

Locating gender in the



# APPROACH

Issues emerging from a gendered analysis

## **Locating Gender in the Twelfth Five Year Plan Approach:**

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Issues Emerging from a Gendered Analysis

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## Acknowledgments

This document is a more detailed version of the presentation titled “*Towards Economic Growth: Ideas Emerging from Gendered Analysis*” prepared by the Working Group of Feminist Economists in the context of the Twelfth Plan Approach and shared with the Planning Commission. It is based on a framework prepared by Nirmala Banerjee and Maithreyi Krishnaraj and inputs provided by Ritu Dewan, Devaki Jain, Renana Jhabwala, Jayati Ghosh, Indira Hirway, Mary E. John, Santosh Mehrotra, Bina Agarwal, Ratna Sudarshan and Padmini Swaminathan.

Contributions by Swapna Bist Joshi and Navanita Sinha are acknowledged. Support provided by UN Women in the preparation of this document is gratefully acknowledged. Ideas drawn from a paper on “*Gendering the 12<sup>th</sup> Plan: A Feminist Perspective*” (Economic and Political Weekly, April 28, 2012) by some members of this group are also acknowledged.

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## Abbreviations and Acronyms

ASHAs	Accredited Social Health Activists
AWH	Anganwadi helpers
AWW	Anganwadi workers
BPL	Below Poverty Line
CBO	Community Based Organizations
CHCs	Community Health Centres
GBS	Gender Budget Statement
GDP	Gross Domestic Product
GE	Gender Equality
GoI	Government of India
GRB	Gender Responsive Budgeting
HIV/AIDS	Human Immunodeficiency Virus / Acquired Immunodeficiency Syndrome
IAY	Indira Awas Yojana
IDP	Internally Displaced People
ILO	International Labour Organization
IWDP	Integrated Watershed Development Programme
LPG	Liquefied Petroleum Gas
MDM	Mid Day Meal
MFI	Micro Finance Institution
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MKSP	Mahila Kisan Sashaktikaran Pariyojana
MoHFW	Ministry of Health and Family Welfare
NCEUS	National Commission for Enterprises in the Unorganised Sector
NFHS	National Family Health Survey
NGO	Non Government Organization
NRDWP	National Rural Drinking Water Programme
NRLM	National Rural Livelihoods Mission
NSA	Net Sown Area
NSAP	National Social Assistance Programme
NSSO	National Sample Survey Organisation
NTFP	Non-Timber Forest Products
OBCs	Other Backward Classes
PDS	Public Distribution System
PHCs	Primary Health Centres
PMGSY	Pradhan Mantri Gram Sadak Yojana
PPP	Public Private Partnership
PRI	Panchayati Raj Institutions
R&D	Research and Development
RGVY	Rajiv Gandhi Grameen Vidyutikaran Yojana
RKVY	Rashtriya Krishi Vikas Yojana
RMK	Rashtriya Mahila Kosh
RSBY	Rashtriya Swasthya Bima Yojana
RTI	Reproductive Tract Infection
S&T	Science and Technology
SBL	SHG-Bank Linkage
SCs	Scheduled Castes
SCSP	Scheduled Caste Sub Plan
SEWA	Self-Employed Women's Association
SEZ	Special Economic Zones
SGSY	Swarnajayanti Gram Swarozgar Yojana
SHG	Self Help Group

SSA	Sarva Shiksha Abhiyan
STI	Sexually Transmitted Infection
STs	Scheduled Tribes
TSC	Total Sanitation Campaign
TSP	Tribal Sub Plan
UID	Unique Identification Number
ULB	Urban Local Bodies
WE	Women's Empowerment
WGFE	Working Group of Feminist Economists

## Context

Policy approaches to women and development in India have changed over more than fifty five years of planned development. But, the shift from ‘welfare’ based (women seen primarily as mothers/wives and passive beneficiaries) to an ‘empowerment’ approach (women as self reliant and active participants in development), has remained more in the realm of the rhetoric. Despite several decades of struggle by women’s groups to make policy gender sensitive, the approach to the Twelfth Plan too, exhibits insufficient awareness of the specific problems of women, their unpaid labour and their distinctive economic contribution to the nation’s economy.

The Eleventh Plan (2007-12) aimed at achieving “faster and more inclusive growth.” During the preparation of the Eleventh Five-Year Plan (2007-2012), the Planning Commission set up a Working Group of Feminist Economists (WGFE) to review the sectoral chapters of the Eleventh Plan through a gender lens. The Group critiqued the Approach to the Eleventh Plan for its limited view of “inclusive growth” – namely “inclusion” was an add-on to “growth” rather than intrinsic to the growth process itself. In particular, it had insufficiently acknowledged women as economic agents who directly contribute to growth, rather than being recipients of welfare or development. Engaging with the draft chapters, the Group, establishing the primacy of women and their work in India’s growth achievements, argued that the planning processes and methods exhibited an inadequate awareness of these facts. The value of this initiative was that it argued for moving beyond a special focus on women, in the chapter on ‘Women and Child’, to looking at women as growth agents in all sectors across the political economy of India. Thus, the major shift through this initiative was to move the engendering of public policy into the macroeconomic space.<sup>1</sup>

In preparing the Approach to the Twelfth Plan, the Planning Commission engaged in a wide consultative exercise that covered different parts of India and involved a varied group of what are now called ‘stakeholders’<sup>2</sup>. The resulting document indicates some awareness of the complex problems that the Indian economy is likely to face in the coming period. Unfortunately, it falls short of expectations because once again it exposes a major limitation of

the overall planning model of the Indian state. On the one hand, while it claims to plan for the macro-economy as a whole, the actual plans are for each line department. In other words, compartmentalised separate plans are made for each government department that are acting as silos. At the end of several chapters there is a pious wish that there will be cooperation between different departments that planners know is essential for the plans to succeed, particularly those related to women. However, the Approach Paper neither provides any indication regarding how this cooperation is to be ensured; nor provides a cohesive strategy to deal with these problems. It offers a wide menu of doings, with no prioritized goals and indeed does not seem to have a framework or a vision that would enable such a strategy.

The policy approach underlying both the Eleventh and Twelfth plans expects to promote economic growth through creating opportunities for the entrepreneurial class by liberalizing domestic and global markets. This framework – in which Gross Domestic Product (GDP) growth is the relevant indicator and ‘a dynamic private sector’ (essentially large corporate private sector) is seen as the main instrument for its expansion – gives insufficient importance to employment-intensive activities and conditions of existence for the majority of workers. The inclusion of the excluded or marginalized socio-economic groups is expected to occur through a trickling down of growth, expansion of productive employment in the economy, as well as implementation of flagship and other targeted programmes to be financed by the increased revenues of the government resulting from high growth rates. However, the direction of macroeconomic and growth policies is one that continuously undermines the possibility of better employment creation for greater numbers. This in turn permeates and infects all the other aspects of the Approach such that the basic objective of making growth “more inclusive” is unlikely to be met.

The strategies for growth proposed in the Approach to the Twelfth Plan appear to be formulated with little consideration for the needs and roles of large sections of the population of the country and especially of poor women. This document aims to highlight some of these gaps in the overall design of the proposed approach to planning and to suggest ways of making economic growth during the Twelfth Plan truly more inclusive.

## I. Introduction: Inclusive Growth is Elusive

While the Approach Paper draws attention to the achievement of an *average* GDP growth of around 8.2 per cent during the Eleventh Plan period, it shies away from providing a report card on ‘inclusiveness’ for recent years due to lack of relevant data. There is little evidence to show that the accelerated growth rate of the economy during the Eleventh Plan led to any significant achievement of inclusion. It deflects responsibility for achieving inclusiveness by stating that “success depends not only on introducing new policies and government programmes, but on institutional and attitudinal changes, which take time”. Further, it notes that there have been “gains on many of these fronts, even though there are shortfalls for which further work is needed.” In other words, inclusiveness has remained elusive.

Even the limited focus given to inclusion and equity in the Eleventh Plan appears to have been jettisoned in the Twelfth Plan Approach, which focuses narrowly only on growth per se, assuming growth will ensure an improvement in the lives of people overall. The paragraphs on inclusion in the Introduction to the Approach Paper are particularly weak as they remain at the level of general intentions. There is lack of clarity regarding how inclusion will occur. What are the mechanisms for including the excluded? How will inclusiveness be measured? How will inclusiveness be continuously monitored over the Plan period?

There is no ‘single bullet’ solution to ensure inclusion, and we know that it leads to greater complexity, both in programme design and appraisal. These are critical questions that must be addressed, because without a roadmap for achieving inclusion, this objective will not be achieved in the Twelfth Plan.

## II. What do we Mean by Inclusion?

Economic growth is a pre-condition for inclusive growth. However, the nature and composition of growth has to be conducive to inclusion. Growth has to include the poor — especially women, ethnically disadvantaged groups, as well as deprived regions — not as beneficiaries but as partners in the process. In other words, as argued earlier by the WGFE, inclusion needs to be embedded in

the growth process. It, therefore, has to explicitly address the constraints faced by the excluded and the marginalized and provide opportunities for them to be partners in growth. Some of the major components of inclusive growth; especially those that have significant gender implications are detailed below:

- *Employment and livelihoods:* ‘Livelihood’ led growth should be at the centre of inclusive growth. This requires — correcting the existing trend of jobless growth that has excluded women and disadvantaged socio-economic groups from the growth process; providing capabilities that are linked to productive employment opportunities; using more intensively the factors of production owned by groups that are poor and increasing their productivity; and directing investment flows and infrastructure development to spatially disadvantaged locations where the excluded are concentrated.
- *Agriculture and allied sectors:* The Twelfth Plan seeks to achieve 4 per cent or more agricultural growth. The role of women farmers will be critical in achieving this goal since the feminization of agriculture is growing. Research and development to increase yields of coarse cereals, pulses, oilseeds and vegetables must be encouraged as this would encourage production of crops that are of nutritive value and provide food security.
- *Macroeconomic environment:* Monetary, fiscal and international trade related policies, being closely intertwined with women’s multiple roles in the economy, must take cognisance of their gendered impact, for example, in terms of women’s poor access to credit.
- *Environment and sustainable development:* Preventing displacement and environmental degradation in the name of rapid growth, so as to prioritise livelihoods of poor women and men over larger profits to the rich.
- *Rights-based approaches to the delivery of services:* This requires granting basic rights and designing policies as well as mechanisms to see that these rights are actually enforced. For instance, access to health and education must be ensured, not by shifting State responsibility to public-private partnerships, but as a universal right; and
- *Designing public spending* in a way that the above goals are achieved.

If inclusion is the goal then employment generation of high quality must be the central

<sup>1</sup>Ref, GoI, Planning Commission, May 2010.

<sup>2</sup>The Planning Commission has reconstituted the Working Group of Feminist Economists for the Twelfth Five Year Plan.

goal of Planning and the pivot of the Twelfth Plan. Employment is the single most important variable for ensuring inclusive growth. A fundamental concern is that despite all the evidence to the contrary, the underlying assumption in the Plan continues to be that output growth in itself will generate the required employment<sup>2</sup>. In the current plan period the problem has intensified, as revealed by the latest data from the NSSO. Annual compound growth in employment of all kinds (by principal activity) of persons aged 15+, fell to 0.82 per cent between 2004-05 and 2009-10, from 2.7 per cent in the previous period. What is most alarming is the fall in total female employment, in absolute terms during this period, mostly because of a substantial reduction in self-employment<sup>3</sup>. While part of this decline in female employment may be due to increased educational participation<sup>4</sup>, it is critical to recognise that the Twelfth Plan period will witness a significant increase in the number of educated youth seeking jobs, many of whom would have spent scarce resources on privatised higher/technical education and will expect jobs that allow them to repay loans or recoup investment. There is, therefore, an urgent need to increase opportunities for decent employment and to improve conditions of informal and self-employed workers.

Unemployment and discrimination on grounds of caste, community and gender are explosive political and social issues<sup>5</sup> despite some improvement in social indicators, education in particular, for these groups, which however continue to be much lower than for the general categories.<sup>6</sup> Spatially too, the distribution of benefits from economic growth since the early 1990s has followed an identifiable pattern. Per capita income adjusted for inflation fell between 1993 and 2005 for people in villages located more than five km. from the nearest town; this is where half of India's population resides. The steepest decline was experienced by the lowest income groups. This debilitating effect must be countered by better physical and social infrastructure<sup>7</sup>.

The problem is particularly critical for women who have been losing jobs during the Eleventh Plan period and have found few new work opportunities except in domestic and personal services, apart from teaching in urban areas. The need to rethink the growth strategy is urgent because a large population of young people – the much discussed demographic dividend – are set to enter the labour market during the next few years, an increasing proportion of whom have accessed education including higher education. Among them, young women are going to face greater difficulties in finding

work. The few fresh work opportunities that have opened up for women have been in occupations that the educated young among them are unlikely to find palatable. Exclusion of these young women from the process of development can have serious implications for the future of India's democracy.

Significant increases in public employment must be created in health, sanitation, education, infrastructure maintenance and repair, etc. with reasonable pay and conditions and provisioning for specific needs of women workers. This can be part of a macroeconomic strategy of wage- and employment-led growth that provides countercyclical buffers to adverse macroeconomic developments, generates positive multiplier effects for income and employment, improves aggregate labour productivity in the economy and enables more stable and robust growth.

Therefore, all policy measures as well as incentives to boost economic growth need to be tethered to or enabled by increasing employment, based on the recognition that shifting to an employment-oriented macroeconomic strategy can have many direct and indirect positive effects. Three elements of this require reinforcement – enabling small producers to become more viable and competitive; encouraging quality employment with adequate remuneration in social sectors; and preventing displacement, loss of livelihoods and environmental degradation in the name of rapid growth. Each of these has strong gender dimensions.

Growth and rapid growth are critical but the purpose of growth has to be that it gets translated into a better quality of life for all of India's citizens – women and men as aggregate groups as well as subgroups of women and men disaggregated by class, caste, tribe, age, ability, religion, region, and so on.

### III. Achieving Growth with Inclusion

In the vision of the planners, the primary focus tends to be on an increment in GDP, independent of its distribution. However, the focus also needs to be on the composition of that output and the means used for achieving it as well as the strategy of growth. Maximising returns is the goal of economic behaviour according to conventional 'rationality'. But the reality in developing economies is that households, especially poor groups and women,

seek to maximise not returns but the wellbeing of the group to which they regard themselves as accountable. Women regard the wellbeing of the family as their mandate. Given the lack of adequate productive resources like capital, technology and support systems like credit and favourable laws that recognise their vulnerabilities, women's labour, both outside and inside the household endures more costs and receives poor returns. There are many attempts to estimate the enormous unpaid labour of women that sustains the household. Hence, estimates of extended GDP should be presented together with GDP.

As stated earlier, in the view of the planners, if gains from growth do not trickle down to all as expected, equity among citizens is to be ensured through special policies that cater to the needs of vulnerable sections. Perhaps this is why the Approach Paper is not overly concerned about the failure of the economy in generating additional employment during the Eleventh Plan period.

However, in our view, the primary purpose of the State undertaking planned growth is not just to assist those who are already in the mainstream of the economy but also to correct historical inequities and address factors constraining their participation in the growth process. The inclusion of all sections of population in the process of development can be seen from three angles:

- That all sections of people in the labour force are included as productive workers and contribute to the process of development.
- That all of them get an equitable share in the benefits of development.
- That the contributions and needs of those who have been neglected get due recognition.

This paper aims to view all these three objectives from a gendered lens and to identify the gaps in the design of the Twelfth Plan for different sectors in that light. It also gives concrete suggestions about the possible actions that can not only be equitable but also efficient in promoting faster growth.

#### (a) Inclusion as Workers

For inclusive growth, it is essential that all potential workers find remunerative employment in the mainstream of development. That is to say, *generating productive work has to be an integral part of the plan model*. It is now officially acknowledged<sup>8</sup> that economic 'development' has not just witnessed the growth of the informal

sector and of those being employed informally, but also the phenomenon of the 'informalization of the formal sector'. Further, there is remarkable consistency in the manner in which larger numbers of women and their 'work' either become invisible in data systems or get captured in categories that fall outside the purview of protective legislation.<sup>9</sup> The organised or formal economy supposedly enjoys the protection of labour laws with some modicum of social security, but even this apparent protection is elusive. The National Commission for Enterprises in the Unorganised Sector (2009) estimated the effectiveness of the coverage of important labour laws for the year 1999-2000. Among other things, this exercise revealed that the effectiveness of coverage as far as the Maternity Benefit Act, 1961 was concerned was only 16 per cent. The International Labour Organization's recently concluded evaluation of maternity benefit schemes in India, carried this exercise further and revealed the manner in which eligible women workers were denied maternity benefits statutorily due to them<sup>10</sup>.

The outcome of the Eleventh Plan's efforts are especially worrying because, while the national product grew at an unprecedented fast rate, overall employment was virtually stagnant; it grew at a rate that was less than a third of the rate during the previous plan period. In the case of women, the rate of growth of employment was actually negative. Claiming that the rate was low not because of a demand constraint but due to a supply constraint in the labour market can only be a temporary solace. The youth who did not join the labour market during the Eleventh Plan period, since they were involved in educational pursuits, will become part of this market during the Twelfth Plan period. Also, these better educated young people are bound to have greater expectations regarding the quality and quantity of employment available to them. What has shown a significant jump in the last decade is 'home-based' work, which increased from 29 million persons in 1999-2000 to 40 million in 2009-10 (NSSO, 66<sup>th</sup> Round). A large number of women are involved in home-based work. However, since home-based work conditions are poor, there has been very little growth in decent work for women when work has been created.

One positive effect of an employment-oriented macroeconomic strategy that is often missed is the possibility of using social policy and social expenditure to generate more employment, which not only improves the quality of life of the people but also has very strong multiplier effects. Increased public spending on health, sanitation,

<sup>2</sup>Kohli, 2006.  
<sup>3</sup>Chandrasekhar and Ghosh, 2012.  
<sup>4</sup>Mehrotra et al, 2012.  
<sup>5</sup>Kannan and Ravindran, 2011.  
<sup>6</sup>See, India Human Development Report, 2011.  
<sup>7</sup>Krishna and Bajpai, 2011.

<sup>8</sup>NCEUS, 2007: 4  
<sup>9</sup>ibid: 59  
<sup>10</sup>Lingam and Krishnaraj, 2010.

education and other essential public services should be associated with the provision of regular and good quality jobs in these sectors, rather than the current exploitation of underpaid para-professionals including *Anganwadi* workers and helpers, para teachers, and ASHAs (Accredited Social Health Activists), who increasingly carry the burden of service delivery. Additional resources are required for state governments to ensure regular employment in the field of providing necessary services and ensuring that these opportunities meet minimum labour standards. All contractors of outsourced public activities must meet minimum labour standards, including those in construction, infrastructure maintenance and repair, and other services. Health, safety, maternity benefits and other social protection measures must be fully met for all workers involved directly and indirectly in public activities.

Similarly, active labour market policies are required to provide incentives for private sector employers to hire women workers and provide decent conditions. Legislation is needed to ensure better conditions for domestic workers and migrants.

### *The Condition of Women in this Context*

- a. An important fact is that if women did withdraw from the labour force during the last plan period, this is largely because of the terms on which work was available to them. Whether in self-employment or piece-rate work, the terms were too poor to be worth their effort. It is not that they did not need the work; after all, during the same period, large numbers of rural women undertook to migrate singly or commute daily to seek work mainly in unorganised, urban domestic service. The increase in urban domestic service of 3 million between the years 2000 to 2005 indicates that women were not reluctant to work; rather the quality of alternative job opportunities available to them was deteriorating. Currently, the single largest public policy measure for promoting women's economic activities is to provide micro-credit for promoting self-employment among them. However, numerous studies have shown that the capital provided to women's groups for generating self-employment can at best create part-time, supplementary work.
- b. Without the dedicated support (from NGOs, Banks, MFIs), it is difficult for poor women to design and execute viable new enterprises.
- c. They usually end up putting the money in family activities controlled by men or using it to expand

- d. In many instances, expanding existing businesses have driven down piece rates for the work that women had been doing.
- e. By focusing almost exclusively on microfinance, the State transfers its responsibility of providing employment to women by insisting that they undertake their own economic empowerment through 'assisted' self-employment.

### *Including Women in Developmental Activities*

Livelihood Missions like the large National Rural Livelihoods Mission (NRLM) launched in 2011 will not be successful unless they take account of the macroeconomic context and demand for goods and services. The NRLM's focus on creating producer (self help) groups will be effective only if it involves improved access to inputs, credit, marketing and technology. It is important that (i) incentives such as those that are offered for corporates in downswings should be offered to a greater extent for small producers; (ii) there should be enhanced access to institutional credit – not microfinance – to small producers of goods and services, especially women who are normally excluded; (iii) efforts should be made for technological improvement in micro-enterprises, including training programmes and subsidies oriented towards this; and (iv) the Skill Development Mission may be involved in this.

There is an important dimension of NRLM different from credit lending to SHGs in the earlier schemes which is founded on the universally acknowledged success of the design of *Velugu* in Andhra Pradesh and *Kudumbashree* in Kerala. It ensures a back-ended subsidy to borrowing groups. That means that when the borrowers return the last instalment of their loan, the bank gives them back money, enough to reduce their effective interest rate on the loan from 12 per cent to 3 per cent for the entire loan – it is a subsidy that the Government of India gives. However, the proposal to deepen financial inclusion does not discuss how this will be implemented or mention women as a significant target group. In the absence of such clarification, the concern is that SHG-Bank Linkage (SBL) will be seen as financial inclusion for women, which is not genuine financial inclusion.

A livelihood is more than the immediate means of earning a living; it comprises people, their capabilities and the means of living, including food, income and tangible assets. Tangible assets are resources and stores and intangible assets are claims and access. A livelihood is

environmentally sustainable when it maintains or enhances the local and global access upon which livelihoods depend, and confers net benefits on other livelihoods. A livelihood is socially sustainable if it can cope with or recover from stress and shocks and provide for future generations<sup>11</sup>.

There is an urgent need for policy makers to take cognisance of the roles women have traditionally played in many vital sectors of the economy. Improving their productivity in those occupations will not only be equitable but will also lead to a more efficient use of national resources. Some of the significant sectors where change needs to be urgently brought about are outlined below.

### *Agriculture and Allied Activities*

One of the key roles of women is in the farm sector where their share of the workforce has increased as men move to non-farm activities. Most farms are small and marginal in size. This is the section of farming where planners will have to focus their policies if they are to achieve the plan target of 4 per cent per annum growth of primary produce, because currently over three quarters of all cultivable land falls in this group. Neglecting their role in, for example, oilseed cultivation has meant that the productivity of this crop in India is low and the country annually incurs a huge bill for imports of edible oilseeds. Arid or rain-fed areas need special attention.

As cultivators confined mainly to small or marginal plots (paid work as agricultural labour is becoming increasingly scarce for women), it has been difficult to increase women's productivity. This difficulty can be overcome by encouraging rural self-help groups to lease-in land and pool their plots to apply better inputs, and providing them with training in innovative women-friendly technologies. Providing training in improved farming techniques and including women in such training is required if agricultural productivity is to be increased. Unless we boost productivity in this sector, neither reduction in poverty nor industrial progress is feasible. Adequate capital investment, credit, technology and market outlets are required to re-energise this sector. Its role in ensuring food security and relieving women of the stress of household provisioning cannot be overemphasised. The comment in the Approach Paper regarding 'the issue of food security being easiest to resolve' and that the decline in net sown area is only 0.6 per cent of the total sown area has inherent contradictions as the gradual fall in the net sown area is a major concern.

The use of land and water has become commerce oriented. For instance, mining (legal and illegal) in some districts of Andhra Pradesh and Karnataka has caused devastation of the landscape, polluted water bodies and robbed people of their traditional livelihoods. The gendered impacts of displacement via 'infrastructural development' need special attention.

New technologies are also required in farm-based activities like dairy, poultry, sericulture etc. where the conditions, in which women work, are poor. Between 2004-05 and 2009-10, there was an absolute decline in total employment in agriculture of approximately 15 million. Given the high income elasticity of demand for fruits, vegetables, eggs, meat and fish, at least in the allied activities of agriculture – horticulture, animal husbandry, forestry and fisheries – employment should have increased. Instead, employment in these activities declined in absolute terms from 50.8 million to 34.6 million in the latter half of the decade. Of this decline of 16 million, employment in animal husbandry declined by 11 million and in horticulture by 4 million in 2004-05. Clearly, these allied economic activities in agriculture are in urgent need of policy support by both state and central government if they are to flourish, and employment in these activities is to be increased.

Moreover, the younger, better educated generation of workers (women included) may not in future be willing to undertake such arduous work. Micro-level studies have captured the urge and dream of the rural population to get away from the farm sector that has not only been rendered unviable over the years, but is also one where relations of production are the most oppressive, not to mention the designation of work in this sector as being 'non-modern' and therefore a poor indicator of 'development'. This likelihood too, has not escaped the notice of the Planning Commission. It notes that "much larger numbers of educated youth will be joining the labour force in increasing numbers during the Twelfth Plan and in the years beyond. The clear implication of this is that the pace of job/livelihood creation must be greatly accelerated"<sup>12</sup> However, the poor performance of the economy in terms of employment generation in the recent quinquennium casts serious doubts on the possibility of increasing its pace substantially in the coming five years.

### *Manufacturing*

The manufacturing sector currently poses a serious problem for the Indian economy. Despite

<sup>11</sup>Chambers and Conway, 1991.

<sup>12</sup>Twelfth Plan Approach Paper, 2011.

rapid growth in production during the last five years, its contribution to the national economy still remains relatively small and it has failed to generate additional decent employment. Especially for women, manufacturing employment actually shrank in this period. These trends are contrary to the world-wide pattern of economic development.

While mentioning the need for generating employment in manufacturing, the Approach Paper does not explore the sector's potential for doing so, besides making a 'brave' assumption that an additional hundred million decent jobs will be created by 2025, when only five million jobs were added to manufacturing in the whole decade preceding i.e. 1999-2000 to 2009-10<sup>13</sup>. There was an increase in manufacturing employment from 44 to 55 million between 1999-2000 and 2004-05, but it fell to 50 million in 2010. Instead of recognizing this reality, the paper goes on to focus only on ways of enhancing the sector's contribution to the GDP and neglects other concerns. Methods by which such a massive number of jobs are to be created remain unaddressed. What makes the projection particularly brave is that manufacturing employment actually declined in the period 2004-05 to 2009-10, even though manufacturing output grew at an annual compound rate of more than 8 per cent over that period.

The main reason for the sector's malaise is the decline of the traditional household sector where a large number of workers had been employed in decentralized units throughout the country. These units have been producing a variety of goods for both local and global markets, many of which have very high skill content and have contributed significantly to our foreign exchange earnings. It is difficult to see how the planners can fulfil their target of tripling manufacturing employment over the next ten years without reviving these units.

With the availability of computerised technology, manufacturing can once again be decentralized as has been happening in many globally important industries. In India, too, growth of production during recent years has chiefly been in small and medium units and planners are aware that their flexibility and capacity to absorb new skills has given them an edge in growth over the factory sector. However, although traditional workers are also known for these capacities for rapid adjustments, they do not find a mention in the Approach Paper. Worse still, the document has ignored women workers, perhaps due to the misplaced belief that they are incapable of

absorbing modern skills. But traditionally, the sector has always been the largest venue of employment for women after farm work; their skills often have high marketability and the work can be decentralized to suit women with limited mobility.

Planners too appreciate the need to promote decentralized growth of the manufacturing sector. For this, they have proposed setting up several new clusters of small units; but the way they propose to do this does not acknowledge the urgency of the problem. Developing new areas and putting in the necessary infrastructure for building such clusters cannot but be a long-drawn-out process. And experience from the past has shown that opening industries in green areas has seldom provided jobs to needy local workers. We need an alternative strategy that uses existing skills and workers but combines them with fresh entrepreneurial inputs, new tools and techniques and better market information. Such solutions have been successfully tried elsewhere such as the Third Italy model or China's town and village industries.

### *Transport and Infrastructure*

The Approach mentions the setting up of a high level National Transport Development Policy Committee to develop a transport policy going up to 2030, which will facilitate an efficient expansion of the transportation network in a manner that would help to minimise energy use and would place special attention on competitive pricing and coordination between alternative modes of transport. However, transport needs to be viewed not merely as a support for rapid growth, but also as an agent for change and development, for increasing the physical and societal mobility of people, especially women. Transportation in fact, is an essential indicator of the quality of life, and of development itself. Thus concepts such as, 'closing the infrastructure gap' relate not only to accelerating growth but also reducing poverty as well as inequalities. Women's inclusion in developmental activities rests critically on their mobility. Needless to state, the National Transport Policy has to keep women's needs in mind.

Adding a gender lens to the transport sector, reveals that there are considerable gender differences in this sector which need to be addressed and relate to the following: intensity of transport usage, trip purpose, trip patterns, distance and frequency of travel and mode of transport. It also needs to be noted that women frequently use public transport while travelling with children. Frequent plying of buses, safe stoppage of buses while boarding and

alighting as well as safety and availability of public transport will create an enabling environment for women's mobility. Women-specific needs include: transportation of especially primary products as head-load, access to local markets, inter and intra-village roads/paths, pedestrian sidewalk use, and security. Personal security risks (in buses, at parking lots, bus stops, airports, highways, etc.) that affect women's travel patterns urgently demand attention; as also improvements designed to meet women's specific mobility needs (lower height of entry steps, straps, etc. in buses, trains; installation of handrails, ramps, etc.) and demarcated exclusive services such as ladies special buses/trains and most importantly clean toilets with rest rooms at major and *mofussil* bus stations.

Lack of access to transport facilities has a differential effect on the productive, domestic and community management roles of men and women. For instance, in mountain regions such as Uttarakhand, the combined impact of living in far flung habitations and lack of road connectivity (with just *pagdandis* or slippery stones during rains or snow) leads to lack of mobility especially for women and girls and poor access to most facilities. This results in high untreated morbidity and mortality due to difficulty in accessing health services, inability of mobile health vans to reach habitations due to lack of roads; unwillingness of teachers to travel long distances to schools; high dropout rates of girls due to distance of schools; lack of access to electricity; wastage of time and drudgery due to carrying head loads of food grains and other provisions; unwillingness of agricultural extension workers and horticulture specialists to provide support due to difficult access; and the risk of accidents and lack of safety. Likewise, in the desert areas of Rajasthan, poor connectivity of *dhanis* means having to walk on sand for hours to reach a road. Combined with infrequent buses, the effect here is the same as that in hilly areas<sup>14</sup>.

In the context of gender friendly infrastructure, access to clean toilet facilities with running water and without user charge on highways as well as near roads within the city, cannot be adequately stressed. The loss of revenue from not charging a user fee will be more than made up for by the benefits of reduced morbidity and lower incidence of diseases. Other measures include, prominently displayed and functional helpline numbers that women can call in case of need; separate counters and helpdesks; gender sensitive pre-paid taxi booths at all entry points to a city - whether bus stops, railway stations

or airports; increased numbers of women bus drivers, conductors, auto and taxi drivers.

Investment in large infrastructure projects such as highways, ports, airports, dams, SEZs, etc., results in dispossession and livelihood destruction. This raises fundamental questions regarding the levels of intervention for infrastructural empowerment, the efficiency, efficacy, and ethics of major-medium-minor, which are closely linked to gendered manifestations at macro-meso-micro levels. Illustrations include the non-regulation of facilities and basic amenities in easy-to-monitor structures such as SEZs, Export Promotion Zones, industrial estates, resettlement colonies, sugar-factory camps, etc.<sup>15</sup>).

Gendered infrastructural empowerment is obvious in the several levels of interconnections. Firstly, the reduction of time-consuming drudgery with investment and improvement in water supply, sanitation, energy, and transport. Secondly, the inter-linkages between community planning, construction, and maintenance, and water supply; sanitation; drainage; tertiary irrigation canals; transport. Thirdly, increased income and economic and social empowerment through improved transport. Lastly, political and administrative empowerment through being vested with the responsibility of managing revenue collection resources.

There are several ways in which gender-sensitive policies can be implemented in the context of investment in infrastructure. These include pre-project rapid gender assessment surveys; gender-sensitive project coordination team and appropriate institutional structures; participatory project planning and implementation with women and men in communities, including procurement activities; women's participation and decision-making in community infrastructure management; women's participation in generating and operating maintenance funds; promotion of local cooperatives and SHGs for provision of materials; special concessions for women and child-headed households, pregnant women, MGNREGA households; financial resources for capacity building and training of local authorities; dissemination of guidelines in local languages for operation, management, and maintenance of public infrastructure; collection of sex-disaggregated data; systematic institutionalised evaluation through use of appropriate gender budgeting tools for each project and sub-sector;

<sup>13</sup>Mehrotra et al, 2012.

<sup>14</sup>Mehta et al, 2009.

<sup>15</sup>See Dewan 2001; 2005. 'Gender and Infrastructure Planning Commission Twelfth Plan, September 2011.



formation of sector-wise multi-agency steering committees; systematic policy consultation and support for identifying gaps, strategizing action plans, and gender mainstreaming; development of appropriate infrastructure in the form of legal mechanisms and services; expansion of public sector; and extension of gendered regulation in private sector with cautious use of Public Private Partnership (PPP) in building infrastructure.

### *Services: Tourism, Hospitality and Construction*

As is well known, the non-manufacturing industry, which includes mining, construction, electricity, gas and water and a range of economic and social services, has been critical in generating employment during the last decade. While employment in the non-manufacturing sector increased from 21 million in 1999-2000 to 30 million in 2004-05; in the next quinquennium the increase was even higher. The absolute size of employment in non-manufacturing doubled by the end of the decade as compared to 2004-05, or tripled relative to the level in 1999-2000, with construction showing the most important contribution to the increase in non-manufacturing employment over the decade<sup>16</sup>. Construction has been listed along with Tourism and Hospitality as 'Services' in the Approach Paper.

In this context it is essential to know how our data systems define 'Services'; does it include 'construction'; why it has chosen to dwell only on tourism, hospitality and construction; and the division of labour by gender in the services sector. Louder is the silence around all the struggles that have characterized and still continue to characterize this sector, be it opposition to particular forms of tourism, land acquisitions and forest/ecological degradation in the name of infrastructure promotion for tourism (the pervasive violations that underlie most constructions that take place whether for tourism or any other purpose).

What is equally unacceptable is to discuss the subject of 'construction' merely as constituting a sector that has tremendous potential for employment for both men and women without mentioning how it would help women who have been progressively squeezed out of high-end construction activity. The major concern appears to be with creating world-class infrastructure for faster economic growth; the tenor and tone of this section is towards strategizing for achieving such world-class physical infrastructure. The Approach Paper does not engage with the present state and condition under which construction is carried

on in this country and hence it has no strategy or suggestions to address the same. That this sector has been at the centre of conflict between unions and government, has been studied and written about by a range of scholars including gender studies scholars, that the Second National Commission of Labour has recorded in considerable detail and with medical evidence about the exploitative and health-impairing conditions of work (for women in particular) in this sector - does not find even a passing mention.

There is urgent need to change the approach to tourism which is being projected as a major potential employment avenue for women in the Twelfth Plan. The emphasis on 'showcasing something' for 'foreign consumption and approval', has detracted us from approaching our cultural heritage as a cluster of places and symbols that are rich in the socio-political history of the place and its people. A change in this approach will enable us to provide out-of-box solutions such as, getting students of History, Culture, Folklore, Fine Arts, etc. to work with the communities, and officials concerned to suggest ways of preserving, presenting, documenting the development of a place, so that it enriches and simultaneously serves several different purposes, and over time, the pejorative term 'touristy' that now characterizes most of our places of tourism is eliminated. The hospitality industry has to be in sync with this understanding of tourism. Right now, a lot of emphasis in tourism is laid on sub-sectors such as medical tourism around which a whole industry has sprouted with no agency officially in-charge of regulating this growth.

In fact, considerable thought needs to be given to how much, and, what kind of 'development' is permissible in and around designated areas of socio-cultural importance. It is also crucial to address issues on which existing institutions will oversee the 'development', maintenance, change, etc., with what authority and to whom it will report. If existing institutions need to be strengthened with relevant expertise, revamped to give them more teeth and resources, then these are the areas that the Approach Paper needs to flag.

The operational word here is 'services' and we all know that as far as employment of women is concerned, urban women in particular, data thus far reveals considerable numbers of women employed as domestics, a component that has been shown to be increasing over the years. Domestic workers, as a category, do not figure in the Approach Paper.

It is unclear why the section on 'Services' is silent on the growing component of domestic labour (largely women) in the country. In this context, it becomes imperative as stated earlier that some clarity is provided on what constitutes 'services'.

### *(b) Ensuring an equitable share in the benefits of development*

Inclusive growth implies that the gains of development are shared between all citizens in ways that are just. This is to say, the state takes positive action to compensate the traditional disadvantages of the weak, the deprived and the vulnerable so that each citizen attains a minimal level of capabilities necessary for survival and functioning. India's record in this regard is far from satisfactory; inequalities on grounds of religion, caste and ethnicity are rampant and these get compounded for women of all groups on grounds of gender. An unacceptably large section of the population, among whom women form the majority, still continues to suffer from hunger, ill-health and ignorance.

### *Education and Skill Development*

Access to education and skill training exemplifies these failures; despite the constitutional provision of a right to education and the *Sarva Shiksha Abhiyan* campaign, there are still persistent gaps in access to education on all the grounds of discrimination mentioned above and regrettably, this time too, policy makers do not appear to have any vision for redressing that situation. A large part of the responsibility of early child education is left largely to under-paid female teachers who, in spite of being state employees, are being denied any of the workers' rights.

The Plan approach to education and skills, views a well educated population, adequately equipped with knowledge and skill, as a pre-condition for growth to be inclusive. The Twelfth Plan must pick up the challenge of ensuring that all children, including differently-abled children enjoy equal access to education and educational institutions. It is stated that "a concerted effort is needed to strengthen the system at all levels: elementary education, secondary and higher secondary education and higher education..."<sup>17</sup>

The Eleventh Plan was also called the education plan, because it provided for a four fold increase in education outlays overall, within which, special attention was given to secondary and higher education. With a focus on 'expansion,

excellence and equity', the government had set up commissions and committees such as the National Knowledge Commission and the Yashpal Committee, which offered significant recommendations regarding educational reform at all levels.

The planners make no mention regarding action on the recommendations made by the various commissions and committees set up during the Eleventh Plan. There is an intention to bring in the 'private for profit' model into educational institutions. The emphasis on the PPP model for all levels of education must be backed by evidence and justifications to show how the model has been successful either in extending the facilities to the deprived or in generally improving the quality of education. Contrary to the claims made, there is no evidence that quality is somehow assured under such conditions; rather, the proliferation of commercially-led educational institutions of dubious quality in several states points to the opposite trend. Moreover, as far as equity is concerned, commercially profitable educational institutions privilege those with the capacity to pay huge fees or take educational loans, which discriminates against all those who are disadvantaged including girls. This is especially true of training in skills; access to skills has become a prerogative of those who can pay exorbitant fees. There is evidence in existing studies that parents discriminate between daughters and sons when it comes to education and healthcare, by sending sons to what are considered 'better' private facilities.

The argument for PPPs in several sectors, including education, is based on the premise that there is a shortage of resources with the state. However, PPPs require provision of public funds or public resources in the form of land and other resources to private players. There has to be clear evidence of the working of such PPPs in ways that favour those in positions of disadvantage, since public money and assets are involved. Remarkably, no such evidence is provided. Rather, the state ought to be considering better ways of regulating the private sector whether in education or health, in order to ensure genuine quality in services.

The impact of this on employability extends far beyond simply increasing the aggregate rate of job creation. As the Approach Paper has highlighted, one reason why employment growth was slower in the most recent period is actually because of the growing involvement of young men and women in higher stages of education. While this is good

<sup>16</sup>Mehrotra et al, 2012

<sup>17</sup>Twelfth Plan Approach Paper, 2011

news, it also means that there will be more and more young people entering the labour market with higher qualifications, expecting to find employment that is commensurate to their education. This likelihood too has not escaped the notice of the Planning Commission, as noted earlier.

Much of the increased enrolment in education has been in the private sector. The Approach Paper notes that private higher education currently accounts for about four-fifths of the enrolment in professional higher education and one-third overall. Most of these – especially the professional courses – are associated with high user fees. Families across the country now put most of their hopes in educating the young as a means for social and economic advancement. Where access to good public educational institutions is limited, which is increasingly the case, such families educate their young at enormous cost, selling assets and being burdened with debt in order to pay the high fees.

However, the bulk of such private institutions do not live up to their promise in terms of ensuring employment or even employability. Examples are rife, of graduates with engineering, management and other degrees applying for jobs as salespersons or even railway signallers, because they are unable to find jobs that require the skills they have acquired. Some of this is also because the system itself is simply not generating enough of the kinds of jobs that are demanded by those with such degrees. But, the poor quality of education in many institutions, both public and private, is also a part of the problem.

Yet again, despite ground realities, the government persists with privileging private schools. In light of this experience and the slow progress in building *Kendriya Vidyalayas* and *Navodaya Vidyalayas* across the country (as brought out by the Eleventh Plan Mid Term Appraisal), plans must be put in place to expand the number of these schools substantially rather than attempting to involve the private sector in setting up more schools.

There is also no reason to believe that the PPP model will cater to the urgent need for skill training and upgrading of numerous workers in the unorganised sector who, as mentioned before, can find no markets for their traditional skills unless these are coupled with modern inputs and some entrepreneurial skills. To universalise access to these skills at all levels and to all social groups, the

state needs to promote flexible vocational school education as well as enterprise level training that is sensitive to local opportunities and traditional skills. The Twelfth Plan must take on the challenge of ensuring that all children, including differently-abled children are able to enjoy equal access to education and educational institutions.

### Health

The most glaring form of gender discrimination is in the health sector where it is visibly manifested in the low female-male sex ratio, high levels and female-male differentials in morbidity and mortality and differential access to treatment and care.

The 0-6 child sex ratio has continued to decline from 927 to 914 as per the provisional results of Census 2011. It is amply evident that this is due to the spread of this decline to states and regions which had no prior history of adverse sex ratios, such as north-west India. Rather it is now rampant in central India, eastern regions, and even in states like Andhra Pradesh. The government would need to think about its policies in the light of this disturbing trend.

Differentials in morbidity and mortality and differential access to treatment and care for women are a cause for concern. Juxtaposed against the high communicable and non communicable disease burden, are the low public sector provisioning for health and unfulfilled commitments regarding providing access to care. Disparities in access and quality of health care services are linked to both spatial location and ability to pay. Public expenditure on health care in India is among the lowest in the world, both as a proportion of total expenditure on health care and as a percentage of GDP. Government expenditure on health care in India constitutes only 19.67 per cent of total expenditure while 71.13 per cent is spent by households themselves<sup>18</sup>. In contrast, Government expenditure on health care is 87 per cent of total health related expenditure in UK, 80 per cent in France, 64 per cent in Thailand and 46 per cent in Sri Lanka<sup>19</sup>. Clearly, public expenditure on health care in India is among the lowest in the world. The budget for health has to increase significantly for delivery of equitable health care of a high quality. The Eleventh Plan fell severely short of raising the share of public expenditure on Health from less than 1 per cent of GDP in 2006-07 to 2-3 per cent of GDP as the likely achievement will be only 1.4 per cent of GDP<sup>20</sup>. While it is suggested that total health expenditure be increased to 2.5 per cent of GDP by the end of the Twelfth Plan, no

explanations are provided regarding the basis for determining the adequacy of this or the roadmap for achieving it.

There is need for recognizing the critical care work provided by women, that saves the public health system both time and cost. The primary responsibility of care-giving within the home lies with women. This needs to be recognized and support provided to alleviate the difficulties, drudgery and depression that surround this role. The burden on home-based care givers must be reduced by strengthening primary health centres and public hospitals, community care homes and hospices. Macroeconomic policy takes the 'reproductive' economy, in which women undertake most of the work, for granted; that it will adjust to changes induced by macroeconomic variables. While the Approach notes that the burden of financing health care falls excessively on households in the form of out-of-pocket expenses, the solution suggested is a publicly financed health care services through high quality, district level plans for health services funded primarily by the states. This will be a non-starter as several states will not have the funds required.

While ill health affects both men and women, the problems get compounded for women due to higher morbidity in both rural and urban areas; lack of access to and control over resources; restrictions on mobility; unrecognised care work burden; high levels of anaemia; and greater fear of stigma. Additionally, women are victims of domestic and other forms of violence. This is a public health issue.

In addition to reducing maternal mortality and providing reproductive health care, the focus of health provisioning for women has to be on planning for women's survival and health throughout the life cycle. This requires that data on disease burden and health seeking behaviour must be presented separately for males and females. Data shows that reported morbidity is higher among women than men. However, disease-wise information is sporadic. Strategies are needed for identification of specific barriers to access to health care and removal of these constraints.<sup>21</sup>

The Approach to the plan<sup>22</sup> mentions the need to expand the National Rural Health Mission (NRHM) beyond child birth and pre-natal care to cover both preventive and curative services. However, a large number of issues need to be addressed in the

context of engendering NRHM, apart from unspent balances, shortfalls in essential infrastructure, doctors, nurses and other staff, drugs and issues of poor maintenance and absenteeism. More attention needs to be given to the importance of changing gendered norms and practices within families, communities and the health system. There is a virtual neglect of certain gender issues, such as preventing early marriages; early and repeated pregnancies; under-nutrition of girls, care in pregnancy; post-partum care; domestic violence; and sensitizing boys. Greater emphasis should be given to morbidity (Sexually Transmitted Infection/Reproductive Tract Infection), adolescent reproductive and sexual health, integrated provision of safe abortion services and contraception services.

There are strong links between poverty and ill health; ill health creates immense stress even among those who are financially secure; and high healthcare costs can lead to entry into or exacerbation of poverty. This was recognized by the Eleventh Plan. However, ameliorating distress due to ill health requires that strategies be put in place to ensure access to affordable and reliable health services especially for the poor. This remains a gap that has not been bridged.

The massive extent of the communicable and non-communicable disease burden is reflected in Ministry of Health & Family Welfare (MoHFW) data. Nearly two million or one-fifth of the 9.2 million cases of TB that occur in the world every year are in India, more than 1.5 million persons are infected with Malaria every year (almost half of them suffer from *p.falciparum* malaria); one-third of global cases infected with filaria live in India; nearly half of leprosy cases detected in the world in 2008 were contributed by India; more than 300 million episodes of acute diarrhoea occur every year in India in children below 5 years of age. Addressing the challenge of ill health requires, among other things, availability of qualified doctors, diagnostic and treatment facilities. Access to health care must be based on population norms for Primary Health Centres (PHCs), Community Health Centres (CHCs) and medical personnel.

A study based on data collected from 1,920 households in 60 villages in two sub-districts of Koppal (in North Karnataka), found that 'the more insecure the household's economic status, the greater the chance that health-seeking will be rationed within the household, and this is borne disproportionately by girls and women.'<sup>23</sup> Women

<sup>18</sup>Ministry of Health and Family Welfare, 2009.

<sup>19</sup>ibid.

<sup>20</sup>Approach Paper to the Twelfth Plan, 2011.

<sup>21</sup>Mehta, 2011

<sup>22</sup>Approach to the Twelfth Plan, page 15, 2011

<sup>23</sup>Gita Sen et al, 2007.

and men do not receive the same care, even for the same conditions. Women are often only brought in for diagnosis and treatment at aggravated stages of the illness, when treatment is less effective. There are biological differences in the reactions of men and women to medication, anesthesia, and immunity to disease. Health care provisioning must be based on an understanding of differences between men and women in disease burden and needs.

Multi-pronged efforts and convergence are needed to ameliorate the shock suffered by the household due to the onset of a chronic illness. Issues needing attention include fear, stigma; inability to work, reduction in income; increased expenditure on medical care; selling of assets and financial distress; opportunistic infections; children dropping out of school; reduced access to food and nutrition; need for skills and work for non-working members of the family; increase in debt; etc. The gaps between needs and outcomes can be bridged by re-prioritising expenditure to universalize access to treatment and drugs for those who need it; accurate information regarding symptoms, opportunistic illness, exposure, prevention, medication and adherence; access to diagnostics, pre and post test counselling, medical care, effective drugs through revised schedules and continuity of access; placement of adequate doctors, nurses and medical staff as per norms; and functional equipment and ambulances to link PHCs to Hospitals. Plans must be put in place to take responsibility and provide care for children who are orphaned due to chronic diseases.<sup>24</sup>

Over the past few decades attempts have been made to shift the burden of health care provisioning to public private partnerships. Learning from HIV/AIDS is relevant in this context for even though funds were available from domestic public and private funds, bilateral and multilateral funds and the Global Fund, many of the needs of people living with HIV/AIDS remain unaddressed. With donor funding for HIV/AIDS declining, it is important that the State takes responsibility for continued health care provisioning.

Data from NFHS-3 shows that one out of four married women suffer violence but most women did not seek help when they were abused. Health consequences of intimate partner violence and sexual violence by any perpetrator can include fractures, injuries, pain, depression, trauma, gastrointestinal disorders and other conditions. Hence domestic violence is clearly a public

health issue. While the Protection of Women from Domestic Violence Act came into force on 26<sup>th</sup> October 2006, the necessary systems, personnel and physical and financial allocations need to be put into place for implementation of the Act. The heads against which allocations are made must meet needs of victims of domestic violence<sup>25</sup>.

Crisis centres should be located in government hospitals and hospital staff should be sensitized to recognise and provide support for victims of domestic violence. The *Dilaasa* model can be replicated. Adequate resources must be provided against agreed budget heads so that the Act is implemented with sensitivity and care. While the middle and upper middle classes can choose to use either the public or the private health care system, the poor may not be in a position to access either of them because of the rising costs of medical care. Where public facility is weak, this will clearly affect utilization by the poorer sections of the population.<sup>26</sup> Insurance requires money and paper work that create access barriers for the poor and difficulties in getting reimbursement of expenditure that has been incurred.

In the absence of adequate health facilities in rural areas there is heavy dependence of rural people on quacks or unqualified practitioners for treatment. One study<sup>27</sup> reveals that of the 487 cases of various illnesses among the women in the sample, 39 per cent had gone untreated, and 30 per cent had been treated either by self or by what they described as quacks. The rest had some professional treatment but it is not known at what stage. This pattern is partly because rural women find it difficult to reach the professionals who in many instances are rarely on duty when they should be. Or, they are located too far away for women to go there. As an added challenge, there is also an urgent need to regulate quacks.

If the decentralized public health services in the country are to improve significantly, there is a need for injecting substantial resources into the health sector and it requires priority and continued support of the government. Shortfalls in essential infrastructure, nurses, doctors, and other staff and drugs must be corrected; and access to PHCs, CHCs and medical care provided based on population and area norms. No individual should fail to secure adequate medical care because of the inability to pay. Access to health care cannot depend on the vagaries of public-private or public-donor partnerships. The state must take

responsibility for access to quality health care (preventive, promotive and curative) for all, with special responsibility for vulnerable groups. However, who is 'vulnerable' cannot be determined by ownership of a BPL card, since this will lead to errors of exclusion.

### Rural Transformation

The development programmes that are supporting the rural transformation process by improving rural infrastructure and supporting livelihoods, both on-farm and off-farm are intended to 'include' the excluded. Some of the major flagship programmes operating in rural areas are Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), National Rural Livelihood Mission (NRLM), *Indira Awas Yojana* (IAY), National Rural Drinking Water Programme (NRDWP), Total Sanitation Campaign (TSC), Integrated Watershed Development Programme (IWDP), *Pradhan Mantri Grameen Sadak Yojana* (PMGSY) and *Rajiv Gandhi Grameen Vidyutikaran Yojana* (RGGVY).

While in the Approach Paper, it is argued that impressive achievements have been made in these programmes, it is also admitted that they can only contribute at the margin and bulk of the income improvement for this section of the population must come from a substantial improvement in land productivity and rising incomes that would provide even for landless labour. It is noted that the performance of these programmes can be greatly improved particularly through design improvement and incorporation of greater flexibility. Each such scheme should have a small proportion of the funds set aside as 'flexi-fund' to promote innovation and allow state specific flexibility reflecting the varying conditions across the country.

These are honest admissions with some useful suggestions but there are a few glaring omissions / commissions which impact on women directly and indirectly:

- It is well known that large numbers of women access these schemes, some of which have a gender component built in. However, while assessing the achievements, except for MGNREGA, where the proportion of women who have participated in the programme is given, women are 'invisibilised' in the others, whether housing, or SHGs or pensions.
- It is stated that "The IAY programme has provided houses to 22.5 million BPL households

while more than 3.5 million SHGs have been formed under *Swarnajayanti Gram Swarozgar Yojana* (SGSY). The coverage under the National Social Assistance Programme (NSAP) which provided a pension for BPL population over the age of 65 had increased to 21.6 million beneficiaries by 2009-10" (the age of eligibility has been lowered to 60 years). However, no gender disaggregated breakup of these numbers is provided. This makes it difficult to assess how well the gender concerns in the guidelines are working. For instance under the IAY the house allotment should be in the name of the female member of the family as a first priority. How has that worked out in practice? How many of the 22.5 million houses are in the name of a woman? If the number is too low, does the guideline need to be changed?

- Again, ageing has a gender dimension, that is, there is an increasing proportion of women in the older population, which is well-known and is a worldwide phenomenon, one of the reasons being that women live longer than men. Even in India, where males outnumber females in total population, the sex ratio in the age-group 60+ is 1030 females per 1000 males as per the Census of India, 2001. With the incidence of women in the older age groups being higher, the numbers of women aged 65+ (now 60+), as also widows, drawing old age pension would be higher. The question is have all eligible women been able to avail of this entitlement? Hence it is essential to provide sex disaggregated data.
- These rural development programmes which include livelihoods, infrastructure, health, water, sanitation and education/skill development, are supposed to support the process of rural transformation. Needless to state, it is their combined effect that can ameliorate so much rural deprivation. While recognizing that TSC without water is meaningless; MGNREGA without its demand driven agenda would not improve outcomes; and (for artisanal families) linking MGNREGA with NRLM is desirable, but the Chapter fails to knit together these development programmes, in a coherent manner. Such an effort would have gone a long way in meeting the basic needs of rural women. A paragraph at the end of the chapter on Devolution of Powers and Rural Self Governments suggests that local governance would play an important role in this convergence, but it does not provide a road map on how it is to be done.
- In most of the programmes, MGNREGA, NRLM,

<sup>24</sup> Mehta, 2011.

<sup>25</sup> Aasha Kapur Mehta, Presentation with inputs from CBGA for Fourth National Conference on Implementation of Protection of Women from Domestic Violence Budgeting related Issues, NCW and Lawyers Collective, 19<sup>th</sup> December, 2010

<sup>26</sup> Rama Baru, 2006.

<sup>27</sup> Study being conducted by Dr. Nirmala Banerjee

IAY, TSC, and IWMP, the 'technical' difficulties have been highlighted without emphasizing the need to create a macro environment to sustain such micro livelihood options and build rural infrastructure. These programmes should be seen as part of a larger package for reviving agriculture and providing the dynamics for rural transformation. For instance, under NRLM there is a clear understanding that the SHG-Bank-Linkage (SBL) programme can only be successful if it is tied up with livelihood programmes such as improved agriculture, dairying, marketing etc. Thus, the SBL and livelihood programmes are complementary to each other. The problem is that the livelihoods turned out, in most cases of failure of SHGs, to be unsustainable. This is the real problem that needs to be addressed, and it reflects the problems faced by petty producers in general, even when they are federated into what are effectively co-operatives. It is strange that the overall economic environment is given a lot of attention when it is an issue of corporate profitability, but seems to be absent where rural women are being considered as producers.

Instead of a separate scheme for women farmers, the proposed *Mahila Kisan Sashaktikaran Pariyojana* (MKSP) is conceived as a subcomponent of NRLM, which is likely to relegate them into another ghetto of a Cinderella scheme. Why not mandate all schemes for farmers to incorporate a specific quota for women, for example, the *Rashtriya Krishi Vikas Yojana* (RKVY), and to provide reasons, and to have to explain if a certain proportion of women farmers have not been included.

### Science, Technology and Innovations

The neglect of basic research is a fundamental problem in Indian Science & Technology (S&T), which has been growing rather than reducing in the recent past. This imbalance can have serious development consequences, as indeed China has already recognised, and the Chinese government is already moving to correct this.

But, the Approach Paper shows no recognition of this, and in fact the strategy it suggests, "paradigm shift from the current input driven model to an output directed development strategy", would further incentivise applied and commercially applicable scientific research rather than basic research. Significant emphasis is placed on providing greater incentives to the private sector to provide for more Research & Development (R&D), and making public

R&D more commercially oriented.

There are several problems with this approach. It does not generate more investment in socially relevant technologies that may not appear to be financially profitable. A significant part of the technologies associated with women's unpaid work fall into this category. Similarly, research to develop technologies that help to improve labour safety and labour productivity in micro and small enterprises (where women workers are concentrated) would also be ignored.

There are strong possibilities of conflict of interest in corporate-funded research, especially when there are no checks and balances, in terms of public research that can test the claims and plausibility of declared new privately sponsored technologies. This has huge implications for women in diverse ways, in medical and biotechnology research, in agricultural research and so on. The Approach Paper does not specify any regulatory changes that would prevent this, but in any case, as has been noted, regulation is inadequate in the absence of alternative disinterested publicly funded research.

The chapter on Innovations is interesting for the innovative way it has outlined its approach to the theme of what it refers to as the "emerging Indian approach to innovations". Firstly, it seeks to focus on finding affordable solutions for the needs of people – for health, water, transport, etc. – without compromising quality. Secondly, desired outcomes are to be produced by innovations in organizational and process models that deliver to people the benefits of technologies developed in laboratories. Thirdly, innovations are envisaged to take place in the process of innovation itself, to reduce the cost of developing the innovations.

It may be noted that given the gendered nature of organization of work, particularly in the household, and given the significance of public transport for the poor and poor women in particular, investment in innovations needs to be prioritized to address issues of drudgery, sanitation (not only toilets but also the still pervasive practice of manual scavenging), energy for cooking and heating.

In fact we would even go further and say that the Central Government should universally resolve issues of drudgery, sanitation and energy through appropriate and sufficient investments by end of the Twelfth Plan. The practice of viewing

water, sanitation, fuel, etc., solely as women's problems needs to be opposed. The persistence of deficits in basic needs/infrastructure is a huge deprivation and needs to be addressed as such.

Needless to state, prioritizing the above areas has to be appropriately backed by not only adequate finances, but also appropriate institutions, systems of accountability and monitoring, so that the goal of universal coverage in these areas is achieved by end of the Twelfth Plan. The chapter on Innovations glosses over the controversy generated by the *Aadhaar* (UID) programme of the government in suggesting that the latter could become the foundation for more transparent and efficient public service delivery. Provision of basic services, infrastructure has to be universal and so linking any of these services to UID is not acceptable. Secondly, bringing in targeting through the backdoor will once again defeat any chance that we may have of demanding universalization of such basic necessities of life and living. Lastly, whatever the quantum of funds required for realization of universalization needs to be provided so that we avoid the present scenario of these services being provided as largesse.

### Sustainable Management of Natural Resources

A perceptive understanding of the gender dimensions of natural resource management and the inextricable linkages between the two, is pivotal to any successful strategy on Natural Resource Management. Women manage natural resources daily in their various roles and therefore their participation is important not only from the view point of equity, but also important from the perspective of efficiency and effectiveness.

The Approach Paper underscores the 'constraints of limitations of natural resources against the backdrop of a rapidly growing economy and the pertinent need to exploit these in a sustainable manner', however, what is fails to capture is the important dimension of women's participation necessary to ensure a sustainable approach. Some important concerns in this regard are:

### Water Resources Management

Women's productive and reproductive roles thrust upon them the burden of water collection, for which they may have to traverse long distances on foot. The lack of water and sanitation facilities significantly and disproportionately impacts the lives of women and girls as compared to that of men and boys.

Although water for drinking and sanitation comprises only a small portion of the overall water requirement in rural areas, water management practices and endeavors have not been successful in making safe and secure drinking water, universally available in rural India (the Approach Paper recognizes the last). Therefore, women must be recognized as primary stakeholders in water resources management and have a primary role at the core of community-based water governance.

Women, water and work are deeply linked and their combination can effectively fight poverty, as women use water for both domestic and economic purposes. Women can be integrated in water management through construction of roof rainwater harvesting structures; construction of plastic-lined ponds; operation and maintenance of rural piped water supply schemes; repair and maintenance of hand-pumps; revival of traditional sources of drinking water; and installation of pulley systems in surface wells.

### Land

The Approach Paper states, 'rapid growth is only possible if some land which is currently used for agricultural purposes, or degraded forest land can be made available for building much needed infrastructure, establishing new industrial units, undertaking mining and accommodating the inevitable expansion of urban settlements'. This is highly misplaced and contrary to the claim of an 'inclusive and sustainable' approach.

Significant is the case of land issues in tribal belts, displacement and the gendered impact. Women are displaced not only from their land but they are also dislocated from their traditional farm production and household economy roles. The loss of access to forests and the resources "results in the emergence of an unemployed and unemployable 'housewife' who is increasingly not only perceived to be but becomes almost solely dependent on her husband. Additionally, access to resources in the post-displacement scenario is almost always mediated via husbands, who now assume the role of 'sole' bread earners."<sup>28</sup>

There is no mention of process of completion of land reforms, land inequalities, redistribution in context of feminisation of agriculture. There is also no mention of the change in land relations with reference to reverse tenancy, contract farming etc.

<sup>28</sup>Dewan, "Development Projects and Displaced Women" (pp. 127-138) in Social Development Report 2008: Development and Displacement, Council for Social Development, 2008.

With respect to land use strategies, the entire focus of the Approach Paper is on land that is to be used for industry and urban growth and how well industry and urban conglomerations use the land. This is highlighted as the essential concern for the National Land Management Strategy. The Approach Paper states, 'State Governments should aim at developing land clusters for industry, taking into account the needs of specific industries so that industries that are synergistic can come up in one cluster with appropriate infrastructure (like auto, pharmaceutical, leather, textile clusters)'.

The land acquisition drive (for industry, mining, infrastructure) projected for future development, will have a huge impact on the poor – both rural and urban. Women will significantly be affected for two important reasons – firstly, the dispossession and displacement will impact women's food security and economy (livelihood) as she will be displaced from the source of daily subsistence (food and labour wages etc.); and secondly, most women do not own the title to the land- for obvious reasons the decision making for land sale as well as direct beneficiaries of the sale will be by the male heads of household. This will leave women without any livelihood options (as they depend on the land for their livelihood) as well as no control on the money acquired through the sale.

### Food Security

On food security, the Approach Paper mentions that "the issue of food security is perhaps the easiest one to resolve. It is true that over the past decade there has been a decline in Net Sown Area (NSA) of approximately 2 million hectares. However, it must be kept in mind that this is only 0.6 percent of the total net sown area". This statement has two inherent contradictions:-

- i. As per the report of the Sub-group on land related issues, Planning Commission (2007), the gradual decline in the Net Sown Area (NSA) has been highlighted as a major concern for Indian agriculture in the recent past. Another important aspect is the trend in the unrecorded decline in NSA and this is alarming. Unprecedented growth and the economic boom in recent years have created a multiplier effect on the developmental activities such as creation of infrastructure like roads, ports, airports, housing etc. and additionally development of Special Economic Zones (SEZ)<sup>29</sup>.
- ii. Issues of food security are not contingent,

only on increase in agriculture production and output. It is about increasing per capita access to food by strengthening and universalising the Public Distribution System (PDS) and the implementation of Indian Food Security Act<sup>30</sup>, which aims to improve food access for the country's poorest communities.

### Managing the Environment

*Community Involvement in Forest Management:* Women are the chief repository of knowledge concerning the use and management of forests. Therefore, women should be given a major role in the management and conservation of forest resources. It is equally important to ensure that this role is not limited to only that of token representation, as has been pointed out in many studies.

*Community Rights and Minor Forest Produce:* It is unfortunate that the Approach Paper to the Twelfth Plan, while acknowledging that what "the primary tribal collectors of NTFPs (Non-Timber Forest Products) get today is a very small fraction of the potential value embedded in NTFPs", concludes that providing a high price for forest produce will not be in the interest of legal traders, who would be forced to pay a higher price to the gatherers. The Planning Commission seems to be advocating the interests of traders, as opposed to those of the poor gatherers who are often women<sup>31</sup>. It is equally important that there should be a price-based aggressive buying of NTFPs by state agencies, as has been done for wheat and rice.

Women are contracted by the forest staff or other civilian contractors for casual labor such as transplanting, nursery, leaf collection etc. This work is on daily wage rate or piece rate basis. Women are preferred here, as they are given much lower wages than men<sup>32</sup>.

### (c) Recognising the contributions and claims of the voiceless

As in any democracy, in India too, the claims and needs of the vocal and the powerful tend to get a priority over those of the weak and the voiceless. But, in planned development, policy makers are expected to take note of the private costs undergone and the contributions made by these 'others' in the process of development. Plans for state action are supposed to be modelled in ways that provide for their needs and to provide due compensation for them.

### Energy Sector

Women of poor households contribute in many ways to the welfare of their households and usually do so at great cost to themselves, for which they get little acknowledgement or compensation, whether from their families or from the society. One major service done by most rural Indian women for their families, as well as for the country, is to provide for the daily energy needs of the vast majority of households; they do so by collecting non-commercial materials and processing these into fuel for cooking.

The focus of planning for the Energy Sector is the achievement of growth in commercial energy supply of 6.5 and 7 per cent per year so that rapid GDP growth is not jeopardised. The method suggested for efficiency is, rationalization of energy prices to incentivise energy efficiency and non-price initiatives to push the economy towards greater energy efficiency. Missing in this is 'inclusion' or the importance of making a concerted effort to meet the everyday needs of poor women, either in the context of reducing the drudgery associated with collecting firewood or preventing the pollution and health hazards associated with using them for cooking the food that feeds the household. Also missing is the importance of meeting the energy required by small and marginal farms and micro-enterprises that enable the survival of a large majority of men and women as well as contribute to GDP.

The focus is on ensuring that energy requirements of the major contributors to the GDP - industry, transport, agriculture, etc. - are met so that these sectors do not constrain achievement of the 9 per cent targeted GDP growth rate. In achieving these goals, the objective is to keep a check on the import bill for fossil fuels through increased energy efficiency of these (mainly imported) fuels and thus reduce the energy elasticity of various activities. It also seeks to achieve growth in production while controlling carbon emissions from energy producing activities.

Despite RGGVY, a large number of habitations are still uncovered and a very large population has no connectivity. While there is recognition of the need for universalization of access to power, it is crucial that there should be a commitment that this will be achieved during the Twelfth Plan and a roadmap provided on how this objective will be attained. There is no mention of the energy use that is of vital concern to the majority of Indian women, especially rural women, i.e., fuel for cooking meals consumed by men, women and children each day. The Approach Paper ignores these users.

If the objective of the Plan is 'inclusion', this would require that "the lifeline energy needs of vulnerable households"<sup>33</sup> in all villages and slums are met. The supply of energy to vulnerable households is linked not only to improvement in quality of life and drudgery reduction but also to livelihood generation and increased contribution to GDP. Solar light and street lights make it easier for children to study at night, reduce accidents and snake bites as also thefts; electricity from the grid or from a micro-hydro or gasifier enables the setting up of local flour mills and masala grinding units, thereby saving women several hours of walking with head-loads of grain and waiting in lines at the flour mill for grinding the flour and carrying it back home; lift irrigation enables irrigation for agriculture and assured water supply for all households. Additionally, several livelihood generation cum drudgery reducing activities based on processing local produce and adding value to it become feasible, such as wool washing, wool carding, wool drawing, wool spinning and *namda* making, flour mill, rice hulling, oil extraction, welding and steel works, etc.<sup>34</sup>.

For 'inclusion', when there are shortages and outages, supply must be rationalized so that small farms get priority supply at stipulated times and agriculture is not adversely affected. Similarly, spatial distribution of available energy supply should be equitable and not skewed in favour of more developed areas and rich households. This must be followed through with a road map of how this is to be achieved.

The NSSO report on Household Consumption Expenditure (66<sup>th</sup> Round 2009-10) shows that 87 per cent of rural households and 25.1 per cent of urban households use firewood and wood chips, while 41 per cent of rural and 7.8 per cent of urban households use dung cakes. The numbers involved are therefore very large, of the order of more than 100 million women dealing with these fuels each day.

The findings of a survey<sup>35</sup> regarding the use of fuel by over 300 rural households and the work and hazards involved in that show that not more than 1 per cent of households used any commercial fuel. All were using any combustible material they could find - leaves, sticks, agricultural waste, wood, or dung. With a high degree of landlessness and little availability of common land, most women had to search long and hard to get enough materials for their daily use. The collected materials need further processing and even then emit large quantities of smoke during cooking. The average daily time taken to collect and

<sup>29</sup>K.D Sharma, Losing One Million Hectare Net Sown Area In India, Current Science, Vol.99, No. 4, 25<sup>th</sup> Aug, 2010

<sup>30</sup>The Indian Food Security bill hopes to empower women by ensuring that women are the ones receive and manage the food distribution or cash transfers that the program will provide.

<sup>31</sup>N C Saxena, Women's Rights to Forest Spaces and Resources, 2011

<sup>32</sup>Gera, 2002

<sup>33</sup>The term is used in the Integrated Energy Policy, 2011.

<sup>34</sup>Mehta et al, 2009

<sup>35</sup>Report based on a survey conducted by Dr Nirmala Banerji

process fuel materials varied between an hour and a half to over three hours and on the whole, those with little or no land had to put in longer hours than those with some land. In addition, for the major part of the cooking time, the cook as well as children and old people, who were likely to be home during the couple of hours of cooking, are also subjected to the smoke. Apart from common complaints like eye irritation, cough, headaches etc., the Health Department of the West Bengal Government has shown that, respiratory diseases are the largest single killer in the State and in rural areas; much of the air pollution comes from inefficiently burnt fuel materials.

This is corroborated by a study of 792 households and 4296 individuals in Himachal Pradesh, which shows that “bio fuels still meet about 70 per cent of the fuel needs. In procuring bio fuels, women walk typically 30 kms each month, and each trip to collect

firewood takes on average 2.7 hours. The state has infrastructure to provide kerosene and 31 per cent of the population use it. Bio fuel collection is primarily the responsibility of adult women and older men. This is a physically strenuous process, with almost two-thirds suffering from neck ache at least quarterly and half suffering from backache almost daily.”<sup>36</sup>

The significant impact of using firewood, wood chips, dung-cakes, grass etc. on the health and survival of young and old women who live in poverty stricken households is listed in the Table 1 below. Additionally, in hilly terrain the slopes, from which women collect biomass, are slippery and accidents, fractures and bruises are frequent. These are privately incurred costs of drudgery, pain, expenditure and loss of work days that must be built into any estimates of cost/viability of clean energy provisioning.

**Table 1: Health effects of biomass fuel use in cooking**

Processes	Potential Health Hazards
<b>Production</b>	
Processing/preparing dung-cakes	Faecal/ oral/ enteric infections Skin infections
Charcoal production	CO/smoke poisoning Burns/trauma Cataract
<b>Collection</b>	
Gathering/carrying fuel	Trauma Reduced infant/child care Bites from venomous reptiles/insects Allergic reactions Fungus infections Severe fatigue Muscular pain/back pain/arthritis
<b>Combustion</b>	
Effects of smoke	Conjunctivitis Blepharo conjunctivitis Upper respiratory irritation / inflammation Acute respiratory infection (ARI)
Effects of toxic gases (CO)	Acute poisoning
Effects of chronic smoke inhalation	Chronic obstructive pulmonary disease (COPD) Chronic bronchitis Cor pulmonale Adverse reproductive outcomes Cancer (lung)
Effects of heat	Burns Cataract
Ergonomic effects of crouching over stove	Arthritis
Effects of location of stove (on floor)	Burns in infants/toddlers/children

Source: Srilatha Batliwala and Amulya K.N. Reddy, Energy for Women and Women for Energy. Energy for Sustainable Development, Volume VII No. 3, September, 2003.

<sup>36</sup>Dr Jyoti Parikh, statistics based on the study conducted by Dr. Parikh, 2005.

The other consideration regarding energy use is about keeping down carbon emissions. Major contributors to carbon emissions are production of electricity, transport etc.<sup>37</sup>. Compared to these, domestic combustion of non-commercial fuels generates very little carbon emissions. For example, electricity generation gives out 719.31 million tons of carbon emissions while domestic combustion of fuel wood, animal waste etc., together generate only about 75 million tons of Co2-eq emissions. Since the replacement of these by LPG is expected to generate even more Co2-eq emissions, the planners are not very concerned about the current practices of using any kind of biomass for cooking. However, it needs to be stressed that in leaving out of consideration these non-commercial domestic fuels and their users, the planners are guilty of neglecting the daily hard labour and health hazards run by a very large section of rural women in all parts of India.

In saying that, “the Twelfth Plan must envisage convergence between livelihoods, availability and access to food, eco systems and human health”, the Approach Paper has set for the plan a broad goal. To fit into this vision, plans for energy cannot focus merely on current users of commercial fuels; they must also include plans for alleviating the daily chores faced by millions of women who so far have deployed their manual labour every day and sacrificed their health and have thereby cut down on the country’s requirements of imported fuels. Biomass is a fuel that is widely available and women do not have a choice but to continue using it. But the state cannot accept this situation as given.

It is essential that government allots some resources for immediately finding ways of using these materials in more efficient ways. What is needed is local enterprises that commercially collect the materials and process them into a form that minimises smoke emissions. If the technical inputs and training required are widely publicised and made readily available by the state machinery along with some initial financial help, this could also be a way of generating manufacturing employment especially for women in rural areas. The Twelfth Plan must take cognisance of the health hazards and privately and publicly incurred costs due to ill-health caused by the use of poorly designed traditional chulhas and fuel-efficient improved cook-stoves be made accessible to rural women on priority.

### Urban Sector

India’s urban population has increased from 285 million in 2001 to almost 400 million in 2011. The

Approach Paper states that by 2030, out of a total projected population of 1.4 billion, over 600 million people may be living in urban areas. The Paper asserts that the process of urbanization is a natural process associated with growth and that agglomeration and densification of economic activities (and habitations) in urban conglomerations stimulates economic efficiencies and provides more opportunities for earning livelihoods; possibilities for entrepreneurship and employment and “this enables faster inclusion of more people in the growth process and is therefore more inclusive.” However, while urban growth may create livelihood opportunities, this will not automatically get translated into “inclusion”. Much of the work that is created is casual and the wages paid are irregular and exploitative. In view of this, the following issues need attention.

Migration from rural to urban areas occurs due to push and pull factors - lack of livelihood opportunities in villages push people to urban areas and potential livelihood opportunities in urban areas act as magnets. High population density and lack of affordable spaces in cities and towns lead to migrants living in “overcrowded, unsanitary slum settlements” where the risk of ill-health, exposure to environmental hazards and “fear of eviction” from illegal squatter settlements”<sup>38</sup>.

Most workers in urban areas are working in the informal economy. An analysis of the NSS 2004-2005 data shows that 80 per cent of the total urban working population is informally employed. Informal employment is higher for women than for men. 85 per cent of all women workers are informally employed as compared to 79 per cent of all male workers. One reason why the number of informal workers has increased is because of the growing ‘informalization’ of the formal sector, with 34 per cent of the formal enterprises employing informal workers in the form of contract workers or casual labour. Among the self employed, most of the workers would be in a “vulnerable” category, being either own account workers such as street vendors or family helpers. The better-off, employer category who employ one or more employees are only 5 per cent of the self employed. For women, the main areas of work are home-based work and domestic work. More than 16 per cent of the women were hired by households as domestic workers – double the percentage in 1999-2000; whereas over 38 per cent of women were home-based workers, a category of work that has grown substantially in 2009-10.

<sup>37</sup>Planning Commission interim Report of the Expert Group on Low Carbon Strategies set up by the Planning Commission, May 2011.

<sup>38</sup>Loughhead, Mittal and Wood, 2001.

Informal workers are vulnerable for the following reasons. First, the number of days of work is uncertain. Second, the work itself is uncertain and could disappear at any time. Third, their earnings are low in comparison with their expenditures and fourth, there is a lack of social security or safety net measures to compensate for employment risks.

A study conducted by SEWA in 5 different urban areas, two big and two small, found that the days of work available varied considerably. For street vendors it varied from 30 days in Ahmedabad to 25 days in Bikaner to 20 days in Delhi. Construction workers, on the other hand, in big cities of Delhi and Ahmedabad, got barely 15 days work, whereas in the smaller towns they were working for 25 days in the month. A major problem for most urban workers is the uncertainty and insecurity of work. The uncertainty of market conditions is of course responsible for this insecurity. In the formal sector, workers are protected to some extent from market uncertainties with most of the risk being borne by the enterprises. Informally employed workers bear all the market risks, which increase their vulnerability and insecurity. Further, low earnings of the urban workers lead to vulnerability. The SEWA study showed that the earnings of street vendors vary from about Rs.200 in the bigger cities to about Rs.70 in small ones. The earnings of home-based workers, especially females, are abysmally low and range from Rs.15 to Rs.70 per day.

Informal sector workers lack social security. Perhaps the most widespread social security they have is the Public Distribution System (PDS), which ensures a minimum level of food security. However, as many studies have shown, corruption and leakages exist in the PDS. The *Rashtriya Swasthya Bima Yojana* (RSBY) is another scheme meant for unorganised sector workers, which is as yet confined to BPL card holders.

From urban policy makers however, there is little acknowledgement of the struggles and the constant uncertainty faced by unorganised sector workers, regarding their job opportunities and their claims on urban facilities. Urban policies adopted by Urban Local Bodies (ULBs) and State Governments critically determine the livelihood security of informal sector workers. These include:

- City and private investment in urban infrastructure, which changes city landscape and excludes the informally employed.

Displacement of street vendors is an important example of this.

- City policies that explicitly or implicitly exclude the informally employed.

In the context of urbanization, urban renewal and de-industrialization of cities, urban livelihoods are impacted by municipal policies, regulations, and practices – more so than national policies. Urban livelihoods have been overlooked or undermined by municipalities and urban planners, and are also excluded from and eroded by urban renewal schemes. Urban informal groups face threats to their livelihoods everyday - as street vendors often have to pay bribes to the police or municipal authority and live in fear of being evicted. Among these groups, women street vendors face higher levels of vulnerability due to the additional risk of sexual harassment. Home-based producers, mostly women, lack basic infrastructure services and face single-use zoning regulations. Similarly, waste pickers are excluded from the solid waste management system of government and where privatized, of the private company. Again single zoning means that industries are driven out of cities where workers live.

What is needed is fair city planning. This requires:

- Increased focus in city planning on the livelihoods of the poor.
- Fair allocation of urban land/space and other resources to the livelihoods of the poor.
- Fair resettlement schemes and measures.
- More specifically, for home-based workers - appropriate zoning regulations that allow commercial activities by residents in residential areas; for street vendors - increased allocation and improved management of vending spaces in central business districts; acceptance of the principle of natural markets; and for waste pickers - increased or improved integration into municipal waste management.

While a large number of people living in slums are deprived of urban basic services, a substantial proportion of people do not even have access to shelter. The homeless and especially the women among this group are the most vulnerable group in urban areas. Interviews conducted with 93 respondents<sup>39</sup> show that many of those who are homeless, sleep in courtyards or places of worship, pavements and roadsides, railway platforms and market corridors. They work primarily as casual daily wage labour. Many survive on charity.

Unemployment rates in urban areas have increased for females in all the three categories of Usual, Weekly and Daily status while unemployment rates for males have increased only in the Daily status category. Hence, the employment scenario for females has led to the phenomenon of feminization of urban poverty. The impact on women is higher due to poverty combined with existing gender discrimination.<sup>40</sup>

The Approach Paper discusses the urban agenda in three parts: desired inputs, expected outputs/outcomes and instrument of policy/funding intervention. Issues in the context of each of these are raised below.

In the context of desired inputs, it refers to improving the process of urbanization through spatially wider urban planning and development of regions. In this context, there are disparities in access to housing of those with and without skills and assets. People, whether rich or poor, come to the urban area and continue to live there for a number of reasons, the foremost being the ability to earn better livelihood. While the educated who own assets are able to get a job in the formal economy and reasonable accommodation, those who are poor, unskilled and lack assets are at best able to find work in the informal economy and live in informal settlements. These informal settlements lack basic infrastructure. The threat of demolition of these structures leads to constant insecurity. In spite of difficulties, they work towards improving basic infrastructure and housing, incrementally, from *kuccha* to *pucca*.

Tenure or property rights are not binary - either you have it or you don't. In fact, the reality is that there are stages of 'formalization' ranging from 'no- eviction' clauses, to limited tenure leases, to long-term leases without sale clauses, etc. On private lands, the situation is more complicated, like for instance, the inhabitants have 'bought' the land/ house but the agreement is not registered, leaving the actual ownership in limbo.

Between the formal housing and slums, there could be different kinds of settlements, which are recognized by the city. These settlements will have basic infrastructure and *pucca* house, both built incrementally. There is a need to create special by-laws for houses upgraded in-situ, instead of adhering to by-laws intended for middle/ high income housing.

With regard to the need to strengthen infrastructure, it is important to note that for women perhaps

the most important possession is a home as this provides her physical security as well as the opportunity to protect, nurture and raise her children. For many women, her home is also her workplace. Unfortunately, for most urban women, especially the poor, homes have insecure tenure, are illegal or unauthorized or encroached. Further due to patriarchal structures most homes are not owned by women.

Indian cities are perhaps some of the dirtiest cities in the world, as sanitation and solid waste management is usually low on policy makers' priorities. There is a strong gender dimension to safe water and sanitation. For an urban woman, the lack of a toilet is a major problem. It affects women's and girls' health, physical security and exposure to violence. Sanitation significantly improves health and nutrition outcomes especially of women and girls. Lack of urban sewerage is a major problem – the vast majority of cities and towns do not have even a partial sewerage network. Water and sanitation are basic needs and should be delinked from issues of tenure and ownership of an APL/ BPL card. These needs must find a place in the plans for the nation.

Although governments acknowledge the need for universalization of basic services, in fact most ULBs prevent this universalization by denying facilities to habitats which are not fully 'authorized', with policies which deny facilities. Instead, ULBs should provide minimum levels of safe drinking and household-use water, a clean toilet, sewerage, storm water drainage and solid waste management, to all of the urban population in order to ensure clean and hygienic urban areas. Provisioning of basic water and sanitation should be de-linked from the issues of land tenure. Every urban dweller should be provided with minimum levels of safe water and sanitation, irrespective of the legal status of the land on which he/she is dwelling or possession of identity proof or status of migration. This service should be extended to recent and temporary/ seasonal migrants too and on private as well as centre/ state owned lands. Provision of basic services does not entitle the dweller to any legal rights to the land on which he/ she is residing.

*Rajiv Awas Yojana* is mentioned in the section on Expected Outputs/Outcomes in the Paper, and it should be mandatory for the housing provided to be registered jointly in the names of both husband and wife. The section on Instruments for Intervention includes issues of governance. Urban governance

<sup>39</sup>Mander, 2009.

<sup>40</sup>Rustagi, Sarkar and Joddar, 2009.

remains top-heavy and does not reach down to the *mohalla* local level. Women, remain particularly voiceless within urban governance, and poor women especially so. It is important to include the voice of women in urban governance. Local voices can only be brought into governance through a process of consolidation at local levels. This can be done through formation and recognition of Community Based Organizations (CBOs) at the local level. The Resident Welfare Association is one such powerful local organization. The process of creation of CBOs in each settlement and its accreditation by the ULBs should be encouraged. These CBOs should be brought together into an association or a federation and become an active participant and stakeholder in urban processes. The CBO should be recognized regardless of the legality or authorization of the existing settlement. The local CBOs which are formed should have a representation of 50 per cent women and should preferably be headed by a woman.

### Governance

The Approach Paper harbours much faith in institutional reforms. How will this be done and who will do them? Governance would include institutional arrangements, managerial capabilities, legal and political frameworks for delivery of justice, as well as rational convergence of development delivery. While there is a general understanding that there are impediments to the effective delivery of policies and programmes such as the 'silo' system (i.e. Central Ministerial control over the schemes), and a focus on professional managerial skills, there is no reference to the importance of the *Panchayati Raj* Institutions (PRIs) as well as the Municipalities or their role in providing that convergence.

The Working Group on *Panchayati Raj* set up by the Planning Commission has drawn attention to four critical gaps:

- i. programmes and schemes are often designed without adequate understanding of the desires and limitations of the beneficiaries, especially the most disadvantaged;
- ii. systems for informing the people of their rights and entitlements are very poor and often exclusionary;
- iii. the service delivery personnel, apart from issues of corruption, are inadequately informed of their duties and responsibilities and take little pride in their work; and
- iv. complaint redressal systems are not independent of the delivery mechanism resulting in non-responsive behaviour.

In recent years, several developments have taken place that can help to remove the various biases that are still very much a part of our governance system. One of them is the machinery set in motion to decentralize governance authority through *panchayats*, district councils and municipal bodies; with reservation of seats for various disadvantaged groups including women in them, there is hope that plans and policies executed by them would aim to correct inequities in the system. However, planners are yet to devolve sufficient powers to these bodies to make any impact. Too much authority is still centralised at the top and central schemes decide on the one design for programmes that are to be applied everywhere. This has foiled any hope of giving women a voice in future development plans.

The role of governance, in particular local governance, in which women can play an active role in developmental planning, given their political presence (now over 50 per cent), is critical in this convergence. Women's participation as elected representatives in local bodies (evolved over the last 15 years) has been noteworthy. Hence, the strengthening of these agencies' roles and powers, especially for implementing the 'inclusive' programmes at the grassroots level would be enabling for women led governance factored in. Needless to state, it is the combined effect of these inclusive programmes that can ameliorate much of the rural deprivation, in particular for women who perform some of these tasks in the unpaid 'care economy'.

With the district now being identified as the first building block for planning, and devolution of untied funds and flagship schemes to district levels; a district plan which includes gendered analysis of the district's economy, postulates a goal of food and livelihood security and allocates funds accordingly, is crucial. In short, governance should mean that with political democracy women are enabled to build economic democracy.

The Approach Paper acknowledged the importance of 'evaluation'. However, for evaluation to be effective, capacity of evaluators, openness of implementing agencies, as well as the ability of the commissioners of evaluation to use evaluation findings, all need to be strengthened. There is an important role here for feminist/ gender sensitive evaluation. It is important to acknowledge and encourage different methods of evaluation; and feminist and participatory, mixed method

evaluations can play a very important role in shaping programmes to be more inclusive and gender sensitive, and also offer a way of bringing the findings of feminist research to bear on policy formulation in an on-going manner.

### Social and Regional Equity

It is important to acknowledge that despite efforts to be inclusive within the framework of faster growth, there are concerns whether historically disadvantaged groups and also whether some regions are still neglected. It is extremely critical that the Twelfth Plan proactively address these concerns.

Unfortunately, barring fleeting references to specific groups of women (widows, girl children, sex workers and women headed households), 'women' are almost completely missing from this chapter on Social and Regional equity. It is ironic that an Approach Paper which aspires for 'faster and 'more' inclusive growth' is completely silent on the historical disadvantage that women have faced in patriarchal societies such as ours, nor is there any mention of the need to incorporate the gender lens into policy planning and budgeting.

While the Eleventh Plan recognized that women are not a homogenous group, the Approach Paper to the Twelfth Plan makes no such mention. It is critical that women are considered in each disadvantaged group that is mentioned in this chapter (Scheduled Castes (SCs), Scheduled Tribes (STs), Other Backward Classes (OBCs) and Minorities, as well as nomadic and semi-nomadic tribal communities and the internally displaced people (IDP's) and disabled populations. Women within each of these groups have specific needs and those must be recognized and included in the Twelfth Plan. In fact, planning and budgeting from a gender lens must necessarily include the *intersectionality framework* whereby the perspectives, interests and voices of women from the most disadvantaged groups are foregrounded.

Although the Government of India has adopted Gender Responsive Budgeting (GRB) and the chapter on 'Social and Regional Equity' mentions Scheduled Caste Sub Plan (SCSP) and Tribal Sub Plan (TSP) as important strategies used by the government to redress social inequities, GRB as a crucial strategy for the promotion of Gender Equality (GE)/ Women's Empowerment (WE) is missing. GRB is an important strategy to ensure that there is adequate

public provisioning for GE/WE. Although, the Indian government's experience of GRB is widely used as reference point for other GRB initiatives, there seems to be a visible gap in what was envisioned and what has been achieved under the rubric of GRB. Despite several attempts at refinement and restructuring to ensure accurate reporting, the Gender Budget Statement (GBS) remains fraught with huge methodological errors/flaws.

There is a need to review the methodology of the GBS and to monitor the GBS. A more robust and analytical format, will facilitate ministries to reflect on additional steps required for gender mainstreaming in their relevant sectors rather than reporting merely numbers which is being done more as an afterthought rather than informed policy making in the sector. Also, presently there is no monitoring or audit mechanism of the GBS is in place in India. Therefore, there is no way to ascertain whether what has been promised in the GBS is actually being fulfilled or not.

One of the biggest concerns is the low public provisioning for GE/WE - both at the aggregate level as well as at the level of unit costs. Not only do several policies and schemes meant to benefit women suffer on account of low allocations at the aggregate level, but equally so from unrealistically low unit costs. The severity of this problem becomes manifest when we look at the low wages and the poor service conditions of frontline service providers, most of whom are women. Several Centrally Sponsored Schemes (CSS) like the Integrated Child Development Services (ICDS) and National Rural Health Mission (NRHM) aimed at providing nutrition, health and education, employ women as the frontline service providers. In all these programmes, women are the primary link between the government and the community. *Anganwadi* Workers and Helpers under ICDS, ASHAs under NRHM and cooks-cum-helpers under Mid Day Meal Scheme (MDMS) are required to perform multiple roles and sometimes assigned additional duties over and above their existing work burden.

This increasing reliance on the underpaid labour of women in programmes especially meant to provide essential services such as education and health is totally unjustified as this misplaced parsimony undermines the larger objectives of the programmes themselves. This practice of recruiting women on honorarium basis reinforces the extension of 'care' roles women are supposed to perform at home. They are expected to serve the community as they do for their families. Their work in these schemes



remains unaccounted in the same way as their work at home.<sup>41</sup>

Their wages remain far below the minimum wages and the 'voluntary nature' of their work renders them extremely vulnerable to exploitation. In fact, despite the doubling of the monthly remuneration of *Anganwadi* workers and *Anganwadi* helpers (from Rs. 1500 to Rs. 3000 for AWWs, and from Rs. 750 to Rs. 1500 for AWHs) in Union Budget 2011-12, their wages still remain below minimum wages. On the other hand, ASHAs are not entitled to any kind of honorarium, but are remunerated on the basis of the activities they perform. The estimated maximum compensation that an ASHA is entitled to is approximately Rs. 1433 per month, or Rs.17, 200 per annum. Furthermore, in most states ASHAs are not eligible for any kind of social security. Similar is the case with cooks-cum-helpers. As per a government order issued in November 2009, MDM cook-cum-helpers will be paid Rs. 1000 per month. Although, an attempt has been made to provide them with a regular income, the remuneration still remains well below the minimum wages.

Another extremely disturbing trend is the low levels of fund utilization, in several major schemes/ programmes, for women. For instance, *Rashtriya Mahila Kosh*—the nodal agency for SHGs in India has not registered any expenditure in the last financial

year. Another important scheme *Mahila Kisan Sashaktikaran Pariyojana* (MKSP) was introduced in 2009 as part of the National Rural Livelihood Mission, with an initial allocation of a Hundred Crore Rupees. This was an extremely significant step since it recognized the centrality of women in the agricultural sector but as stated earlier, it should not remain confined to the NRLM; women farmers should find a place in every scheme for farmers. It must be highlighted that this year's GBS (2011-12) makes no mention of it, raising serious doubts about the government's commitment to implement the same. All that is known about this scheme is that the Ministry of Rural Development has issued guidelines for its implementation only in January 2011. Rajiv Gandhi Scheme for Empowerment of Adolescent Girls too was introduced two years back with the objective of empowering adolescent girls in the age group 11-18 years by bringing improvement in their nutritional and health status and upgrading various life skills. The scheme is currently being implemented through ICDS centres in 200 selected districts across the country on a pilot basis. As per the Summary of Expenditure released by the Ministry of Women and Child Development, against an allocation of a Thousand Crores in 2010-11, actual expenditure incurred till January 15, 2011 is 124 Crore which is a mere 12.4 per cent of the total allocated amount (refer Table 2).

**Table 2: Expenditure of Major Schemes Meant for Women**

Scheme	2010-11 BE (Rs. In Crore)	Actual Expenditure Up to 15/1/2011 (Rs. In Crore)	Percentage of Expenditure over BE
Conditional Cash Transfer Scheme for the Girl Child with Insurance Cover	10	1.46	14.5
Hostels for Working Women	15	5.8	38.67
STEP	25	10.79	43.15
Rashtriya Mahila Kosh	15	0	0
Swayamsiddha	5	0	0
Scheme for Rescue Victims of Trafficking	10	5.26	52.5
Gender Budgeting	2	.33	16.38
Swadhar	34.2	24.62	69.04
Relief to and Rehabilitation of Rape Victims	40	0	0
Priyadarshini	29.79	5.88	19.73

<sup>41</sup>Jayati Ghosh, Never Done and Poorly Paid: Women's Work in Globalising India; New Delhi: Women Unlimited, 2009.

Conditional Maternity Benefit Scheme	390	0	0
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Source: Centre for Budget and Governance Accountability (2011), Response to the Union Budget 2011-12

The story of underutilization continues when we look at the schemes meant for women from the most marginalized communities. An assessment of the Union Budget shows that of the total allocations meant for women, only 3.5 per cent is targeted specifically at women from sections of the population such as minorities, SCs, STs and

Disabled.<sup>42</sup> This is primarily on account of the sparse number of schemes designed for addressing their specific vulnerabilities. Furthermore, a closer scrutiny of the allocation reveals that in three out of four schemes (refer Table 3) perhaps even the first steps towards implementation have not been taken yet.

**Table 3: Schemes aimed at the Most Marginalised Women**

Ministry/Department	Scheme	2007-08		2008-09		2009-10		2010-11	
		BE	Actual	BE	Actual	BE	RE	BE	RE
Minority Affairs	Scheme for Leadership Development of Minority Women*	0	0.2	5	0	8		15	
Tribal Affairs	Strengthening of Education among ST girls in Low literacy Districts (Educational Complex in Low Literacy Districts)	0	0	0	0	50	33.5	40	
Social Justice & Empowerment	Girls Hostel for SCs	32	27	55	5.9	60	60	80	
Social Justice & Empowerment	Financial Assistance to Women with Disabilities to look after their children after birth	0	0	5	0	5		5	

\*Earlier with Ministry of Women and Child Development

Source: Centre for Budget and Governance Accountability (2011), Response to the Union Budget 2011-12

It is also imperative to compare the funds allocated from 2007-08 to 2011-12 *vis-à-vis* the outlay proposed in the Eleventh Five Year Plan, since the year 2011-12 marks the end of the Plan period. The comparison reveals that the proportion of funds allocated vs. the amount proposed for the 11<sup>th</sup> Plan period is less than 50 per cent in case of Gender Budgeting and Conditional Cash Transfer for girl child with insurance cover. (refer Table 4)

Various studies have shown that the quality of fund utilization in most CSS is poor. Some of the parameters on which the quality of spending has been assessed are:

- skewed spending across components
- skewed spending across financial quarters in a year
- skewed spending across non-wage components etc.

<sup>42</sup>Centre for Budget Governance Accountability, 2011.

**Table 4:** Proposed Outlay for the Eleventh Five Year Plan vis-à-vis Allocations Made in Union Budgets during the five years of the Plan

Name of the Plan Scheme / Programme	Proposed Outlay for Eleventh Plan Rs. in crore (at Current Prices)	Allocations (Rs. In crore)					Total Budget Outlay Made in the five years	% of Allocation Against proposed outlay
		2007-08 (RE)	2008-09 (RE)	2009-10 (RE)	2010-11 (RE)	2011-12 (BE)		
Swayamsidha	500	25	50.08	.05	0	3	78.13	15.6
Rashtriya Mahila Kosh	108	12	31	16	0	100	159	147.2
Gender Budgeting	20	1	1.3	.05	1	1	4.35	21.8
Conditional Cash Transfer for girl child with insurance cover	80	0	10	5	10	10	35	43.8
Comprehensive scheme for combating trafficking of women and children (Ujjwala)	30	5	6	5	7	10	33	110
Support to Training and Employment Programme for Women (STEP)	100	20	27	15	25	20	107	107
Hostels for Working Women	75	5	11	10	15	10	51	68
Priyadarshini	95	10	23	1.22	29.79	26.1	90.11	94.9
Swadhar	108	15	15	15	34.2	30	109.2	101
Relief and Rehabilitation of Rape Victims	25	1	5	.01	10	140	156.01	624
Rajiv Gandhi National Crèche Scheme	550	100	50.94	50.3	35	42.5	278.74	50.7

Source: Centre for Budget and Governance Accountability, Response to the Union Budget 2011-12

## Conclusion

There is enough incontrovertible evidence that resources and commodities are unequally distributed between men and women. Everywhere women hold fewer economic resources and have lower earnings than men. It is a case of persistent inequalities

and entitlements - be it employment opportunities where terms and conditions are discriminatory; be it productive assets, for example despite their major involvement in the farm sector they do not have land rights; or be it property rights in general. They have limited access to credit through formal bank channels and rely on the micro finance institutions through the SHGs. Much has been written about the

reliance on micro-credit as a panacea to overcome poverty when all it does is to keep them doing unviable small, petty business.

From a gender point of view, what is required is that the generation of livelihoods and employment are the central driving force for growth and that resources generated through growth of GDP feed the social policies that universalize education, health, social security, social welfare, culture and sports.<sup>43</sup> While this will involve a different approach than that currently taken in the Twelfth Plan Approach Paper, it is hoped that during the Twelfth Plan,

- "Livelihood" led growth will be at the centre of inclusive growth. This requires correcting the existing trend of poor quality employment generated by growth that in no way benefits women and many other groups; enabling small producers, in agriculture and non-agriculture, to become more viable and competitive; preventing displacement, loss of livelihoods and environmental degradation in the name of rapid growth.
- If inclusion is the goal then employment generation of high quality (and not primarily

underpaid work in the social sector) must be the central goal of Planning.

- Shifting to a livelihood-led growth strategy or an employment-oriented macroeconomic strategy can have many direct and indirect positive effects through strong multiplier effects, including for other policy measures.

Strengthening the gender perspective in developmental planning through sustained reviewing, monitoring, evaluation and therefore improvement is not possible without more frequent and good quality sex disaggregated data on

- Employment conditions (paid and unpaid work)
- Migration.
- Health access and outcomes.
- Education, Skills and Training.
- Access to food and nutrition outcomes.
- Use of public facilities.
- Control over private and public assets.
- Access to credit.
- Access to land.
- Access to and impact of flagship schemes.
- Fiscal and monetary gender disaggregated data.

<sup>43</sup>see for instance Sarmiento, 2011

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