

# GENDER INTEGRATION IN COOPERATIVES

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# **Gender Integration in Co-operatives**

**Report of the Country Survey**

**INDIA**

**By**

**Ms. Gurveen Rikhy**

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**September, 1992 (600)**

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Edited by W.U. Herath, Advisor-Human Resource Development, Typeset by P. Nair at the ICA Regional Office for Asia & the Pacific and printed at Document Press, H.S.14, Kailash Colony Market, New Delhi-110048.

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## PREFACE

The ICA Regional Office for Asia and the Pacific (Earlier called South East Asia) launched a special Women's Programme during the Women's decade (1975-1985). This programme, headed by a Women specialist, had been able to create an awareness and conditions for enhancing women's participation in co-operatives.

The Programme in particular achieved success in the areas of influencing cooperative authorities to provide positive legal environment for women's participation in cooperative leadership and business. Many co-operative movements established women's committees at various levels and also incorporated representatives in their management committees. Many training activities were organised at the national and regional levels by the Women's Section of the ICA ROEC.

However, due to the financial constraints faced by the ICA during the mid-eighties, the Regional Women's Programme as well as many other programmes had to be curtailed. After completion of the restructuring process, we are now in a position to look back and start re-thinking on the gender issues with a new outlook.

The concept of Women in Development (WID) has undergone substantial changes during the eighties. When the feminist movement was subject to re-assessment, many new WID approaches have emerged. Approach of gender planning has become popular at present with a broader concept of gender. This change is also due to the results of evaluation on the women's position in the society after the UN Women's Decade. Many have felt that the approaches introduced during this period have either become obsolete or have not shown results as expected in the process of global socio-economic changes. Therefore, UN agencies as well as many international NGOs have revived their WID programmes, keeping gender issues in mind.

As for the co-operative movements in the Region, the same situation is visible. Many co-operative movements continue to adopt the WID strategies introduced in nineteen seventies. Therefore, it has become vital to access the current WID situation in co-operatives in terms of concepts, strategies and the cost benefits of the existing programmes. Any future planning for WID programmes or Gender Planning mechanisms in co-operatives should be based on such an evaluation.

The Human Resource Development Project, established in 1990 by the ICA incorporated gender issues as a priority field. With a view to launch an effective

programme in the future, a study has been undertaken covering 14 countries in Asia and the Pacific, which are representative of developed and developing economies. The studies have been carried out by specialists on gender issues on a common format and guidelines provided by the ICA ROAP. These country studies would provide a macro level situation in the respective countries.

The country study will form an important basis for future planning for the ICA ROAP and for respective countries. I am happy that we are able to share the findings of the country studies with those who are concerned with gender issues in cooperatives. The ultimate hope we have is that the gender integration in cooperatives would bring about more productivity and strength to them by utilising human resources to the optimum.

I would like to thank the country researchers, cooperative movements and the staff of the HRD project at the ICA ROAP for undertaking the ground work for future gender programmes in cooperatives.

*New Delhi*  
*August 18, 1992*

**G.K.Sharma**  
Regional Director

## FOREWORD

This publication series of country studies on Gender Integration and Women in Cooperatives covers 14 developed and developing countries in Asia and the Pacific. On the other hand, the studies are representative of open, mixed and centrally planned economies.

The country research had the following objectives :

- to assess as to what extent the gender integration has taken place for economic and social development and the activities of cooperatives of the country given,
- to assess the level of participation of women in decision making and activities in co-operatives,
- to compare the level of socio-economic developments of a given country with gender situation,
- to identify the socio-cultural and economic factors hindering gender integration in development with special emphasis on co-operatives,
- to identify critical areas for future strategies for promoting gender awareness and gender participation, resulting in gender integration in co-operative development,
- to create awareness among the authorities and all concerned in gender issues on the level of development a given country has shown and the gap which exists in co-operatives.

The ICA ROAP engaged the services of competent and independent researchers through the national co-operative unions and some of them through other sources. A format was designed and used in order to ensure the conformity to the set of objectives laid down and to facilitate the data processing process. The methodology consisted of data from primary sources, authoritative documents and interviews by random samples.

We have tried to analyse the data collected through country reports and identify common features as well as special features in the region in the field of gender integration in co-operatives. We have also attempted to highlight the common and contradictory conclusions made by the researchers. A Regional Overview of gender integration has been published separately embodying these summaries.



Our sincere expectation from the publication of the country studies and the overview is to create an awareness of all co-operative movements and governmental and inter-governmental agencies to assess the present gender strategies in co-operatives and improve upon their planning mechanism for ensuring the equal participation of gender in co-operative development.

I would like to thank all country researchers who undertook the task within a short time and with limited resources and sources of information. National level co-operative organisations and the ILO Co-operative Project in Indonesia supported the project through consultation and their resources. We appreciate their common interest for the cause.

Mr. P. Nair, Desk Top Publisher and Secretary of the HRD Project, did the computer-based DTP work. Mr. S.S. Kukkal, a renowned artist in Delhi prepared the cover page. Document Press made the printing job very attractive. I would like to note our appreciation to them for their devoted work.

New Delhi  
August, 1992

**W.U.Herath**  
Advisor-Human Resource Development

## General Features of the Country

### *Introduction*

This status report on 'Gender integration with special reference to women in cooperative development' needs to be viewed from socio-cultural perspective as well as the historical past of this nation, as these two are complementary to the modern day living of the people in India.

India is one of the oldest civilizations, the anchorage of custom, tradition and religion is felt in day to day interactions even today as not very many of us have discarded or done away with our ethnic culture inspite of rapid mechanization and modernization in all walks of life. This social reality needs to be understood in its correct perspective, only then can the role of women be understood in larger issues involving techno-economic changes and role changing that is often demanded to sustain such innovations.

Before we go on to consider the above aspects, let us have a quick look at the general features of the geographical area which has shaped and nurtured the Indian civilization for so many centuries.

### *Geographical Area and Territorial Waters*

India covers an area of 32,87,263 sq. km. extending from the snow-covered Himalaya heights to tropical rain forests of the south. In terms of area it is considered to be the 7th largest country in the world. The land mass of the country stretches into the Indian Ocean in the south, between the Bay of Bengal on east and the Arabian sea on west.

### *Physiography*

India is located in the northern hemisphere between latitudes  $8^{\circ} 4'$  and  $37^{\circ} 6'$  north, and longitudes  $68^{\circ} 7'$  and  $97^{\circ} 25'$  east. The area measures about 3214 km from north to south between the extreme latitudes and about 2933 km from east

to west between the extreme longitudes. It has a land frontier of about 15,200 km. the total length of the coastline of the mainland, Lakshadweep Islands, and Andaman and Nicobar Islands is 7,516.6 km.

The mainland is made up of four distinct zones namely, the great mountain zone, plains of the Ganga and the Indus, the desert region, and the southern peninsula. The plains of the Ganga and the Indus are one of the longest stretches of flat alluvial soil and one of the most densely populated areas on the earth.

### *Flora and Fauna*

**Flora :** India has a wide range of climatic conditions from torrid to the arctic. Hence, a rich and varied distribution of vegetation is quite natural.

Experts have divided India into seven floristic regions, namely, the western Himalayas, the eastern Himalayas, Assam, the Indus plain, the Ganga plain, the Deccan, Malabar, and the Andamans. It is estimated that there are about 45,000 species of plants and shrubs in the country. Out of 15,000 species of vascular flora, about 35% of them are considered to be endemic and have not been reported from anywhere in the world.

The main agency for studying the flora of the country is the Botanical Survey of India (BSI), Calcutta.

**Fauna :** India has wide variety of fauna, numbering about 75,000 known species, comprising 2,500 species of fishes, 150 amphibians, 450 reptiles, 2,000 birds and 850 mammals. The remaining are the invertebrates including protozoa, poriphera, worms, insects, mollusks and crustaceans. The fauna of India is studied systematically by the Zoological Survey of India (ZSI), Calcutta.

### *Climate*

The climate is typically tropical monsoon type. There are four main seasons : (i) Winter (January-February), (ii) Hot weather summer (March-May), (iii) Rainy south-western monsoon period (June-September) and (iv) Post-monsoon period (October-December).

The climate here is affected by two seasonal winds--the north-east monsoon, and the south-west monsoon. There is wide variation in the temperatures in the various regions. During Winter, when in some places in North India the mercury touches down to  $-30^{\circ}$  to  $-40^{\circ}$  C, the minimum temperature in south India remains around  $20$  to  $25^{\circ}$  C.

### *Political System and Parliamentary System*

India, according to her constitution, is a union of states and is a Sovereign Socialist Secular Democratic Republic with a Parliamentary form of government. The President of India is the constitutional head of executives. There is a Council of Ministers with Prime Minister as head to advise the President. Real executive power, therefore, is with the Council of Ministers and the Prime Minister.

The legislature of the Union or the Parliament has two Houses, known as the Rajya Sabha (Council of States) and Lok Sabha (House of the People). Rajya Sabha has 245 members of whom 233 represent the states and union territories and 12 members are nominated by the President from amongst specialists in literature, science, art and social service.

Lok Sabha : has 545 seats which are filled in by representatives of people chosen by direct election on the basis of adult suffrage every five years. Of these, 530 members are elected from 25 states and 13 from union territories, while 2 are nominated by the President from the Anglo-Indian Community. The membership of the Lok Sabha is distributed in such a manner that the ratio between number of seats allotted to each state and population of the state is more or less same for all states.

Like all Parliamentary democracies, the Parliament of India has as its main functions legislation, overseeing of administration, passing of budget, ventilation of public grievances, discussing various subjects like development plans, international relations and national policies. All legislation requires approval of both Houses of Parliament. In case of money bills, however, will of the Lok Sabha prevails.

The system of government in states closely resembles that of the Union. State executive consists of Governor and Council of Ministers with Chief Minister as its head. For every state there is a legislature consisting of one or two houses. The upper house is the Legislative Council (Vidhan Parishad) and the lower house is the Legislative Assembly (Vidhan Sabha). Legislative Council of a state has not more than one-third of the total number of members in the Legislative Assembly of the state and in no case less than forty members. Legislative Assembly of a state consists of not more than 500 and not less than 60 members, chosen by direct elections.

State legislature has exclusive powers over some subjects enumerated in the Constitution and concurrent powers over some. Financial powers of legislature include authorization of all expenditure, taxation, and borrowing by state government. Legislative Assembly alone has power to introduce money bills.

### *Civil and Local administration setup*

India has a parliamentary form of government and is federal in structure with some unitary features. The Union Executive consists of the President, Vice President and Council of Ministers with the Prime Minister at the head.

The Council of Ministers is collectively responsible to the Lok Sabha (lower house). Legislature of the Union or the Parliament has two houses the Lok Sabha and the Rajya Sabha. The Parliament has the functions of legislation, overseeing of administration, passing of budget, ventilation of public grievances, discussion of developmental plans, international relations, etc. All legislation requires consent of both Houses of Parliament. A good deal of parliamentary business is also transacted through the Standing Committees.

Ministry is headed by a Minister (including Deputy Minister or Minister of State) and is aided by a Secretary. A Ministry may have a number of Departments, Bureaux, etc. Apart from Ministries there are some Commissions, Committees, some of which have independent character.

In the states the executive consists of Governor and Council of Ministers with Chief Minister as its head. For every state there is a Legislature consisting of one or two houses. The upper house is the Legislature Council (Vidhan Parishad) and lower house is the Legislative Assembly (Vidhan Sabha).

So far as local administration is concerned every city or town has a Corporation or Municipality headed by Mayor or Chief Executive Councillor. Rural areas are administered by Zila Parishad (District Boards) with District Magistrates or Collectors as executive heads. Below this level there are the Sub-divisional and Taluka administration and village Panchayats.

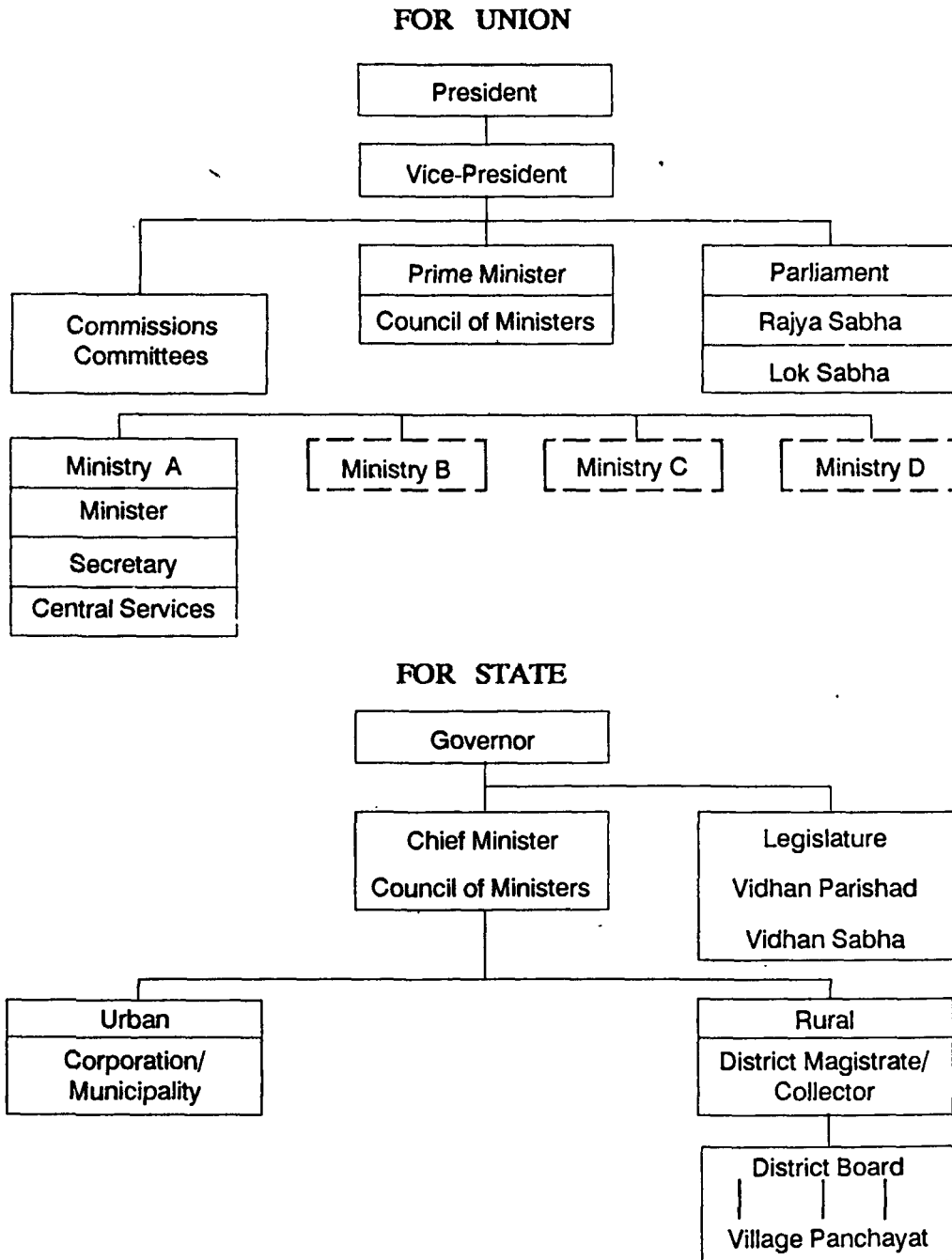
A board outline of the set up is shown in Fig. 1.

### *Judiciary*

Though India has a federal system of government and has Central and State Acts in their respective spheres, the Constitution has provided for a single integrated system of courts to administer both central and state laws. There is the Supreme Court of India at the apex with a High Court for each state or a group of states and under High Courts there is a hierarchy of subordinate courts. Panchayat Courts also function in some states under various names like 'Nyaya Panchayat', 'Panchayat', 'Adalat', 'Gram Kachhari', etc. to decide civil and criminal disputes of petty and local nature.

The Supreme Court of India comprises Chief Justice and not more than 25

**Fig. 1 : Organisation Structure of Civil Administration**



other judges appointed by the President. The Constitution seeks to ensure independence of judges in various ways.

High Court stand at the apex of state's judiciary. There are 18 High Courts in the country, some having jurisdiction over more than one state. Each High Court has a Chief Justice and other judges as President may, from time to time, appoint.

### *Communication Systems \**

In a vast country like India communication systems constitute an important infrastructural facility. Realising this, early attempts were made to introduce efficient postal and telecommunications services. Postal service was introduced as far back as 1837.

(i) Postal Services : The regular postal department was set up in 1954. With the progress in the transport facilities, the Railway Mail Service (RMS) began in 1907 and Airmail Service in 1911.

After independence in 1947, the postal network has been vastly extended and modernized. There are now about 1,47,102 post offices, of which 16,264 are in urban areas and 1,30,838 in rural areas. In recent years Speed Post and computerization of some of the postal operations have also been introduced. Since 1949, the benefit of air lift of the entire first-class mail has been introduced. At present, a post office serves nearly 4,700 persons and over 22 sq. km. of area. The volume of mail handled in 1989-90 touched 462 crore pieces. (1 crore = 10 million).

(ii) Telecommunications : Telecommunication services were introduced in India soon after the invention of telegraphy and telephone. The first telegraph line dates as far back as 1851. Telephone service was introduced in 1881-82, barely after six years of invention of telephone. However, development of these facilities was rather slow till independence. In 1948 India had only 321 telephone exchanges with about 82,000 telephone connections and there were 3,324 telegraph offices. The corresponding figures by March 1990 stood at 14,300 telephone exchanges, 527.4 million telephone connections, and 35,576 telegraph offices. Further details are given in Table - 1 in the next page.

There are plans to extend this network to a great extent in the subsequent five-year plans. As for example, there is a plan to bring all panchayats (22.1 million) into telecommunication network. At the moment, all state capitals are connected to Delhi on subscriber dialled long distance network.

India's first intercontinental telephone exchange was commissioned in 1973.

Table 1: Growth of Telecommunications

S.No.	Item	As on 1st April.					As on 31st
		1984	1985	1986	1987	1988	Dec. 1989
1.	Telephone Exchange (Numbers)	321	10,712	11,480	12,084	12,930	13,861
2.	Local Exchange Capacity (Lakh lines)	1.00	33.07	36.65	39.89	43.29	49.35
3.	Telephone Stations (Lakh)	1.68	37.74	40.57	44.20	47.56	52.04
4.	Long distance public telephones (Numbers)	388	17,459	24,025	25,641	26,507	28,351
5.	Local PCOs (Numbers)	Nil	18,335	19,869	44,248	49,053	56,933
6.	Trunk automatic exchange (TAXs) (Numbers)	Nil	29	31	34	45	50
7.	STD routes (Point to Point) (Numbers)	Nil	156	176	208	226	238
8.	International Subscriber Dialling						
	i) No. of countries connected	Nil	6	11	20	176	178
	ii) No. of cities having ISD	Nil	4	76	400	491	778
9.	Public Telegraph Offices (Numbers)	3,324	35,251	37,424	36,235	37,729	35,576
10.	Telex Exchanges (Numbers)	Nil	187	209	220	244	311
11.	Telex Exchange capacity (Lines)	Nil	39,094	40,675	43,675	43,948	49,554
12.	Number of telephone trunk calls during the preceding year (Lakh)	400	2,020	2,140	2,150	2,091	1,055.2 <sup>3</sup>
13.	Telegraph messages booked during the preceding year (Lakh)	270	651.2	595.8	608.6	647.5	318.45 <sup>3</sup>
14.	Gross revenue (Rs. Crore)	NA	1,191	1,309	1,230	1,701	2,359
1.	Fixed						
2.	Mobile						
3.	Upto September 1989						
4.	Upto March 1989						
5.	NA: Not Available						

Source: India 1990, p. 637-638



International Direct dialled (ISD) telephone service is now available in 778 cities to 178 countries. There are now 83 satellite stations for long distance telecommunication service.

*Land Area*

- (i) Cultivated : 141 million hectares
- (ii) Forests : 75.29 million hectares (19% of total geographical area)
- (iii) Pastures : Livestock, in India, is being sustained mainly from fodder derived as waste product from food crops. However, greater emphasis is being given now on scientific fodder production technology. As a result seven regional centres have been established in different agro-climatic zones for the production and propagation of quality fodder seeds. Even then the area under pastures is not substantial in terms of total land area under cultivation.
- (iv) Desert : Thar desert in North-west India is 2,59,000 sq. kms.

## Economic Data

### *Agriculture*

The main agricultural products of India are food crops like rice, wheat and coarse cereals such as jowar, bajra, maize, ragi, small millets, and barley; pulses (arhar, gram etc.); oilseeds (castor, sesamum, rapeseed, mustard, linseed, sunflower etc.); cotton, jute and mesta; and sugarcane.

There was a marginal decline in the index of agricultural production during the year 1986-87 and 1987-88. However, in 1988-89 index figures showed an increase of 20.8%. Agriculture in India is dependent to a great extent on the monsoon. The increase in production is considerably dependent on the favourable monsoon conditions for the last three years. The foodgrains production during 1988-89 was 170.3 million tonnes, the previous peak production being 152.4 million tonnes in 1983-84.

Table 2: Agricultural Production

S.No.	Crop	Million tonnes
1.	Rice	70.67
2.	Wheat	53.99
3.	Pulses	13.70
4.	Coarse grains	31.89
5.	All Food grains	170.25
6.	Groundnut	9.54
7.	Rapeseed and Mustard	4.41
8.	Oilseeds	17.89
9.	Sugarcane	204.64
10.	Cotton (lint)	8.69 * (Million bales)
11.	Jute and Mesta	7.70 * (Million bales)

\* 170 kg each for cotton and 180 kg for each Jute and Mesta bales.

Source : *Economic Survey 1989-90, p11.*

### *Acqua-Culture*

Fisheries play an important role in the economy of India. Besides augmenting food supply, it also generates employment, and is also earning foreign exchange for India. Fish production is receiving high priority by the Fisheries Division of the Ministry of Agriculture. The production has increased four times during the last 40 years. The annual production of fish from 1986-90 is given below:

**Table-3 : Fish Production**

Year	(000 tonnes)
1986-87	2042
1987-88	2959
1988-89	3152
1989-90*	3250

\* Target of production

The fish production for 1988-89 was 31.52 lakh tonnes comprising 18.2 lakh tonnes from the marine sector and 13.3 lakh tonnes from inland. The target for 1989-90 is 32.50 lakh tonnes of which the marine sector is likely to produce 18.50 lakh tonnes and inland production is expected to be 14.00 lakh tonnes.

The main thrust of the fisheries development is promotion of extensive and intensive fish farming activity in the inland sector, and the marine sector is also encouraged so that fish production is optimised in deep sea also. The export figures for fish and fish products are encouraging. They are provided below:

**Table-4 : Export of Fish and Fish Preparations**

Year	Quantity (000 tonnes)	Value (Rs. in crores)
1986-87	110.6	539
1987-88 (P)	97.9	525
1988-89 (P)	158.5	633

(P) - Provisional figures

Source : *Economic Survey 1989-90, p 77.*

**Brackish Water Aqua-Culture :** The main objective of this scheme is to utilise country's vast brackish water area for fish/prawn culture. About 31 projects covering an area of 1,446 hectare have been sanctioned by the government to establish fish/prawn farms for increasing the production.

### *Industries*

The industrial sector has shown a remarkable progress in the last forty years, thereby contributing steadily to the national development. Industrialisation was consciously and deliberately launched in the early fifty's as a part of the government policy. Since then the Industrial production has made strides in terms of variety, quality and quantity. We have achieved self-reliance in basic and capital goods and there have also been increase in the exports of industrial products. To boost this sector, the government has framed a 'new industrial policy' (24th July, 1991) by which licensing for most projects have been abolished. The Foreign equity limit has been raised to 51 per cent and no assets for MRTP firms (Monopolies and Restrictive Trade Practices). The foreign technology agreements will get an automatic approval, even import of capital goods will get automatic clearance provided the foreign exchange requirement is covered by equity.

The Index of Industrial Production has recorded a growth of 8.8 per cent during 1988-89. More details of industrial produce have been provided in Table 5.

**Table-5 : Growth Rate (percent) of Manufacturing Sector of Industry (Base: 1980-81 = 100)**

S.No.	Industry Group	Weight	Growth rate (percent) 1989-90 (April-November)
1.	Food Products	5.33	- 2.8
2.	Beverages, Tobacco and products	1.57	14.1
3.	Cotton Textiles	12.31	1.7
4.	Jute, Hemp and Mesta Products	2.00	- 9.7
5.	Textile products (including wearing apparel other than footwear)	0.82	15.2
6.	Paper and Paper Products	3.23	4.9

S.No.	Industry Group	Weight	Growth rate (percent) 1989-90 (April-November)
7.	Wood and Wood Products	0.45	- 1.0
8.	Leather and Fur Products	0.49	3.5
9.	Chemicals and Chemical Products	12.51	1.9
10.	Rubber, Plastic, Petroleum and Coal Products	4.00	1.8
11.	Non-Metallic Mineral Products	3.00	1.1
12.	Basic Metals	9.80	- 2.4
13.	Metal Products and Parts	2.29	4.2
14.	Machinery and Machine Tools	6.24	1.9
15.	Electrical Machinery & Appliances	5.78	13.7
16.	Transport Equipment	6.39	5.7
17.	Other Manufacturing Industry	0.90	9.2
	<b>Manufacturing</b>	<b>77.11</b>	<b>3.6</b>

*Note: For April-November 1988 and 1989, wholesale Price Index (WPI) base : 1981-82 = 100 has been used instead of WPI base : 1970-71 = 100, used for earlier periods.*

*Source : Economic Survey 1989-90, p. 51.*

### *Exports And Imports*

The external payments situation has been under stress, particularly so since 1988-89. The factors contributing to this situation include the declining self-sufficiency in production/consumption of crude oil and petro-chemical products, continuous trade deficit, the bunching of debt service on part borrowings, and large fiscal deficits for consecutive years. The overall budgetary deficit stood at Rs. 8206 crores during 1989-90.

The balance of payments position upto 1987-88, for which full data are available, show a deficit of Rs. 956.2 crores (US \$ 4172 million). The export and import figures can also be seen as percent of GDP. The exports figure stood at 5% during 1987-88 and the imports figure at 7.2% of GDP. Thus, giving a trade

balance of - 2.8%. The import value during 1988-89 was Rs. 28,194 crores. while the export value for the same period stood at 20,295 crores.

According to 'new industrial policy' (of 24th July, 1991) the multinational companies (MNCs) will be able to invest in India without the support of any Indian partner, as the recent relaxations in the Foreign Exchange Regulation Act (FERA), the foreign companies and industries can have holdings to the tune of 51 per cent. Even the lengthy licensing procedure has been scrapped so that foreign investments get the necessary boost. The Indian Rupee has been devalued by 22% recently so that exports are encouraged and can compete in the world market.

### *Economic Policy*

The economic policy of India is best revealed through the successive Five Year Plans. As is well known economic planning process started in the early fifties, just after the political independence. The broad objectives, since the inception of the plans, have been raising the standard of living of the people by achieving a faster rate of growth and a more equitable distribution of income. During the Fifth and Sixth Plans, since 1975, a new objective was explicitly added as alleviation of poverty. This addition was necessary as it was being felt in many quarters that the benefits of past growth had failed to percolate to the low income groups and weaker sections of the society.

There are indications to suggest that since 1974-75 (at the beginning of the Fifth Five Year Plan) the Indian economy was freed from the grip of stagnation and moved to a path of growth. To a large extent a traditional agro-based economy has been transformed into an industrial economy.

The latter plans have been giving emphasis in macro-terms on accelerating food production, increase in employment opportunities, and raise productivity. In the matter of food production there has been phenomenal success, which is often referred to as the Green Revolution. India is now self-sufficient in food grains. At the same time there has been a rapid and continuous growth in industrial production during the first 15 years of planning. During 1965 to 1975 there was a fall in the growth rate. However, there was notable recovery in the rate of industrial growth since 1979-80, which has been sustained during the subsequent period.

In respect of social justice, considerable progress was made, as the percentage of people below the poverty level decreased from 48% in 1977-78 to 37% in 1983-84, and down to 25.8% by the end of the 7th Plan (1985-90).

In spite of the above achievements, there are, however, some areas of serious

concern. Some of them are as follows:

- i) Employment has been growing at a slower rate than labour force;
- ii) Failure to contain the population growth rate;
- iii) Stagnation in the rate of domestic saving;
- iv) Lack of modernisation in the industry as a consequence of which goods have remained non-competitive in the international market; and
- v) Decline in foreign exchange reserves.

To take care of the above problems, efforts are being made to introduce corrective measures. Some of them are along the following lines:

- i) Emphasis on making agriculture a more stable and productive occupation, through expansion of irrigation and other facilities; remunerative prices to the farmers; sensitive to employment and regional aspects of growth and modernisation to be adequately monitored;
- ii) Promote greater production of consumer goods, especially through labour intensive manufacture and as far as possible in the cooperative sector, to ensure that the benefits are shared by the workers;
- iii) Thrust on exports in order to reduce dependence on external resources;
- iv) Contain imports through measures like import substitution;
- v) Enforce restrictions and economise in governmental expenditure; and
- vi) Export promotion and removal of restrictions on flow of foreign funds, and on so on.

The Economic Survey document of 1990-91 and the subsequent annual budget of 1990-91, both of which were presented to the Indian Parliament in July 1991, clearly indicate that the newly elected Government is fully aware of the fiscal adjustments and the correctives that have become necessary to restore the economy back to a path of growth.

### *Economic growth*

With the attainment of political independence in 1947, India was faced with immediate task of correcting the disequilibrium in the economic front caused by the Second World War and partition of the country. Strategy adopted to take the economy out of this impasse included strengthening infrastructure for both agriculture and industry for accelerated growth, export promotion, and employment generation. The following indicators will give an idea of the growth achieved since then:

The national income at 1970-71 prices increased from Rs. 16,731 crore to Rs. 57,243 crore during the period 1950-51 to 1984-85, which meant a growth rate of 3.7 per cent per annum. Based on a new series of National Income Statistics at 1980-81 prices, growth rate for the first three years of the 7th Plan was estimated at 6 per cent in 1985-86, 3.6 per cent in 1986-87, and 2 per cent in 1987-88 which was also a drought year.

Index of agricultural production, with 1969-70 as base, stood at 86.7 at the end of the 2nd Five Year Plan. Performance was not satisfactory during the 3rd Plan also. The Index, after recovering to 98.9 points in 1967-68 increased steadily to 112.4 in 1973-74. The Index stood at 132.9 in 1977-78, 138 in 1978-79, 135.3 in 1980-81 and increased to 142.9 in 1981-82.

In the field of irrigation, area increased from 2.26 crore hectare in 1950-51 to 7.37 hectare by 1987-88.

The total installed power generating capacity increased from 2,300 mw in 1950 to 58,080 mw by March 1989. Simultaneously a rural electrification programme was taken up. By November, 1989, 4.60 lakh villages (out of 5.79 villages) were electrified.

Large investments in industrial and mining sectors, particularly since the 2nd Plan, have brought about a significant transformation in the industrial scene. However, growth in this area has not been steady, but of a fluctuating nature. Not only the volume of industrial products has increased, there has been a wide diversification also. Government initiated a number of measures since the Sixth Plan with the objective of removing constraints on industrial growth and providing a more liberal and congenial environment for growth of industries. A number of policy measures have been initiated to boost some specific industries, such as textiles, sugar, steel, electronics, etc. Funds for modernisation of jute and textile industries have been created.

Educational system recorded a phenomenal growth during the period under study. Number of educational institutions went up from 2,31,278 in 1950-51 to 7,75,232 by 1987-88.

Table 6 depicts the economic growth in India from 1950-51 to 1988-89.

#### *Per Capita Income*

The per capita income is Rs. 3284.2 at prices of 1987-88 and at prices of 1980-81 the per capita income is Rs. 1918.1.



Table 6 : Selected Indicators of Economic Growth : 1950-51 to 1988-89

	1950-51	1960-61	1970-71	1980-81	1987-88	1988-89
<b>ECONOMIC INDICATORS</b>						
GDP at factor cost:						
i) At current prices (Rs. crores) .	8,979	15,234	39,708	122,226	294,408	348,896 <sup>2</sup>
ii) At 1980-81 prices (Rs. crores)	42,871	62,904	90,426	122,226	170,716	188,481 <sup>2</sup>
Per Capita net national product at (1980-81) prices (Rupees)	1,127	1,350	1,520	1,627	1,910	2,082 <sup>2</sup>
Index of Industrial Production (Base: 1980-81)	18.31	36.2	65.3	100.0	166.4	181.1
Index of Agricultural Production (Base: Triennium ending 1969-70)	58.5	86.7	111.5	135.3	151.3	182.7
Gross Domestic capita formation (As percent of GDP)	10.2	15.7	16.6	22.7	21.7	23.9 <sup>2</sup>
<b>Input</b>						
a) Foodgrains (Million tonnes)	50.8	82.0	108.4	129.6	140.4	170.2
b) Finished Steel (Million tonnes)	1.04	2.39	4.64	6.82	10.49	10.87
c) Cement (Million tonnes) #	2.7	8.0	14.3	18.6	37.4	41.8
d) Coal (including lignite) (Million tonnes)	32.8	55.7	76.3	119.0	190.9	207.0
e) Crude Oil (Million tonnes)	0.26 <sup>1</sup>	0.45	6.8	10.5	30.4	32.0
f) Electricity generated (Utilities only) (Billion kwh)	5.3	16.9	55.8	110.8	201.9	221.1
<b>Foreign Trade:</b>						
i) Exports (Rs. Crores)	606	642	1,535	6,711	15,741	20,295
ii) Imports (Rs. Crores)	608	1122	1,634	12,549	22,399	28,194
Foreign Exchange reserves (Excluding gold and SDRs) (Rs. Crores)	911	186	438	4,822	7,287	6605

Source: Economic Survey 1989-90, Appendix, p. S-1

Note: (1) Relate to the Calendar year 1950; (2) Quick Estimates. PR - Partially revised. P - Provisional, # - Excludes white and wuyan factory. Figures relating to foreign exchange reserves after the year 1965-66 are not comparable with those of the earlier years due to devaluation of the rupee in June 1966.

### *GDP growth rate*

The GDP growth rate is given below in Table 7.

**Table 7: Annual Growth Rates (At 1980-81 Prices)**

Year	GDP at factor cost
1985-86	3.9
1986-87	4.9
1987-88	4.2
1988-89	4.1
1989-90	10.4

*Source : Economic Survey 1989-90, p. S-10*

### *Foreign trade as % of GDP*

The total value of exports only for the year 1987-88 stood at 5% of GDP.

### *Foreign reserves*

In the recent Union Budget (24th July, 1991) placed before the Parliament, the foreign exchange reserves have been estimated to be Rs. 2,500 crore.

### *Public foreign debt*

The Union Budget estimates for 1990 put the amount at Rs. 28,037 crore as public foreign debt. The total external debts (1990-91) constitute 23% of GDP.

### *Budget Surplus or deficit*

For the last successive years the Government has been resorting to deficit financing. The last Union Budget of 1990-91 has shown a deficit of Rs. 7,719 crores.

### *Agriculture and Industries as % of GDP*

In 1988-89 the economy recovered very quickly from the setback of the drought of 1987-88. The GDP in real terms recorded a growth rate of 10.4 per

cent aided by a growth of agricultural production by 20.8 per cent and industrial production by 8.8 per cent.

#### *Consumer price % rise*

During the end of fiscal year i.e. 31st March, 1991, the Wholesale Price Index registered an increase of 12.1 per cent, while for the Consumer Price Index it was 13.6%.

#### *Money Growth*

Average annual growth of money supply in three years, previous to 1989-90, has been over 17% giving rise to an overhang of liquidity in the economy. In 1989-90 the overall aggregate monetary resources and narrow money grew more rapidly. This has resulted in a spurt in currency and demand deposits. On the sources side, net bank credit to Government recorded a faster growth indicative of increasing strain on Government finances. During 1988-89 both narrow money and broad money expanded at a higher rate than 1987-88. The acceleration in the growth of money supply in 1988-89 took place despite the smaller growth in net bank credit to Government. The spurt in bank credit to commercial sector mainly accounted for the larger expansion in broad money.

Bank credit also witnessed a sharp rise of 20.1 per cent compared to only 11.4 per cent growth in 1987-88. This was to a large extent attributable to the recovery of agriculture and upward trend in industrial production. On the whole there has been considerable monetary expansion during 1989-90.

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1 crore = 10 million

1 million = 10 lakhs

## Population

The decennial population census of India for 1991 has just been completed in March 1991. The immediate analysis of the population data are given below:

A. Comparative population in Table:

**Distribution of Population by Sex (1991 Census)**

S.No.	Male	Female	Total
1.	437,597,929	406,332,932	843,930,861

The break-up of the population by age and sex is not yet available. However, a projection of the required categories is provided in Table 7A.

**Table 7A: Population Projection by Age and Sex (1991)**

Age	Male	Female	Total
0-4	5,41,993	5,15,057	10,57,050
5-9	5,18,284	4,80,867	10,08,151
10-14	4,67,567	4,44,722	9,12,289
15-19	4,65,942	4,38,441	9,04,383
20-24	4,26,081	3,86,548	8,12,629
25-29	3,56,22	3,22,797	6,79,019
30-34	2,94,466	2,76,421	5,70,887
35-39	2,52,095	2,42,970	4,95,065
40-44	2,17,268	2,09,758	4,27,026
45-49	1,90,106	1,81,086	3,71,192
50-54	1,65,759	1,54,461	3,20,220
55-59	1,39,151	1,27,042	2,66,193
60-64	1,06,323	97,419	2,03,742

Age	Male	Female	Total
65-69	74,950	72,399	1,47,349
70+	96,810	1,00,489	1,97,299
All Ages	43,13,017	40,13,017	83,72,494

*Source : Report of the Expert Committee on Population Projections, Demography Division, Office of the Registrar General, India, Ministry of Home Affairs, Government of India, New Delhi, mimeographed, pp. 50-51.*

**B. Population growth rate:**

- (i) Decadal Growth Rate - 23.50% (1981 to 1991)
- (ii) Average Annual Growth Rate - 2.11%

**C. Population by age group and residence**

The details of Rural/Urban population for the 1991 Census are not available, therefore the 1981 Census figures are given below.

**Table 8: Population by Age Groups and Residence (1981 Census)**

(Population in 000s)

Age	Rural	Urban	Total
0 - 4	65,412	18,098	83,510
5 - 9	73,687	19,999	93,686
10-14	66,466	19,466	85,912
15-19	47,321	16,818	64,139
20-24	41,171	16,167	57,338
25-29	36,929	13,796	50,725
30-34	31,400	10,980	42,380
35-39	29,111	9,747	38,859
40-44	26,012	8,176	34,188
45-49	22,455	6,784	29,239
50-54	19,850	5,547	25,397
55-59	12,878	3,538	16,417
60 +	34,711	8,456	43,167
All ages	507,608	157,680	665,288

*Source : Office of the Registrar General India, Census of India, 1981 (based on 20% sample data) Part IV, Social and Cultural Tables (Excluding Assam).*

Table 9: Population by Marital Status, 1981 (Percentage Distribution)

Age Group	Male/ Female	Rural			Urban			Total		
		Currently Married	Widowed	Divorced/ Separated	Currently Married	Widowed	Divorced/ Separated	Currently Married	Widowed	Divorced/ Separated
10-14	Males	3.11	0.02	0.01	1.00	0.01	Neg.	2.63	0.02	Neg.
	Females	7.82	0.04	0.04	2.17	0.01	0.01	6.59	0.03	0.03
15-19	Males	14.75	0.11	0.09	5.56	0.03	0.02	12.32	0.09	0.07
	Females	48.92	0.23	0.50	27.89	0.13	0.19	43.47	0.21	0.42
20-24	Males	49.00	0.46	0.39	29.52	0.17	0.10	43.17	0.38	0.31
	Females	88.17	0.75	0.94	73.47	0.53	0.48	88.44	0.69	0.82
25-29	Males	80.96	0.95	0.57	68.01	0.37	0.20	77.27	0.78	0.47
	Females	95.35	1.59	0.98	91.40	1.24	0.61	94.33	1.50	0.88
30-34	Males	91.74	1.60	0.62	89.26	0.67	0.25	91.05	1.34	0.51
	Females	95.07	3.22	0.93	93.99	2.81	0.69	94.81	3.12	0.87
35-39	Males	94.04	2.28	0.57	94.59	1.00	0.27	94.19	1.94	0.49
	Females	93.25	5.50	0.81	92.91	5.14	0.64	93.17	5.42	0.77
40-44	Males	92.96	3.80	0.58	94.86	1.89	0.28	93.45	3.31	0.57
	Females	88.00	10.83	0.79	87.13	10.98	0.74	87.81	10.86	0.78
45-49	Males	92.25	5.01	0.51	94.47	2.75	0.26	92.79	4.46	0.45
	Females	83.33	15.68	0.54	81.48	16.97	0.64	82.93	15.96	0.67
50-54	Males	89.26	8.05	0.48	92.21	4.92	0.29	89.93	7.34	0.44
	Females	69.65	29.41	0.64	67.64	30.87	0.59	69.23	29.71	0.63
55-59	Males	87.84	9.73	0.44	91.06	6.41	0.23	88.57	8.97	0.39
	Females	68.48	30.74	0.53	62.72	35.99	0.50	67.33	31.79	0.52
60-64	Males	82.62	14.88	0.42	88.46	10.94	0.27	83.37	14.11	0.39
	Females	43.63	55.60	0.47	40.87	57.92	0.45	43.09	56.02	0.46

continued on next page

Table 9: continued from previous page

Age Group	Male/ Female	Rural			Urban			Total		
		Currently Married	Widowed	Divorced/ Separated	Currently Married	Widowed	Divorced/ Separated	Currently Married	Widowed	Divorced/ Separated
65-69	Males	79.75	17.85	0.39	82.69	14.61	0.29	80.33	17.21	0.31
	Females	41.55	57.72	0.40	36.87	61.94	0.39	40.62	58.55	0.40
70+	Males	69.81	27.74	0.41	73.17	24.06	0.29	70.44	27.04	0.39
	Females	22.11	77.24	0.30	20.13	78.78	0.29	21.71	77.55	0.30
All ages	Males	42.25	2.71	0.26	41.35	1.56	0.12	42.03	2.43	0.23
	Females	46.49	8.23	0.45	43.46	7.46	0.32	45.80	8.06	0.42
15-44	Males	82.84	3.04	0.82	73.35	2.54	0.52	80.48	2.92	0.74
15-49	Females	82.89	4.23	0.80	74.00	3.69	0.53	80.70	4.09	0.74

Note: 1 Excludes the State of Assam

2 Neg = Negligible

Source: *Women in India, A Statistical Profile 1988, p. 9.*

#### *D. Population by Marital Status*

Percentage distribution of population by age, sex and marital status in India for 1981 is given in Table 9.

#### *E. Mean age at Marriages by Sex*

The mean age at marriages for the sexes has been calculated for 1981 Census population as follows:

Male: 23.27 years

Female: 18.32 years

#### *F. Population by Religion*

The distribution of population by religion and percentage of each group are shown in Table 10. This is, however, according to 1981 census. Analysis for the 1991 census is yet to come.

**Table 10: Population by Religious Groups**

S. No.	Religion	Both Sexes	Percentage
1.	Hindus	54,97,24,717	82.63
2.	Muslims	7,55,71,514	11.36
3.	Christians	1,61,74,498	2.43
4.	Sikhs	1,30,78,146	1.96
5.	Buddhists	47,19,900	0.71
6.	Jains	31,92,572	0.48
7.	Other Persuasions	27,66,285	0.42

*Note: These figures exclude the state of Assam.*

*Source: India 1990, p 14.*

#### *G. Distribution of Disabled Persons*

The number of disabled persons in India is quite large. A complete break-up of them is given in Table 11. Number of mentally retarded persons and their distribution according to age, sex, and residence were not immediately available.



Table 11: Prevalence Rate of Physical Disabilities by Type of Disability, Sex and Age in Rural and Urban Areas in India in 1981

Age group (Years)	Rural/Urban	Prevalence Rate of											
		Visual Disability			Hearing Disability			Speech Disability			Locomotor Disability		
		Males	Females	Persons	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
All age	Rural	444	670	553	595	5.17	553	379	228	304	1,047	597	828
	Urban	294	425	356	386	395	390	342	207	279	800	544	679
0-4	Rural	41	37	39	NA	NA	NA	NA	NA	NA	522	342	435
	Urban	29	21	25	NA	NA	NA	NA	NA	NA	628	448	540
5-14	Rural	71	60	66	343	283	314	486	324	411	817	515	676
	Urban	100	72	87	266	220	244	506	345	429	859	562	718
15-39	Rural	125	106	117	386	250	318	359	189	274	876	402	641
	Urban	136	96	117	216	198	208	304	159	236	601	346	482
40-59	Rural	462	715	585	647	579	614	262	175	220	1,458	744	1,110
	Urban	281	467	365	386	458	434	203	122	166	873	560	730
60 & above	Rural	4,573	7,155	5,863	2,660	2,597	2,268	345	225	285	3,079	2,154	2,617
	Urban	3,291	4,968	4,156	2,432	2,305	2,366	360	209	282	2,444	2,060	2,246

Note : See foot note of Table

Prevalence Rate: Number of persons having the disability per one lakh population.

NA : Not Available

Source: Report on Survey of Disabled Persons Thirty-sixth Round, July-December 1981, No. 305, National Sample Survey Organisation, New Delhi, 1983, pp. 32 A, A 33, A54 - A57, A81 - A82.

*H. Death rate per 1000*

The death rate per 1000 population for the year 1986 is 11.1, of which, males have 11.0 and females 11.2.

*I. Birth rate per 1000*

The birth rate per 1000 population is 31.3 for 1988. Separate figures for males and females are not available.

Note: Based on Sample Registration System of the Register General, India (India 1990, p.14).

## Health

The health status of the population of India is being shown through the following commonly accepted indicators:

### A) *Life Expectancy*

Life expectancy is a very reliable indicator of the status of health of the population of a country and the effectiveness of its health programmes. The Ministry of Health and Family Welfare has calculated life expectancy as follows for 1986-91:

Male: 58.1 years  
Female: 59.1 years

### B) *Infant and Child Mortality*

#### Infant Mortality (1987)

Males - 95  
Female - 96  
Total - 95

Provisional data for 1988 is as below:

Rural - 102  
Urban - 61  
Combined - 94

#### Age specific (estimated) Death Rates (1987)

Age	Male	Female
0-4 years	33.6	36.8
5-9 years	2.8	3.9
10-14 years	1.5	1.4
15-19 years	1.9	2.5

*C) Mortality : Child bearing years (15-45) for 1982*

Age Group	Rural	Urban
15-19	2.7	2.4
20-24	3.8	3.5
25-29	3.5	3.2
30-34	3.9	3.5
35-39	4.5	4.0
40-44	5.5	5.2
45-49	7.6	7.0

*Source : National Perspective Plan for Women, p. 119.*

*D) Persons per hospital bed:*

9.2 beds per 10,000 persons (1987-88).

*E) Persons per doctor:*

4.3 doctors per 10,000 persons (1986-87).

*F) Family Planning:*

(i) Percentage of use of contraceptives among women under 50 years of age : 34%

(ii) Percentage of use of non-clinical family Planning

(a) Percentage of couples currently protected 7.8 (1984-85)

(b) Percentage of couples effectively protected 4.4 (1984-85)

*Source : Women in India -- A Statistical Profile, 1988, p. 49.*

(iii) Sterilization (upto March '89)

(a) Vasectomy.- 26457072

(b) Tubectomy - 41966622

*Source : Year book 1989-90, Ministry of Health and Family Welfare.*

*G) Malnutrition in Children (%)*

The data given below indicates the percentage of malnourished children in

Integrated Child Development Services Projects as on 31st March, 1985.

	Grade II%	Severely malnourished%
Malnourishment in Children	14.4	4.8

*Source : Women in India - A Statistical Profile, 1988, p. 238.*

*H) Average Per Capita Intake of Calories*

The per capita net availability per day of foodgrains in India is given below:

(In grams)			
Year	Cereal	Pulses	Total
1988	408.2	33.2	441.4

*Source: Economic Survey, 1988-89.*

## Literacy and Education

**Table 12: Enrolment at Different Levels, 1987-88**

Level of Education	Enrolment in lakh	Percentage thereof to Total population
Primary Level Classes I-V (Age group 6 to 11 years)	929.4	97.86
Middle Level Classes VI-VIII (Age group 11-14 years)	299.1	55.14
Secondary Level Class IX-XI/XII (Age group 14-17 years)	178.5	N.A.
University Level (Arts, Science and Commerce) (Age group 17-23 years)	30.9	N.A.

*Source : India 1990, p. 79-80*

**Table 13: Enrolment Ratios & Drop-out Rates**

Level of Education	Year	Ratio	
		Boys	Girls
<u>Enrolment Ratios</u>	1988-89		
Classes I to V		115.7	82.5
Classes VI to VIII		70.8	42.3
<u>School Drop-out Rates</u>	1985-86		
Classes I to V		45.84	50.27
Classes VI to VIII		60.70	70.04

**Table 14: Enrolment by Stages and Sex (1984-85)**

		(000's)	
S. No.	Classes	Male	Female
1.	Pre-Primary	575	458
2.	Primary (Classes I to V)	50,739	33,193
3.	Middle (Classes VI to VIII)	17,084	9,068
4.	High/Higher Secondary (Classes IX to XI/XII)	9,437	4,345
5.	P.U.C./Intermediate	1,658	589
6.	Graduate	1,925	797
7.	Post-graduate	215	103
8.	Doctorate	19.7	8.9

Source : *Women In India -- A Statistical Profile 1988*, p. 67-68.

**D. Education as Percentage of Government (National) Budget**

In the Seventh Plan (1985-90), an outlay of Rs. 6,382.6 crores was approved for education, which is 3.5 percent of the total outlay in the Seventh Plan. This amount also includes other heads like culture and sports. From this outlay, Rs. 5,457.09 crore were for general education and technical education. The Plan outlay for Education allocated in the Annual Plan for 1989-90 is Rs. 2,288.6 crores, which is 4 percent of the national budget for the same year.

**Seventh Plan Outlay for Education (1985-90)**

(Rupees in crores)					
Seventh Plan Outlay 1985-90	Annual Plan Actuals 1985-86	Annual Plan Actuals 1986-87	Annual Plan Actuals 1987-88	Annual Plan Actuals 1988-89	Annual Plan Actuals 1989-90
6382.6 (3.5)	876.8 (2.7)	1014.4 (2.6)	1610.8 (3.8)	1904.0 (3.9)	2288.6 (4.0)

R.E. = Revised Estimates

Note : Figures in parentheses denote percentages.

Source: *Economic Survey 1989-90*, p. S-44 to S-45.

*E. Brief Information on Adult Literacy Programmes*

**Table 15: Number of Literates and Illiterates among Population aged seven years and above, 1981 & 1991**

Literates/ Illiterates	Persons (Million)	Males (Million)	Females (Million)
<b><u>Literates</u></b>			
1981	233.94	156.95	76.99
1991	352.08	224.29	127.79
Increase in 1991 over 1981	118.14	67.34	50.80
Percent increase	50.5	42.9	66.0
<b><u>Illiterates</u></b>			
1981	301.93	120.90	181.03
1991	324.03	126.69	197.34
Increase in 1991 over 1981	22.10	5.79	16.31
Percent increase	7.3	4.8	9.0

*Source : Population of India 1991 Census : Results And Methodology, p. 51.*

**Literacy Rate, per 1991 census**

Total	- 52.11 Percent
Males	- 63.86 Percent
Females	- 39.42 Percent

*Source : Population of India 1991 Census : Results and Methodology, p. 69.*

The literacy level for 1991 is 52.11 percent, of which males contribute 63.86 percent and the females 39.42 percent. Although the aim of educational policy is to eradicate illiteracy and spread universal elementary education in the age group of 15-35 by 1995 the target seems unrealistic unless micro-planning somehow percolates to the grass root level.

The National Education Policy, 1986 and Programme of Action have formulated a comprehensive programme in the field of adult education known as National Literacy Mission (NLM). The NLM aims to impart functional literacy to eight crores illiterates in the age group of 15-35 by the end of 1995. The target for 1990 is three crore and five crore for 1995.



In the Central Scheme of Rural Functional Literacy Projects (RFLP) there are 513 projects to meet the national objective of eradicating illiteracy of Indian masses. The State Adult Education Programmes (SAFPs) has 852 such projects. The adult education programme is actively supported by the voluntary agencies where about 628 agencies are involved in imparting literacy. The voluntary agencies are running about 45,433 adult education centres and 2,355 *Jana Shiksha Nilayams* (JSN). The number of JSNs has increased to 30,000 presently, reflecting the active participation of the NGOs in adult education programmes.

Another programme popularly known as 'each one teach one' meant to involve university students has about 6.5 lakh participation of students under the mass programme of Functional Literacy. In this programme each student is required to make at least one adult literate.

Besides imparting education, the 'Shramik Vidyapeeths' are catering to workers' education. There are 36 'Shramik Vidyapeeths' functioning in different states. Improved Pace and Content of Learning (IPCL) technique is envisaged to retain the interest of adult learners. They are provided academic and technical resource support from State Resource Centres (SRCs). There are 18 SRCs in operation in different states of India, which provide training to functionaries, bring out teaching-learning material, cater to the varying needs of learners both in basic literacy and post literacy stages so that neo-literates do not relapse into illiteracy.

Number of Centres by type and enrolment by sex under Adult Education Programme in India (1984-85).

A) Number of Centres

Area-wise.

i) Rural	1,97,365
ii) Urban	9,243
iii) Total	2,06,608

Category-wise

i) Exclusively for men	86,584
ii) Exclusively for women	98,151
iii) Co-educational	21,873
iv) Total	2,06,608

**B) Enrolment (in lakhs)**

i) Rural	
a) Men	28.62
b) Women	30.43
c) Persons	59.05
ii) Urban	
a) Men	0.80
b) Women	1.90
c) Persons	2.70
iii) Total	
a) Men	29.43
b) Women	32.32
c) Persons	61.75

*Source: Women In India : A Statistical Profile - 1988, p. 80.*

**F) Information on any Literacy Programme specially meant for Women**

Data from the 1991 census indicate that educational achievements for the women are far from satisfactory. The total literacy percentage for the Indian

**Table 16: Literacy Rate, 1951-1991**

Year	Persons %	Males %	Females %
1951	18.33	27.16	8.86
1961	28.31	40.40	15.34
1971	34.45	45.95	21.97
1981	43.56	36.37	29.75
	(41.42)	(53.15)	(28.46)
1991	52.11	63.86	39.42

*Notes: 1. Literacy rates for 1951, 1961 and 1971 relate to population aged five years and above. The rates for the years 1981 and 1991 relate to the population aged seven years and above. The literacy rates for the population aged five years and above in 1981 have been shown in brackets.*

*2. The 1981 rates exclude Assam where the 1981 Census could not be conducted. The 1991 Census rate exclude Jammu & Kashmir where the 1991 Census is yet to be conducted.*

*3. The 1991 figures are provisional.*

*Source: Population of India 1991 Census Results and Methodology, p. 58.*

population is 52.11, where women have literacy percentage of only 39.42. Having realised that education is the most important instrument for human resource development, education of women, therefore, occupies top priority with the Government of India. The comparisons on achievements in literacy rate from 1951-1991 show encouraging progress, even though the situational analyses are far from satisfactory.

The main constraints identified by the 'National Perspective Plan For Women' for the slow progress of female education is the socio-economic conditions of the people, their attitudes, values and culture. The focus of planning has shifted from equipping women for their traditional roles of housewives and mothers to recognizing their worth as producers, making a major contribution to family and national income. Concerted efforts have been made to enrol more girls in schools and encourage them to stay in schools, to continue their education as long as possible and to provide non-formal educational opportunities for women. The Constitutional directives in terms of providing free and compulsory education upto the age of 14 years had been included as one of the components of the 'Minimum Needs Programme' and hence given over-riding priority.

#### *National Policy on Education (NPE) Initiatives for Women*

The NPE 1986 is a landmark in the upliftment of educational achievements of women education. This policy attempts, for the first time, to tackle basic issues for women's equality. The policy states: "Education will be used as an agent of basic change in the status of women. In order to neutralize the accumulated distortions of the past, there will be a well conceived edge in favour of women. The National Educational System will play a positive, interventionist role in the empowerment of women. It will foster the development of new values through redesigned curricula, textbooks, training and orientation of teachers, decision makers and administrators."

The NPE clearly gives over-riding priority to eradicate women's illiteracy and obstacles inhibiting their access to and retention in elementary education. This policy also recommends women's participation in vocational, technical and professional education at different levels. It also encourages the participation of women in non-traditional occupations and existing and emergent technologies.

The Programme of Action (POA) for implementation of the National Policy on Education (NPE) spells out the meaning of women's empowerment:

"Women become empowered through collective reflection and decision making. The parameters of empowerment are:

- Building a positive self-image and self-confidence.
- Developing ability to think critically.
- Building up group cohesion and fostering decision making and action.
- Ensuring equal participation in the process of bringing about social change.
- Encouraging group action in order to bring about change in the society.
- Providing the wherewithal for economic independence..."

The Programme entails the following;

- i) A phased time bound programme for elementary education for girls, particularly upto primary stage by 1990 and upto the elementary stage by 1995;
- ii) A phased time bound programme of adult education for women in the age group 15-35 by 1995;
- iii) Increased women's access to vocational, technical, professional education and existing and emergent technology; and
- iv) Review and re-organization of educational activities to ensure that they make a substantial contribution towards women's equality, and creation of appropriate cells/units therefore.

Besides the NPE (1986), the National Literacy Mission (NLM) also aims at the eradication of illiteracy in 15-35 age group by 1995. The Mission document emphasises the importance of imbibing the values of national integration, conservation of environment, women's equality, observance of small family norms etc.

*Mahila Samakhya:* A Central scheme 'Mahila Samakhya' (Education for Women's Equality) is also being launched. This scheme contemplates at setting up of women's activity centres in villages.

Adult education centres, non-formal education centres and 'Jana Shiksha Nilayam' and intensive training of all education workers in the villages will be coordinated in this programme through a single implementation structure. It is envisaged that 'Mahila Sangha' will motivate women to participate effectively in the educational process, whereby changing the attitudes of passive acceptance of reality to self-determination. Vocational training for rural women, residential condensed courses to upgrade their educational skills and vocational training in unconventional fields in selected high schools will also be taken up.

Participation of male and female in different technical and non-technical courses at the university level is shown in Table 17.

**Table 17: Percentage Distribution of Men and Women in University Education (faculty-wise) 1981**

Faculty	Male	Female
Arts	34.6	56.1
Science	19.0	20.6
Commerce	23.2	11.8
Education	1.8	4.5
Engineering/Technology	6.2	0.7
Medicine	4.1	3.6
Law	8.1	1.6
Agriculture/Veterinary Science and others	2.8	9.5

*Sources: Ahmad, Karuna Channa. The Educational Situation of Women in India, International Workshop on Women's Studies, ICSSR, Trivandrum, April 26-29, 1989.*

## Employment

**Table: 18 Working and Non-Working Population--1981 Census (Lakh)**

CATEGORY	MALE		FEMALE		TOTAL	
	No.	Percentage share in total male population	No.	Percentage share in total female population	No.	Percentage share in total population
Working Population Total (A+B)	1,810	52.65	636	19.77	2,446	36.77
A. Total Main Workers	1,775	51.62	450	13.99	2,225	33.45
i) Cultivators	7.76	22.56	149	4.65	925	13.91
ii) Agricultural labourers	347	10.10	208	6.46	555	8.34
iii) House Industry	56	1.64	21	0.64	77	1.16
iv) Other Workers	596	17.32	72	2.24	668	10.04
B. Marginal Workers	35	1.03	186	5.77	221	3.32
C. Total Non-working Population	1,629	47.35	2,578	80.23	4,207	63.23
D. Total Population (A+B+C)	3,439	100.0	3,214	100.0	6,653	100.0

*Source : India 1990, A Reference Annual, p. 647.*

**Table 19: Economic Classification of Main Workers 1981**

% Distribution	Total main	of which	
	Workers	Males	Females
Cultivators	41.6	43.7	33.2
Agricultural Labourers	24.9	19.6	46.2
Livestock, forestry etc.	2.2	2.3	1.8
Mining and guaring	0.6	0.6	0.4
Household industry	3.5	3.2	4.6
Other Industry	7.8	8.9	3.6
Construction	1.6	1.8	0.8
Trade & Commerce	6.3	7.3	2.0
Transport, Communication etc.	2.7	3.3	0.4
Other services	8.8	9.2	7.0
	100	100	100

*Source: Statistical Outline of India 1989-90, p.43. Tata Services Limited, Deptt. of Economics and Statistics, Bombay House, Bombay.*

Table 20: Employment in the Organised Sector as on 31.3.1988

				(in thousands)
S. No.		Public Sector	Private Sector	Total
1.	Employment (Male & Female)	18326.1	7422.2	25748.3
2.	Women	2096.2	1342.5	3438.7
3.	Percentage of Women in total	11.4%	18.1%	13.4%

Source : D G E & T, Ministry of Labour, New Delhi.

Table 21: Rates of Unemployment (% Unemployed to Labour Force)  
During 1983 and 1987-88 by Sex and Residence Status

Worker	Year	Rural			Urban			Total
		Male	Female	Total	Male	Female	Total	(R+U)
UPS	1983	2.12	1.41	1.91	5.86	6.90	6.04	2.77
	1987-88	2.87	3.52	3.07	6.07	8.77	6.56	3.77
WS	1983	3.27	4.26	3.88	6.69	7.46	6.81	4.51
	1987-88	4.16	4.27	4.19	6.17	8.93	7.12	4.80
DS	1983	7.52	8.98	7.94	9.23	10.99	9.52	8.25
	1987-88	4.58	6.91	5.25	8.79	12.00	9.26	6.09

UPS = Usual Principal Status. A person is considered unemployed according to this concept if he/she was available for but without work for a major part of the year.

WS = Weekly Status. A person is considered unemployed according to this concept if he/she, though being available for work did not have work even for one hour during the reference week.

DS = Daily Status. It is a measure of unemployment in terms of person days of unemployment of all the persons in the labour force during the reference week.

Source: *The Future of Asia-Pacific Economics (FAPE IV). National Approach Paper-India* by S.P. Gupta, 11-13 March, 1991, p.62.

Table 22: Estimates of Unemployment as on April 1, 1990

(Million)			
<b>i. By Usual Status (UPS)</b>			
	Male	Female	Total
Rural	4.97	2.66	7.63
Urban	4.16	1.30	5.46
Total	9.13	3.96	13.09
<b>ii. By Current Weekly Status (CWS)</b>			
	Male	Female	Total
Rural	7.06	2.92	9.98
Urban	4.59	1.31	5.90
Total	11.65	4.23	15.88
<b>iii. By Current Daily Status (CDS)/equivalent million person years</b>			
	Male	Female	Total
Rural	7.75	4.59	12.34
Urban	5.91	1.66	7.57
Total	13.66	6.25	19.90

Note: These figures relate to the population in age group 5 +

Source: *The Future of Asia-Pacific Economics (FAPE IV). National Approach Paper-India* by S.P. Gupta, 11-13 March, 1991, p-64.

Table 23: Number of Work seekers classified by Educational Level in 1981

(In thousand)				
S.No.	Educational Level	Total	Male	Female
1.	Below Middle Standard	5212.8	4505.1	707.8
2.	Middle school standard upto Matriculation	3607.0	3169.3	737.7
3.	Matriculation	5008.1	4144.5	863.6
4.	Under Graduates	2325.5	1950.4	375.0
5.	Graduates	1542.8	1233.3	309.5
6.	Post Graduates	141.9	102.6	39.3
7.	Total	17838.1	15105.2	2732.9

Source: *Women in India - A Statistical Profile, 1988, p. 106.*



**Table 24: Number of Applications Registered with the  
Employment Exchange in India (1984)**

			(In thousand)
S.No.	Educational Level	Total	Females
1.	Matriculates/Higher Secondary/ Intermediate/Under graduate	10,376.7	2,025.1
2.	Graduates	1,393.3	435.6
	i) Arts	901.1	209.2
	ii) Science	416.6	82.4
	iii) Commerce	355.2	37.7
	iv) Agriculture	18.9	0.3
	v) Education	177.3	92.8
	vi) Engineering	26.6	2.0
	vii) Law	8.4	0.7
	viii) Medical	20.6	5.1
	ix) Veterinary	0.7	Neg.
	x) Others	13.9	5.4
3.	Post Graduates	219.9	64.4
	i) Arts	119.9	37.3
	ii) Science	43.5	13.0
	iii) Commerce	28.6	2.0
	iv) Agriculture	1.2	Neg.
	v) Education	18.8	9.5
	vi) Engineering	0.5	Neg.
	vii) Law	0.2	Neg.
	viii) Medical	0.8	0.2
	ix) Veterinary	Neg.	-
	x) Others	6.4	2.4
	<b>Total</b>	<b>12,535.9</b>	<b>2,525.1</b>

*Source: Women in India - A Statistical Profile - 1988, p. 108-109.*

Data regarding percentage distribution of wage earners by sex are not yet available. As soon as census 1991 analysis are available this data will be furnished.

However, the data relating average daily minimum wage rates for men and women are not available but per capita annual income of factory workers is provided below:

**Table 25: Per Capita Annual Earnings of Factory Workers,--1984\***

Sector of Employment	Amount in Rupees
Cotton Textiles	10,307
Wool, Silk and Synthetic textiles	10,330
Jute textiles etc.	8,974
Textile Products	7,942
Wood and Products	6,115
Paper & Products and Printing, Publishing, etc.	9,805
Leather and Products	6,536
Rubber, Plastics, Petroleum and Coal Products	9,467
Chemicals and Products	10,266
Non-metallic mineral product	7,328
Basic metals and alloys	8,635
Metal Products	9,527
Electrical Machinery	11,204
Transport Equipment	11,794
Electricity	12,378
All Industries	9,594

*\*Provisional*

*Source : Statistical Outline of India 1989-90, p-39. Tata Services Limited  
Deptt. of Economics And Statistics, Bombay House, Bombay.*

**Table 26: Minimum Wages of Plantation Workers fixed by different States/Union Territories under the Minimum Wages Act, 1948**

S.No.	State/Union Territory	Total Minimum Wages (as on 1.6.91)
1.	<u>Andhra Pradesh</u> Coffee	Rs. 16.00 p.d.
2.	<u>Assam</u> Tea	Rs. 14.19 p.d. to Rs. 16.45 p.d. (According to zone)
3.	<u>Bihar</u>	Rs. 20.00 p.d.
4.	<u>Himachal Pradesh</u> Tea	Rs. 22.00 p.d.
5.	<u>Arunachal Pradesh</u>	
6.	<u>Karnataka</u> Tea, Rubber, Coffee, Cardaman	Rs. 12.39 p.d.
7.	<u>Kerala</u> Tea, Coffee and Cardaman Rubber	Rs. 8.19 p.d. Rs. 9.88 p.d.
8.	<u>Mizoram</u>	Rs. 28.00 p.d.
9.	<u>Nagaland</u> Coffee and Tea	Rs. 15.00 p.d.
10.	<u>Tamil Nadu</u> Tea Coffee Rubber	Rs. 15.45 p.d. Rs. 14.85 p.d. Rs. 15.25 p.d.
11.	<u>Tripura</u> Rubber Tea	Rs. 14.00 p.d. Rs. 9.80 p.d.
12.	<u>Uttar Pradesh</u> Tea Rubber	Rs. 520.00 p.m. Rs. 676.00 p.m.
13.	<u>West Bengal</u> Tea  Cinchona - Adult - Children	Rs. 12.57 p.d. in Darjeeling & Rs. 12.89 in Terai & Cooch Bihar Rs. 28.70 p.d. Rs. 26.40 p.d.

**Table 27: Minimum Wages of the Union Territory of Delhi  
As on 1.8.91 (Revised)**

<b>S.No.</b>	<b>Classification of Works</b>	<b>Minimum Wages</b>
1.	All Scheduled employment	Rs. 37.00 p.d.
2.	Unskilled	Rs. 891.00 p.m.
3.	Semi-skilled	Rs. 989.00 p.m.
4.	Skilled	Rs. 1141.00 p.m.
<b><u>Clerical &amp; Non-Technical Supervisory Staff</u></b>		
1.	Non-matriculantes	Rs. 1005.00 p.m.
2.	Matriculantes	Rs. 1155.00 p.m.
3.	Graduates and above	Rs. 1339.00 p.m.

## Gender Participation in Services

Women are engaged now in different cadres of services, entrance to which is usually through competitive examinations or based on prescribed qualifications. On the civil administration side, the main cadre is the Indian Administrative Services (IAS) followed by a number of other cadres. Women's employment in these services are shown in the following table:

**Table 28: Representation of Women in Selected Services (1987)**

S.No.	Service	Number of Personnel in position as on 1.1.87		
		Male	Female	Total
1.	Indian Administrative Service	4209	339	4548
2.	Indian Police Service	2418	21	2439
3.	Indian Foreign Service	480	53	533
4.	Indian Customs & Central Excise Service	1053	59	1112
5.	Income Tax Service	2244	195	2439
6.	Indian Audit & Accounts Service	530	59	589
7.	Indian Postal Service	454	52	506
8.	Indian Economic Service	481	71	552
9.	Indian Statistical Service	645	32	677
10.	Indian Forest Service	1733	10	1743
11.	Central Information Service	770	69	839
12.	Central Secretariat Service	976	34	1010
Total		15993	994 (5.83)*	16987

\* Percentage to total.

Source : *Women in India, A Statistical Profile - 1988, p. 119.*

Table 28 shows the participation of women in Civil Administration and Police Services. So far as the category of Armed Forces is concerned, there were 16,532 females in the civilian category in the year 1982. The women here represent 3.16% of the Defence Forces (Civilian).

## Gender Participation in Politics

### 8(a) Political Participation (at the latest election)

Election Year (1991)	Male	Female
1. As voters in Parliamentary Elections	170273157	243887790
2. As candidates in Parliamentary Elections	1650	100
3. Won Parliamentary seats	483	30
4. Membership in Political Parties	NA	NA
5. Membership of Trade Unions Total	6126816	-
	(Total)	
6. Office bearers in Trade Unions	28	None

**Table 29: Membership of Central Trade Union Organisations**

Central Organisation	Claimed		Verified	
	No. of Unions	Membership	No. of Unions	Membership
INTUC	3,457	35,09,326	1,604 <sup>1</sup>	22,36,128 <sup>1</sup>
BMS	1,725	18,79,728	1,333 <sup>1</sup>	12,11,345 <sup>1</sup>
HMS	1,122	18,48,147	426	7,62,882
UTUC (LS)	154	12,38,891	134	6,21,359
NLO	249	4,05,189	172	2,46,540
UTUC	618	6,08,052	175	1,65,614
TUCC	182	2,72,229	65	1,23,048
NFITU	166	5,27,375	80	84,123
AITUC	1,366 <sup>2</sup>	10,64,330 <sup>2</sup>	1,080	3,44,746
CITU	1,737 <sup>2</sup>	10,33,432 <sup>2</sup>	1,474	3,31,031
<b>Total</b>	<b>10,776</b>	<b>1,23,86,699</b>	<b>6,543</b>	<b>61,26,816</b>

1. Figures do not include membership figures of 13 unions of BMS and one of INTUC in

*Post and Telegraph Département as an objection has been raised in this regard. A final decision will be taken after further examination of the issue.*

- 2. Figures shown as claimed membership of AITUC and CITU have been obtained from the records of respective Registrar of Trade Unions as these unions failed to submit them.*

*Source : India 1990, p. 659.*

#### *8(b) Generally, how Active are Women in Political Affairs?*

The 10th Lok Sabha elections were held in May-June, 1991. The total seats contested for the Lok Sabha were 513 and only thirty women MPs were elected. The situation is dismal, so far as representation of women at national political scene is concerned as they constitute less than 6 percent of the total membership. The main political parties, the Congress, the Bharatiya Janata Party and the Janata Dal had declared promising reservation for women upto 30 per cent in the governmental and political machinery.

The low nomination of women as candidates in electoral process may to some extent been contributed by the social positioning of women here. Their mobility is usually restricted and familiarity with the political constituency of the area is also limited, the political parties, therefore, may be hesitant to nominate women candidates due to such considerations. All the same, the political parties are well aware that women constitute a large vote bank for them, the social issues appealing to this section of society are therefore substantially given weightage in the election manifestoes.

In the recent elections (1991) the women voters who exercised their franchise were nearly 40 to 50 per cent. These figures clearly show the active participation of women in political affairs. Strangely, the educational status of women does not seem to influence the percentage of women exercising their franchise. In the elections of 1991, it has been observed that rural women have cast more votes than their urban counterparts; also the less educated belts of women in states like Haryana, Tripura etc. the percentage of women voting has been as high as 45 to 80.

To improve the political participation of women at levels, adequate reservations of seats have to be made mandatory. At the village level, Women's Panchayats should be established so that women participate actively in the administration and decision making level. They also should monitor the progress of developmental and welfare schemes specially meant to bring about women's development.



## Legal Environment for Gender Issues

### *Special Constitutional Arrangements for Women*

The Constitution of India guarantees justice, liberty and equality to all citizens of India without distinguishing in sex, creed and religion. All Indian Laws get their sanction from the Indian Constitution. There are provisions which not only prohibits discrimination but protection of the rights of women is imperative. In this context Articles 14, 15, 16, 39 and 51A(e) deserve special mention. Rights guaranteed under articles 14, 15 and 16 are Fundamental Rights and if they are violated by the State, a citizen can move the High Court or even the Supreme Court. Article 15(3), further empowers the State to make any "Special Provision for women and children", even in violation of the fundamental obligation of non-discrimination among citizens, inter-alia of sex. This provision has been utilized to make special provisions for women, particularly in the field of labour legislation like the Factories Act, the Mines Act, etc.

In the same spirit, Article 39(a) of the Directive Principles of the Constitution, directs the State to ensure that there is equal pay for equal work for both men and women. Further, Article 39 (e) directs the State to ensure that the health and strength of workers, men and women, and the tender age of children are not abused and that citizens are not forced by economic necessity to enter avocations unsuited to their age or strength. In the same way Article 42 directs the State to make provision for ensuring just and humane conditions of work and maternity relief.

### *Civil and Criminal Laws*

The Indian Constitution guarantees justice, liberty and equality to all citizens of India. The Preamble speaks of equality of status and opportunity for all citizens. Article 14 states that "The state shall not deny to any person equality before the law or the equal protection of the laws within the territory of India." The Constitution and the Preamble, not only prohibit discrimination against

women but women are protected under the provision of articles 14, 15, 15(3), 16, 39 and 51A(e).

Violence against women, both within the house and outside, had been on continuous rise, therefore the need to amend the Criminal law and Evidence law arose. These laws now recognize violence against women in the form of rape, murder of young bride for dowry--which is related to domestic violence including wife beating, cruelty, torture and humiliation.

The second Amendment of the Criminal law Act was done in 1983, which for the first time gives legal recognition to domestic violence by making cruelty inflicted by the husband or his relatives an offence (chapter XXA of the Indian Penal Code, Section 498A).

Similarly, the Law of Evidence after amendment provides that if a married women commits suicide within seven years of her marriage, the presumption in law will be that her husband or his relatives abetted the suicide (Section 113A of the Indian Evidence Act, 1982).

In the last decade the Government has amended laws relating Rape, Adultery, Dowry, Sati, Prostitution, Abortion, Marriage and Divorce etc. for substantially improving the status of women through legislation and judiciary but the Committee on the Status of Women in India is of the view that "penal provisions in the law are definitely influenced by the established patriarchal system, the dominant position of the husband and the social and economic backwardness of women."

The 'Right to Children' is one such example where patriarchal system is clearly reflected in its thoughts, principles and philosophy. Under all the personal laws and under the Guardians and Wards Act, 1890, the father is the natural guardian of the children. The Hindu Minority and Guardianship Act, 1956 provides that the natural guardian for both boys and unmarried girls is first the father and after him the mother. Although, the interpretation of the Hindu Minority and Guardianship Act, 1956 and the Guardians and Wards Act, 1890, by the courts have progressively observed that the paramount interest of the child will be taken into consideration while deciding the guardianship and custody of the minor child.

Once again the laws relating to "property" reflect the unequal status of men and women in the Indian society. Neither the personal laws based on religion, nor the secular laws relating to property rights give comparably equal rights to women in comparison to their male counterparts.

The Hindu Succession Act, 1956 provides equal share to women in the properties of their fathers. The Act gives women the right to acquire absolute

ownership of property under Section 14. She also has been given absolute power to dispose of her property as she desires. The amended Hindu law on property does give her many new rights but she cannot be a member of the coparcenary and also cannot thereby ask for a partition. These far reaching implications need to be reformed so that the patriarchal system does not continue getting sanction even under the agents of justice.

In the personal laws of Muslims and Parsis, the women although have some right to property but these rights are not equal to their brothers. Under these laws, the son gets twice the share of his sister. The women of Syrian Christian origin also were governed by the Travancore and Cochin Succession Act till recently, under which they almost got no property. The Supreme Court of India has recently ruled otherwise and now under the Indian Succession Act 1956, these women get equal right to property.

The women's organisations are actively fighting for the 'rights of women for property' as it would lead to gender justice and enhance the status of women in a more equal manner but traditional patriarchal culture seems to be inter-woven intricately in the fabric of the Indian society.

### *Labour Laws*

Labour Policy in India is closely related to the Directive Principles of the constitution and has been evolving in response to specific requirements of planned economic development and social justice.

Regarding payment of wages to factory workers there are two important acts. They are : the Payment of Wages Act, 1936 and Minimum Wages Act, 1948. Under the provisions of these acts employers cannot withhold wages earned by workers, nor can they make any unauthorized deduction. The Minimum Wages Act of 1948 empowers the Government to fix minimum wages of employees working in specified employment. There is a provision for review and revision of wages already fixed after suitable intervals not exceeding five years.

The Equal Remuneration Act, 1976 guarantees payment of equal remuneration to men and women workers for the same work or a work of similar nature and for prevention of discrimination against women in matters of employment. This Act was amended in 1987 making its provisions more stringent.

In order to bring uniformity in scope, qualifying conditions and rates of benefits, the Maternity Benefits Act 1961 was passed which applies to factories, mines and plantation except those factories or establishments which are covered by the Employees State Insurance Scheme. It can be extended to other establishments by state governments. The Central Government employees are, by

and large, governed by the Central Civil Service (Leave) Rules, 1972 and under these rules the female Government employees are at present entitled to maternity leave for a period of 90 days from the date of its commencement. Maternity Leave is also admissible in cases of miscarriage, including abortion.

The Employees State Insurance Act, 1948 marks an important step in the provision of social security benefits. The Act provides for medical care in kind and cash, benefits in the contingency of sickness, maternity, employment injury and pension for dependents on the death of a worker due to employment injury. Medical care including hospitalisation is also available to members of family of the insured person.

Apart from the above, women employees in Government service are eligible for a number of concessions and relaxations. Some of them are relating to age relaxation for widows and women separated from their husbands in certain lower categories of posts; exemption of educational qualifications in respect of widows of deceased government servants appointed on compassionate grounds to post of peons; posting of husband and wife at same station to enable them to lead to normal family life and ensure the education and welfare of their children.

To provide cheap and safe accommodation for working women belonging to low income group, a scheme of construction/expansion of hostel buildings was started in 1972. The scheme was modified in 1980 to provide assistance for day-care centre for children attached to working women's hostels. Under the scheme voluntary organisation can be provided assistance to the extent of 50% of the cost of land and 75% of the cost of construction of buildings.

There is a scheme of creches for children of poor working and ailing women, which is implemented through voluntary organisations. The scheme is intended to provide day-care services for children of the age group 0-5. It began in 1975-76 with 247 creche units covering 6,175 children and has now been expanded to 11,841 creche units with 2,96,000 beneficiaries. In 1986-87 a training programme for creche workers was introduced.

#### *Provision for Women in Cooperative Legislations*

Apart from small exceptions, the present provisions under various cooperative laws do not give preferential treatment to women nor are there anything that relates directly to women issues. Some of these exceptions in the state cooperative societies acts are of the following nature. The Himachal Pradesh Cooperative Societies Rules provides [Rules 39(1) ] that "... in order to represent appropriate interest, the Registrar shall have powers to appoint additional number of members for the Managing committee... representing other appro-

priate interests including the interests of women..." Similarly, section 33 of the Tamil Nadu Co-operative Societies Act provides representation of one women on the board of every agricultural producer marketing society, credit, consumer, mill producer, oil seeds growers society and such other class or category of registered societies as may be prescribed. Similar provisions are there in the cooperative societies acts of Pondicherry, Madhya Pradesh, Uttar Pradesh and Kerala. In the acts of some states, such as Haryana, Andhra Pradesh, Punjab, and Delhi there are provisions to include representations of weaker sections but women representation is not specifically mentioned.

The question of greater participation of women in co-operatives and the need for appropriate provisions in the legislation have been engaging the attention of concerned agencies for quite some time. In 1987, the National Cooperative Union of India organised a "National Convention on Involvement of Women in Cooperation" in New Delhi, which brought into focus the various aspects of this problem. The Convention made a number of useful recommendations aimed to ensure greater participation of women in cooperatives for their own development.

## Socio-Cultural Environment and Gender Issues

### *Religion*

Indians are said to be traditionally religious minded. Although there are different religious denominations, this characteristic appears to be common for all of them. Religious considerations very often determine decisions relating to many social and economic activities. In most religious activities in the family and in the community, men play a dominant role, although women too participate in a big way. In fact certain rituals and activities are entirely left for the women to perform. So far as time spent on religious activities and rituals is concerned, perhaps, both men and women, are equally absorbed.

As it happens very often, religious rites and rituals give rise to narrow superstitions and beliefs in course of time. This aspect can be easily seen in a country like India. Such superstitions and false beliefs have been responsible for keeping away many people, specially the rural folk, from many important activities or participation in programmes of social welfare, economic amelioration, certain vocations, etc.

Among the Hindus, which is the dominant religious group, birth, marriage, and death in the family are events which are intimately associated with major religious functions and ceremonies. Male members in the family play important roles on such occasions. It may particularly be mentioned that the last rites of the departed parents can be done only by their sons. Hence, every Hindu desires to have at least one son. Again, Hindu women keep fast on certain occasions for the general welfare and long life of their husbands and children. On the whole it can be said men have the dominant and decisive role in religious practices, but women too perform many functions.

### *Gender Roles in Family*

#### **a) The Head of the Family**

In a typical Indian family, the household is usually headed by men. To a very

large extent, the patriarchal system is nurtured, which indirectly concedes the male supremacy over the fair sex. Therefore, in the Indian society on the whole there is the manifestation and institutionalization of male dominance over the women. Family, being a mirror of social environment, reflects this patriarchal attitude where father, sons and grandsons take major decision makings in their hands so that headship continues in the hands of male members in the family even in cases of eventualities.

In a few north-eastern states and states like Kerala, the matrilineal system is in operation. The head of the family in such a system is usually the mother, daughter and the grand daughter. These women make major decisions in the family and also they inherit the property. In such a system the women have a very dominant status within the family structures, as they are usually the bread earners also. But such a system has nearly collapsed in recent times and is operative in small regions only.

#### **b) Owner of the Lands and Property**

As already stated above the patriarchal system also connotes the system of financial power imbibed in it. The agricultural land is usually shared only between the sons in the family after the death of their father. This land is not inherited by the daughters at all, but the residential property is shared between the daughters and the sons in the family where property rights are being exercised at all.

#### **c) Pattern of Housekeeping**

The women of the house are responsible for the daily chores like cooking food, washing, cleaning and looking after the children. These household chores are usually done by the mother and her daughters. Even a young girl of 10 years is able to cook food, look after siblings, and also fetch water and collect fuel wood if necessary, in a easy manner. The financial expenditure is taken care of by the male members usually, but if the women is employed, then both the spouses share the financial liabilities and responsibilities also.

#### **d) Influence of Dowry System on the Family**

In India, the birth of a female child is rarely on occasion for celebrations, for this newborn infant is look down by her own family members for bringing low social status to them along with her birth. Even mothers do not respond very affectionately to this child, for a threat of her own existence in her parent-in-laws family. The low status accorded to a girl child here reflects the patriarchic culture, where a woman besides being an economic burden is a nonentity for all other purposes.

The girl child is raised in hostile ambience, the parents always reinforce the fact that besides being an economic liability and bringing low status to the family, she has no other concrete contribution. They manage to make their daughters feel guilty for belonging to the fair sex and this attitude is so internalized in the attitudes of girls that without questioning, the daughters accept inferior status in comparison to their brothers. They feel "helpless" and to enhance their status in their husbands family, economic compensation becomes a means of doing so. The bride's father gives money and other valuables to the groom before the marriage is solemnized. This money is usually beyond the economic capability of the parents but is so interwoven with the social status of the bride's family that loans and funds from other sources are arranged to meet this demand. The relationship between dowry amount and social status is so complementary that further matches in the families are dependent on the dowry given/accepted.

Although dowry is give at the time of marriage but the bride's parents have to keep giving "gifts" throughout her life on festivals, marriage anniversaries etc. so that their daughter's status is not threatened in her in-laws family or else their daughter is physically and mentally tortured. In many cases, the marriage bond is at the point of breaking due to lack of such gift items.

Victims of dowry death have sharply risen over a period of few years inspite of the legislative measures taken by the government. The Dowry Prohibition Act, 1961 was amended in 1984 and again 1986 in order to make the offence cognizable, to enhance penalty of both fine and imprisonment and to widen the scope of the Act to make it more effective. The Act was further amended in 1986 to make the penal provisions more effective and stringent. The minimum punishment for taking or abetting taking of dowry has been raised to 5 years and a fine of Rs. 15,000. The advertisements in newspapers, periodicals etc. offering a share of property as consideration for marriage is punishable. The amendment proposes appointment of Dowry Prohibition Officers by the State Governments. Offences under the Act have been made non-bailable. A new offence of 'Dowry Death' has been included in the Indian Penal Code consequential to the amendment in the Act.

The dowry deaths have risen nearly two-fold from 2,209 in 1988 to 4,006 in 1989. The data on dowry deaths in Delhi is shown below for the year 1985 to 1987.

**Table 30: Cases Registered under the Dowry Prohibition Act (DPA)**

Crime head	1985	1986	1987
Dowry Deaths	43	64	79
Dowry Murders	11	15	10
Dowry Prohibition Act	10	10	4



This official data from police records of Delhi is at variance with that of women's organisations. The data given by women's organisations on dowry deaths is as follow:

Crime head	1985	1986	1987
Dowry Deaths	452	931	600

*Source : Indian Women, 1990, p. 106*

#### e) Treatment of Male and Female children and Integration with the Family

The joint family system prevails in some traditional homes even now a days. The children in such homes usually acquire the behavioural patterns, social rites and rituals from a very young age by the process of acculturation, more so because at least three generations of the family reside together. The male children are socialized in such a manner that the patriarchal system continues to flourish. This phenomena is also reflected in the health and nutritional status of male children as they are visualized as the bread earners in the family.

The female children are required to perform household activities and to take care of siblings. This is because of the role perceptions by the adult members of the family. The girl, not only is provided less nutritional food but is also deprived of education if household activities suffer on her account.

The process of modernisation has filtered to the urbanites, where definite changes have become clear in terms of socialization and child rearing attitudes of the parents. Due to nuclear family structures and also employment of women, the parents have started stressing on concepts like equality in terms of education, nutrition and health in the metropolitan cities.

#### *Marriage*

**Table 31: Percentage Distribution of Population**

	Male	Female
a) Teen Marriages		
Age 10 - 14 years	2.63	6.59
Age 15 - 19 years	12.32	43.47
b) Widowed	2.43	8.06
c) Divorced or Separated	0.23	0.42

### *Financial Decision Making in the Family*

In families where women are not employed, major financial decisions are taken by the husband like investments, buying expensive household appliances etc. and the women run the house, therefore, daily routine expenses are decided by her. In households where women are working, a more democratic process is observed where both the spouses together make decisions regarding investments, savings and running of house also.

In household, where joint family system is being observed, the males only take major financial decisions and the eldest lady of the house supervises the day to day expenses.

**Table 32: Type of Work performed by Women**

Type of Work	Status of Remuneration	
	Earning	Not Earning
1. Housewife	NA	NA
2. Self-employed	NA	NA
3. Employed by private employers	1369.7	-
4. Employed by government	1971.4	-
5. Retired	NA	-

*The Figures are as of 30th September, 1986*  
*NA - Not available*

### *Sharing of Household work between Wife and Husband, Difference between Rural and Urban Areas.*

India, having patriarchal society, has very limited participation of male members in sharing household work. In a typical rural family, the joint family system is still prevalent and male members are usually responsible to buy groceries from the nearby village market. The men look after the livestock to some extent, as the fodder is usually provided to the domestic animals by the menfolks. The women are mainly looking after the preparation of food, fetching of water, collection of fuel wood and looking after the children in the house. The children help their parents in taking the cattle and goats for grazing in the fields and the girls usually help in cooking of the food, looking after the young siblings etc. The other relatives staying in the house also perform similar duties according

to their sex. The grand-parents usually look after their grand children, part of easy household work is also shared by them.

In the urban areas of India, the nuclear families are more prevalent. The men and women usually have no help from any of their relatives, therefore, the work load is shared between the spouses. Although the women looks after the daily household chores but the husbands are seen to have readily shared the responsibility of children. The husbands also help in buying groceries and other essential items from the markets. They also help the children in the studies. The men share quite a lot of household work with their wives.

## Institutions dealing with Gender Issues

With increasing awareness of gender issues and the need for women's development and welfare, there has grown now a well-knit institutional support in the country. The principal governmental agency, having the widest responsibility in women's affair, is the Bureau of Women Welfare and Development and is placed within the Department of Women and Child Development under the Ministry of Human Resource Development. The activities of the Bureau include formulation of policies, plans and programmes, enacting/implementing various social legislations relating to women and implementing certain welfare and development programmes for women.

A new scheme for assisting the setting up of Women's Development Corporations (WDCs) in all the states has been launched. WDCs are to be responsible for identification of women as individuals or in groups, preparation of viable projects, facilitating training, credit and marketing, etc. Such corporations have started functioning in a number of states.

A recent development of far reaching importance has been the preparation of the "National Perspective Plan for Women, 1988-2000 A.D." by the Department of Women and Child Development, which was published in 1988. The Plan document has made a competent review of policies and programmes on Indian women and has made important recommendations. This has now become the blue-print of development of women during the present decade, which is also the last decade of the present century.

Another commendable work by the same Department has been the publication of "Women in India - a statistical profile - 1988", also in 1988.

Apart from the above agencies there are several other which are active in the field. Mention should be made of the Central Social Welfare Board, All India Womens Conference, and Women's Development Division of the National Institute of Public Cooperation and Child Development (NIPCCD), and the Centre for Women's Development Studies.

The Central Social Welfare Board (CSWB) was established in 1953, during the 1st Five Year Plan, to spearhead welfare measures for women. The CSWB

was, in a way, reflective of the community development approach, which envisaged the need for organising women into Mahila Mandals or Women's Clubs.

The Government's anxiety and commitment to the problem was also reflected through the setting up of the committee on the Status of Women in India (CSWI) during the International Women's Decade and also the 5th Five Year Plan (1974-1979). The debate and discussions on the Report of the CSWI brought out clearly a new emphasis. It became obvious that in any welfare programme for women or national development, women could be viewed as critical inputs rather than as target groups. A major outcome of the CSWI report was the formulation of the National Plan of Action, 1976, that provided the guidelines based on the UN's World Plan of Action for Women. The creation of the Bureau of Women's Welfare and Development, mentioned earlier, was a direct development of the National Plan of Action. This agency was created to operate as a nodal point, within the Government, to coordinate policies and programmes and initiate measures for women's development.

There are also a number of research and funding agencies which have been initiating studies on various aspects of women's problems or are extending support for such studies. Among the research institutions there are a number of departments of Social Sciences in the Indian universities. Prominent among them are the Centre for Women's Studies, University of Hyderabad; School of Social Sciences, Gujarat University; Centre for Women's Studies, SNDT Women's University, Bombay; Department of Sociology, University of Poona; Department of Sociology, Utkal University; and Delhi School of Social Work, University of Delhi. Among the research institutions of other varieties, the following may be mentioned: Society for Women's Studies and Development, Warangal; Ahmedabad Women's Action Group; Chetna, Ahmedabad; Manini, Bangalore; Vimochana, Bangalore; Forum Against Oppression of Women, Bombay; Nirmala Niketan, Bombay; Shakti, Bombay; Women's Centre, Bombay; Stree Vani, Poona; Women's Development Unit, Sewa Mandir, Udaipur; Women's Research Centre, Calcutta; Indian Social Institute, Programme for Women's Development, New Delhi; and Manushi, New Delhi.

Some of the funding agencies supporting women's studies and gender issues are: the Indian Council for Social Science Research, New Delhi; Council for Social Development, New Delhi; Department of Science and Technology; Ministry of Human Resource Development, Dept. of Education and Culture; and Ministry of Human Resource Development, Dept. of Women's Welfare. There are a few international organisations who have their offices in New Delhi. Some of them are the FAO, Ford foundation, IDRC, ILO, and Swedish International Development Authority.

## Women in Cooperatives

### *History of Cooperative Movement in India*

The cooperative idea took a concrete shape in India in 1904 with the passing of the Cooperative Credit Societies Act. The objective of this act was to encourage thrift, self help and cooperation among the rural poor. The act was amended in 1912, mainly to enable the formation of non-credit societies also. Another landmark in the progress of the cooperative movement was the setting up of the Imperial Committee on Cooperation (Maclagan committee) by the Government of India in 1915. This Committee made some proposals of far reaching consequences for the progress of the movement. Soon after this came the Montague Chelmsford Reforms Act of 1919 by which cooperation became a provincial subject. As a result independent departments of cooperation were set up in various provinces.

The Report of the Royal commission on Agriculture in 1929, recommended a strong cooperative organisation as an essential precondition for the development of rural India. The Report stressed that "If Cooperation fails there shall fail best hope for India". This emphasis was taken care of with the formation of the National Cooperative Union of India in the same year. The next significant event was the setting up of the Cooperative Planning Committee (Sahaiya Committee) by the Government of India, in 1945, to draw up a plan of cooperative development. This committee visualised for a primary-level cooperative society with triple role of "better farming, better business, and better living".

At the end of June 1947, on the eve of Indian Independence, there were 1.39 lakh societies with a membership of 91 lakhs and a total working capital of Rs. 156 crores. After independence and with the launching of the successive Five Year Plans, cooperation received a new thrust, as cooperative forms of organisation was recognised as indispensable instrument of planned economic action in a democracy. However, the First Plan (1951-56) relied heavily on actions by the States and by the Reserve Bank of India for the development of the cooperative movement. Even then there was substantial expansion, during

the plan period in the number of societies, members, deposits. The number of societies rose from about 1,80,000 to about 2,40,000 and number of members from 14 to 17.62 million. The total deposits of the societies increased from Rs. 90 crores to Rs. 138 crores during the five years. The working capital rose from Rs. 276 crores to Rs. 469 crores (70 percent increase). Even with this apparent increase in the overall performance, it was felt that the cooperative movement was not sufficiently broad based and arrangements for credit were not linked generally with programmes for increasing agricultural production and with schemes of cooperative marketing of agricultural produce.

Some of the other important events during the First Plan period were the holding of the first Indian Cooperative Congress in Bombay, in 1952; submission of report of the All India Rural Credit Survey Committee, in 1954; establishment of an effective organisational framework for cooperative education and training under the name of Central Committee for Cooperative Training, in the same year; Holding of the 1st Cooperation Ministers' Conference, and the 2nd Indian Cooperative Congress, in Patna both in 1955.

During the Second Five Year Plan, 1956-61, the most important deviation that was emphasised was in the matter of increasing partnership between the state and cooperative institutions at various levels. It was made clear that the main idea behind partnership was assistance and guidance from the Government and not interference or control. To facilitate state partnership in cooperatives, the Reserve Bank established a National Agricultural Credit Fund with an initial contribution of Rs. 10 crore, to be raised to Rs.35 crores by 1960-61. This fund was created to enable the state to subscribe to the share capital of cooperative credit institutions.

It should be mentioned here that the idea of greater state participation came from the recommendations of the Committee of Direction of the Rural Credit Survey (1954). The same report also proposed reorganisation of credit and non-credit societies, so that the agriculturist could be provided with credit of seeds, manures, agricultural implements and essential consumer goods and was also helped in disposing of his produce. It was also recommended that large-sized societies serving groups of villages should be formed by merging the existing small societies. For a large cooperative society, a membership of about 500 and a minimum share capital of about Rs. 15,000 was prescribed.

The greatest impediment in obtaining rural credit has most often been the non-credit worthy status of many agriculturists. To get over this basic difficulty, it was proposed that loans be granted by credit societies on the basis of production programmes and anticipated crops. To ensure proper use of funds, loans were to be given, as far as possible, in kind, in the form of seed, fertiliser, etc. On a

recommendation of the Rural Credit Survey, it was proposed to establish a Central Warehousing Corporation and warehousing cooperations for the States.

During the Second Plan, 1961 primary marketing societies were assisted through the National Cooperative Development and Warehousing Board.

It was suggested during the Second Five Year Plan that necessary steps ought to be taken which would provide sound foundation for the development of agrarian cooperatives, so that within a period of ten years, or so, a substantial proportion of agricultural lands were cultivated on cooperative lines.

The Third Plan, 1961-66, provided for specific programmes for cooperative credit and supplies, for marketing and processing, for consumer cooperative and industrial and other cooperatives.

The Third Plan provided Rs. 80 crores as against Rs. 34 crores in the Second Plan. In 1963, the report of the Committee on Cooperative Administration, under the chairmanship of V.L. Mehta, was submitted. The committee emphasised the need for de-officialisation of the Cooperative Movement.

Growth with stability was the key-note of the Fourth Plan, 1969-74. To be in line with this, agricultural cooperatives on the one hand and consumer cooperatives on the other occupied a central position in the strategy of cooperative development. The outlay on cooperative development programmes increased to Rs. 178 crores.

One important decision during this period was to Orient policies and procedures of credit cooperatives and land development banks in favour of small cultivators. The Report of the committee on Review of Rural Credit (Venkatapiah Committee) of 1969, had made a number of recommendations in this direction. Another significant development of this Plan was the involvement of the cooperatives in the rural electrification programmes. Financing of such cooperatives became a function of the Rural Electrification Corporation.

The Vaikunth Mehta National Institute for Cooperative Management established in 1966 at Pune, was upgraded to be an apex institute of study and research in cooperations.

In the Fifth Five Year Plan, 1975-80, one of the major objectives of national policy had been the building up of a strong and viable cooperative sector with special emphasis on the needs of the peasants, the workers, and the consumers. In the strategy for development, special attention was given for structural reformation of the cooperatives. Data reveal that there was alround growth in cooperatives. In the field of agricultural processing, the most conspicuous success was achieved by sugar cooperatives and cooperative milk unions in some parts of the country.



During the Sixth Five Year Plan, 1980-85, emphasis was specifically diverted to certain aspects, in the light of the problems and constraints faced by the cooperatives during the earlier plans. These aspects were:

- i) Programme for strengthening primary village societies to make them multi-purpose units.
- ii) Re-examination of policies and efforts of the cooperatives to ameliorate the economic conditions of the rural poor.
- iii) Re-orientation and consolidation of the role of the cooperative federal organisations so that they can support a rapidly diversifying and expanding agricultural sector.
- iv) Development of professional manpower and appropriate professional cadres to man managerial positions.

During the Seventh Five Year Plan, 1985-90, more or less the earlier policies continued. A major thrust during this period was to ensure adequate flow of credit to the weaker sections of the population and to the less developed areas.

Although cooperatives are often viewed as organisations of the poor, meant to put in collective efforts and reap the advantages of group activities, very often such benefits are reaped by a privileged few only. This aspect needs careful monitoring.

The progress of the cooperative movement in India is reflected in the following table.

**Table 33: Progress of Cooperatives in India.**

	1960-61	1970-71	1980-81	1984-85	1985-86	1986-87	1987-88
No. of societies (lakh)	3.32	3.20	3.26	3.15	3.21	3.42	3.48
Membership (lakh)	3.52	644	1,176	1,410	1,420	1,465	1,504
Share Capital (Rs. crore)	222	851	2,088	3,535	3,998	4,425	4,877
Working (Rs. crore)	1,312	6,810	25,119	37,769	41,548	47,550	53,880

*Source : India 1990, p-423.*

### *Women in Cooperatives*

It has been emphasised at a number of forums that participation of women in cooperatives is important as they constitute about one half of the total population. Such participation can help women to increase their earning and thus raise their status in the society. In India, there is presently a growing awareness among women and they have been joining various types of cooperative societies. A number of societies have started coming up exclusively with female membership. Such societies can be found in a number of different ventures in the areas of industrial cooperatives, consumer cooperatives, urban credit, agricultural credit, dairy, housing, fruit processing, poultry/piggery, fishery, etc. An idea of the distribution of such cooperatives in the different States of India will be available from Table 34. It would be evident from the table that Punjab has the largest number of women cooperatives, followed by Maharashtra, Manipur and Andhra Pradesh. However, out of a total of 1577 such cooperatives in Punjab, as many as 1397 are thrift and saving societies. So far as women cooperatives in the industrial sector is concerned, Maharashtra has the largest number of them (424), followed by Manipur (404), Andhra Pradesh (175), and Gujarat (151). Andhra Pradesh has the largest number of dairy cooperatives (77), while the largest number of multi-purpose cooperatives are located in Kerala (63).

**Table 34: Information Relating to Women Cooperative (1987)**

S.No.	Type of Women Cooperatives	Number
1.	Industry	2013
2.	Dairy	131
3.	Consumer	253
4.	Thrift/Saving	1565
5.	Urban Banks	10
6.	Multi-Purpose	144
7.	Fruit Process	1
8.	Housing	1
9.	Forest Labour	2
10.	Cooperative Press	1
11.	Poultry, Piggery	2
12.	Fishery	38
	Total	4161

*Source: National Convention on involvement of women in Cooperation, April 21-22, 1987 p. 52 - 54.*

Apart from the above cooperatives which are of exclusive female membership, there is increasing participation of women, as stated earlier, in other cooperatives also. For example, in the eastern states of Assam, Manipur, Meghalaya, Mizoram, and Nagaland, where there is heavy concentration of handloom cooperatives, it has been found that in some cases the number of female members exceed male membership. Similarly, in Jammu & Kashmir about half of the members of the wool weaving cooperatives are women.

Promotion of women's involvement in cooperatives has become an important activity as socio-economic development of women is one of the major national priorities in India. The National Cooperative Union of India in collaboration with the Swedish Cooperative Centre has launched a "Women's Cooperative Mobilisation Project" in 1985. Such programmes, intended for women at the grass root level, are likely to induce more women join the mainstream of national life as equal partners.

## Present Status of Women in the Cooperative Movement

### *Policies and Legislation on Cooperatives*

As has been stated earlier, cooperative movement was introduced in India as a state policy and has progressed with considerable state support and planning. Although the first legislation necessary for forming cooperative societies entered into the statute book as far back as 1904, real progress and planned development of the movement picked up only after independence. With the beginning of economic planning, since 1951, most of the plan documents have stated explicitly Government's policy on cooperation and how cooperation has been intended to be used as instrument of planned economic action. The First Five Year Plan had stated that, "in a regime of planned development, cooperation is an instrument which while retaining some of the advantages of decentralisation and local initiative, will yet serve willingly and readily the overall purposes and targets of the plan". Similarly the Second Plan had observed that, "The building up of a cooperative sector as a part of the scheme of planned development is thus one of the central aims of national policy". The Fourth Plan assured that "The government on its part would endeavour to assist the cooperatives equip themselves for the task in important aspects, such as finances, organisation and training of personnel". During the Fifth Plan period the cooperative movement was reorganised as an important instrument of implementing national policy of "growth with social justice". The Seventh Plan also laid emphasis on the development of cooperatives within the basic objective of "growth, modernisation, self-reliance and social justice". This policy has been confirmed in the Eighth Plan also.

Although opinions have been expressed from time to time for greater participation of women in cooperatives, there is hardly any recorded policy referring to any special role for women in the Cooperative movement. In the absence of any special policy decisions of the Government in the matter, there is hardly any incentive for women to join the cooperative movement.

### *Role of Women through Cooperatives in the Overall National Development*

The population figures of India for 1991 are 843,930,861 of which the male population is 437,597,929 and the females are 406,332,932. The literacy rate for the total population is 52.1 per cent, the male literates comprise of 63.86 per cent and the female literacy percentage is 39.42.

By looking at the census data the females comprise of nearly half the total population of India: The male employment figures for 1981 are 51.62 per cent female 13.99 percent for both sexes the employment is 33.45 per cent. These employment figures perhaps do not take into account the participation of women workers in the agriculture sector, where they comprise of nearly 70% of the labour force. One obvious factor may perhaps be the type of remuneration the female workers receive--it is mostly in kind and the employment is usually seasonal. Therefore, these figures may not actually represent the female labour participation levels.

The social planning and policies meant to uplift the economic levels of people are successful if equal participation of both men and women is guaranteed in the developmental process. The basic aim of cooperatives being to uplift income levels of people and also to a large extent curbing the economic exploitation of people participating at production level, this movement, reaching the grass root level participation of labour can become an effective tool to bring about social justice in the society. The Indian economy being agro-based is largely dependent on the performance of the agriculture produce for the national development. The agriculture production to a large extent contributes, to National Income levels, whereby influencing the development process.

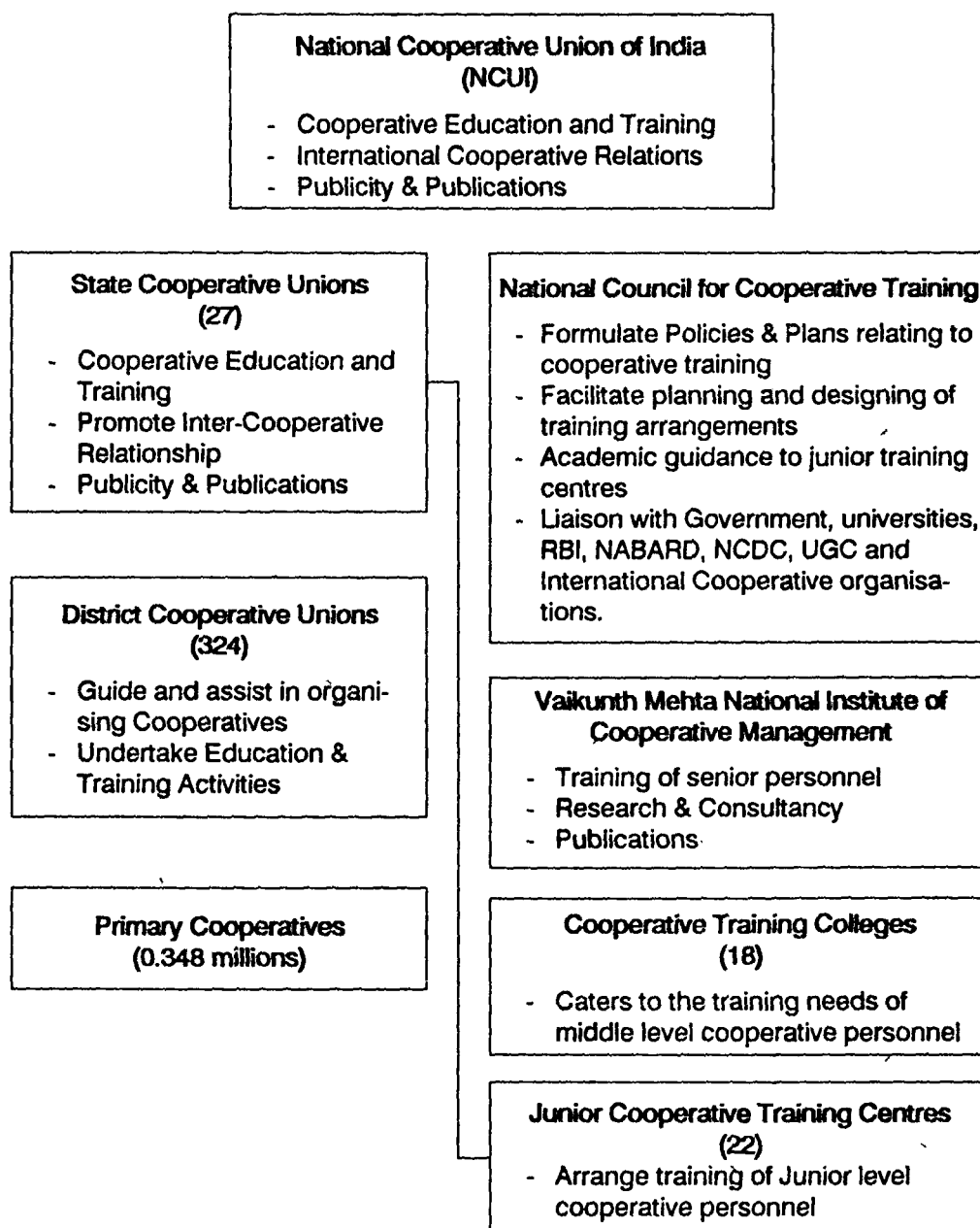
As the women comprise nearly 50% of population in India, the contribution of women needs to be looked from more closer quarters. The fact that women participate in organised or unorganised sector of the labour force, itself gives them the credibility of being productive workers, contributing effectively to improve the economic status of the family. They not only earn in terms of wages or in kind but they participate in the whole process of social development. The programmes bring home more education which embraces better health and nutritional status of family members unquestioningly. The awareness brought in the family by education has more 'spread effect' whereby substantially reducing the child mortality rate and the women also have now started adopting a healthier attitude towards small family norms by rationalizing the problems of population explosion. These changes will be more rampant if more organisation of women workers is undertaken at the grass root level. The network of co-operatives should be so extensive that women participation increases, bringing along side a

more self-respecting, self-reliant group. The government policies meant for the upliftment, of this target group can also be more usefull if social planning becomes an essential ingredient of the co-operative system.

The chain of argument used for stressing the role of women in national development through cooperatives can be very well depicted by the following diagram:



**Figure 2: Organisational Chart**



*Note: Figures in parentheses indicate total numbers*

*Source: Indian cooperatives, a profile, NCUI, New Delhi.*

#### LIST OF NATIONAL LEVEL COOPERATIVE ASSOCIATIONS

1. National Agricultural Co-operative Marketing Federation
2. National Cooperative Agriculture and Rural Development Banks Federation
3. National Federation of Urban Cooperative Banks and Credit Societies
4. National Cooperative Tobacco Grower's Federation
5. National Cooperative Consumers Federation
6. National Federation of Cooperative Sugar Factories
7. All India Federation of Cooperative Spinning Mills
8. Indian Farmers Fertilizers Cooperative (IFFCO)
9. Krishak Bharti Cooperative
10. All India Handloom Cooperative
11. National Federation of Industrial Cooperatives
12. National Cooperative Dairy Federation of India
13. National Federation of Fishermen's Cooperative Ltd.
14. National Federation of Labour Cooperatives
15. National Cooperatives Housing Federation



**Table 36: Women's Cooperatives by Type and Membership**

Type of Cooperative	Membership	Number
1. Industrials (Total - 1447)	Upto 25	611
	26 - 50	338
	51 - 75	129
	76 - 100	157
	100 +	184
	Not known	28
2. Consumer (Total - 206)	Upto 25	12
	26 - 50	17
	51 - 75	20
	76 - 100	17
	100 +	135
	Not known	5
3. Dairy (Total - 49)	Upto 25	14
	26 - 50	15
	51 - 75	10
	76 - 100	6
	100 +	4
	Not known	-
4. Thrift/Saving (Total - 1502)	Upto 25	149
	26 - 50	750
	51 - 75	336
	76 - 100	154
	100 +	107
	Not known	6
5. Welfare (Total - 148)	Upto 25	94
	26 - 50	95
	51 - 75	24
	76 - 100	9
	100 +	14
	Not known	2
6. Others (Total - 32)	Upto 25	13
	26 - 50	6
	51 - 75	3
	76 - 100	3
	100 +	7
	Not known	-

*Total number of women co-operatives are 3434.*

*Source : Table on Women's Co-operatives in India, CWDS, 1983, p-9.*

## Statistics on the Cooperative Movement

**Table 35: Type and Number of Cooperatives with Membership**

S.No.	Type of Cooperative	No. of Coop.	Membership (millions)
1.	Credit	90,000	87.4
2.	Urban Coop Credit	26,770	25.4
3.	Cooperative Marketing	6,777	4.74
4.	Consumer Coop Stores	22,826	9.3
5.	Sugar Coop	211	2.21
6.	Coop Spinning Mills	100	0.43
7.	Weavers Coop	17,677	2.15
8.	Industrial Coop (Non Weavers)	42,470	2.5
9.	Dairy Coop.	54,821	6.9
10.	Fisheries Coop	5,717	0.61
11.	Labour Coop	19,538	1.67
12.	Housing Coop	42,000	3.0
13.	Tobacco Growers Coop	N.A.	0.025
14.	Non-Weavers Coop	42,470	2.5
15.	Weavers Coop	18,137	2.15
16.	Dairy Cooperatives	59,571	6.89
17.	Fisheries Coop	5,784	0.63
18.	Poultry Coop	2,126	0.71
19.	Labour contract coop including forest labour societies	18,003	1.03

N.A. - Not Available

Source - *NCUI : Indian Cooperatives A Profile 1987-88.*

**Table 37: Information from State and National Level Organisations, NCUI Member Organisations  
Relating to Womens Participation in Cooperatives (1986-87)**

(1)	(2)	(3)	(4)	(5)	(6)
Name of the Member Institutions	No. of M.C.M.	No. of O.B.	Jr. L	M.L.	Sr. L
1. National Federation of Urban Coop. Banks & Credit Societies	1	Vice Chairman (Smt. Pratibha Tai Devi Singh Patil, M.P.)	-	1	1
2. National Coop. Land Development Federation	Nil	Nil	3	2	-
3. National Federation of State Coop. Banks	Nil	Nil	-	7	-
4. Krishak Bharti Coop. Ltd.	Nil	Nil	12	2	-
5. National Federation of Fishermens Cooperatives	-	-	1	-	-
6. All India Federation of Cooperative Spinning Mills, Bombay	-	-	18	-	1
7. National Federation of Cooperative Sugar Factories, Nehru Place, New Delhi	1	-	6	2	-
8. Nafed, Sapan Building, East of Kailash New Delhi	-	-	57 (No break-up given)	-	1
9. J & K Cooperative Union	3	-	2	1	2
10. Karnataka State Coop. Union	1	-	2	24	6
11. Orissa State Coop. Union	-	-	1	6	1

(1)	(2)	(3)	(4)	(5)	(6)
12. Gujarat State Coop Union	-	3	-	19	1
13. Kerala State Cooperative Union	Nil	Nil	8	8	-
14. U.P. Cooperative Union, Lucknow (Varanasi Distt. only)	54 (Primary/cons/ others coop. of Varanasi)	-	3 (Primary Societies)	-	-
15. U.P. Cooperative Union Banda Distt. only	13	-	4	5	1
16. U.P. Coop Union Lucknow (Badaun Distt. only)	-	2 Administrator	-	2	1
17. Rajasthan State Coop. Bank	Board of Administrator	-	-	4	1
18. Andhra Pradesh State Coop. Bank	-	-	6	37	22
19. Assam Coop. Apex Bank Ltd. Bank	-	-	35	4	-
20. Punjab State Coop. Bank	-	-	4	52	14
21. Karnataka State Coop. Bank	-	1	36	3	7
22. Himachal Pradesh State Coop. Bank	1	-	31	-	-
23. Madhya Pradesh Rajya Sahakari Bank	-	-	45	4	-
24. U.P. Cooperative Bank, Lucknow	1	-	-	43	-
25. Gujarat State Coop. Land Dev. Bank	1	-	2	24	6
26. M.P. State Land Development Bank	-	-	20	Break-up not stated	-

(1)	(2)	(3)	(4)	(5)	(6)
27. -Gujarat State Coop. Housing Finance Society Ltd.	-	-	7	9	3
28. A.P. Coop. Federation Ltd. Hyderabad	-	-	3	5	2
29. Bihar State Housing Coop. Federation Ltd.	-	-	-	2	-
30. Maharashtra Coop. Housing Finance Society Ltd., Bombay	1	-	61	No break-up given	-
31. Gujarat State Coop. Marketing Federation	-	-	28	2	1
32. Haryana State Federation of Consumer Coop. Wholesale Store	-	-	1	26	5
33. J & K Coop. Supply & Marketing Federation	-	-	1	4	-
34. Punjab State Coop. Supply & Marketing Federation Ltd.	-	-	24	19	12
35. M.P. State Coop Consumers Federation, Bhopal	2	-	14	5	-
36. Haryana State Coop. Supply and Marketing Federation, Chandigarh	1	-	5	58	2
37. West Bengal State Handloom Weavers Cooperative Society	-	-	114	-	-
38. Cooperative Training Centre, Moradabad, U.P.	-	-	-	-	-

(1)	(2)	(3)	(4)	(5)	(6)	
39.	Gujarat Coop. Milk Marketing Federation Ltd, Gujarat	24	124 Sub-committee members for socio-Eco. programme.	3	1	-
40.	Rajasthan Tribal Areas Development Coop. Federation, Pratap Nagar, Rajasthan	-	-	1	1	-
41.	Kerala State Federation SC and ST Development Cooperatives	1	-	5	-	-
42.	Punjab State Cooperative Agri. Development Bank, Chandigarh	-	-	65	8	1
43.	Karnataka State Coop. Agri. and Rural Development Bank, Bangalore	-	-	71	12	1
44.	Shetkari Sahakari Sakhar Karkhana Ltd. Maharashtra, Sangli	-	-	-	-	-
45.	Bhima Sahakari Sakhar Karkhana Dhund, Maharashtra	-	-	-	-	-
46.	Shri Chatrapati Sahakari Shakar Karkhana, Bhawani Nagar, Pune	-	-	-	-	-
47.	Shirpur Shetkari Sahakari Shakar Karkhana Ltd. Dhule, Maharashtra	-	-	1	-	-
48.	Nasik Sahakari Karkhana Nasik, Maharashtra	-	-	-	-	-
49.	Gadhinglaj Taluka Sahakari Sakhar Karkhanas Ltd, Kolhapur, Maharashtra	-	-	-	-	-

(1)	(2)	(3)	(4)	(5)	(6)
50. Shri Ganesh Sahakari Sakhar Karkhana Ltd, Kopargaon, Ahmednagar, Maharashtra	-	-	-	1 nurse	-
51. Jijiamata Sahakari Sakhar Karkhana, Distt. Buldana, Maharashtra	-	-	-	-	-
52. Parner Taluka Sahakari Sakhar Karkhana Ltd, Ahmednager, Maharashtra	-	-	-	-	-
53. Jagdamba Sahakari Sakhar Karkhana Ltd, Ahmednagar, Maharashtra	-	-	-	-	-
54. Kadwa Sahakari Sakhar Karkhana Ltd, Rajaram Nagar, Dindoor, Nasik, Maharashtra	-	-	-	-	-
55. Ashok Sahakari Sakhar Karkhana Ltd, Shirampur, Ahmednagar.	-	-	4	-	-
56. Shri Chatrapati Sahu Sahakari Sakhar Karkhana Ltd. Kolahpur	-	-	4	-	-
57. Shri Ram Sahakari Sakhar Karkhana Babdeo, Mouda, Nagpur, Maharashtra	-	-	-	-	-
58. Jai Jawan Jai Kisan Sahakari Sakhar Karkhana, Dt. Latur, Maharashtra	-	-	-	-	-
59. Shree Warana Vibhag Sahakari Grahak Mandal Ltd, Warana Nagar.	5	-	25	30	16
60. Gujarat State Coop. Oil Industry Ltd.	-	-	-	-	-

(1)	(2)	(3)	(4)	(5)	(6)
61. Gujarat State Coop. Consumer Federation Ltd, Ahmedabad	-	-	-	-	-
62. Vasant Sahakari Sakhar Karkhana Ltd, Vasant Nagar, P.O. Dophali, Tq Umerkhand, Yavatmai, Maharashtra	-	-	-	-	-
63. Maharashtra State Coop. Bank Ltd. Bombay	1	-	3	8	40
64. Kerala State Coop. Agricultural Dev. Bank P.B. 56 Trivandrum	-	-	2	22	35
65. U.P. Cooperative Union-Lalitpur	13	-	-	4	-
66. Manganga Sahakari Sakhar Karkhana Sonarsidha Nagar, P.O. Atpadi, Sangli	-	-	-	-	-
67. U.P. Coop. Union-Gorakhpur District	-	8	-	-	1
<b>TOTAL</b>	<b>124</b>	<b>138</b>	<b>635</b>	<b>251</b>	<b>189</b>

*No. of MCM = Number of Managing Committee Members.*

*No. of O.B. = Number of Office Bearers.*

*Jr. L = Junior Level.*

*M.L. = Middle Level.*

*Sr. L = Senior Level.*



## Decision Making in Cooperatives

Information regarding decision making in cooperatives especially women members' participation in the affairs of the cooperatives and the extent of their role in decision making are scanty and hopelessly scattered. There are only some limited and fragmentary studies. Findings of some such studies are presented below in the hope that they may help to get a general picture of the prevailing situation.

### *Participation of Women Members in General Meetings, Committee Meetings and other types of Meetings*

It is almost impossible to provide total data in such aspects of women's participation. From a survey conducted by the NCUI into selected agricultural and non-agricultural cooperatives in Madhya Pradesh and Maharashtra, it is seen that in 30 agricultural credit societies there were 14 female managing committee members in 1980-81 and 22 in 1981-82. They constituted 4.5 per cent and 8.8 of the total managing committee membership for Maharashtra and 10 and 11 per cent for M.P. during the two years respectively. For non-agricultural credit cooperatives, the corresponding figures were 32 societies, with 83 and 90 female members during 1980-81 and 1981-82. They constituted 33.3 and 36 per cent of total managing committee membership for Maharashtra and 10.3 and 10.7 per cent for M.P.

Data relating to participation of women members in the annual general body meetings of the above societies indicate that in Madhya Pradesh 11 and 18 female members attended 5 such meetings in 1980-81 and also 5 meetings in 1981-82 of agricultural credit societies. For Maharashtra the corresponding figures were 26 and 28 general body meetings and attendance of 45 and 339 female members during the two years. This works out to 2.9 and 3.2 percentage attendance for Madhya Pradesh and 1.8 and 8.9 percentage attendance in Maharashtra. For non-agricultural societies, participation of female members in Madhya Pradesh was 8 and 6 in Maharashtra the corresponding figures were 1085 and 1107 females during the two years. This works out to 4 and 2.7 per cent female attendance in M.P. and 16.7 and 15.8 per cent attendance in Maharashtra.

According to one study (K.A. Suresh and Molly Joseph) of cooperatives in Kerala, attendance in general body meetings of societies is around 30 to 34 per cent only. Further, beneficiary members participate more in such meetings than other members.

Information relating to participation of women in other types of meetings are not available.

#### *Women Advisory Committees in Cooperatives and their Recommendations*

Presence of women advisory committee has not been reported from any society. However, it may be mentioned here that there are certain activities where all-women cooperatives are functioning. Obviously, there is no need to set up women advisory committees in such societies. In other societies, with increasing participation of women as members, it should be possible to constitute women advisory committees to take care of the special interests of women members if need be. It may also so happen that with increasing participation of women such interests will be automatically taken care of.

#### *Extent of Participation of Women in Business and Business Planning in Cooperatives*

Apart from the extent of participation of women in the meetings of cooperatives, percentage of their membership in the societies, and holding of managerial positions, it is difficult to say anything specifically about their participation in the business and business planning. Some information about their participation in general meetings have been given above. At this point it would be relevant to take note of some available information about women's participation in different types of cooperatives.

According to a sample survey conducted by the NCUI the membership status of 54 urban cooperative banks, selected, from the States of Andhra Pradesh, Assam, Goa, Gujarat, Karnataka, Madhya Pradesh, Maharashtra, Manipur, Meghalaya, Kerala, Rajasthan, Tamil Nadu and West Bengal was as follows:

**Table 38: Women Membership in Selected Cooperatives.**

Year	Male Members	Female Members	Total Members	Percentage of Female Membership to total Membership
1975-76	87,843	28,558	1,16,401	24.5
1976-77	92,635	31,824	1,24,459	25.5
1977-78	1,00,369	35,852	1,36,221	37.2

From the above table, women's participation appears to be quite impressive. However, it should be mentioned here that of these 54 cooperative banks, 8 were women's banks. If membership of the 8 all-women banks are excluded, then the female membership of the remaining 46 banks comes down to 16,537; 18,616; 21,326 for the three years. The percentage also will come down. Even then, it would be seen, that there is a rising trend in the women membership, and there are more female members in the banks with mixed membership than all-women's banks. That indicate greater involvement of women.

Similarly, another survey of NCUI of 57 consumer cooperatives selected from the southern States of Andhra Pradesh, Karnataka, Kerala, Tamil Nadu, and the Union Territory of Pondicherry had revealed that the proportion of female membership to total membership was 20.2 per cent in 1981-82 and 21.1% in 1982-83. The representation of elected or co-opted women directors in the management committees of these societies was 16.3 per cent in 1980-81 and 20.1 per cent in 1982-83. At the same time, their share of the funds of these societies was 13 per cent of the total for both the years.

Although women contribute to agricultural operations on a large scale in almost all parts of the country, their participation in agricultural credit cooperatives is not very substantial. A study undertaken by NCUI in a selected number of such societies in Madhya Pradesh and Maharashtra indicated women membership was of the order of only 13 and 12.6 per cent in Madhya Pradesh; and 11.5 and 11.9 per cent in Maharashtra in 1980-81 and 1981-82 respectively.

The facts and figures in the preceding paragraphs have been mentioned to indicate towards one inevitable conclusion. That is, with the very limited participation of women in cooperatives, as at present, it is doubtful whether they are in a position to influence decision making in any way.

#### *Special Projects For Women Members*

There is hardly any report of any cooperative having any special project for women. However, it should again be pointed out that there are now a large number of all-women cooperatives. According to the NCUI, there are about 2,500 women's industrial cooperatives, 250 women's consumer stores and 16 urban cooperative banks. There are reports of such societies extending help to women members to become self-employed or acquire technical education, and also create employment within the cooperatives.

#### *Special Forums For Women's Activities*

Reports of such activities, by way of social clubs, beauty saloons, health centres, etc. are not available.

## Employment in Cooperatives

The table below indicates the employment figures in co-operatives in the non-credit societies only. Data on the basis of sex differences is not available.

**Table 39: Employment in Cooperative Non-Credit Societies 1983-86**

	Total Employed	Managerial Staff	Admn. Staff	Casual Labour Employed
Marketing Society	30,202	8,275	14,913	3,865
Milk Supply Unions & Societies	78,799	23,644	23,502	5,122
Farming Societies	5,346	844	906	1,566
Sugar Factories 1982-83	1,15,029	4,763	23,119	7,721
Other Processing Societies	8,751	876	1,831	2,770
Consumer Stores	50,689	12,489	16,793	2,630
Housing Societies	42,122	5,655	9,161	13,105
Weavers Societies	86,865	5,317	3,212	20,705
Other Industrial Societies	89,846	6,332	5,103	21,007
Spinning Mills	28,018	822	3,274	2,612
Industrial Estate	2,178	263	469	10
Fisheries Societies	5,767	1,828	1,657	290
Multi Unit Societies	20,318	488	1,074	166
Other Non-Credit Societies	15,699	2,524	3,983	5,983

*Source: Statistical Statements Relating to the Co-operative Movement in India, 1983-84, Part II Non-Credit Societies National Bank for Agricultural and Rural Development, p - 580 to 605.*

### *Difference Between the Wage Structures of Men and Women*

The Equal Remuneration Act, 1976 provides for (a) the payment of equal remuneration to men and women workers and (b) prevention of discrimination on the ground of sex against women in the matter of employment and for matters connected therewith or incidental there to.

After the implementation of this Act, it is mandatory on the organisations, institutions and other agencies to strictly provide equal wages for equal work to both men and women. Therefore in organisations like NCUI and other national and state bodies it is very unlikely that wage structures will differ on account of sex of the employee alone. But, the grassroot level women workers are likely to be more discriminated against, in terms of wages. To keep a strict vigil on wage parity, the Registrar of Co-operative plays an important role.

However, research based data is not available so the magnitude of this problem is not immediately known.

## Conclusions

### *I. Policy Approaches and Moser Analysis for India*

In the light of what have been said in the foregoing pages about women's participation in economic activities and specifically their role in the progress and spread of the cooperative movement, one particular aspect appears to be slowly emerging. This is in respect of the general policy and strategies regarding WID (Women in Development). Considered in the context of the Policy Approaches Matrix, as suggested by C.O.N. Moser, it can be said for certain that there has been a gradual shift from the 'Welfare' to 'Efficiency' stage, going through the intervening stages of 'Equity' and 'Anti-poverty'. However, as it very often happens in similar socio-economic changes in a society, it is usually difficult to draw any exact line of demarcation between the stages. Such lines remain blurred and there is overlapping of stages also. To say it in more concrete terms the purpose of many plans and programmes of the Government and other agencies, in the 1960s and 1970s was for the welfare of the women as a target group of beneficiaries. The welfare aspect was very prominent and was considered to be the end of such programmes. As against this, the focus in the present day programmes is on the efficiency aspect. Most of the programmes are intended to make the women, either as individuals or as groups, better equipped and more efficient as productive workers. Emphasis on education, vocational training and many aspects of health care of women can now be seen from this new angle. Of course, in all such programmes, the traditional 'welfare' aspect is also present in some measure.

### *II. Roles of Men and Women*

Along with changes in the policy approaches, as mentioned in the previous paragraph, the emphasis on the role of women in the home and the society is also shifting. In the traditional Indian society, the image of a woman has remained closely associated with her role as a loving mother, an obedient and faithful wife, and a help to her old in-laws and other members of the family. Such roles have

been well epitomised in the literature, legends, folk-lore, and the great epics of India. Occasionally, one hears the names of celebrated women like Lilavati, a great mathematician, a few brave warrior queens, who took to arms to defend their kingdoms and others who are much adored even to-day. But such names shine more because of their exceptional nature. Moreover, all such women belonged to the higher strata of the society. By and large the image of the Indian women has continued to remain the same till recent years.

Perhaps, the most important single largest factor in bringing about attitudinal change in most situations, is usually education. Introduction of Western education in India in the middle of the last century and making the benefits of such education available to women was an important move. The effect of this could be seen in the participation of large number of educated women, along with men, in our struggle for freedom. Their participation brought in a sense of gender integration which permeated even to the rural areas. The educational facilities have continued and have been largely augmented since then. Educated women have started taking up jobs in medical, engineering, managerial, legal, administrative, and even police services. From the statistics that have been supplied in the relevant section of the present report, it would be evident that such participation, till now, is extremely limited. On closer analysis it may be found that most of the women who get into such jobs usually come from the upper or middle strata of the urban society. They have both the facilities and motivation for such ventures. For the village women the role of child bearing/rearing responsibilities continue to dominate. However, women from poor families have been working as unskilled labourers in construction work, domestic help, etc. in urban areas, and mainly in cottage industries in rural areas.

Awareness about the new roles of women in community managing and as productive workers can to a great extent be imparted by encouraging them to participate in cooperative activities. Further, what is needed now is a firm commitment on the part of the Government and the women's organisations on the roles the women, along with men, are required to play for the all-round development of the country. The preparation of the document "National Perspective Plan for women, 1988-2000 A.D.", referred to in the text, was an important step in this direction. From this plan, perhaps, a phased action plan could be framed.

### *III. Assessment in Relation to Gender Awareness, Participation and Integration for Co-operative Development Activities*

Indian society being traditional and culture centered has resisted changes in social structures as an end product of modernisation. One important reason for

this is the diversity in rural and urban setups. The social milieu prevailing in the two setups has no converging point, whereby the alienation of people from the two contrasting backgrounds is very sharp.

The government has recognised since long that women have special needs, problems etc. Without proper handling of these issues, half of the population is going to remain backward in terms of social status, economic income and in the individual capacity as a normal healthy member of our society. Therefore, women issues, their development and improvement of status have been given priority by the social planners of our country. Many programmes meant to improve the status of women have been floated. Even the laws have been suitably amended to conform to this need, like laws relating to property and inheritance which have undergone amendments to suit this dimension. But the desirable results have yet to be experienced in this direction. The patriarchal system is so intimately interwoven in the social texture of our culture that the strict implementation of these laws is nearly impossible, as very often women themselves decline to claim their property rights. Somehow, they feel guilty in asking their parents for a share, more so, because such a system is unconventional and also does not have social sanctions.

The provisions for 'special status of women' is still being practiced at the idea level only. The women's organisations, government radio and television media are often portraying the enhanced status of this section but attitudinal changes have yet to come about in accepting women at par with their male counterparts. The women have started taking a fresh look at their role, both within the family and outside. They have started questioning the continuation of dowry system, 'sati' etc., but a lot more efforts has to go, in bringing about the desired changes in role playing.

As far as economic productivity and the role of women are concerned, the participation of rural and urban women is steadily increasing over a period of time. They have started realising that the income earned from economic activities not only gives them the flexibility of utilising it according to their needs and desires but their individual status improves within and outside their family. The cooperative movement in India is one such example to strengthen this view. The women here have shown increased participation in all types of cooperatives of which many are only 'women cooperatives'. The role performed in these cooperatives ranges from top managerial position to the grass-root level worker, even marketing of the finished product is undertaken by women alone. It clearly shows that where full potentials of the women workers have been exploited, more meaningful participation of women has been observed.

In cooperatives having members of both the sexes, the potentialities of



women workers at managerial level have been undermined, their role besides being skilled worker has remained very limited. This is more true in rural areas as the women are less educated and also the rural culture does not permit free inter-mixings of the two sexes.

In some states, the co-operative laws have made it mandatory to have in the management committee at least one women member to be elected. This provision is well intended but perhaps the social realities have been ignored as in the rural setup, the single women management committee member is unlikely to participate in the decision making of the cooperative in any measure. Even if the meetings are attended, the contribution of this elected women member is going to be practically negligible as 'purdahs' (veils) are observed in villages. So the question of equal participation in such a situation does not arise. Therefore, for a fuller participation of women in cooperatives, the representation has to be on a more equal footing. A number of seats in advisory committees have to be reserved, may be 50 per cent, for women workers. The interaction levels of the two sexes have to be equal in terms of membership, education, familiarity with the management of cooperatives through regular training programmes and also the production in-puts have to be matched like the technical training of women in the area of product. Only then can the participation of women bring about the desired gender integration in the cooperative movement.

#### *IV. Future Strategy for Ensuring Integrated Gender Participation in the Development of Cooperatives*

Cooperative movement is the grassroot level participation of people in the overall national development of a country, and hence this movement may be labelled as 'movement of the people'. Cooperative organisations reflect the democratic principles and patterns thereby ensuring the benefits to all the members participating in the setup. This movement ensuring the largest participation of grassroot level workers who otherwise will be left out of the developmental process through limited opportunities provided to them for social upward mobility, has 'equality' as the basic principle. Thus, it offers better economic distribution to every member. The emphasis of this movement has been for larger participation levels of both men and women so that the economic benefits are shared equally.

At present, the participation of women workers in cooperatives is limited inspite of 'Women Cooperatives' gaining strength in membership of organisations and at the participative level. The limited participation of women in cooperatives can be attributed primarily to the patriarchal culture prevailing in the country. The agricultural land is usually inherited by the male members and male

dominance is observed in homes, politics, social setups etc. This reduces the role of women to traditional activities like child bearing and rearing, looking after the household chores and participating in the labour force as workers, instead of producers.

While coping with other social evils of dowry, sati, female infanticide etc., the women's organisations, the NGOs and the Government are making a continuous effort to bring attitudinal changes so that they become self-reliant, economically more productive, and aware of their changed social roles and responsibilities. To enhance gender integration in social and economic activities like cooperatives, the changes in legislative provisions must permeate to all levels of women workers so that they become more aware of social and economic justice granted to them by the law. The educational programmes have to reequip them to ensure greater success. It is essential and also a necessity that the women workers become not only functionally literate but can cope with scientific mechanisations through a continuous process of training. This training should be in the areas of management, marketing, entrepreneurship and technical skills. The facilities for day care centres for children have to be provided as the Factories (Amendment) Act of 1976, provides for establishment of creches where 30 women are employed (including casual labourers or contract labourers) as against one for every 50 hitherto. If these basic amenities are provided to women workers, then the participatory levels of women in cooperatives are also likely to improve.

#### *V. Issues to be Considered for Gender Planning in Cooperatives.*

Some of the issues that are important for gender planning have been hinted at in the preceding paragraphs. They may, however, be reiterated here.

The need for spread of education and awareness can hardly be overemphasised. Without them, people can hardly become effective participants in cooperatives. The risk of some individuals cornering for themselves most of the benefits of the society will be there unless all members are aware of the rights and the benefits they can derive through their participation. In fact, even now there is a complaint that the benefits of most rural credit societies are usually derived by the local business class. Most of the other members continue to lose interest in the affairs of such societies and become passive participants only.

All members should have the faith that when needed they can get the benefits from the cooperative in equal measure like any other member. This faith and credibility is important for the democratic functioning of any society.

So far as women's participation is concerned, there is an important point to be considered. In the spread of the message of cooperative movement, it can be

said for certain that the 'spread effect' of Women's participation is usually much greater. In other words an woman active member can bring in another woman as member more easily than any other form of persuasion. This has been well realised and is being effectively used in India in the spread of the family planning message. Moreover, as has been said earlier, the spread effect is greater because when a woman gets or avails of some benefit, it is shared more equitably within the family.

There is a feeling in some quarters that cooperative societies have the danger of being politicized. Unscrupulous politicians may at times look at them as captive vote banks and try to capture power in them just to take political advantage. This potential source of danger has to be guarded.

Another point should be mentioned here. It has been stated, the cooperative movement in India started with Government initiative and support. Support is still needed and is available also. But it has to be demonstrated that it is now more a people's democratic movement. Government should now take a less dominant role. It should provide support and direction from outside only. For this greater participation of people, especially women, is a necessity.

#### *VI. Special Needs of Indian Women*

As already stated in the previous paragraphs the main hindrance to women's development is lack of formal education, social prejudices, handicapped by the absence of any by independent income generation activity or independent assets and burdened with poor maternal health on account of repeated pregnancies without respite in physical work-load. The basic approach to alleviate the status of women as equal partners, therefore, has to take into account the three main components-education, health and employment.

First of all let us discuss the role of education as an essential ingredient in the cooperative development. The fact that girl child and the female's educational levels are lower than the national level indicates the attitude of people towards women's education. The accessibility of male and female population to education is by and large equal but the progress of the two sexes is not comparable. Interestingly it has been observed that states having low levels of female literacy have also low participatory levels of women in the cooperative movement eg. Rajasthan. This indicates a correlation between the two variables. In fact this relationship shows the dependence of success in cooperatives on education. The state of Kerala is another example, where 100% literacy rate has been achieved and it can be seen that the women there have played very active role in making the cooperative movement a success. The obvious conclusion one can draw from

such a relationship is that education generates more awareness in terms of social issues, political and legal issues and also equips the individual with higher comprehension levels, better skills and also develops leadership qualities. Therefore, education is one of the important agents in bringing about social change in the society, and thereby controlling the process of development itself. If women are equipped with basic literacy skill then they can be further trained effectively to run organisations or centres of economic activities. The training programmes as already mentioned will become more meaningful and also the necessary skills for income generation activities will be better utilized when competency through education is achieved.

The rewards of education will also improve the health status of women workers as better nutrition, effective use of health services and welfare programmes will be accompanied in the process of development. The small family norms will largely control the maternal mortality rate whereby the health of women will substantially improve. To be economically productive workers, health of women has to be the core of cooperative success. This variable is directly related to employment issues and the economic productivity also.

Finally, it can be said that concerted efforts should be made to motivate the women workers to look at themselves as efficient workers in their respective fields and having the responsibility of contributing equally with their male partners for the success of cooperative movement.

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