results of a survey which the National Institute of Urban Affairs carried out in Faridabad city to find out --

- (a) the proportion of households which have benefitted from the development programmes;

- (b) the nature and profiles of programmes that have reached (or not reached) the poor; and
- (c) the constraints and impediments encountered by women in reaping the benefits of the development programmes.

As mentioned, the survey covers 500 households living in the four low-income settlements of Faridabad city.

It should be mentioned that Faridabad like any other city, has a large number of ongoing development programmes, some of which began in sixties (e.g, Shramik Vidyapeeth); others are more recent, like the Urban Basic Services Programme and Self Employment Programme for the Urban Poor. Some are targetted at poor women; others are area-based and aimed at the community at large. A few programmes have the patronage and participation of the Central and State Government; others have been taken up at the initiative of only the State Government. A few programmes have been designed and formulated with the community participation strategy; others are government-sponsored with little or no involvement of either the community or even the nongovernmental organisations. A list of the ongoing development programmes is annexed with this section.

NIUA's survey shows that of the 500 sampled households, 227 households have benefitted from one or the other development programme. In other words, the programmes have reached 45 per cent of the total number of the surveyed households; the balance of the households have remained unserved and untouched by the programmes. This fact is perhaps one of the most disconcerting features of the country's development framework and strategy.

Secondly, even though there is a large array of programmes, only a few have reached and benefitted these households. The following table which summarises the survey results shows that only the Integrated Child Development Services (ICDS) and Urban Basic Services (UBS) have reached and made an impact on the low-income households. Of the 227 households 72 per cent have benefitted from ICDS and UBS programmes. The coverage by other programmes is extremely low, if not insignificant.

Table 16
Access to Development Programmes

Development Programmes	Households Benefitting from	
	Number	Per cent
Integrated Child Development Services	132	58.15
Urban Basic Services	32	14.10
Shramik Vidyapeeth	9*	3.96
Self Employment Programme for the Urban Poor	7*	3.08
Institutional Credit	5*	2.20
Others (benefitting from more than one programme)	42	18.50
Total number of Beneficiary households	227	100.00

* Individuals in the households

Thirdly, it is evident from the table that only those programmes which have an area-base have reached the low income settlements; the reach of the other programmes targetted at individuals is reported to

be very low. Only 9 per cent of the total households stated to have benefitted from such programmes.

Fourthly, the survey shows that the service-based programmes (education, skill, nutrition etc.) have made faster inroads into the low-income settlements as compared to those which are credit or employment oriented. It would seem that the procedures and formalities involved in credit and employment based programmes make it difficult for low income households to benefit from them.

At the individual level, 68 persons out of a total population covered by the study reported to have benefitted from the various development initiatives and programmes. This yields an extremely low proportion of the beneficiaries, just 2.37 per cent, which speaks of the limited degree to which the various programmes are able to reach the poor.

Of the 68 beneficiaries, 43 are females and 25 are males. What is of utmost importance here is that while males have benefitted from the credit-related programmes, women have benefitted essentially from programmes that are aimed at training and skill upgradation. This suggests that credit programmes which contribute more directly to income generation discriminates against females. Also it shows that either women are unable to fulfill the conditions laid down by the financing institutions for taking loans or that these institutions do not consider "women" creditworthy. Gender bias in credit and employment programmes is yet another disconcerting aspect of India's antipoverty strategies.

Table 17

Nature of the Individual-Level Development Programmes

Sex	Credit-related	Training and Skill-related	Total
Females	6	34	43
Males	19	6	25
Total	25	43	68

It is also important to point out that while all male beneficiaries are "workers", only 8 out of 43 female beneficiaries reported to be "working". Others are not employed. For others, training and skill upgradation are the principal occupations, suggesting that while training makes them eligible to enter into the labour market giving them an added qualification, it does not necessarily help them to secure jobs and generate incomes. Training and skill upgradation, in this sense, may be necessary but these are not sufficient conditions for their economic betterment.

Programmes targetted at individuals do not reach the targetted population on account of a number of reasons. The NIUA's survey which included interviews with officials of the several institutions including those who provide financial assistance (loans, credit at concessional rates etc.) shows that such assistance requires the potential beneficiaries to fulfill several conditions, such as -

16. In the Indian conditions, it is common for the unemployed females to enrol themselves in vocational training institutions. Most institutes provide their trainees a modest stipend which, in many cases, goes to maintain the family.

- the applicant should be a permanent resident of the State; (domicile)
- the applicant should own property in the State or produce guarantees from those who own property; and
- should possess a ration card.

Such conditions evidently discriminate against the poor who are recent migrants, and who, in any case, are unlikely to either own a property or be able to produce guarantees from those owning properties. Surveys further reveal that there is some kind of a vicious circle: poor do not get the benefits because they cannot offer any proof of their long term interest in the development of the State. The State provides assistance to those whom it thinks will contribute to the development of the State, the result being that the development programmes remain as wasted effort.

It would seem in conclusion that only area-based programmes have benefitted the low-income households. These programmes, as mentioned earlier, are aimed at the provision of basic services like primary health, primary education, basic sanitation etc. Programmes targetted at individuals have had only a limited impact. In other words, while the living conditions and the quality of life have shown an improvement as a result of the area-based programmes, correspondingly the incomes of the poor households have not increased.

Annex - 1

FARIDABAD : ONGOING DEVELOPMENT INITIATIVES AND PROGRAMMES

AREA-BASED PROGRAMMES

Urban Basic Services (UBS)

The primary goals of the programmes are : (i) promotion of people's participation, (ii) strengthening of the service capabilities of the local bodies in working with people on the community's felt needs, (iii) bringing about convergence of services, and (iv) coordination of the resources of various agencies for the purpose.

The Environmental Improvement of Urban Slums (EIUS)

This programme is meant to improve the environmental conditions in slums by providing water supply, storm water drains, paving of streets, street-lighting and community latrines.

Integrated Child Development Scheme (ICDS)

The ICDS was launched during the Fifth Five Year Plan to ensure healthy growth and development of children and to reduce infant and maternal mortality rates. The scheme provides a package of services through pre-school centres consisting of supplementary nutrition, immunisation, non-formal education, nutrition and health education for mothers, referral services for the severely malnourished and non-formal education for mothers.

HOUSEHOLD LEVEL PROGRAMMES

The Social Welfare Department of the State Government is currently running in Faridabad a number of programmes which include

(i) pension to widows (ii) house construction grant of upto Rs. 5,000, to scheduled caste families; (iii) legal aid to the poor and scheduled castes in land tenancy disputes; (iv) financial aid to the widows for the marriage of daughters; (v) financial assistance to scheduled caste families for the marriage of rape victims; and upon death of bread earners, abduction, etc.

INDIVIDUAL-LEVEL SCHEMES

Shramik Vidyapeeth

This scheme was started by the Ministry of Education to aid the educational and vocational development of workers in both the organised and unorganised sectors and their families. The activities include functional literacy, general education, skill formation and skill upgradation with major thrust on training.

Red Cross

Red Cross offers a one-year course in typing and shorthand for females. Funding is shared between the Department of Social Welfare and the Red Cross in the ratio 90:10.

Adult Education

Under this programme, females are trained in sewing, embroidery and similar trades.

Self Employment for Educated Youth

This is a scheme under which the Department of Industries offers loans for industry, trade and service.

Self-Employment Programme for the Urban Poor

This scheme was started in 1986 as the government's first major attack on urban poverty. Under the scheme persons whose family income is less than Rs. 600 are entitled to a loan of Rs. 5,000, for starting small-scale enterprises.

Haryana Women and Economically Weaker Sections Welfare Corporation

This organisation gives loans for agriculture, trade and industry and to self-employed professionals. The concerned female must be a resident of Haryana.

Backward Classes Welfare Corporation

This Corporation gives loans to people from backward classes. Applicant must be a resident of Haryana.

**WOMEN, URBAN POVERTY AND ECONOMIC DEVELOPMENT :
A COMPLEX AGENDA**

What women in the low income households do to reduce the incidence of poverty is extremely critical; at the same time, what they do is highly inadequate -- this is the general conclusion that emerges from this study. What they do is critical in the sense that if women in such households withdrew from the labour market, a very significant number of households will plunge deep into the state of poverty. The dependence of the low income households on women's work and incomes is indeed very high. For nearly 15 per cent of the households, women's income is the only source of livelihood. Sixty per cent of the households depend to the extent of 26-50 per cent on women's incomes. Women hold the key to the survival of these households. However, the criticality of their role in poverty reduction ends here. Beyond this, what they do, or perhaps, are able to do to reduce the incidence of poverty is hardly representative of "what they can do". Inadequacy of what they do in relation to the overall task of poverty reduction is pervasive in the city of Faridabad, and possibly in other urban areas as well. It is felt, first of all, in the small proportion of women who are able to secure access to the urban labour market and help their households stay above the poverty line - only 4.99 per cent of the total number of females, as this survey shows. For others, the urban labour market appears closed or partially closed. Even if we take into account the invisibility factor which, in the case of Faridabad, is high, the access of women to the labour market increases only marginally. Furthermore, those who participate in this task do so by working in low-end and low-earning jobs and occupations. Mostly, these are jobs

of "last resort" which neither men or women would accept if they had other options available to them.

Worse still, women are prevented from playing an effective role in poverty alleviation. For one thing, as this study has shown, women face discrimination in the labour market both on account of the fact that, firstly, they are "females" and, secondly, they are "poor". The three-digit industrial classification data presented in this study shows that there are a large number of industrial categories and subcategories which fall wholly within the domain of males. Females have not been able to penetrate into them. The segmentation of the labour market is, in this sense, is very clear. There is a further segmentation of the female work force, invariably those who belong to the low-income households, working only in the "last resort" jobs. Women thus bear the burden of double discrimination.

Women are also prevented from playing a more responsive role because of the highly complex labour market conditions that exist in the case study city. According to the study, there are major constraints for literate women to enter the labour market. Women with higher levels of literacy find it more difficult to enter the labour market compared to, for instance those who are illiterate. This may appear to be a perverse statement but the fact is that as the literacy levels go up, women on the one hand, face stiffer competition from men, and, on the other hand, the social ethos and pressures prevent them from accepting the "last resort" jobs and occupations.

Women in the low-income households display yet another characteristic which deserves to be reiterated here. According to the

survey, women enter into the labour market, in part, because there is no regularity and stability in the household incomes. Their propensity to work seems to be directly linked with the degree to which the household incomes accrue regularly, meaning that if the male members of the household brought in regular incomes they will stay away from work. This fact equally presents a difficult agenda for developing policy responses.

It is clear from this study that there has been during the past few decades an extraordinarily large progression in policies towards poverty and women. The programmes are now multipronged; at the same time, there is no evidence that these have reached the poor and have made an impact on the poverty levels of the sampled households. Only a limited number of households reported to have benefitted from the development programmes. The survey shows several disturbing features with regard to the reach of the programmes, of which three deserve to be mentioned here. Firstly, programmes targetted at individuals have proved to be more difficult to reach. Serious problems have been encountered in identifying the target population. Also, the target population has not found it possible to meet the requirements which are often laid down by agencies responsible for the development programmes, leaving a large section of the target population unserved by them.

Secondly, there are major constraints to women's access to credit-related or employment related programmes. Their reach to programmes involving training and provision of services is reported to be somewhat easy. This kind of a division in the access shows that

(i) males continue to wield greater power in securing access to credit-related programmes, and (ii) there is a lack of conviction among agencies responsible for the programmes in the creditworthiness of women - an aspect which most studies have found to be unsustainable.

Thirdly, the development programmes do not seem to have taken note of and respond to the heterogeneity of the problems that surround the various kinds of jobs and occupations. There is little in common, as this survey shows, between women who are sweepers, domestic servants and casual workers, and those who undertake piece-rate work like strap making. Forty per cent of them happen to be in such occupations. What can the programmes do to improve the working conditions and productivity of those who are helpers, small shopkeepers, or peons? Their vulnerability springs not so much from their being females as from the fact that they happen to be engaged in such jobs and occupations.

Urban areas in India are undergoing a process of qualitative changes. More and more females are entering into the labour market. Poverty is also making deep inroads into the urban areas. What has so far been done may have helped women as also the other sections of population to survive and to stay above the poverty line, but it has not helped them to "develop" and to enter the mainstream development.

Table A1

Sex Composition of Urban Population, 1981

State/UT	Sex Composition			Sex Ratio	
	Male	Female	Total	Total	Urban
India*	83876403	73803768	157680171	934	880
<u>States</u>					
Andhra Pradesh	6411295	6076281	12487576	975	948
Bihar	4760004	3958986	8718990	946	832
Gujarat	5565968	5035685	10605653	942	905
Haryana	1528972	1298415	2827387	870	849
Himachal Pradesh	181600	144371	325971	973	795
J & K*	672247	588156	1260403	892	875
Karnataka	5570227	5159379	10729606	963	926
Kerala	2360350	2410925	4771275	1032	1021
Madhya Pradesh	5619984	4966475	10586459	941	884
Maharashtra	11887670	10105924	21993594	937	850
Manipur	190675	184785	375460	971	969
Meghalaya	126752	114581	241333	954	904
Nagaland	71211	59023	120234	863	688
Orissa	1673382	1436905	3110287	981	859
Punjab	2492746	2155011	4647757	879	865
Rajasthan	384070	3369808	7210508	919	877
Sikkim	30099	20985	51084	835	697
Tamil Nadu	8153393	7798482	15951875	977	956
Tripura	115288	110280	225568	946	957
Uttar Pradesh	10778141	9120974	19899115	885	846
West Bengal	7943412	6503309	14446721	911	819
<u>Union Territories</u>					
Andaman & Nicobar Islands	28860	20774	49634	760	720
Arunachal Pradesh	25436	15992	41428	862	629
Chandigarh	238232	184609	422841	769	775
Dadra & Nagar Haveli	3669	3245	6914	974	884
Delhi	3190248	2577952	5768200	808	808
Goa, Daman & Diu	183348	168460	351808	981	919
Lakashadweep	9490	9139	18629	975	963
Mizoram	64365	57449	121814	919	893
Pondicherry	158639	157408	316047	985	992

* Excluding Assam

** Population figure exclude population of area under unlawful occupation of Pakistan & China where census could not be taken place.

Source : Primary Census Abstract Part II-B(1) and
Census of India, 1981, General Population
Table - A (i) to A (3)

Table A2
Changes in the Sex Ratios, 1901 - 81

Year	Females per 1,000 Males	
	Total population	Urban population
1901	972	910
1911	964	872
1921	955	846
1931	950	932
1941	945	831
1951	946	860
1961	941	865
1971	930	858
1981	934	880

Source: Census of India, 1981.

Table A3
Female Work Participation, 1961 - 81

Year	(%)	
	Total	Urban
1961	27.93	11.12
1971	14.15	7.15
1981	19.77	8.32

Source: Sample Registration System, Registrar General of India.

Table A4
 Female Work Participation, 1961-81
 (Excluding 0 - 14 age groups)

Year	Total Workers		Urban Workers	
	Female	% of female workers to total workers	Female	% of female workers to total workers
1961	53,725,416	30.84	3,777,527	14.74
1971	28,477,231	16.78	3,164,964	10.13
1981	57,997,413	25.11	5,136,626	11.39

Source: General Economic Tables, Part III A(i), 1981 and Part II B(i) for 1961 & 1971, Census of India.

Table A5

Proportion of Main Workers to Total Population, 1981

State/UT	Total			Urban		
	Persons	Males	Females	Persons	Males	Females
India	33.45	51.62	13.99	29.23	48.54	7.28
<u>States</u>						
Andhra Pradesh	42.26	57.12	27.02	30.40	49.27	10.49
Assam	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
Bihar	29.68	49.19	9.06	25.82	43.83	4.17
Gujarat	32.22	52.19	11.03	28.78	49.85	5.49
Haryana	28.35	48.94	4.69	28.88	50.01	3.99
Himachal Pradesh	34.36	49.59	18.71	34.08	53.56	9.59
Jammu & Kashmir	30.37	52.20	5.91	28.92	49.75	5.11
Karnataka	36.76	53.90	18.95	29.92	47.88	10.53
Kerala	26.68	41.01	12.77	24.86	40.37	9.67
Madhya Pradesh	38.41	53.52	22.35	28.74	46.80	8.31
Maharashtra	38.71	52.51	23.98	31.31	50.17	9.11
Manipur	40.35	45.94	34.59	32.00	40.99	22.71
Meghalaya	43.44	53.12	33.29	32.27	47.33	15.61
Nagaland	47.53	51.91	42.45	34.63	51.23	10.52
Orissa	32.75	54.38	10.70	30.10	49.38	7.65
Punjab	29.35	53.14	2.27	29.51	51.80	3.71
Rajasthan	30.48	49.92	9.32	26.54	45.93	4.45
Sikkim	46.60	56.55	34.69	41.36	59.59	15.21
Tamil Nadu	39.30	55.85	22.36	31.37	50.84	11.01
Tripura	29.64	49.23	8.95	26.83	44.61	8.25
Uttar Pradesh	29.22	50.31	5.3	26.99	47.30	2.99
West Bengal	28.26	48.71	5.81	28.87	48.70	4.66
<u>Union Territories</u>						
Andaman & Nicobar Islands	33.21	54.59	5.07	35.86	56.71	6.89
Arunachal Pradesh	49.61	57.42	40.55	41.14	59.96	11.20
Chandigarh	34.69	54.50	8.93	34.61	54.23	9.30
Dadra & Nagar Haveli	40.81	55.11	26.14	35.77	51.38	18.12
Delhi	31.93	52.47	6.52	32.20	52.93	6.55
Goa Daman & Diu	30.59	45.85	15.05	31.52	48.97	12.53
Lakshadweep	19.74	33.56	5.58	20.74	36.24	4.65
Mizoram	41.73	53.38	32.33	33.19	46.35	18.45
Pondicherry	28.66	46.02	11.03	25.95	43.74	8.02

Source: Sample Registration System, Registrar General of India.

Table A6
 Percentage of Persons of Age 5 Years and above
 Usually Working as Obtained from the Three NSS Rounds for
 All India by Sex, Urban

Year	Type of workforce	Urban	
		Male	Female
1972-73	Main and marginal	57.09	15.53
1977-78	Main only	56.22	14.03
1977-78	Main and marginal	57.48	17.80
1983-84	Main only	56.29	13.81
1983-84	Main and marginal	57.71	17.31

Source: Sarvekshana, Vol. IX, No.14, NSSO, 1981.

Table A7
 Estimates of Population Below the Poverty Line, Adjusted

Year	Estimates of Population					
	Total		Rural		Urban	
	Number (million)	%	Number (million)	%	Number (million)	%
1977-78	306.8	48.30	253.1	51.20	53.7	38.20
1983-84	223.5	30.85	184.1	33.57	39.4	22.37
1986-87	234.2	30.07	192.6	33.59	41.6	19.79
1987-88	221.0	27.80	182.2	31.14	38.8	18.49

Source: Figures are based on NSS Surveys 32nd Round of 1977-78, 38th Round of 1983-84, 42nd Round of 1986-87 and 43rd Round of 1987-88, National Sample Survey Organisation (NSSO), Ministry of Planning, GOI.

Table A8

Estimated Urban Population and Slum Population, 1981

(Persons in million)

India/States Union Territories	Urban Population	Identified Slum Popu- lation	% of Slum Population to Total Urban Population
India	159.73	27.91	17.47
<u>States</u>			
Andhra Pradesh	12.49	2.86	22.90
Assam	2.05	0.12	5.85
Bihar	8.72	3.27	37.50
Gujarat	10.60	1.53	14.43
Haryana	2.83	0.27	9.54
Himachal Pradesh	0.33	0.07	21.21
Jammu & Kashmir	1.26	0.63	50.00
Karnataka	10.73	0.57	5.30
Kerala	4.77	0.41	8.59
Madhya Pradesh	10.59	1.08	10.20
Maharashtra	21.99	4.32	19.64
Manipur	0.38	0.02	5.26
Meghalaya	0.24	0.07	29.17
Nagaland	0.12	-	-
Orissa	3.11	0.28	9.00
Punjab	4.65	1.17	25.16
Rajasthan	7.21	1.03	14.29
Sikkim	0.05	0.002	4.00
Tamil Nadu	15.95	2.68	16.80
Tripura	0.23	0.02	8.70
Uttar Pradesh	19.90	2.58	12.96
West Bengal	14.45	3.03	20.97
Total States	152.63	26.00	17.03
<u>Union Territories</u>			
Delhi	5.77	1.80	31.19
Goa, Daman & Diu	0.35	0.02	5.71
Pondicherry	0.32	0.09	28.12
Total UTs	7.09	1.92	27.08

Source: A Compendium on Indian Slums, Town and Country Planning Organisation (TCPO), 1985.

Table A9
 Estimated Slum Population by Size-Class
 of Cities, 1981

Population Size Class of Cities/ Towns	Percentage of Total Slum Population of the Country	Percentage of Slum Population to Total Population of the Size Class of Cities\Towns
One million and above	43.27	30.78
0.5 - 1.0 million	13.33	20.58
0.3 - 0.5 million	6.47	17.74
0.1 - 0.3 million	14.23	18.12
50,000 - 0.1 million	7.55	12.16
Below 50,000	15.15	10.04
All Classes	100.00	18.75

Source: Handbook of Statistics, National Buildings
 Organisation, Ministry of Urban Development, 1982-83.

Table A10
Percentage of Females Working for Cash and Kind

Characteristics	Kanpur	Rajkot	Madan- ting	Bhavani- patna	Kumbha- konam
Taking all females in denominator	7.5	15.5	8.5	13.0	14.4
After suppressing 0-6 years of girls	10.4	19.8	12.7	18.2	17.1
After suppressing 0-14 years of girls	15.5	30.9	18.6	24.5	23.2

Source : ORG, 1988

Table A11
Contribution of Females to Household Income

Characteristics	Kanpur	Rajkot	Madan- ting	Bhavani- patna	Kumbha- konam
Income percentage :					
0	83.5	63.3	78.0	67.0	68.0
1-10	1.0	3.3	0.0	2.0	2.5
11-15	2.0	2.7	0.0	1.0	2.5
16-20	1.5	5.3	1.0	2.0	1.7
21-30	1.0	10.0	1.0	8.0	0.8
31+	11.0	15.4	20.0	20.0	15.0
	1.0	1.4	5.0	3.0	9.3

Source: DRG, 1988

Table A12

Provision of Antinatal and Natal Services to Women
who delivered child during last two years

Characteristics	Kanpur	Rajkot	Madan- ting	Bhavani- patna	Kumbha- konam
Percentage of women examined by trained personnel during pregnancy	65.5	56.3	86.8	53.3	89.2
Received Tetanus Toxide :					
None	42.5	46.7	60.3	56.7	35.2
One dose	-	9.1	19.1	8.3	16.2
Two doses	57.5	44.2	20.6	35.0	48.6
Percentage Received Iron- Iron- Folic Acid Tablets	57.5	73.7	60.9	81.7	70.3
Deliveries assisted by trained personnel	74.7	52.7	83.3	30.0	91.9
<u>Place of Delivery</u>					
Govt. Institutional delivery	27.6	22.5	55.9	19.3	70.3
Private Institutional delivery	2.3	7.5	1.5	-	21.6
Own home	70.1	70.0	42.6	81.7	8.1

Source: ORG, 1988