CHAPTER II

REVIEW OF LITERATURE

2.1 Introduction

This chapter reviews literature on women workers in the informal / unorganized sector. Emphasis has been laid on workers in the construction sector in the context of globalization/liberalization. The work is structured to incorporate major studies relating to their working conditions, health and socio-economic profile, marginalization and economic empowerment. It also looks into various policies adopted and their impact on social security.

2.2 Informal Sector

The term unorganized or informal sector was first used in the socio-anthropological studies during the 1950’s. Its importance in the development process was highlighted by Arthur Lewis (1954). The importance of informal sector can be realized by considering the employment potential and its role in promoting economic development. Most of the early literatures relating to this concept have come out from the studies undertaken under the auspices of ILO and World Bank, which make a plea for a better deal of this sector. ILO uses the word informal sector rather than unorganized sector and it is used frequently in the context of third world countries.

The ILO definition [1972] incorporated the idea that informal sector had untapped development potential because of its flexibility and potential for creative response to economic change. The only specificity being absence of worker’s rights and social security in every other way, both form part of an integral whole.
Portes and Walton define the informal sector as comprising of all income-producing activities outside the formal contracts. Indian planners conceived of the informal sector as isolated self-employed workers instead of workers in a diversity of labor statuses. Informal sector is said to be characterized by long hours of work, inadequate wages, exposure to noxious materials, lack of adequate lighting, unsanitary conditions etc. In general informal sector exhibits unity and diversity in the experience of workers. The conditions of female workers were found to be in a state of starvation and misery. They are not covered by any state regulatory policies and are segmented and stratified by gender. The nature and effectiveness of organizations also vary.

A workable definition is problematic in the context of changing structures over time thereby accentuating the problem of classifying the workers of the organized and the unorganized sectors. Sometimes the organized sector recruits labourers on casual or contract basis for a temporary period. As such, a scene of unorganized labour within the organized framework is a usual phenomenon. Papola (1981)³ points out that these labourers are categorized as “informal labour market” in contrast to “informal sector labour” that is confined to the workers in the informal sector establishments.

The definitional problems arise largely from the amorphous character of this sector. A clear definition is given by the Central Statistical Organization - Unorganized sector comprises of all those incorporated and household industries which are not regulated by any legislation and which do not maintain any balance sheet or annual accounts. It comprises of marginalized economic units and workers who are characterized by serious deficits in decent work. The two concepts are used interchangeably in the context of labour and economic development and are known by different names like “unregistered/ household/ unremunerated/ residual sector etc (John Weeks, 1975)⁴.
Women workers in the informal economy is associated with low levels of organization, small-scale production, and casual employment, little or no social protection and lack of job security or health insurance. The most vulnerable sections of the society comprising of women, children, minorities, and illegal immigrants are prime targets of this exploitation. The informal sector organizations do not seek to overturn the class system, but represent a challenge to hierarchical class relations. The informal sector often supplies vital services and goods to the formal economy at cheap rates due to low labor and infrastructural costs. It is where the growing number of workers in the developing countries is concentrated.

The estimates by Women in the Informal Economy Globalizing and Organizing [WIEGO] suggest that informal economy accounts for over half the urban employment in Africa and Asia and a quarter in Latin America and Caribbean. In Asia and the Pacific, women in the informal sector are concentrated in small enterprises. These are often family based using simple labor-intensive techniques of production, which involves repetitious monotonous work. These jobs are unregulated, vulnerable and dependent on sub contracting.

In the last two decades, research on this sector has evolved rapidly with the “focus shifting from the analysis of its characteristics and its linkage with the organized sector to policy oriented studies” (Sethuraman, 1976)\(^5\). The studies examine the conceptual issues along with a host of empirical problems like size, growth, structure, prospects and significance of unorganized sector in the changing socio-economic environment. “An informal sector is like a giraffe; it is hard to describe, but you know one when you see one”-Lubell (1978)\(^6\).

Since the 1960’s - when the importance of planning was clearly understood - the “informal sector” has attained a central role in the theory and practice of development. This growing interest has been due to the involvement of “reformist” academicians who see planning for the informal sector as an instrument of effective development strategy.
The complementarities between the two sectors suggest that employment expansion in the organized sector generates employment in the unorganized sector also through intersectoral linkages. Strategy should be oriented to strengthen the existing linkages between the formal and informal sector and also to develop new linkages between them. It is this dependence which explains the paradox of dynamism in it.

Going back to the developed countries of today, they too had an informal sector in the 19th century resembling the present day underdeveloped world. The demands of working class movements and the needs of industrial capitalism led to institutionalization of working conditions in state labor policies. However in reaction to this, as an offensive measure by the capital, MNC’s set up productive sites in LDCs and thus began to exploit the cheap labor there.-outsourcing. Another move was the subcontracting arrangements employing housewives in home-based production. The increasing subordination of informal sector workers is due to capital taking advantage of social inequalities and backward forms of production and also due to informal sector workers seeking to increase the security of access to raw materials, capital and markets.

2.3 Women in the Informal Sector

The second half of the 19th century saw the emergence of a new class in the Indian society- industrial working class inter-alia including women workers. The first attempt at interpreting the economic history of ancient Indian woman was made by A. N. Bose\(^7\) in his book. According to him, female slaves were often kept for enjoyment. So far as treatment is concerned, he opined that their masters meted out horrible and inhuman treatment to women slaves. The nature of their work - manual and physical nature of jobs, encountering hardships in sun and rain - in the unorganized sector has become burdensome.

S.A. Dange’s\(^8\) work is a useful attempt to analyze the role of women and their participation and control of productive processes. R.S.Sharma well-known historian undertook the study of the socio economic and political aspects of ancient Indian history from the materialist point of view.
Romila Thapar, another outstanding historian of early India has given some important information regarding slavery and women workers in her various works. S.Jaiswal’s paper have thrown light on slavery and discusses the possible connections between women’s status and their involvement in production within the framework of what she perceives as an emerging class divided society and postulates links between the kinship structure and the modes of production.

Informalisation of labor force in South Asian countries seem to be increasing- Jeemol Unni [2001]. The study identified two broad components of the informal economy -non-wage employment and wage employment - and they show an increasing participation of women. Though low quality of employment thus obtained are disturbing, the chances are that the informal employment is what that helps many households reduce the intensity of poverty. Declining opportunities for formal sector work has contributed to increasing number of women seeking informal sector work.

Coming to the Indian scenario, A Kundu and Alaka N Sharma [2001] used secondary data to look into the trends and patterns in the informal sector at the macro level. Arup Mitra cites an inverse relation between the size of the informal sector and urbanization and industrialization. This implies that developing backward and forward linkages between formal and informal sector may help their interlinkages. Looking into the trends and patterns of informal sector in the manufacturing arena - Kundu, Lalitha and Arora [2001], notes that there is increasing employment without increase in productivity or efficiency. In the study it has been observed that the situation of women exposed more miserably than earlier.

Deshpande, Sudha (1996) conducted a study by pointing out that the country points to the awful conditions of women workers in the informal sector. Ignorance, traditional bound attitudes, illiteracy, lack of skills, seasonal nature of employment, heavy physical work of different types, long hours of work with limited payment, sex discrimination in wage structures, lack of guarantee of minimum wages/ comprehensive legislation/ minimum facilities; migration and
disintegration of families, bondage and alienation etc are some characteristics of employment of women in this sector. But these unattractive sectors still involve many women because they search these jobs for their livelihood.

Significant changes in the world economy such as rapid globalization, fast paced technological progress and growing informalisation of work in a study by ILO (2003) greatly altered women’s labour market status. While providing new opportunities for economic growth in global and national economies, these changes have generated major challenges - meeting the greater demand for skilled jobs, maintaining the employability of a large segment of national labour force and containing the potential instability arising from such changes.

Developments in recent years have rekindled concerns about the unfavourable employment situation. Among the groups most affected are the young, the old and the less skilled and as ILO report 2003 states there is a bias against women in all these categories. Also they are being disproportionately engaged in non standard forms of work such as temporary casual employment and part time jobs.

The general features of women informal sector employment highlights low wages, no benefits, no organization. They differ in methods of recruitment, payment, ease of entry and hours of work, piece rate or daily/ weekly wage rate, extent and nature of supervision. These disadvantages exist for men informal sector workers also. But hierarchy inherent in gender relations put extra obstacles for women.

Globalization has had a two-fold impact on the working women- growing informalisation and fragmentation of work on the one hand and expansion of opportunities on the other (Rohini Hensman, 2001). Halting and reversing this along with obtaining basic worker’s reproductive and parental rights were seen as crucial for improving women’s condition. The Government policy can play a major role in securing and supporting the rights and livelihood of all citizens. The women’s movement creates a nominal commitment on the part of the Government to women’s participation in organizational decision making in State recognized organizations.
These organizations would provide organizational space to solve problems and may provide chance for some women to develop leadership skills. [Jana Everett and Mira Savera]  

Women’s employment has been and still is characterized by high levels of occupational and sectoral segregation by sex. Hakim (1976) elucidates this through the distinction between vertical and horizontal occupational segregation. The usual trend in the employment of women is downward, gaining proportionately less than male employment in the upswings of business cycles (Banerjee, 1985). Differences in wages due to a variety of discriminatory practices are designed to perpetuate the vertical as well as horizontal division of labour markets leading to gender based segregation and stereotyping of jobs resulting in women being concentrated in a few occupations.

Examining the strengths and status of informal sector women workers in the context of globalization, Kalpagam observes a process of casualisation of women labor force, feminization of agriculture and growth of rigidities in getting non agriculture organized sector jobs for women.

Gabriel Dietrich (1995) is of the view that insecurity and lack of safety are the hallmark of the employment of women in the informal sector. Majority of the women workers are classified as marginal workers because of the irregular nature of their employment. Since they are marginal workers, they are devoid of several social security benefits such as maternity benefits, pension etc. Work security is nil as even work records are mostly non-existing.

The existence of female occupations is cited in the study of 41 countries by Anker [1997] pointed out the principal reason for women’s wages being less than that of men. This implies lesser opportunities for upward mobility and greater financial pressure to survive. The same is the finding by Rubery, Smith and Fagan [1996] of the European Union. It points out that women’s jobs are low paid, precarious status with poor working conditions, inadequate social coverage and limited scope for promotion and upward mobility.
Studies by Rani Bang and others point out that more than 50% of women are suffering from illnesses which they have learnt to ignore because of various social factors. This worsens the situation of women, ultimately taking its toll on their health.

Micro level studies on specific sectors and specific industries has shown that women’s employment has increased mainly in the unorganized and informal sector activities and that they are concentrated in the lower rungs of employment. (Nirmala Banerjee; 1985).

The macro trends of urban women workers in the 1990’s are looked into by Jayati Gosh [2001]. Unemployment and underemployment are its salient features—also unpaid unrecognized work done at home.

A case study of three slums in Mumbai showed positive impact on women workers in the post reform period in terms of better employment opportunities—Sudha Deshpande [2001]. A study of sales girls of Ernakulam in Kerala indicates the gap between the working conditions of men and women as well as their wages.

Fawcett (1918) and Edgeworth (1922) argue that discrimination is manifested not as unequal pay for equal work but rather as unequal job assignments. The over crowding model explains why women concentrate in certain jobs due to cultural or conspiratorial factors and the reasons for the low wage rate. It is also identified that they compete among themselves for the relatively few positions and which in turn push down their wages.

Ofreneo [2000] viewed that profit is made by minimizing labor costs, particularly that of women. The labor market segmentation, which means women being concentrated heavily on certain segments is linked to social norms and patriarchal ideology, which propagates that woman, are suited to such low paid jobs. These activities in conventional economic reckoning do not constitute value production. This when carried over to paid employment results in the maintenance of division of labor and low valuation of women’s labor and a low status within the
hierarchy. Dholaki (1990)\textsuperscript{30} proves that wage discrimination is not due to difference in human capital or marginal productivity but due to the monopsony practices in wage elasticity of labour supply.

2.4 Construction Sector

The form of women’s involvement in the urban construction sector exhibits facets of both continuity and change. The recognition of economic spheres in which women’s domination remains unchallenged, links the Johannesburg experience of Beavon and Rogerson to previous findings and interpretations of their informal construction participation. In the final analysis it appears impossible to fully interpret the question of the function and special forms of women’s roles in any social formation.

Ghothoskar [2003]\textsuperscript{31} points out that construction work is the product of a combination of historical, economic and social factors and processes, which may change with time and circumstances. It is argued that women are found to be not over represented in the construction sector due the flexibilities of work. Much employment in this sector is based on the “male bread winner” model, which does not give adequate space or freedom to women who also have other domestic responsibilities. The employer’s to ensure more work for less pay exploits this situation.

Retrenchment and casualisation of employment has been taking place in this sector as a result of which they are forced to be accepted by this sector thus reducing the opportunities of the unskilled and semi skilled workers. Chakrabarti\textsuperscript{32} has noted that very insignificant proportion of the work force enjoys social security benefits and the vast majority is deprived of any social protection. With the progress in globalization, challenges to social security emanates from increasing number of job losses, more and more adoption of wage freezing techniques and increasing casualisation of the work force. Disinvestment of public sector also closes entry into the organized sector. The result is increase in the number of casual work.
Alaka Basu\textsuperscript{33} studying the slum women in Delhi highlights that cultural factors are responsible for the difference between women of different communities resulting in different levels of education, employment pattern and life styles. These differences are important ramifications for the health of women and children in different places. She concludes that cultural and regional backgrounds of women therefore have a profound influence on the position of women and through this on their fertility and child mortality rates.

In another work, Alaka Basu mentions that the decision making power of women increased with their age, education and number of surviving sons. Three components of women’s position are relevant - (a) extent of exposure to outside world (b) extent of economic interaction and finally (c) level of autonomy in decision making within and outside the household. These criteria seems quite absent in the case of most of the informal sector working women.

A study on the perceptions of slum women in Mumbai by Mulgaonkar\textsuperscript{34} and others provides a vivid account of their reasons for refusal to participate in a gynecological health program organized by ‘Sthreehtkarni’, a women’s welfare organization. On the basis of their study interspersed with the voices of women which painfully and poignantly reveal their poverty, insecurity and fears, the authors conclude that the socio cultural and economic realities that face the women in India, complicates their access to health.

Difference in labour force participation rate of men and women has historically been very small in transition countries and has widened slightly in a few of them. Women’s increased labour force participation has been the result of several social and economic changes. Women have achieved more control over their fertility, thus expanding their opportunities for education and employment. In addition, attitude towards women have changed and public policies on family and child care, part time employment, maternity benefits and paternal and maternal leave are more favourable to the employment of women. Another reason is the economic growth and the expansion of service sector which tends to employ a large number of women. Policies with regard to micro and small enterprises specifically designed to
promote women’s entrepreneurship have played a role. Recent age patterns indicate that women are finding ways to combine family responsibilities with market work. Emergence of private enterprises too has played a key role in the development of market economies and has contributed to the creation of job opportunities.

The construction sector accounts for a significant share of women’s participation in the labour force. In this sector, women can create their own jobs. All over the world, self employment provides some with a means to add to the income of their family and helps ease unemployment. It makes it easier for women to combine family responsibilities and unpaid subsistence work with income earning activities. At the same time, it implies a high level of job insecurity and lack of such protections as maternal and paternal leave. In developing countries, with SAP, decrease in modern sector employment has compelled more women to seek income earning opportunities and finally are being reported as self employed.

The full extent of women’s and men’s participation in the construction sector and the value of their contribution to production are still unknown. Lack of a standard definition and a common methodology for data collection rendered in this sector hampered comparisons. This has been partially rectified in 1993 with the adoption of an International definition of informal sector. However due to its wide ranging activities and diverse mode of operation.

The percentage of women who work in a factory at its inception and the tasks they do differ from country to country. Social customs, age, marital structure etc forming the social background of women determines the sexual division of labour. However John.P.Duran\textsuperscript{35} puts forward clear evidence to show that early marriage is no reason for exclusion of women from labour force. Women’s special needs have often been ignored by health planners and have thus had to bear a disproportionate share of unmet health needs.

Level of women’s health is a major factor in determining their ability to contribute individually and collectively to a nation’s development. Unless their
values, views and visions serve as a central focus for our policy making, we cannot achieve our ultimate goals of peace and development. (Peggy Antrobus)\(^36\).

The adverse impacts on employment in the unorganized sector particularly in the construction sector has to a very extent influenced by the SAP that displace the mainstream of production through processes such as downsizing, outsourcing, contract labor system and feminization of labor-processes rendered possible by what John Harris rightly calls ‘flexibilisation’ [Harris, 2001]\(^37\). The declining role of state, less capital and planned expenditure, removal of trade restrictions to align domestic prices with international prices reduced the scope of labour intensity in production and exports. Due to this handicap, the unorganized sector needs protection in products, input, credit and marketing.

In a survey of women construction workers in nine construction sites in Delhi and two in Bihar; Sinha and Ranade (1978)\(^38\) encounter uniformly low wage rates for women construction workers than for men, but they also note that women are usually assigned to subsidiary operations.

Atchi Reddy (1985)\(^39\) studied the socio-economic conditions of women construction workers in Hyderabad by surveying twenty families, compares their working and living conditions with that of their counterparts in villages. She looks at the problems of poor workers in urban slums and analyses living conditions of female construction workers before they came to the city.

Economic and demographic changes accompanying the development process have contributed to worsening the working conditions. Sub contracting has increased due to the positive measures to encourage the establishment of SSI and protective measures to restrict the expansion of large units. Within its structure, women are concentrated in working within the homes at the lowest levels of production - about which no reliable statistics is available. Much ‘home based’ work is commercialization of tasks which were done at home. Since the work is intermittent, women do not necessarily see themselves as workers and the resulting under counting. The Government too sees sub contracting as a means of industrial
decentralization. The process of modernization and capitalist development increase gender segmentation and increases differences in pay, working condition and security associated with it. This brings forth the transformation from household work to work being seen as something done by individuals. These are the result of organization and political visibility of male workforce.

Another focal point of discussions has been the determinants of household structure and it’s consequences for women. William Goode [1963] and M.S.Gore [1968] discuss the household structure and consequences for women by stating that urbanization and capitalism has led to the nuclearisation of families in which women have more freedom. There is need for a multilevel analysis - examining the construction sector women in the context of their household, role of their occupations, and role of any organization in their occupation and impact of public policy. The heterogeneity in the construction sector work leads Trager [1985] to suggest the study of specific occupations in the informal sector instead of informal sector as a whole and that the approach be contextual and comparative.

Gote (1986), studied women construction workers constitute a major segment of work force, and are the most neglected. Study examines whether these women are getting benefits of democracy and modernization. Constitutional and legislative measures to benefit them have not reached them even after forty years of independence. The work covers women construction workers in Aurangabad city.

Mathur (1989), points to the appalling working and living conditions of migrant women construction labourers, whose hardships stem from economic disparities, social inequalities, physical limitations, psychological constraints, legal inadequacies, technological ineptitude and administrative shortcomings. He calls for emphasis on programmes for human resource development.

Mitra and Muopadhyay (1989), compares the pattern of labour absorption in Class I cites in 1981 with the situation in 1971. They relate these differences to differences in city characteristics in terms of changes in the composition of work force, population growth and so on. Attempt is made to break up percentage changes
in gender-specific labour use in construction into component factors contributing to variations in such absorption across cities. The relative importance of male-female substitution within the construction sector is identified.

Hema Nair (1988)\textsuperscript{46} studied that the migrant construction worker has no paid leave or compensation for childbirth or injuries sustained in the construction work site. In the study it has been observed that temporary worker are not eligible for any benefits and that in most cases it has been widely acknowledged that Contract Labour Central Rule (1971) are flouted everywhere.

Seeeme Qasim (1989)\textsuperscript{47}, in a study on the homeless home-workers, identified that women construction workers in Delhi who do back-breaking labour for low wages camp on work sites with no water, toilets or other basic amenities, work without any breaks till almost the last day of pregnancy, and have to hide and breast feed their children for the fear of the contractor’s wrath. The contractor takes his daily cut from their paltry wages. They have no security of service and hence no bargaining power. Laws governing this industry are also grossly violated.

The marginalisation hypothesis is skeptical about recent trends in female labor force participation rate. The advocates of this school [Banerjee, 1996; Hiraway, 1996] are of the view that economic development has not only affected work participation rate, but has also pushed them into jobs which are marginal and casual, least remunerative/ unpaid/ inferior domestic work [Banerjee, Nirmala, 1997]\textsuperscript{48}. The major finding in the area of female employment and their distribution has been the argument of casualisation of female workers engaged in casual works arising over time. [Kalpagam Uma, 1994; Banerjee, 1997; Unni Jeemol, 1997]\textsuperscript{49}.

The desperate pressure to work is reflected in the migration of poorer women to the informal sector with poor working conditions outside the state. The most intriguing factor is the sex discrimination in wages. The condition of women in the unorganised sector is more depressing, since they stand at the lowest ebb of the society (Sapru, Sushma, 1991)\textsuperscript{50}. Women in the unorganized sector work as
agricultural labourers, servant maids, construction workers, sanitary workers, beedi workers, petty traders etc.

Like in most other developing countries across the globe, the period since 1980 has been notable for increasing participation of women in recognized paid employment and this trend has further intensified since 1990. This widespread pattern of feminization of work is essentially related to certain macro economic trends in operation in different ways in these countries. The extent and trend of female labour force participation indicate greater involvement of women in recognized and remunerative employment. (Jayati Ghosh)\textsuperscript{51}. The studies on construction and similar informal sector work have largely come to the conclusion that there have been large-scale feminisation and casualisation during the recent years. [Varghese, 1993\textsuperscript{52}; Parthasarathy and Nirmala, 1997\textsuperscript{53}; Visaria, 1995\textsuperscript{54}].

The nutritional needs of girls increase in adolescence because of the growth spurt associated with puberty and the onset of menstruation. Inadequate diet during this period can jeopardize girl’s health and physical development with life long consequences. Iron deficiency anemia is particularly common among adolescent girls. In this context it has been found that the women workers in the construction sector have been enjoying grossly inadequate nutritional levels\textsuperscript{55}.

Notwithstanding the various shortcomings in existing secondary estimates, patterns of falling female workforce participation rates in Kerala persists and may well be a reflection of the real situation. Rachael Kumar\textsuperscript{56} examines various factors that may have contributed to this trend. One such is the redistribution of population as a result of changing fertility and mortality that affects structure and estimates of workforce participation. However in construction, male workforce is increasing either due to the replacement of female workers or because of construction is suited to male members. The changes in the economic structure of Kerala have indeed had a substantial effect on the female labor force utilization. Any increase has been for the skilled and educated female workforce.
Rachael Kumar\textsuperscript{57} brings to light the fact that economic changes have led to loss of employment especially in sectors that are the mainstay of female employment. The new industries have created new job opportunities. But the lack of mobility has led to a fall in the overall participation of women. However, the work participation rate of female workers in the secondary sector, as a proportion to the participation rate of male workers, is on the increase.

A survey on the impact of technological change on rural women reveal that there has been increasing concentration of women in domestic and non market roles and labor intensive activities. The market imperfections could well deny women access to technology that will further accentuate the gender-based inequality. The ILO positively projects the introduction of technology to boost women’s income. The channeling of improved technologies through participatory organizations of rural women contributes significantly to women empowerment. Fostering of linkages with commercial suppliers of technology and training institutes and marketing channels is a key element in the strategy of women’s empowerment.

In the construction sector, even for the same unskilled work compared to men, women are paid less. The strenuous work and physical hardships in this sector has a severe impact on their health. The disabilities of women workers spring mainly from immobility of job caused by various socio-economic factors. The nature and character of employment in this sector although manual to some extent, also requires some special skill for efficient management. Despite the unpredictability, women are attracted to this sector due to the severe absence of alternative employment (Murali Manohar, Sobha and Janardhana Rao)\textsuperscript{58}. Mostly the women workers are classified as contract labor and casual labor. Contract labors are attached to a contractor and they work wherever posted. Casual labors are temporary workers and they cease to be employed after the completion of the work. The nature of work is unskilled and the average age of workers is between 23 and 27. A correlation is found between the social and economic class of the respondents. Their wages differ from place to place and since they are unorganized, they have no bargaining capacity for the revision of wage. All this has deteriorated the conditions of women workers and their family.
Added to this, their workplace does not provide any satisfaction or pride. The labor welfare officers too seldom look into the basic facilities provided to them. The contractors exploit them for political reasons also. So far there has been no comprehensive legislation to cover the unorganized sector in general and the women construction workers in particular, workers in many situations thrown open to exploitation and hardships. All this led to the poor health of workers and they received poor medical treatment. Despite working hard women construction workers thus receive no just treatment.

### 2.5 Working Women – Issues Associated with Health.

Dreze and Sen\(^59\) remarked that education is valuable to the freedom of a person. It has an empowerment and distributive role in providing greater literacy to the disadvantaged groups. Jejeebhoy\(^60\) has argued that the quality of life, especially women’s health is constrained by low levels of education and control over economic and material resources available to them in India.

Meenakshi Thampan\(^61\) examines some of the major linkages between culture and tradition, education and women’s health through an analysis of secondary data. Although education plays a crucial role in providing the possibilities for personal growth and independence, the importance of cultural norms, values and customs in determining the life’s choices and physical and mental well being of women cannot be denied. She concludes by arguing the need for an empowering education that is related to women’s lives and needs as well as takes account of the social conditions in which they live.

S.Irudaya Rajan et al\(^62\) found that in the relatively progressive state of Kerala, there exist direct linkage between schooling and fertility and argues that fertility is affected by husband’s and wife’s schooling.

The famed health status of Kerala is due to the affirmative public policies aimed at developing women’s capabilities in terms of education and increases their access to health care services. This is believed to have a positive impact on the health care decisions and behaviour within families (Amartya Sen)\(^63\).
A study analyzing data from NFHS 1992-'93 show that there is a narrowing of gender differentials in mortality among children of working women because of the greater chances of dying of male children than female children. Working women do not have the time and resources to look after the children. The mortality rates indicate the inability of society and culture to ensure that alternatives for child care are available. However in the present scenario of shrinking employment opportunities, this could well be pointed out as a reason to devalue women’s work. Many recent studies have observed this negative relation between infant and child’s health and women’s employment.

The subject of the relationship between health and economic development is a perennial one. [Cumper]64; the attention it receives seems to wax and wane, perhaps depending on the relative affluence of the Health sector and the degree to which it feels bound to justify it’s activities by reference to their positive impact on economic development.

A study in India found that the rural workers cooking in poorly ventilated huts were exposed to 100 times the acceptable levels of suspended smoke particles-6 times higher than other household members. (Meera Chatterjee)65. Poverty of developing countries along with the concomitant occurrence of rapid population growth, inadequate nutrition and poor housing forms the basis of many of their health problems. (Alan.L. Sorkin)66.

The role of women is shaped by demographic characteristics, presence/absence of male head of the household, gender ideology and women’s position in the household. The life of majority of working women in the third world countries is not a matter of equity and or self-actualization. Even if they work, it is seen as a temporary adjustment to overcome the problems at home - her major ambition being exclusive dedication at home. Women’s contribution to family income hence forthcoming makes possible improvements in the health and nutritional status of family members. Another serious issue related to women’s employment is her double role - worker and mother - that she is unable to cope with.
Child bearing is used by the society to relegate women to the low status / income jobs on the fringes of the economy. Finally the informal labor market and the women’s over representation in it provide a uniform theme to the economic plight of women. [A.Ramanamma and Usha]^{67}.

With regard to organizations - NGO’s, SHG, NHG- are they able to meet the immediate needs of women which involve improving the terms and conditions of their employment. How does this help in promoting social transformation. The researchers point out that trade unions do not encourage the move to organize informal sector women or their leadership. The NGO’s often lack the ability to sustain themselves over a long period of time to assist the long-term development of such women. No sustainable link is established between organizational efforts and state mechanisms. What we require in Kerala is therefore a special policy thrust towards the identification of rural women workers in the unorganized sector, which would go a long way in providing development to a creative and productive section of Kerala.

Pravin Visaria^{68} is of the view that the share of women improved in almost all states especially in Kerala. But their conditions of work deteriorated. Most of the labour laws are not reachable to the female workers in this sector. Even though, there had been studies focused on wage differentials in India, few studies have probed the Kerala situation. Still more intriguing is their health condition.

Health is a critical factor in the development of any region for two reasons. First, health status is a key indicator of a population’s welfare (Sen)^{69}. Second improving the health status of a population leads to greater economic productivity (John Strauss and Duncan Thomas)^{70}.

A study on the health status of Kerala by Panicker and Soman^{71} reflects the Kerala scenario which is characterized by a strange combination of low mortality and high morbidity. Another dimension is the comparatively high cost of health care borne by Keralites. Further results of National Sample Survey points out that despite
widespread, free and easily accessible public sector medical care institutions, private expenditure on medical care in the state has been the highest among all states or close to the top. If we are to look into the causes of this high cost of medical care, one is the exponential growth of public sector medical institutions. Increased literacy has raised the level of health consciousness among the masses and stimulated prompt response to any morbidity episode. Social reform movements have awakened the right of access to public medical care facilities. Added factor is the increased life expectancy and the proportion of aged in the population.

A rare study based on Kerala society is done by K P Kannan, K R Thankappan, V R Ramankutty and K P Aravindan\(^{72}\). It is significant because of the possible consequences for the removal of inequalities in health and also because of Kerala’s paradoxical situation of economic backwardness with better health status. Here health is viewed as a function of socio-economic and environmental status, nutrition and preventive medicine. It also points out that the low mortality-high morbidity syndrome which was earlier explained by Panicker and Soman. Another peculiar finding is the fast expansion of private medical care in the rural areas and its high rate of utilization by poorer groups.

The financing crises faced in the health sector has called for the attention of many economists obtaining information on financing and expenditure patterns which is a necessary first step to policy decision or changes. [Griffith and Mills]\(^{73}\) Among the alternative options for the finance and provision of health care, the role of private sector is receiving increasing attention. On the basis of the data collected, authors-Griffith and Paqueo\(^{74}\) - challenges the common that private sector serves only the urban rich and shows the wider role played by the private sector in the expansion and geographical equalization of services that took place in the 1970’s.

### 2.6 Social Security

“A decent provision for the poor is the true test of civilization” (Samuelson Johnson, 1770). It has been recognized that poverty is a multidimensional phenomenon, encompassing not only lack of income but also vulnerability and
powerlessness as well. [Chambers]. Social security is one of the pillars on which the structure of a welfare society rests and it forms the hard core of social policy in most countries. It is through social security measures that the state attempts to maintain every citizen at a prescribed minimum level. India Development Report (UNDP)\textsuperscript{75} pointed out that one out of every three persons in India earns less than a dollar a day.

There is little doubt that poverty and insecurity are truly global phenomenon. Global economic integration is creating new threats to human security to both rich and poor countries alike, creating severe challenges in ensuring equitable economic and social outcomes. Social safety net advocated by Subramanya\textsuperscript{76} is the best source to ameliorate social security problems of the unemployed and partly employed in the industrialized and developing countries. Some developing countries too have them. He looks into the feasibility and possibility of introducing such schemes.

Ron, Smith, Tamburi\textsuperscript{77} describe the evolution of social security approach to health insurance from the first initiative in Europe to the adaptation of the concept in other parts of the world. It also contains a common profile of the health care programs on several developing countries in Asia. Various aspects of health care for elderly persons in a global perspective are discussed by Kane Robert\textsuperscript{78}. It seeks responses from different disciplines concerned with social and economic aspects of health. An important role is given to family and community in health care for the aged and associated programs.

The experience of social security rights by men and women in equivalent employment situations is examined by ILO\textsuperscript{79}. The extent of the need for specific protection of women as mothers and as workers with family responsibilities is also looked into. It also argues for a move towards personal entitlement to social security for women independent of their family and marital status in line with their growing integration into the world of work.

Nagarajan and Sinha\textsuperscript{80} exposed the inherent flaws in the social security systems in the formal sector. These studies have also shown that formal social
security systems covers only 10% of the labor force and the remaining percentage of the workers in the informal sector are deprived of such benefits. Guhan\textsuperscript{81} [1988] observed that the prevailing social security system covers only the workers in the organized sector who enjoy security of employment and regular incomes. Self employed and informal workers, who constitute nearly 90% of the work force, virtually remain outside the purview of prevailing social security schemes.

Dreeze and Sen\textsuperscript{82} argue that developing countries are too poor to replicate the complex and expensive programmes of social insurance that form the backbone of social security system in the rich countries. The study emphasized the protective and promotional aspects of social security and calls for public action for redistribution of growth so as to overcome the massive deprivation. Similar papers by Robin Burgess, Nicholas Stern, Amartya Sen, Jean Dreeze etc discuss the general issues related to the subject.

Another topic of concern is the denial of social security protection to rural agriculture and informal sector workers - one that is enjoyed by other sectors of population especially in the developing countries. The lack of coverage to these sectors is disturbing, since it constitutes a large proportion of the labor force. Jenkins Michael\textsuperscript{83} analyses these issues and makes some suggestions for a strategy relating to the extension of coverage. Protective social security in the unorganized sector is emphasized by Jha\textsuperscript{84} and so also is the need to integrate various schemes to improve their operational efficiency.

The impact of social protection policies in the unorganized sector on wages and employment is looked into by Jeemol Unni\textsuperscript{85}. Informal sector activities in the sectors of construction, scrap collection, handicrafts, tourism and IT reveal that but for the IT sector, workers elsewhere suffer from low educational skills, low wages, poor working conditions and high exploitation by middle men - Harjit Anand\textsuperscript{86}. The worker’s plight in these sectors can be improved by improving labor skills, increasing access to credit, labor laws and social protection.
This has led to the implementation of such welfare schemes like Head load workers act, Toddy tapers welfare fund etc. The concept of tripartite labor boards and committees and their function as envisaged in the above acts can be extended to cover the entire unorganized sector with necessary modifications for democratic functioning.

M. Mahadeva\(^\text{[87]}\) points out that ESI scheme being one of the self-sustaining social security measures in India; the joint administration of the same has limited the success. The resources are mobilized through contributions from both employers and employees while the infrastructure so created needs to fulfill the intended objectives. However the State Government as partners have failed to provide adequate medical care services bringing forth wide resentment Despite wide coverage, many are still deprived of its benefits. These are indications that medical inadequacies have led to an underutilization of medical services. It is concluded with several policy options.

PDS in India is one of the most popular social security programs covering a large chunk of the population. By PDS is meant a system in which the whole or part is controlled by public authorities on behalf of general public for their well being. Chakraborthy\(^\text{[88]}\) in his paper highlights the objective of existing PDS. Its main social objective is enhancing the developmental and welfare impact of commercial activity.

Swaminathan\(^\text{[89]}\) [1996] focuses on the changes in the public distribution system during the period of structural adjustment. It discusses the major policy changes in India since 1991 and their effect on food security. It observes that in majority of states the population coverage under the system is inadequate and that a large number of poor persons are excluded from the system.

Mahendra Dev\(^\text{[90]}\) examines the poverty and food security problem in Maharashtra and West Bengal mainly using NSS data. It points out that neither the provision of employment nor the public distribution system will solve the problems of poverty and food insecurity. It suggests a policy mix including anti poverty programs, PDS, control of inflation, improving health facilities and above all reform of delivery system.
Housing is yet another important social security program which is but affected by financial problems. In the context of housing, purpose of Mahadeva’s writing is to draw a few lessons for the Indian situation in which case, resource crunch has aggravated the problem. Interestingly financial facilitation and incentives by private institutions have prompted the market to produce housing surplus. Since the National Housing and Habitat policy is intended to create a conducive environment to various players in the market to alleviate housing deprivation, the Canadian experience of market supported housing success could be one direction for the Indian context. It also offers few policy options for financial facilitation for housing development.

Anil Gumber and Veena Kulkarni explore the availability of health insurance coverage for the poor- especially women- their needs and expectations and the likely constraints in extending the current health insurance benefits to workers in the construction sector. The survey suggested that the poor prefers public sector management of health care facilities. Developing and marketing a unique and affordable health insurance package for low-income people is a great challenge. The concept being now calls for effective information, education and communication activities to make the people understand and develop health insurance market.

Dilip Kumar attempted critically to evaluate the various social security schemes initiated in India for providing protection to women. The paper pointed out that protection of women has improved particularly with the reinforcement of maternity protections and development of derived rights.

Kerala has been a pioneer in introducing a variety of social security measures for the informal sector. The State Planning Board (1996) reviews these various schemes to rationalize and streamline the ongoing schemes and to evolve guidelines for introducing new schemes.

Mahendra Dev examines the social security programs of Construction Sector in Kerala and Tamil Nadu and their relevance to other states and developing
countries. The study concludes that public action is important for increasing entitlements and capabilities of the sector, education is the key factor to the implementation of the programs and that public participation and local leadership are crucial for the success of social security measures. Later he highlights the importance of adopting a multi faceted approach in revamping social security systems so as to ensure the basic needs of the poor and the marginalized sections of the population.

Mohanan Pillai\(^95\) studied the effectiveness of the Welfare Funds set up in Kerala for providing social security to the unorganized sector workers through a case study of the Kerala Head Load Workers Welfare Scheme. Social and economic improvement in their living conditions is seen as the result of the implementation of such schemes. The limitation of social security coverage to the organized sector is argued by P.K.Jha\(^96\). The social security in poor countries has to be integrated fully with anti poverty policies- S. Guhan\(^97\).

Workers in the construction sector are provided with a few social security schemes. But few attempts have been made to study the effectiveness of these programs. One such attempt was made by Leela Gulati. Gulati I S and Leela\(^98\) look into the coverage, adequacy and financing of the pension scheme for widows.

While discussing the social security schemes of workers especially in the Indian context, Vijayakumar.S\(^99\) discusses its existing structure, shortfalls and finally suggests a model in which an effective coverage with need based benefits could be possible. The Beedi workers welfare fund operated by the Central Government has wider network but has problems of coverage and benefits.

Swedish Sociologist Gustar Geigor has rightly commented -‘the position of women in society provides an exact measure of the development of society ‘The icon of development is rightly connected with the status of women. Chung B.J\(^100\) in his annotated bibliography of 548 entries includes materials on the status of women and fertility in six South East and East Asian countries. Starting from the status and
fertility of women in the region, it concludes that decision making and role planning in family, the legal status of women and the relationship between fertility and status of women have been relatively neglected.

An economic framework for analyzing the status of women has been suggested by Mangahas, M and Jayme-Ho, T. It involves the determination of work and wages, conditions for female labour, concept of full family income and its feedback effect on the demand for labour and the manner in which the economic conditions for women can affect future conditions through such demographic variables as fertility and family formation. They come to the conclusion that an economic model becomes meaningful only when it is able to attain equity within the society as a whole.

From the literature on the role and position of women in the manufacturing sector of South Asian countries, Pasuk Phongpaichit comes to the point that starting from the 1960’s the number and proportion of women participating in the manufacturing sector has increased. At times their number inducted exceeds that of men leading to an increase in women’s ratio in relation to men. Women and their age range are concentrated to certain spheres leading to their average wage being less than that of men. Women are thus highly exploited and chances for change are limited by the structure of industry into which they are inducted.

In 1975, Government appointed a committee to look into the status of women [CSWI] which submitted its report on the status of women in India -“Towards Equality”. It notes that women were excluded from many activities and that the situation was worsened by the development of capitalism. Based on interdepartmental consultations by the department of Social welfare, CSWI and World Plan of Action adopted at the UN International Women’s Year Conference - National Plan Action for Women [NPAW] was published in 1977.

Five cases which women have organized for better food, clothing, shelter and employment in India are discussed by Jain, Chand and Singh [1980]. The cases
are SEWA, Ahmedabad; Anand Milk Producers Union, Kaira; Lijjat Pappad Organization; Women Painters of Madhubani involved in a Government handicrafts program and the Night patrollers of Manipur, a women SHG fighting alcoholism. In each woman have provided them with an income, but done little to change their status. It explains what is happening to them as a result of industrialization, anti women state policy and private profiteering and how women react to these phenomena.

Most significant review of the problems of women workers is the report by the National Commission on Self employed Women [NCSEWO] - Shramsakthi. On January 5, 1987 NCSEWO, look into the problems and suggest remedies. Shramsakthi provides occupational profiles and labor force analysis of women informal sector workers, examine the impact of macro policies on unprotected women labor and discuss factors that impede and facilitate organizing informal sector women.

Modernization and development has been the aim of policy makers ever since independence. It has been identified with the process of opening up of market economy along with new technology. Growth of modern sector has led to the marginalization of women workers. [Boserup;1983]{104}. Segmentation too has occurs among women workers, which is used by employers to keep wages low and divide the workers.

Development indicators compiled by World Bank, 1994, there are only 25 females in the labour force for every 100 males as against 38 females in developed countries. The low proportion of women in the workforce is partly because less women seek employment and also because of under counting of their work. Due to preoccupations in the household, they take up only low skill/ temporary/ seasonal jobs which make their work marginal to the enterprise. Due to this, whenever industry is rationalized or technology is improved, they are rendered as incompetent to handle new technology and so are the first to be displaced. (Report of National Commission on Labour, 1969- Employment of Women and Children).
A Survey on “Women workers and organizational strategies” [Sujatha Gothoskar, 1997] made an attempt to explore the results of intersecting structures of oppression which makes a framework that reminds us of the multiple identities and multiple oppressions that seem to reinforce each other and at the same time define and delimit the possibilities of women.

Policies to increase women’s wage employment often choose to take the easy way out by facilitating the setting up of industries that are seen to be compatible with women’s household responsibilities. Jayarenjan and Padmini (1999) attempted to map out the diffused manner in which wage earning women workers experience oppression resulting from patriarchal structures and capitalist relations of production.

Gita Sen and Caren Grown (1987) after critically examining the development policies and strategies that have proven to be disastrous to women, offer an alternative approach based on feminism which has at it’s very core a process of economic and social development geared to human needs through control over and access to economic and political power. According to the authors, empowerment of women and organization not only requires resources and leadership formation, but also democratic processes, dialogue and participation.

In the article “Towards Empowerment “, Ela Bhatt (1989) described the plight of self-employed women in Gujarat and the struggles of SEWA on the demand for workers right and justice. In the study self-employed do not have any kind of protection. In the empowerment process, SEWA developed strategies of development for creating favourable environment for empowerment and development. It is viewed that in order to get sustainable gains in bettering women’s livelihood, a blend of a broad range of strategies is required, determined by the collective needs and priorities of women themselves.

In the working paper “Defining and Studying Empowerment of Women: A Research Note from Bangladesh” Sydney Ruth Schuler and S.M.Hashemi (1993) approached in exploring women’s empowerment and provides individual level
indicators of empowerment. To them, women’s subordination is a part of the cultural system and as such the process of empowerment must ultimately weaken the systemic basis of women’s subordination. They recognized six domains in which empowerment are believed to be taking place. The order of the domain suggests a linear process of empowerment, mobility, greater likelihood of indulging in wage employment, more decision making power in the household and eventually increasing the level of community participation.

Sithalekshmi and Jothimani\textsuperscript{110} presented an analysis of the organizational behaviour exhibited by women in DWCRA Programme. Permanent changes are to take place in the status of women, if they are given intervention programmes/income generating or they must run income generating activities/ institutions on their own or collectively, in an organized way which should be backed by structural and institutional changes that allow them access to skill, leadership, decision-making and economic independence. To conclude organizational behaviour of DWCRA groups, the active status of the group concerned i.e., organizational behaviour of women are expected as a means of empowerment.

Sharit Bowmit and Meena Patel (1996)\textsuperscript{111} described how SEWA was established in 1972 as a trade union of women in the unorganized sector to overcome exploiting, social security, child care, health care and insurance. It shows how SEWA has helped women to develop alternative avenues of employment through savings and to help reduce the feudal nature of the relationship between the rich and the poor. They concluded that the joint strategy of the struggle on the one hand and development on the other has resulted in a considerable increase in the bargaining power and sustained economic gains and social status for women through a strong grassroots women’s organizational union.

Vijayalekshmi Pandit (1997)\textsuperscript{112}, explained the strategy for empowerment of women from three angles - (1) education that promotes building a positive self image and self confidence among women and develops their ability to think critically (2) skill development and empowerment for economic independence and (3) increasing
awareness among women about health, nutrition, environment, economic and political process to ensure equal participation in the process of bringing social change.

“Planning for economic empowerment of women”, (B. Suguna, 2001)113, addressed certain crucial contours like the concept of economic empowerment in general, issues and concerns, planning for economic empowerment and its increased non-governmental programmes, suggesting some specific strategies and interventions to ensure women’s economic empowerment. It stressed that the poor women are subjected to economic and social discrimination; their social empowerment would have little relevance without first empowering them on the economic front. Economic empowerment necessitates transfer of skills of management and control of economic activities to enable women to feel confident and empowered. It is suggested that when women gain control and participate in decision making processes at all levels, real empowerment will take place and as a result improvement in the status of women. Through enterprise development and economic empowerment, micro enterprise promotion is given prime thrust. Over 25,000 vibrant individual micro enterprises in different fields from mat weaving to IT and biotechnology function under the system (Economic Review, 2001). These income-generating activities are instrumental in bringing about significant improvement in the economic status of poor women.

2.7 Empowerment and Self Help Groups

In most developing countries across the world, the period since 1980 has been notable for increasing women participation in recognized paid employment and this trend has further intensified since 1990. The extent and trend of female labor force participation indicate greater involvement of women in recognized and remunerative employment (Ghosh, 1995)114.

Micro credit plays a crucial role in economic empowerment. Katherine Mckee (1989)115 in her paper “Micro level strategies for supporting livelihoods “ deals with organizations and programmes that seek to increase women’s
opportunities and status through economic intervention and strengths and weaknesses of the strategies (area, sector and function focused) for addressing the problems of self employed individuals and micro enterprises in the developing world. The author opines that the sectoral and missing piece strategies offer relatively greater promise than the area focused, for obtaining significant improvements in poor women’s economic prospects.

Ajith Kantikar (1994) explained that the emergence of micro enterprises in the rural non-farm sector was due to unemployment. He studied 86 village based entrepreneurs drawn from different parts of India, stressed their socio-economic profile, their motivation for shifting from agriculture to non-farm activity, raising resources and the factors that facilitated their entry into business activity. He mainly concentrated on the income and employment in the non-farm sector through micro enterprises.

Oommen (1999) presented the most comprehensive study on SHGs covering all the municipalities and districts where urban community development societies are functioning. The study has reviewed the progress of the programme under four heads - impact on poverty, income generating programme, thrift and credit societies and women empowerment.

T.R.Gurumoorthy, (2000), observed that the SHGs disburse micro credit to rural women for the purpose of making them enterprising and enter into entrepreneurial activities. SHGs encourage women to take active part in the social economic progress of our nation. Entrepreneurial activities are undertaken at the smaller level with minimum capital requirements. The women led SHGs have successfully demonstrated how to mobilize and manage thrift, appraise credit needs and enforce financial self discipline. SHGs have the potential to ignite socio economic revolution in rural India.

Maleeha Raghaviah (2002) has that the micro enterprises are one of the similar units operating in 58 corporations/municipalities and 991 gram panchayats in
Kerala. These enterprises aimed at eliminating poverty, provide a new meaning to the life of thousands of women involved in it and are set up through the NHG’s.

Mony. K. Mathew (2002)\textsuperscript{120}, identified that the Kudumbasree is one of the promoter of micro enterprises through women empowerment and creation of new self-employment opportunities. He also suggested that informal banking system for the poor could be promoted through the formation of SHG’s.

A review of the genesis and development of SHGs in India reveals that the existing formal financial institutions have failed to provide finance to landless marginalized and disadvantaged groups. The origin of SHGs could be traced to mutual aid in Indian village community co-operatives and formal bodies. But SHGs are informal, encourage savings and promote income-generating activities through small loans. The available experiences suggest that SHGs are sustainable, have replicability, stimulate savings and in the process help borrowers to come out of vicious circles of poverty (Pankaj, 2001)\textsuperscript{121}.
REFERENCES


2. ILO definition on informal sector.


8. S.A. Dange (1955), India from Primitive Communism to Slavery, People’s Publishing House.

9. S. Jaiswal, (1979-80), Studies in early Indian Social History; Trends and Possibilities; and Women in Early India; Problems and Perspectives, 1981.


Trager, (1985), Beyond the Informal Sector.


Alan A.Sorkin, (1976), Health Economy in Developing Countries, Lexington Books.


Sen, (1985), Commodities and Capabilities, Amsterdam, N.Holland.


Kane Robert, (1990), Poverty, Inequality and Health- An International Perspective, Oxford University Press.


P.K.Jha, (1996), Limitation of Social Security Coverage to the Organized Sector, Mcmillan India Ltd.


Vijayalekshmi Pandit, (1997), Empowerment of Women Through Distance Education, Booklinks Corporation, Hyderabad.


Oommen, (1999), Community Development Societies, UNICEF.


