

SHRAM JEEVANI

Overview of a Report of Special Task Force
on Women in the Informal Economy
in **Bihar**



SEWA Bharat



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Dedicated
to
The Working Women
in Bihar

C O N T E N T S

Approach	5
1 Mahila Rozgaar: Women Contribute to Growth	7
1.1 The Feminisation of Agriculture	7
1.2 Animal Husbandry	8
1.3 Forest Workers	9
1.4 Home-based Workers	9
1.5 Urban Workers	9
1.6 Labour Laws	10
1.7 Financial Inclusion	10
1.8 Educated Unemployed	12
2 Mahila Kaushalya: Skills for a Productive Workforce	13
3 Mahila Sankhyiki: Making Women Visible in the Economy	15
3.1 Lack of Data Excludes Women from Financial Systems	16
3.2 Data on Health Issues	16
4 Mahila Swasthya: Women's Health	17
4.1 Occupational Health	17
4.2 Sex Ratio	18
4.3 Maternal and Reproductive Health	19
4.4 Water, Sanitation and Urban Housing	19
4.5 The Health System: Public, Private and Community	20
4.6 Health Insurance	21
4.7 Nutritional Status	21
4.8 The Social Welfare State: Reaching Entitlements	21
4.9 Housing	23
5 Gender-based violence	25
5.1 Violence—An Obstacle to Women's Empowerment	26
5.2 Unsafe Situations	27
5.3 Patriarchal Mindset	27
5.4 Organising: Coming Together for Empowerment	28
6 Way Forward	29
6.1 Mahila Shram Jeevani Ayog: A Commission on Women in Informal Economy	29
6.2 Mahila Rozgaar: Women's Employment Promotion	29
6.3 Mahila Kaushalya: Work Skills for Women	29
6.4 Mahila Sankhyiki: Statistics on Women's Work	30
6.5 Functioning of the MSJA: Samanvaya and Vikendrikaran (Coordination and Decentralisation)	30
6.6 Financial Inclusion	31
6.7 Labour Laws	32
6.8 Skills	32
6.9 Statistics	33
6.10 Health	33
6.11 Water, Sanitation and Housing	33
6.12 Health System and Infrastructure	33
6.13 Community Action for Health	33
6.14 Health Insurance	34
6.15 Protection from Violence	34
6.16 Encourage Organising	34
6.17 Government Schemes	34
Women's Voices: Suggestions from the Field	35
Acknowledgements	37

Report of the Special Task Force on Women in the Informal Economy in Bihar: An Overview

Approach

The 1.3 crores women in the informal economy of Bihar are hard-working, courageous, risk-taking and self-sacrificing. They contribute to the growth of the economy and of society and yet they remain invisible to policy makers and to the media. This report is an attempt to make them visible as workers, as enterprises and as contributors to the state and the nation's gross domestic product (GDP). It identifies their strengths and their constraints and suggests how best to increase their productivity, employment opportunities and incomes. It explores their fears of physical security and tries to identify the paths to making the world safer for them. It finds the holes they encounter in the social safety nets of their lives, and suggests ways in which their social protection can be enhanced. Finally, it explores ways in which Government and civil society initiatives can directly reach and benefit the women of the informal economy, bringing them into the mainstream.

The objectives of the Task Force report are to provide a view from the ground up of the economy and society that frame the work and lives of informal workers, with

a special focus on women workers. The Task Force used mixed methods for data collection, including both qualitative and quantitative methods and combining field-work-based insights with official survey data.

Although history has rarely been written from the perspective of women, it is well recognised that the social norms of most societies have led to the subjugation of women, confining them to domestic spaces and within certain roles. Patriarchy has been a dominant force in women's lives, depriving them of education, property rights and often even human rights. However, in the last decades there has been a focus on empowerment and in recent years empowerment has become both a process and a goal of development.

In Bihar, with very high levels of male migration and very low female migration, the rural economy in particular rests heavily on the shoulders of women. A woman in a village generally sees the economy from a very local viewpoint. She usually does not travel beyond her village or her district. She may understand the local economy, but the state economy, or the national economy, is very far from

her reach or understanding. So a pattern of development that recognises and builds upon the basis of her livelihood would be more suited to enhancing her opportunities and her capacities. A local area approach would build on the strengths and capabilities of rural women.

For Bihar, a path of growth which regenerates local resources, increases local employment, protects the environment, builds community ties and promotes self-reliance and self-help, can be explored and is worth taking. Local growth can be more than an economic method, it is a way of living. It can be a form of 'neighbourliness' that includes not just one's fellow human beings but animals and the various objects in nature such as trees, meadows, lakes and rivers. Thus, neighbourliness is a profound ecological awareness. It is a way in which the consumer and producer come close together.

Elaben Bhatt, Founder of SEWA, says, "My own vision is of a society where six of our primary needs—our daily staple

food, shelter, clothing, primary education, health services and banking services can be found within, say, a hundred mile radius. With this approach, we address the fundamental issue of creating livelihoods, building the local economy and feeding the world. The demand for local products generates local employment. It brings to full potential the multiple skills of villagers, and there is work for everyone, for all levels of ability, and for all types of rewards. Our products are then organic, locally made, using local material, recyclable. Grains like millet, sorghum, ragi, barley, of all different local varieties would re-enter our diets, improving nutrition. What is not locally available must be gradually produced with the help of the considerable knowledge and technology that exists in the world today."

The Government of Bihar is committed to decentralised planning at district level. It has adopted an entitlement-based approach. The recommendations in this report will lead to women-focussed local area planning.

Manju—Fighting Life's Battles with Courage

Thirty-year old Manju Prasad lives a hand-to-mouth existence along with her brothers and father who is a poor peasant. Married off very early, she continues to cope with poverty at her in-laws place. "A farming life never goes well," she says as she tells us her story.

In the hope of carving a better future, Manju's husband and brother-in-law migrated to Punjab, coming home to visit once every four months. The care of the family now fell upon Manju. She began growing vegetables and sold them in the market. She saved the money her husband sent her and bought a pair of oxen and became the first woman in her village to till the soil with oxen. She was criticised for this, but that only made her stronger. She rode a bullock-cart for over four years, selling vegetables and threshing grain. Manju did not stop here. She saved and bought a tractor for which she had to pay 18 instalments. She attached a portable flour mill, a thresher and a harvester to her tractor and anybody who required any of the above-mentioned services just needed to call her cell phone.

"The bazar is far and it costs just the same... so people get their grain ground into flour by me," she explains. Her husband was her strongest support and Manju was very apprehensive at first about learning how to drive a tractor. "When I started saying no, quibbling, he dealt me a tight slap and said you absolutely have to learn. I was so angry, I left the tractor and ran off. But the next day I went back with determination and learnt to drive it. He eventually gave me a lot of support."

Running a business, which is solely meant for men in this patriarchal society aroused quite a few objections and it has not been very easy for Manju, but she handled it all with confidence and fought against such norms. Gradually, people have not only accepted her but support her endeavours. Manju is also very concerned about her village. "The roads are bad, it has no electricity, no drains..." she elaborates. She asked us if we could do anything for them, "after all, we have nothing," she said.

Bihar's villages are full of women like Manju. They need our support, and as they flower Bihar will flower too.

Mahila Rozgaar

Women Contribute to Growth

Economic growth is important to the state and it is here that women have become invisible. There are 1.3 crores women working in the informal economy in Bihar. Although over 50 per cent of the adult women contribute to the state income, women are seen as beneficiaries of growth, rather than participants in growth. In fact, women have always actively contributed to growth in all ways and through many sectors of the economy. Agriculture contributes 21 per cent of the state domestic product (SDP) and women are the major contributors in agriculture. Services contribute nearly 75 per cent and a growing percentage comes from education and health services where women are present in large numbers. Further the growth of GDP in recent times has come from the construction sector where whole families are

engaged in both construction and brick-making, with the women doing all the hard manual labour.

Women are predominant more in certain sectors, than others. More than half the workers in animal husbandry and agriculture are women. Healthcare also has a large proportion of women, as do education and home-based industry.

1.1 The Feminisation of Agriculture

The high rate of migration of men from Bihar over the last five decades has resulted in women taking on more of the responsibility for family farms. The Institute for Human Development survey found that 70 per cent of all women engaged in cultivation are from migrating households. Migration leads to additional vulnerabilities of women

Occupations with Larger Proportions of Women Workers in the Workforce

Occupations	% of Women in Workforce
Animal husbandry	79.5
Modern health services (MBBS, BHMS, BAMS, ASHA, etc)	51.6
Cultivation of annual/perennial crop	50.1
Lower-level administrative work	29.6
Teaching	24.1
Personal services	19.8
Sales worker	16.1
Small/household industry (<i>papad, bidi</i> etc) (There may be some under-counting of women in this sector)	14.4
Brick-making	13.3

Source: IHD study, 2011

left behind but we found many cases where women were playing new roles like going to *mandis* to sell farm produce. In Bihar, over *half the workforce in agriculture is female, supporting the thesis of the “feminisation of agriculture”*.

Yet, there is very little recognition of the role of women in agriculture and they tend to be left out of agricultural policies and programmes. Work undertaken by women is not counted as being as important as that done by men, thus their earnings as labour are lower too. Women who are employed as agricultural labourers get about 60 per cent of the wages of men partly because men are concentrated more in higher paid activities like irrigation and harvesting, while women do the weeding, transplanting and head loading. Payment is a mix of cash and kind, of daily rates and piece-rates.

However, this scenario is changing as women are now taking on “men’s work” like ploughing, marketing, irrigation and overall management of the farm. They even drive tractors. It is this work of women that needs to be encouraged and promoted.

Earnings of Women Agricultural Labourers

Districts	Type of work		
	Sowing	Weeding	Harvesting
Gaya	Rs 60-100	3 kg grains	1:12
Paschim Champaran	Rs 50-70	Rs 30-40	6kg grains
Patna	Rs 70-80	Rs 40	1:12/1:16*
Bhagalpur	Rs 50-60 + meal	Rs 50-60 + sattu**	1:12/1:16*
Purnea	Rs 60 + breakfast + 2 meals	Rs 60 + breakfast + 2 meals**	1:12 + meal
Muzaffarpur	Rs 150	Rs 60 + meal**	1:10
Rohtash-Kaimur	Rs 60-70	Rs 70**	1:12/1:16*
Sitamarhi	Rs 120-150	Rs 45-50	1:12/1:16*
Jamui	Rs 100 + meal	Rs 80 + meal**	1:12/1:16*

*The women are given 1 bundle of the harvest for every 12 bundles they make under the supervision of the owner otherwise they are given 1 bundle in every 16 bundles when they make it without being supervised.

**When weeding is done for 8 hours a day.

1.2 Animal Husbandry

Women make up almost 80 per cent of the workforce in animal husbandry and this is thus a female-dominated occupation. It has been described as a form of ‘sustainable entrepreneurship’ for the poorest. As against the contribution of agriculture to the GDP of 12 per cent, animal husbandry contributes 3.4 per cent. As with farm produce, a part of the milk yield of cows/buffaloes is kept for home consumption, and the surplus sold locally. Where it is present, Sudha Cooperative has played a major role in connecting families to centres where they can get an assured price for milk.

Work in Animal Husbandry

Time	Type of work
4–6 a.m.	Cleaning, feeding cattle
7–8 a.m.	Milking
12–1 p.m.	Preparing dung cakes
3–4 p.m.	Collecting fodder
5–6 p.m.	Feeding, milking
6–8 p.m.	Selling milk

1.3 Forest Workers

Forest dwellers tend to live in a symbiotic relation with nature, as some of the women in Jamui said, “Our Gods [Pahari baba] live in the forest.” They collect minor forest produce including firewood, *mahua*, *tendu* leaves, *datwan*, *chiraunji*, partly for their own consumption and partly for sale. Their earnings vary between Rs 30–60 per day. Women who live near the forests earn their main income from farming land within forests and by collecting forest produce. However, both these activities have been treated as “illegal” since the Forest Rights Act has not yet been implemented here. The protection and promotion of these activities as per the Act could add to both productivity and earnings of forest dwellers.

1.4 Home-based Workers

Traditional artisan skills exist in clusters and are unique to Bihar. These include Maithili painting, Sikki and bamboo products, Sujani embroidery, khadi of all types, tussar silk production, spinning and weaving, wool spinning and weaving, cotton weaving, jute products, and lac products.

Some types of self-employed artisanal home-based work appear to be declining, as a result of change in consumer preferences, technology, and other market conditions, such as sheep-wool blanket weaving and jute-carpet weaving, leading to increased male migration. Others continue to be a source of livelihood for many women, including weaving, *dupatta*-making, Sikki, Sujani and painting. Madhubani painting has been encouraged by the All India Handicrafts Board, and this traditional skill, because it has been rigorously promoted by the Government, has a unique work and trade organisation, although cooperatives have yet to establish ground amongst the artisans. While earnings from all these activities are low, from Rs 30–35 upwards with a likely median of Rs 50–60 per day, many of these could be helped to become more viable occupations.

The tradition of home-based work on piece rate from contractors is widespread in Bihar. One of the oldest examples of home-based outsourced work is *bidi* rolling.

On an average, *bidi* workers are able to make up to 1,000 *bidis* per day, and the SEWA field study found variation in wages from Rs 30/1,000 *bidis* to Rs 60/1,000 *bidis*. *Agarbatti*-making is just as widespread and is usually done by women only. Here too, earnings varied widely, although the industry is growing. Unfortunately, the minimum wages set in many of these types of piece-rate industries has little relationship with reality. An important task of the Labour Department would be to examine the trade, and by tripartite consultation to set a realistic wage which can be implemented vigorously.

1.5 Urban Workers

Women in home-based work constitute the largest numbers of women workers in urban areas. They may be sub-contracted workers, self-employed, or combine work at home with work in centres and small enterprises near the home. The wages earned from home-based work vary considerably from Rs 30/35 upwards to about Rs 90/100 per day, although the number of days of work in the month is not fixed. Work available includes *agarbatti*-making, fashion accessories in the form of *alta*, *mehndi*, *mauri*, *doril jhola* (bag) making, stitching dusters, making straps for ladies sandals, *soop* and *tokri* makers, appliqué work, *tikuli* art, *agarbatti*-box making. Since the majority of households live in one or two rooms with no toilets, piped water or electricity, it is a challenging task to store and keep their work objects safe and clean. Women’s health is affected and, in turn, their productivity. Much of a woman’s time is spent on fetching water or going far away to a field to use it as a toilet, again reducing time for productivity and earning, as well as exposing her to an unsafe environment.

The City Development Plans, prepared by the Ministry of Urban Development, Government of Bihar, give estimates of street vendors for selected cities; about 25 per cent of all street vendors are women. The majority of street vendors sell fruit, vegetables or food, and others sell fish, cloth and miscellaneous articles, etc. The Street Vendors (Protection of Employment and Regulation) Act 2014 should be implemented in Bihar State. ‘Mahila Markets’

intended for women vendors, must be located in 'natural markets' in every ward.

Although women have always worked as domestic workers in other people's houses, this occupation is now growing rapidly, especially in urban Bihar. The working hours of domestic workers can go from eight to over 18 hours a day, and wages, leave facilities, medical benefits, and rest time are at the employer's mercy; many also face social discrimination.

The poorest urban workers are ragpickers who belong to Mahadalit communities. They collect plastic, paper, glass pieces, etc, from the garbage and from the streets and sell it to the *kabadi*. In most cities they are the main "recyclers". On an average they reported their income as varying from Rs 1,500 to Rs 3,000 a month. Many of these urban tasks are essential services, yet rather than supporting the people who take them up, the municipalities actually discriminate against them, and even declare them as illegal.

1.6 Labour Laws

A plethora of labour laws exist but most informal women workers are not able to take advantage of them. However, there are many laws that can be beneficial to women workers if properly interpreted and implemented.

The case of the non-implementation of the Construction Workers Act, all over India, is most amazing. The Act imposes a cess on all building activity, which forms a fund to be used solely for the welfare of construction workers of that state. Amazingly, each state has collected hundreds of crores of rupees, which are lying with the Government and not being spent on construction workers. Bihar, as of January 2014, had Rs 358.6 crore in its Construction Workers Welfare Fund of which about 5 per cent has been spent.

The Minimum Wages Act was enacted as a social legislation to ensure that workers earnings should be enough to meet their basic needs. However, in practice the actual wage paid is generally much below the statutory minimum wage. For instance, the set minimum wage for those who make *bidi* is Rs 151/1,000, but it was found

that earnings varied considerably ranging from Rs 30/1,000 to Rs 60/1,000, respectively.

The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, enacted in 2013, aims to help women workers—whether in the formal or informal sector—who are often subjected to sexual harassment. Domestic workers, brick-kiln workers, construction workers, agricultural workers, etc, all face sexual harassment and even rape. But there is very little documentation of this form of sexual harassment, and most women suffer in silence, as they are vulnerable and desperately need the income. So far the Government of Bihar has not applied this Act to informal workers.

Bihar's Labour Department has some effective social security schemes like Antarajiya Pravasi Mazdoor Yojana (inter-state migrant workers scheme) and Bihar Shatabadi Asangathit Karya Shetra Kamgar Aivam Shilpkar Samajik Suraksha Yojna (unorganised workers and artisans social security scheme). These schemes and others like them need to come under an Act and we have proposed the enactment of the *Bihar Unorganised and Migrant Workers Welfare Bill 2014*, which will have comprehensive social security coverage and will operate in a decentralised manner through Worker Facilitation Centres.

1.7 Financial Inclusion

Poor women need to be part of the financial mainstream because they:

- have no safe place to save and so are unable to build any savings;
- have to go to moneylenders for credit, thereby paying high interest rates;
- remittances from men-folk out of the state are sent through middlemen, costing the family 20 per cent or more, and leaving them open to being cheated of all their earnings;
- during times of personal crises, such as illness or death in the family, there is no insurance and the family suffers, often getting into a downward spiral of poverty;
- in old age, they have no pensions or old-age support

and become most vulnerable in this time of maximum need; and

- they are often unable to access Government programmes and so unable to obtain needed social protection.

Poor women in particular are excluded from the financial sectors. They rarely have an independent identity or identification papers, so it is difficult for them to satisfy Know Your Customer (KYC) norms required by banks. They rarely own any assets such as land or a house, so getting credit is almost impossible for them. Financial exclusion is a form of disempowerment.

There are many possible avenues for financial inclusion of the poor, although none of these have yet reached the required numbers. These include banks, especially through no-frills accounts, post offices (as most villagers do have some dealings with their local post office). Self-help groups which are spreading through the state are another method of reaching women, as are various cooperatives. Non-banking finance companies (NBFCs) too have spread in the state, offering quick and easy credit.

On the whole, Bihar is a state which is inadequately covered by financial systems. With the third largest population in India, Bihar's share in the total bank branches in the country has remained the same over the past few years at a little less than five per cent.

Though it may not be possible to accurately assess the amounts of savings that could be mobilised through the informal sector; nevertheless it is now well established

through research that poor do save in small amounts. They could benefit hugely if their savings demands were met through a formal financial intermediary where they could deposit their money safely at their convenience.

Most families in the informal economy need credit at some periods of their lives. However, they are rarely able to obtain this from the financial institutions. A primary survey was conducted in four districts of Bihar in a study supported by the Planning Commission to evaluate economic empowerment of women in Bihar.¹ According to the report, the **major source of credit for women was the moneylender. Only four per cent of the women had taken credit from banks and 7.6 per cent from NGOs and SHGs.** The remaining 61 per cent took loans from moneylenders and 18.4 per cent did so by mortgaging their land or property to moneylenders or farmers.

The total demand for credit of informal households is estimated at over Rs 6,700 crore per annum. This presents the huge potential that exists for financial intermediaries for serving the credit needs of the informal sector. Self-help groups are emerging as a way in which poor women can access financial services. Many NGOs/member-based organisations including SEWA have promoted SHGs but the most notable advance has come from Government promotion. As we see from the case below, SHGs offer a method of financial inclusion which not only links women to the mainstream, but also helps them to organise and get empowered.

Rama Devi Switches to Banking

Rama Devi lives in Patna city, working as a domestic maid. Her husband is a rickshaw puller and is often ill and much of their earnings go in buying medicines. Rama Devi tried to save Rs 200 each month from her earnings. She hid the money in a cloth and put it into a corner of the roof. She saved over Rs 2,000 in this manner. One day, she opened the cloth and found that some mice had got in and chewed through the notes. All her savings were destroyed. When she went to work she started crying and told her employer what had happened. The lady advised her to open a bank account and tried to help her. It took almost six months because she did not have any proof of residence. But Rama Devi was determined and finally the account was opened and now she saves Rs 200 per month in a recurring account.

¹'Economic Participation of Women in Bihar—A Status Report', (Equity Foundation) in A Study of 4 Districts of Kishanganj, Madhubani, Vaishali and East Champaran supported by Socio-Economic Research Division (SER), Planning Commission, Government of India

SHGs Gift to Nukho Devi a Life with Dignity

Nukho Devi, living in the Bariarpur block of Munger district, has never had an easy life. With six children to look after, her husband used to leave home much before sunrise on his little boat to catch fish from the Ganges. Every morning, Nukho Devi would sit in the fish market to sell the catch. This income was never enough for the family. So she had to borrow from the local *mahajans* or the moneylenders. Once her husband borrowed Rs 2,000 at five per cent per month interest, which they could not repay. The *mahajan* started abusing him in front of a crowd. It became intolerable for Nukho Devi's husband when the *mahajan* told him to send his wife to him for a few days. Nukho Devi had just joined an SHG, Prerna. All the SHG members in the locality protested against this demand of the *mahajan*. Within a few hours, four to five SHGs got together and gave a loan to Nukho Devi's SHG so that Nukho Devi could pay off the *mahajan's* loan.

Destiny had more unhappiness stored for her. In 2009, her husband was murdered and the boat snatched away. Nukho Devi lost her husband and the only asset they had. She was miserable. Her community members spoke to the Panchayat to arrange for work for the mid-day meal. But some people objected as she looked dirty. With support from her SHG, she started her small enterprise again. She has managed to scale up her business and earns by selling fish on the roadside. Two of her children have been married off. The other four are studying in school. She has joined the Thrift and Credit Cooperative. She is saving regularly and plans a good future for her children. Never again did she have to borrow from the *mahajan*.

1.8 Educated Unemployed: Girls Left Behind

The expansion of education across the state has led to higher aspirations among women leading to them becoming active job seekers; but they are unable to find suitable jobs. This is reflected in high unemployment rates.

The overall level of unemployment of educated youth (secondary and above education) was 55.3 per cent for women and 10.1 per cent for men.

The high unemployment is due to the fact that young men can go far for their employment whereas young women need to find work nearby. These girls are looking for new opportunities in the vicinity of their village or their *mohalla*. They are looking for opportunities in health and care work, with growing opportunities such as becoming an ASHA worker, or the growing demand

Job/Skills Training for Young Women—A Missing Link

In Tulsipur village of Kharik block, the SEWA team met some young girls. They radiated enthusiasm and wanted to enroll in vocational courses after Class 12. There is no facility in their village where they can be trained. Also they are not allowed by the family to study further. So they wanted to get some training to get a job for themselves.

for school teachers with regularity of pay and security of the job. They are looking for better self-employment opportunities such as beauty care, computers, tuitions. And they are looking for jobs in the service industry or in offices.

Mahila Kaushalya

Skills for a Productive Workforce

One of the major gaps in India is the lack of training facilities for skills other than school education. Girls emerging from Classes 10 or 12 are not fit for jobs or self-employment. Lack of vocational training is a hurdle for India's youth. In 2004–05, only 28 million of India's 257 million job-seeking population, in the age group of 15–29, received any form of vocational training. And, only nine million of these 28 million received formal vocational training from training institutes; the others acquired skills informally from their preceding generation or other household members. The numbers for Bihar are even lower.²

Skill training has to be expanded on a large scale, especially for young women. Successful training, which enables jobs or self-employment, includes training in computer skills, financial skills, stitching/tailoring/embroidery, beauty care, office skills, health aides, para-nurses, tutors and teachers, etc.

These training courses need to be conducted locally, near their homes and should be supported by the Government but run by NGOs and private individuals. Vocational training in schools has remained underutilised and needs to be scaled up.

The majority of women are in farm and off-farm activities. Training for these women can considerably

increase their productivity and income. In the study we saw that efforts have been made for providing training to the women regarding methods of cultivation such as SRI technique of paddy cultivation, use of new variety of seeds, and use of modern tools of cultivation. In two districts, Kaimur and Purnea, the team visited areas where the women (mostly cultivators and sharecroppers) were provided training and they reported an increase in production after applying the modern methods.

Efforts towards diversification have also been successful in some areas where the Government, in collaboration with other agencies, has trained rural women and men in work other than crop cultivation. One such programme, Mulberry Cultivation and Silkworm Rearing, especially targets the Scheduled Caste (SC) households with nil or very small holdings of land. Many farmers have benefitted from this silkworm rearing project started by the Government of India. Under the project, the farmers are given training on rearing mulberry cocoons. In all, 75 per cent of the work of rearing the mulberry cocoons is done by women.

Another innovative and effective programme has been training in mushroom cultivation, which has opened up new employment and income opportunities for the women. A programme initiated by the Krishi Vigyan

²http://crisil.com/pdf/corporate/skilling-india_nov10.pdf

Kendra (KVK), Jamui, in village Keval, has been useful to the village where the main occupation of the people is agriculture. Due to lack of irrigation facilities throughout the year, the people here have only two seasons to depend on.

The women have been given training in mushroom cultivation at the Pusa Institute in Delhi with the help of KVK. But what actually accelerated development was a project sponsored by the National Bank for Agriculture and Rural Development (NABARD) for the production of mushroom seeds and technical support for the development of production of oyster mushrooms.

This helped these women to find a way to supplement their incomes from agriculture. The cultivation was done first by the upper-caste women only, but as of now some of the other women belonging to the Kumhar caste have also gradually started cultivating mushrooms.

Similarly, in animal husbandry, there are marked differences between trained women workers who have been organised and trained by the Bihar State Milk Cooperative Federation and the women who practice animal husbandry as their family enterprise. Women connected to the Sudha cooperative have been able to double their incomes from selling milk.

Some home-based work such as *papad*-making and *agarbatti*-making has been scaled up in a few areas by giving training to the women and providing them with better tools of production. The Lijjat Papad unit in Muzaffarpur, for example, has trained its members in *papad*-making, resulting in increasing the productivity and income of the women.

SEWA Udyogik Swalambhi Sahakari Samiti Ltd, Munger

This organisation was formed by home-based workers and initiated the use of extruder machines for making *agarbattis*. Extruder machines, also known as pedal machines, have been specifically designed to aid in the manufacture of incense sticks from the machines, using a simple technique.

The use of these machines increases the productivity by 17 times, leading to an increase in income. The enterprises also profit from the use of machines as the *agarbatti* sticks produced by machine are of better quality and the rejection rate is negligible. With adequate lighting and seating arrangements, members are able to work in better conditions. Members also feel that with the extruder machine, their hands are not blackened and the house does not get dirty. They also do not inhale charcoal unlike with the manual making of *agarbattis*, which is harmful for health.

In the field of *agarbatti*-making, SEWA Bharat in Munger has trained women in using extruder machines, thereby enhancing their skill and specialising the women in *agarbatti*-making.

As for the artisanal works like painting, embroidery, appliqué, Sujani, etc, many agencies are engaged in training and in trading the traditional artisanal products of Bihar. These skills have raised the incomes of the women considerably. The training of entrepreneurs has been particularly successful in rural and urban areas where women have started new small enterprises, or have scaled up the existing ones.

Mahila Sankhyiki

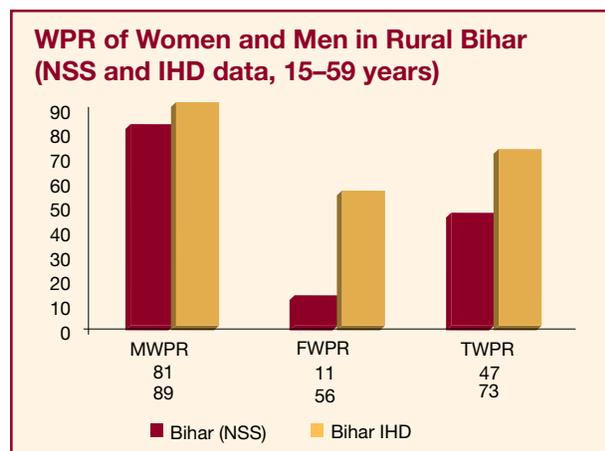
Making Women Visible in the Economy

Women's work is invisible. The picture that we get about women from official surveys does not match what we see on the ground. Official figures show that the workforce participation rate of women in rural Bihar is only 11 per cent. This seems to be ridiculously low, and certainly contradicts the evidence of our own eyes. We see that almost all women in rural areas in Bihar seem to be working either on their own fields or on other's fields or looking after cattle or other animals. In urban areas they undertake a large variety of work too.

However, greater probing, possible in smaller surveys where more time can be spent per household and when greater effort has been made to sensitise investigators,

reveals much higher work participation than found in national official surveys. **According to studies by the Institute for Human Development (IHD), where more probing was possible, the work participation rate of women is 56 per cent, which is five times higher than the numbers given by official NSSO.** As can be seen in the figure, such a difference is not seen with men.

According to the official surveys (NSSO), 80 per cent of women workers in Bihar are engaged only in 'domestic activities'. In Bihar, as in the rest of India, much of the household work involves subsistence activities, which are in essence economic activities. According to the IHD study, more than half the working women were self-employed; it is in this category of 'own-account' workers or 'unpaid family workers' that women get lost in the counting. In particular, women who are involved in animal husbandry, looking after cattle, or goats or pigs or poultry, are not considered as workers. So although women may be spending significant amounts of time in economic activities, they often perceive their own economic role as non-existent, supplementary, or temporary. Consequently women's response to labour force surveys, or to the question of what work they do, is often inaccurate. The investigators have their own biases and due to the patriarchal nature of society, it is usually the man who is considered the worker in the family enterprise.



“Please Ask My Husband” — Invisible Working Women

Bidhani Devi was making dung cakes when the team visited her village in Belsand, Sitamarhi. When asked about her work, she looked at her husband and said, “*Mere pati se pooch lijiye,*” (please ask my husband). On insisting we came to know that she had a buffalo, two oxen and 10 *kattha* land. She does sowing, weeding and harvesting in her field and takes care of the cattle. She does not consider herself as a worker. To her, all the work she does is a part of her domestic duties.

3.1 Lack of Data Excludes Women from Financial Systems

Women in the informal economy, especially the poor women, are not part of the financial mainstream. They are still ‘excluded’ as not worthy of financial services. An extensive secondary research of relevant literature available in the public domain through various websites, publications, journals and reports has been utilised for the purpose of the study. Meetings with key officials of the State and Central Governments, financial institutions and civil society institutions were conducted to get first-hand opinion on the research subject.

In spite of this extensive search it was found that barely any data was available. Unfortunately, financial systems generally do not have gender-wise disaggregated data. Data on the informal sector is also limited. These constraints have resulted in a limited picture on the actual state of financial inclusion of women in the informal economy in Bihar. In particular, availability of data on savings, insurance coverage and remittance among poor and women in particular are very limited in supply.

Financial institutions are not in the practice of tracking and reporting gender-disaggregated data on key parameters of financial inclusion but, if available, the data can be used to inform new initiatives as well as to assess, monitor, evaluate and report progress or achievement of agencies in terms of gender equity in financial inclusion.

3.2 Data on Health Issues

Given the primacy of work in women’s lives, and the sheer number of hours spent working both inside and outside the home, their occupational health merits special attention. Very little data is available on work-related health problems.

Another area where there is lack of data is malnutrition, which is a widespread problem. The National Nutrition Monitoring Bureau (NNMB) conducts diet and nutrition surveys; however, these are restricted to only 10 states, and do not include Bihar.

Mahila Swasthya

Women's Health

Health and nutrition are critical to workers' overall well-being, and to that of their children. Sickness means reduced productivity or inability to work and earn, and significant expenditure on doctors' bills, medicines and diagnostic tests. Studies estimate that about 60 million people fall into poverty each year in India due to illness. As Bihar is one of India's poorest states, it is safe to assume that a sizeable segment of those falling into poverty each year are from this state, and would predominantly be workers of the informal economy.

4.1 Occupational Health

Occupational health is a major problem for these workers, but there are practically no studies or information on the subject. The major emerging occupational health issues that require immediate attention are the wide prevalence of chronic musculoskeletal problems, injuries, stress and other mental health issues, lack of tools that safeguard workers' health while increasing their productivity and income and lack of health education and awareness among the workers, including on where to access services.

Some Occupational Health Issues of Women Workers in Bihar

Workers	Health Problems
Small and marginal farmers, agricultural labourers	Backache, bodyache, cuts, eye and skin infections, fungal and bacterial infections
Brick-kiln workers	Burns, respiratory problems, skin and eye irritation, sunstroke, accidents leading to bone and muscle damage
Handloom workers (reeling, filling bobbins done by women)	Pain in limbs, hearing loss (due to prolonged exposure to noise), pain in fingers
Bamboo-basket weavers	Cuts and abrasions from bamboo in fingers, thickening of skin, abscesses in nails and fingers
<i>Bidi</i> rollers	Body and backache, respiratory problems, dizziness
<i>Makhana</i> poppers	Burns, pain in hands
Waste-recyclers	Body and backache, skin diseases, injuries, abscesses
Construction workers	Body and backache, accidents with minor or major injuries

Neglect the Girl Child unto Death—A Mother's Agony

Janki Devi from Munger district held her baby daughter in her arms. The infant, reported to be six months of age, appeared more like a two-month-old and exhibited the characteristics of cerebral palsy. Additionally, she showed signs of chronic respiratory insufficiency.

On questioning the mother, we learnt that the baby was delivered at the Primary Health Centre (PHC) by forceps and had difficulty breathing when born. The attending physician told the mother to quickly take the baby to the Department of Paediatrics at Patna Medical College, where facilities for the treatment for such cases existed. When we asked the mother whether she followed up on the doctor's advice, she informed us that her husband and in-laws forbade it, saying, "As it is this is a girl, it doesn't matter what happens. In fact, if she dies as the doctor predicted, it would be better for everyone." The mother was weeping inconsolably as she related this incident.

4.2 Sex Ratio

The declining sex ratio can be attributed to increasing access to technology and services for pre-natal sex determination tests, and also could be due to deliberate neglect of the female child under six, as the Janki Devi case highlights.

4.3 Maternal and Reproductive Health

Bihar has a high Maternal Mortality Ratio (MMR) of 261—the fifth highest MMR in India. Ante-natal care (ANC) is a key component of maternal health services, involving access to a variety of services like immunisation, screening for anaemia and provision of iron and folic acid (IFA) tablets, regular weighing and measuring of blood pressure, among others.

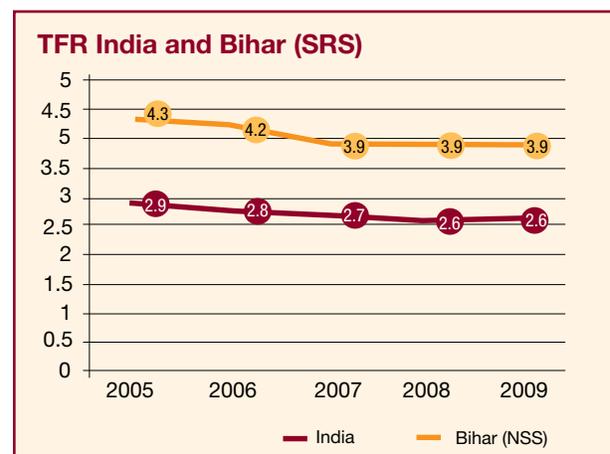
Institutional delivery is being seen by the Government as the main way to reduce maternal and infant mortality. However, during the field visits it was found that only two or three PHCs in a district actually provided institutional delivery services and most of them were lacking in infrastructure such as electricity, beds, water and toilets. There is also a shortage of experienced ANMs and nurses who could take care of institutional deliveries. Further, there were significant delays in the payments of the monies to be paid under the Janani Suraksha Yojna (JSY).

As far as maternal health and childbirth is concerned, the key issue is safe motherhood. The focus of all efforts, Government and private, should be on how to ensure

that women have safe childbirth at a place of their choice, whether at an institution or at home, and under the care of a skilled and trained and experienced *dai* or traditional birth attendant (TBA), an auxiliary-nurse-midwife (ANM), or the staff nurse of a doctor.

The Total Fertility Rate (TFR) in Bihar has been declining but not at the same pace as TFR at the national level.

It was found that married women are currently using some kind of modern method of contraception. However, when this is disaggregated into types of methods used, most have undergone female sterilisation, while the usage of the other methods is much less. At the same time reproductive tract diseases are very high, with more than 25 per cent women having abnormal discharge.



Source: 'Health Status of Women and Girls in Bihar', NHSRC 2013

Prevalence and Severity of RTIs and STIs

The Bihar Commission's study team interacted extensively with women regarding reproductive tract symptoms such as infertility, pelvic pain, painful intercourse, painful urination and abnormal vaginal discharge. We found that this is commonplace, with many women and female adolescents suffering from some RTI symptom of varying degree of intensity. Further, many women told us, "We have learnt to accept our fate. This is the lot of being a woman. What we are experiencing is borne by every woman. There is no remedy for it."

4.4 Water, Sanitation and Urban Housing

Although Bihar has witnessed significant economic growth in recent years, access to basic amenities like water and sanitation still remain major issues. According to the 2011 Census, only 50 per cent of households have water within their premises and 50 per cent of households need to travel to fetch water. Women and girls are mostly responsible for fetching water.

Drinking Water Source (Census 2011)

% of Households	Bihar	India
Tap	4.4	43.5
Well	4.3	11
Handpump	86.6	33.5
Tubewell	3	8.5
Spring	0	0.5
River/canal	0.2	0.6
Tank/pond/lake	0.1	0.8
Any other	1.4	1.5

For women, a toilet is extremely important. Open defecation means that women are exposed to violence and cases of sexual harassment, and even rapes are reported by women who have to defecate in lonely places. Lack of a toilet leads to serious health issues, as women have to wait for the darkness before they can relieve themselves. For a

woman, a toilet upholds her dignity and protects her health. **Seventy-seven per cent of households in Bihar do not have access to toilets (Census 2011), which is the highest in the country.**

The situation is particularly acute in urban areas. What is lacking in cities are the investments that are required for water resources and treatment and for sewage and drainage. This is much worse in the poorer areas, where neither piped water nor toilets are available. Open defecation is common with over 30 per cent of people having to resort to open defecation in towns. Some towns in Bihar present a dismal picture with over 60 per cent of people with no access to a toilet.³

The Planning Commission has called for a universalisation of basic services, especially water and sanitation and a de-linking from issues of land tenure and legal status.

Adverse Impact of Bureaucratic Delays

We visited the area of Phulwarisharif in Patna. The women mostly make *bidi* and *agarbatti*. There were one or two community toilets but they were non-functional. Earlier women used an open plot for defecation but now that has been walled and there is no other place to go. Young girls face harassment if they go unescorted to defecate. Each household had dug a hole behind the house and were using it as a dry toilet. A manual scavenger came every week to clean the buckets.

We asked the authorities why these people could not get proper toilets and were told that they were to be removed and resettled elsewhere. So the Patna Municipal Corporation neither wanted to spend on toilets, nor was ready to give permission for people to build their own toilets. The rehabilitation plan had been pending for seven years, and no one could tell us when it would actually happen.

³SPUR report

Demolition, Displacement and Shattered Futures

Siliya Devi is 60 years old and has lived along railways lines of 3 No. Gumti in Munger for years. In 2009, she was ordered to vacate her home as construction of an ambitious railway track-cum-bridge was to begin on river Ganga. Siliya and many others had been residing in 3 No. Gumti in Munger for 60 to 70 years. They are citizens of Munger and have worked as waste-pickers in the city for years. The construction of the railway track-cum-bridge brought trouble into the lives of these families.

A letter from Ministry of Railway in English was sent to the illiterate residents of these *jhuggis* to vacate the occupied land. And they were removed. The displacement of these families further marginalised an already vulnerable community. The demolition drive destroyed not only houses, but caused a complete rupture of the social and economic life of the families. An entire generation of children and their future are affected by it.

Land Tenure and Housing is a major issue for women in urban areas. Insecurity of tenure and demolitions lead to a lack of investment and lowering of productivity. People are unwilling to invest either in their houses or their businesses when their dwellings are insecure.

Solutions are possible but they will require investment and political will. Solutions will benefit not only the poor but the population at large. The SEWA model of solid waste management in Katihar, creating local employment and involving citizens, has been successful. For housing the most effective solution is to allow people to build houses where they already live. “In-situ and people-participatory housing programmes for the poor give them more than a sense of security, it paves the way towards their socio-economic progress and a dignified integration with the neighbourhood,” says Anita Reddy of AVAS.

4.5 The Health System: Public, Private and Community

Access to health services, both public and private, is a key determinant of workers’ health and well-being. Given their restricted mobility, lack of resources, limited decision-making power, poor transport and connectivity issues, women’s access to health care, particularly in rural areas, the scope of improvement in their living conditions remains limited. They make use of services close to their homes, but this is not always conducive to their hopes and aspirations.

As far as public health personnel are concerned, the ANM is the functionary most closely in touch with women and others at the village level. Medical Officers (MOs) or doctors provide the next level of care at the Primary Health Centre (PHC) and the Community Health Centre or First Referral Unit (FRU) at the block level.

Private health care in India accounts for 80 per cent of total health care spending. While we were unable to find studies outlining the nature and extent of private health care in Bihar, our field visits, discussions with women workers and both Government and private providers did provide us with insights into the extent and nature of private care in the state. Most of the women we spoke with said that they chose private care, despite the cost, as it was close to their homes and provided timely relief. They did not have to stand in long lines or wait for the doctors to show up. However, there was very little understanding of quality.

Community action by local people for taking care of the health of their own communities is now widely believed to be critical for improvements in health and nutrition, and overall well-being.

SEWA has been involved in community action for health primarily through training of ASHAs, and linking women to the public health providers and facilities in Munger, Bhagalpur and Katihar districts. One example of action undertaken by the women of the Sultanganj block of Bhagalpur district was the starting up of a

Sub-Centre (SC) that had remained non-functional for years. Coordination and collaboration with the FRU in Sultanganj has also resulted in both greater use and satisfaction levels.

4.6 Health Insurance

Financial protection of all through health insurance is increasingly being recognised as part of the minimum social protection floor required to help workers out of poverty. In 2008, the Parliament passed the Unorganised Sector Workers Social Security Act, which for the first time provided for some basic social security through insurance. The Rashtriya Swasthya Bima Yojana (RSBY) or national health insurance was one important outcome of the Act.

Figures for the overall spread of health insurance in Bihar are not available. However, we do know that 71 lakh persons out of a total of 1.3 crore eligible persons are enrolled in RSBY in Bihar.⁴

4.7 Nutritional Status

Bihar has some of the poorest nutrition indicators in the country. Low birth weight is still widespread, as shown in the table.

District	Children with birth weight less than 2.5 kg (%)		
	Total	Rural	Urban
Bihar	22.4	22.6	21.4
Sitamarhi	9.6	10.2	-
Purnea	34.9	31.6	-

Source: Annual Health Survey, 2010-2011, p. 95
(from Census of India 2011, Bihar Fact Sheet)

Both chronic and acute malnutrition among children in Bihar is very high, with severe stunting in almost a third of females. Comparing the prevalence of malnutrition in children under three years of age in Bihar, according to NFHS 2 and NFHS 3, it is seen that while there is a fall in stunting, there is not much change in the prevalence

Can All APL Families Afford Health Care?

Indrasan Devi is a resident of Raghapur village in Minapur block of Muzaffarpur district. She is 41 years old. She has a *kuchcha* house which needs repairing every year. She and her husband cultivated a small piece of land which they own and she also worked as agricultural labourer on others' lands.

A year ago she fell ill. The doctor diagnosed a malfunctioning kidney and suggested surgery. As she falls under the APL category, she was not eligible for RSBY. She had to sell her land to pay for the surgery.

of underweight children, and there is an increase in the proportion of children who are wasted.

4.8 The Social Welfare State: Reaching Entitlements

During the field visits, we realised what an important role Government support plays in people's lives, especially when they receive the entitlements due to them. Those who are poor and marginalised have no support system at all to manage and improve their survival other than the little support that they get under the various Government welfare schemes.

During the field work and the focussed group discussions (FGDs), women were asked questions on certain Government programmes targeted towards informal workers as well as those meant for the poor. The team met with women workers in 178 villages of 79 blocks of 11 districts. We present some of the indicative findings here.

Home-based work is widespread among women in Bihar. This work includes piece-rated work such as *bidi*-rolling and *agarbatti*-making, as well as artisanal work such as weaving and Madhubani painting. Some of these home-based trades are covered by schemes of various Government departments. We enquired from the women we met as to whether they had cards from any of these

⁴Health Status of Women and Girls in Bihar', NHRSC 2013

Leela's Success with IAY Gives Hope to Many

This case study from Jalalgadh block in Purnea is an inspiration to many women who are struggling to survive against all odds. Leela, a 46 year-old widow, who comes from a Mahadalit family, has six children. Her life changed dramatically after the death of her husband, an agricultural labourer. Her work as a casual labourer was not enough to feed a family of seven.

When she got to know about cocoon work through Kishan, a fellow villager who was involved in it, she started learning the process. Two most important inputs that were needed to start cocoon production were mulberry leaves and a clean *pucca* house as cocoons need to be safeguarded from damage by rats, lizards or insects. She started growing mulberry in her small field to initiate the work. The only obstacle now was a *pucca* house as her house was *kuchcha* and that too in a poor condition.

She applied for the aid for a *pucca* house under Indira Awas Yojna (IAY), which was the only hope for her. She received Rs 20,000 under IAY and constructed her own *pucca* house, using her own little savings as well.

Now she is very proudly engaged with the cocoon business for her livelihood and grows cocoons thrice a year, which gives her sufficient money to raise her family. She has also given work to few other women in the line. She is an inspiration to other women and they have also started trusting Government schemes. Leela's hard work and the Government's support has given a hope to many for a better life.

schemes. We found that only 25 per cent of women home-based workers who were eligible had actually obtained cards.

Under the Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA), 100 days of employment is offered to anyone who asks for it through a 'job card'.

We found that 23 per cent households have been able to collect their job cards yet. Among these when women have tried to avail the scheme, they have had difficult experiences so that other women are no longer keen to try. There were many instances when women were not even aware about any such scheme for employment. During our interaction with women in various districts, we also found

Percentage of Eligible Women with Artisan Card or Home-based Worker Cards



that even when women have job cards, they rarely get work as generally men tend to get work on MNERGA.

4.9 Housing

The objective of Indira Awas Yojana is primarily to provide grants for the construction of dwellings and upgradation of existing unserviceable *kuchha* houses by providing assistance in the form of full grant of houses to the eligible members: rural population below the poverty line (BPL) belonging to SCs/STs, freed bonded labourers, widows, minorities and non-SC/ST categories. Three per cent of funds are reserved for disabled BPL persons in rural areas.

The research study shows that around 76 per cent of eligible families have not benefitted from IAY. Given below is the table reflecting the number/percentage of women who have been able to avail IAY's benefits.

Beneficiaries of Indira Awas Yojana

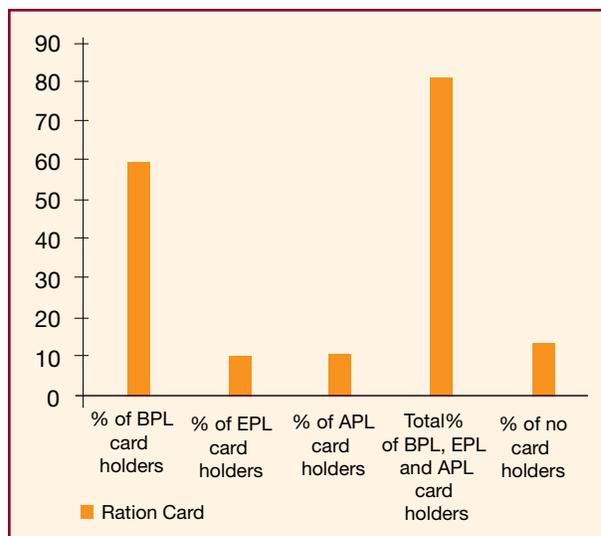
Indira Awas Yojana	Number of Eligible Households out of the Sample	Number of Households Availing the Schemes	% of Households Availing the Scheme
Total	883	214	24.2%

Gulabo Devi: IAY Gives Her Only the First Instalment

In Paliya, Bettiah district, we met Gulabo Devi, a woman of 30–35 years. She works as an agricultural labourer. Her husband is a rickshaw puller in Bettiah and both of them struggle to make a living.

After a long wait she got some money under IAY. The amount that she received was Rs 29,000 as the first instalment. Since then two years have passed and she has yet not got the rest of the amount.

Gulabo is illiterate and depends on the semi-literate middleman in her village who is the only link between her and the block office. She is confused as to what to do next.



Most women workers that we met were poor as they belonged to the informal economy. It was appreciated that over 70 per cent of them had either BPL or EPL cards, as can be seen from the table. However, we saw that even the nearly 30 per cent, who had either APL or no cards, were poor and should have been covered.

The main benefit of the card is the availability of grain and kerosene from PDS. However, most women said they get ration only three to four times in a year. Most of the time when they visit the ration shops to get their entitlements they are told that the rations have not yet come.

Women had very positive experiences of the ASHA workers, with 91 per cent stating that the ASHA worker/ANM had visited them. The women felt that ASHA workers advise them well and help them to link with the Government facility.

Women Reported being Visited by ASHA Worker

Visit ASHA/ANM	No. of Person	%
Yes	1,128	91.34
No	86	6.96
N/a	21	1.70
Grand Total	1,235	100

Old Age Pension—A Matter of Luck, Not Entitlement

Parvati Samaddar of Lal Sariya, Pashchim Champaran, is around 65 to 70 years of age and has been struggling to get an old age pension for over three years. Earlier she used to roll *bidis* for survival. She filled the forms and produced the relevant papers, but did not get the pension.

After her son-in-law put in a lot of effort she finally received the pension. She got a one-time payment of Rs 3,000 and when asked what would she do with that money, she smiled and replied, “*Dava pe kharch karenge*” (I will spend it on medicines).

On the other hand, there is Kadri Murmu of Adivasitola in Purnea. Older than 62, with poverty dogging her days and increasing physical weakness sapping her ability to work and earn a living, Kadri Murmu has been trying to get an old pension, but to no avail. Whoever she approaches for help to get relevant documents asks her for money.

Girija Devi in Muzaffarpur district says that the ASHA worker in her area comes to her village often and has advised her about family planning. Following her advice Girija Devi got a tubectomy done. She also had a problem of white discharge and the ASHA worker got some medicines for her, so that she is now cured. Earlier she could work only half a day as an agricultural worker due to her weakness, but now she works full day, and earns much more.

Most of the women we talked to said that toilets were a high priority for them. However, the Nirmal Bharat Abhiyan (earlier Total Sanitation Campaign) did not seem to have reached anywhere near the required numbers and open defecation was still about 86 per cent. Ten per cent had constructed their own toilets and only four per cent had toilets from Government schemes.

The widow pension scheme provides Rs 300 per month to widows between 18 to 64 years of age, who either

belong to BPL families or have an annual income less than Rs 60,000. During the visit, the SEWA team met 56 widows below 64 years of age, of whom only 12 were receiving widow pensions. That is, only 21 per cent of the widows we met received the widow pension to which they were entitled.

The main reason for this seems to be the complicated procedures, which are required for a widow to establish she is a widow and thus prove herself eligible for widow pension. This is further compounded by middlemen who ask a percentage for getting the benefit, and functionaries who demand money to process the application. One woman told us that the functionary even demanded sexual favours from her.

The old age pension scheme is an entitlement for all BPL card holders aged 60 years and above. Among the women we interviewed, 27 per cent of the eligible women were receiving pensions.

Gender-based Violence

Violence against women has recently been recognised as an important issue is by the Government of Bihar and freedom against violence as a legitimate human right. The Government works to protect this right through the State Human Rights Commission and also the State Women's Commission.

The data from State Crime Record Bureau, Patna, presents a dreary picture of the violence against women

in Bihar. There has been an increase in the number of cases of violence against women in the last 10 years. Cases of kidnapping and abduction of women have registered nearly a six-fold increase. The cases of sexual violence have seen an increase of approximately 18 per cent. There has been a record 66 per cent increase in cases related to violence inside the house, either by the husband or other relatives as well as in cases which have led to the death of the woman.

Gender Violence throughout the Lifecycle

Phase	Type of Violence
Pre-birth	Sex selective abortions, battering during pregnancy, coerced pregnancy (because of rape)
Infancy	Female infanticide, emotional and physical abuse, battering, differential access to food and medical care
Childhood	Child marriage, sexual abuse by family members/strangers, differential access to food, medical care, education, child prostitution
Adolescent	Differential access to education and medical care, sexual assault at home/ outside home/workplace, stalking, rape, forced prostitution, acid attack
Reproductive age	Abuse to women by intimate male partner, marital rape, dowry abuse and murder, abuse due to extramarital relations and second marriage, partner homicide, psychological abuse, sexual abuse/harassment at workplace, rape, emotional abuse of widow/single women
Elderly	Elder abuse, abuse of widows

5.1 Violence—An Obstacle to Women’s Empowerment

There is a direct impact of violence on women’s participation in all activities outside the home. **Gender violence is an impediment to female participation in education, the workforce, skill-training and all forms of social and political participation.**

Most girls today are able to go to get a primary education, as the primary school tends to be in or near the village or *mohalla*. However, as girls grow into their teen years, they need to go to middle and secondary school and later on to college. This is when the violence in public places, in buses, on the roads, in places surrounding the schools or colleges, begins to curtail their education.

Interaction with Magadh Mahila College, Patna, students revealed how unsafe they feel while going to college either by shared auto or bus, their own two-wheelers or on foot. They said, “They chase us on two-wheelers, in autos they pinch us, they stalk us and take pictures on their mobiles, they show us objects, and on the road they verbally and physically harass us. Yes, we feel unsafe on the roads but we accept that it’s a part of our life. The humiliation we face affects our behaviour, studies and health but we have no way out other than to bear it, otherwise we may have to sacrifice our studies and career.”

Incidents of molestation and gender-based harassment at public places are common because hooligans treat it as ‘fun’ group activity and because it is not treated seriously by the police. Often the worst incidents of rape on students is hushed up, nevertheless enough incidents have been reported, that gender-based violence becomes a major impediment to girls getting educated. Another gruesome form of violence against women, especially young women students—‘acid attacks’— is also on the increase.

Women in the workforce are especially vulnerable. Domestic work in other people’s houses is a growing phenomenon and often these workers have to face incidents of sexual harassment and violence. There is high insecurity at workplaces for domestic workers, especially

those who move from poor and rural backgrounds to towns and cities for work.

Women who go for agricultural work in the fields usually try to go as a group as there is a fear of violence—especially rape—from the men, mainly of higher castes or the landlords. Women the study team spoke to felt that the police did not record their complaints or provide them with protection.

The fear of violence creates taboos against going out to work and confining women to their homes, often makes women much more vulnerable to economic exploitation as workers. Home-based workers earn a pittance often as low as Rs 30 a day.

Bihar state is extremely progressive in trying to ensure that women’s active political participation by reserving 50 per cent of seats at all levels of the Panchayat system, as well as in urban local bodies. However, when women stand for election they often face threats and violence. Renuka Devi from Muzzafarpur district stood for the post of ward Panch from a seat that was reserved for a Dalit but not for a woman. The members of the SHG, of which she was a member, urged her to contest as she was a literate woman. However, this did not go down well with the male elders of her family and the opposing male candidate. Eventually, she was beaten up badly by associates of the male candidate who kicked her on stomach saying, since she was pregnant, this would ensure the death of both her and her child (Case No. 15, Panchayat Prahari).

Domestic violence is rampant in most homes, as this is considered a normal activity. Reflecting the patriarchal mindset, one of the women interviewed said, “The husband is god, so we have to take care of him.” The *anganwadi sewika* informed us that “Domestic violence occurs in front of everyone and no one intervenes; if someone does, then the husband will tell the intervener to mind his or her own business. No one helps.”

The State Commission for Women has been promoting awareness among women regarding legal provisions and arranges for counselling of men who indulge in violence.

Moreover in 2008, the Patna High Court directed the State Government to begin the process of enforcing the Domestic Violence Act (2005). The court also directed the state to appoint protection officers and service providers in every district of Bihar and make available one ‘safe shelter’ in each district for women affected by domestic violence, besides arranging programmes to train the police officers to handle the cases relating to domestic violence. A State Policy for Women Empowerment (SPWE) is also in the process of being formulated.

5.2 Unsafe Situations

Given the high levels of violence on women, there are many situations where women tend to become vulnerable and fall prey to gender-based violence. One of these situations is that of open defecation. As we have seen, there is 77 per cent open defecation in Bihar. As women go alone in the dark, they face the possibility of attack from men. This was often cited as a danger for women.

Certain types of work situations too may be inherently unsafe for women. Women in brick-kilns and on construction sites often face sexual harassment from males and even more so from the contractors who control their work and often demand sexual favours.

Women and girls who leave their native places and go to other towns or villages for study or work also tend to become vulnerable. This includes teachers, *anganwadi* workers, ANMs who need to live in a different town or village, or girls who go to study in colleges or schools far from their homes.

5.3 Patriarchal Mindset

Although the situation of women has improved in the previous decades, the patriarchal mindset is still widespread, both among men and women. Violence against the unborn female foetus and the girl child is accepted by the family. Sexual violence has become accepted in society because women are afraid to acknowledge that it happens to them, to report it and to protest against it, as in such cases the woman who is the

victim of the violence is usually blamed for it. The study found that if a woman was sexually assaulted while outside the home unaccompanied, then the dominant notion was that it was usually her fault.

Another patriarchal notion that is widespread and puts certain women in very vulnerable situations is that of *dayan pratha* (or the tradition of branding some women as witches). The study found this was widely prevalent, and people believe that the ‘evil eye’ cast by a *dayan* affects men, children, food and livestock.

The turn of this century has seen a rapidly changing scenario for women in Bihar with women and especially younger women becoming more assertive, but the many types of violence against them may push them back into the home and break their self-confidence. It is therefore most important that gender-based violence be addressed as seriously as possible.

Changing mindsets and attitudes is extremely important among both men and women. A progressive attitude—where women are regarded as equal, where opportunities for women and girls are not curtailed by the families and where sons and daughters are treated equally in the family—needs to be fostered by society at large.

A changed attitude towards women’s sexuality is required. A woman who is sexually harassed or raped should not be stigmatised. Authorities and in particular the police should make every effort to curb

Nari Adalat—Speeding Up Justice

Mahila Samakhya’s Nari Adalat has emerged as an effective instrument against all kinds of violence against women. At the state-level, in two years (2010–2012), it had sorted out 6,000 cases of violence against women.

The ‘Hinsa Virodhi Samitis’ (anti-violence committees) formed all over the area also provide an effective intervention because they deal with cases by taking all related persons into confidence, including the Panchayat and, if required, the police too.

sexual harassment in public places and workplaces and to immediately take note of any complaint made by a woman, and the judicial system needs to fast-track gender-based violence cases, especially those that relate to rape or sexual harassment.

5.4 Organising: Coming Together for Empowerment

Organising efforts for the development of poor women in Bihar grew out of the political movements and began with NGOs and membership-based organisations in the 1980s; its coverage greatly expanded since the early 1990s; and particularly so after the encouragement and direct intervention of the state.

Organising is the process by which women in the informal economy come together to better their conditions. Empowerment and development are the goals of most organisations, although trade unions tend to focus more on rights-based empowerment and cooperatives on development. Some NGOs are focussed on single issues such as health, while others cover both empowerment and developmental activities.

The state model of organising efforts initiated as part of the 'inclusive development strategies' started with support to NGOs and then moved into direct organising and especially formation of Self Help Groups. The creation of Women's Development Corporation in early 1990s, and the State Health Society and Bihar Rural Livelihood Promotion Society in the last decade are important state initiatives.

The trade union model, traditionally associated with the organised sector, acquired a new dimension with organising along trade union lines in the unorganised sector. Bihar Domestic Workers Union (for Domestic Workers), Bihar Bidi Mazdoor Congress (for *bidi* workers) and Bihar Ghar Khata Mazdoor Union (for home-based workers) are some examples. NASVI (National Alliance of Street Vendors of India) is an India-wide federation of street vendor organisations. They mainly focus on empowerment and rights.

The SEWA (Self Employed Women's Association) model, has emerged from the fact that SEWA is also a national trade union which promotes cooperatives and member-based organisations, and has now become a movement, which is a confluence of three types of movements: the labour movement, the cooperative movement and the women's movement. Most significantly, SEWA is a movement of self-employed women in which they themselves are the leaders. The Gandhian principles and ideology are the driving force of SEWA, underpinning the twin goals of 'Full Employment' (at the household level) and 'Self-reliance' for its members.

The cooperative model is one way of organising or collectivising the efforts of human endeavour to take up any economic activity collectively on the principles of cooperation. There is growing body of empirical evidence to suggest that cooperatives can help overcome the market, state and institutional failures (World Bank, 2007). Bihar was one of the initial states to adopt a more progressive cooperative Act, the Self-supporting Cooperative Societies Act, in 1996. One of the most active and effective cooperative federations is Sudha, the milk cooperative federation.

Microfinance Institutions (MFIs) are also a newly-developed way to reach out to women with a particular financial service. The organising element comes in the joint liability groups, where women come together in small groups to stand as guarantee for each other. The number of MFIs operating and based in Bihar is 15, while another 10–12 MFIs operate in Bihar along with other states. These MFIs covered about 10.19 per cent clients in the state, predominantly women.

As the state has directly entered into organising efforts, the civil society organisations tend to get sidelined. However, both efforts are important and along with state-formed SHGs and other organisations, all types of civil society organising needs to be encouraged.

Way Forward

6.1 Mahila Shram Jeevani Ayog: A Commission on Women in Informal Economy

The Special Task Force recommends a Mahila Shram Jeevani Ayog (MSJA) to be set up, which will bring into its ambit the crores of women in informal employment in Bihar. Its main focus will be Mahila Kaushalya (Skills), Mahila Rozgaar (Employment) and Mahila Sankhyiki (Statistics).

6.2 Mahila Rozgaar: Women's Employment Promotion

The Mahila Shram Jeevani Ayog will have the overall objective of strengthening women's access to work and their regular participation in work. The work that women are currently doing will be recognised and highlighted, and efforts made to strengthen backward and forward linkages for this work. It will strengthen linkages with industry and the service sector in order to facilitate job absorption, especially of younger women who have gone through secondary education. At the same time, it will create and strength self-employment in both agricultural and non-farm activities. New opportunities will be created through cluster development for artisan work and through training and linkages, especially in the service sector.

The approach will be towards local development. It will nurture local resources and strengthen local employment. It will try and bring about convergence of Government schemes at the village level and will encourage community organising.

The constraints faced by women in regular participation in work include factors within the home such as other household responsibilities that limit the time available for income-generating work, care of children and the elderly, as well as factors outside the home including transport and safety concerns. The role of the mission will therefore extend to encouraging suitable institutional interventions that provide childcare, improve the availability of water and cooking gas, and any other locally relevant constraints.

6.3 Mahila Kaushalya: Work Skills for Women

Women and young girls are lagging behind their male counterparts in mainstream employment mainly because of poor or no skill. In order to make Bihar more prosperous and to give a boost to women's employment, a special thrust needs to be given to enhance the skills or *kaushalya* of young girls. The efforts should be similar to the Government's effort to increase the education of girls in the state.

It is recommended that in order to give a special thrust to skill development, the State Government should create an independent Women Skill Mission (WSM).⁵ This Mission would support dropouts to appear for Classes 10 and 12 through Open School, and would promote a variety of vocational skill classes as well as on-the-job training.

A variety of skills can be developed to generate local employment. These skills should be for all types of educational levels and range from very short courses to full-fledged polytechnic courses. NGOs, the private sector and Government agencies—all need to be drawn into skill-development to make it effective.

6.4 Mahila Sankhyiki: Statistics on Women's Work

Although women are active in the labour force, their contribution to the economy and economic growth is rarely highlighted and they are seen only as homemakers. This perception is fuelled by statistics, especially from NSS, showing very low levels of work participation. However, our report reveals a very different picture.

This discrepancy has remained over the years and is not related to the definition that is used for work. While training and sensitising investigators has helped to improve data collection by NSS somewhat, it does not still match the observed realities.

It is therefore recommended that MSJA collect statistics on women's work, perhaps through an independent reputable agency. It can also collect information on aspects of women's work that is otherwise not available, such as whether or not there is a trend with regard to dropping-out from regular work for reasons such as childbirth or marriage; multiple occupations and their relative significance and so on.

6.5 Functioning of the Mahila Shram Jeevani Ayog: Samanvaya and Vikendrikaran (Co-ordination and Decentralisation): Samanvyay and Vikendrikaran (Coordination and Decentralisation)

One of the main functions of the MSJA will be the identification of the women in the informal economy all over the state, and coordination and convergence of existing programmes and decentralisation down to the village level. The existing structures of the Government district offices can be used. Existing NGOs and SHGs can be inducted into Mahila Shram Jeevani Ayog so as to use all available structures and energy to reach the women who are vulnerable and scattered.

These structures described above are the vehicles to implement policy and programme changes required to bring women into the mainstream and enhance their opportunities and well-being. The many recommendations that emerged from the report, small and big, are detailed below.

Employment opportunities

- Identification and expansion of opportunities for women educated to secondary and beyond, including Government frontline jobs, self-employment and private-sector linkages. Local employment to be focussed.
- Many women, after getting an education, come to urban areas for work. They need a safe and secure place to live. We suggest that each district headquarter must have at least one working women's hostel.

Agriculture and animal husbandry

- Women should be recognised as farmers if they work on the family farms and given Kisan Identity Cards, especially Kisan Credit Cards.
- Women's farmers groups should be formed on the same lines as SHGs. The farmer groups would be provided agricultural extension, seeds, and fertilisers for distribution

⁵It could also be made part of the existing Skill Development Mission

among their members. They may also be given the work of flood prevention, bunding, building small check-dams etc.

- The Department of Labour should make a study of existing wage rates of agriculture labour, and at the same time publicise the existing minimum wages.
- At present there is a low percentage of women at MNREGA sites. This should be reversed and more women at these sites need to be encouraged.
- The Sudha milk cooperative should make all attempts to encourage women's dairy cooperatives. It can take the help of women's organisations for training, awareness, mobilisation and handholding of the women in this field.

Home-based workers and artisans

- Artisan clusters—such as Madhubani painters, weavers, those creating handicrafts with bamboo, or doing Sujni embroidery, etc— to be formed and provided with the required infrastructure, including access to raw materials and access to marketing facilities. Cluster-development should be the responsibility of the National Institute of Fashion Technology (NIFT, Patna).
- Improve implementation of minimum piece-rate wages and provide certification through identity cards to allow workers to access social security benefits to which they are entitled.
- Home-workers can be enabled to step up their productivity and earnings through occupation-appropriate small interventions, such as paddle machines in the case of *agarbatti* workers.
- For home-based workers and artisans, the place of work and home are the same. Subsidies for house-upgradation are recommended.

Forest workers

- The Forest Right Act should be implemented in the true spirit, and farmed forest land be given in the joint name of man and woman.

- Cooperatives of minor forest produce collectors should be formed along the same lines as in Madhya Pradesh.

Construction workers and brick-kiln workers

- All construction workers and brick-kiln workers should be registered with the Construction Workers Welfare Fund and the benefits of accident insurance, health care, housing, scholarship, etc, should be extended to them.
- Special measures be undertaken to extend protect women in these areas against sexual harassment under the Sexual Harassment in the Workplace Act.

Urban workers

- Street Vendors (Protection of Employment and Regulation) Act 2014 should be implemented in Bihar state. 'Mahila Markets', intended for women vendors, must be located in 'natural markets' in every ward.
- Domestic workers need to have a place in the municipalities where they can be registered. They can then be entitled to RSBY benefits and also have a place to come for complaints. They need training for upgrading their skills, especially in home-care and in use of implements in modern homes.
- Rag-pickers and sweepers should become part of the municipal system of waste collection. They should be recognised by ULBs and integrated into the waste disposal system.

6.6 Labour Laws

Labour law is a powerful instrument for promoting social justice and bringing about some measure of social protection.

- Implement the Minimum Wages Act for informal workers.
- Make Sexual Harassment at the Workplace Act applicable to Bihar and to the unorganised sector.
- Make existing welfare funds active to provide social security to unorganised workers, especially the Construction Worker Welfare Fund and the Bidi Worker Welfare Fund.

- Implement the Unorganised Workers Social Security Act.
- The Government of Bihar should set up a State Social Security Board under section 3(4) of the Act, and notify Schemes under the Act.

Bihar's Labour Department has some effective social security schemes like Inter-state migrant workers scheme and Bihar unorganised workers and artisans social security scheme. These schemes and others like them need to come under an Act and we have formulated a Bill called the *Bihar Unorganised and Migrant Workers Welfare Bill 2014*.

The main features of the Bill are:

- a. The Act should require the setting up of an urban and rural board.
- b. It should cover social security schemes for all unorganised workers.
- c. It should incorporate existing schemes.
- d. Implementation should be decentralised through Worker Facilitation Centres.

6.7 Financial Inclusion

- KYC norms for women need to be redesigned to take into account the societal realities.
- Revamp and scale up the system of Banking Correspondents. Women especially should be included as Banking Correspondents.
- Credit benchmarking for women in banks needs to be increased from five to 33 per cent.
- Promote Women's Credit and Thrift Cooperatives.
- Focus on SHGs and ensure quality and sustainability.
- Remittances, insurance and pension services to be focussed, especially NPS-lite.

6.8 Skills

- Training for girls after Class 10 or 12, to bridge the gap between school and the workforce. The skills can lead to jobs or self-employment and can include computer-related services, health-related work such as technicians and para-nursing, financial services, accountancy and book-keeping, education-related services, beauty

care, garments, fashion designing, food preparation, etc. A dynamic list of possible trainings needs can be developed locally.

- Government frontline workers like the accredited social health activist (ASHA), *anganwadi* worker, teacher, ANM, *vikas mitra*, offer a good job opportunity for educated girls. However, investment in short courses is required to train these girls to make them suitable for such opportunities.
- Agriculture is an important activity for women, but they have little access to various trainings that can improve productivity and earnings. Krishi Vigyan Kendras (KVKs or equivalent centres) need to be started widely across the state, oriented mainly to women farmers, and should run short courses specially for them. NGOs and universities can also run these centres which need not be full-fledged KVKs.
- Animal husbandry and especially the Sudha cooperative can open good training opportunities for women in better animal management, for rural girls in jobs connected with cooperatives as well as ancillary vocations like para-vets.
- Non-farm and forest activities lead to new and supplementary employment. Some examples: cocoon-rearing, nursery-growing, minor forest produce-processing.
- Skill-training for artisanal work such as Sujni, weaving, painting, khadi, etc. The training includes upgrading skill, new designs and colours, packaging, marketing.
- Construction skills especially masonry, roofing and tiling, flooring, toilet construction, etc.
- Skills for solid-waste management including vermi-composting and recycling.
- Financial literacy for better financial management as well as for financial inclusion and financial intermediation (like banking correspondents).
- Health skills, especially for midwifery (*dai*) and for addressing small ailments.
- Developing skills for community action.

6.9 Statistics

- Statistics on women's work, collected through an independent agency, to include information on number of workers, types of work/occupation (including multiple occupations), earnings, conditions of work, days of work.
- This data would enable more accurate inclusion of women in GDP statistics as well as measurement of value added and productivity. It would also enhance women's own sense of self and lead to their empowerment by the wider awareness of the value of their daily work.
- Gender-disaggregated data must be made available for financial inclusion. The following agencies must keep track and report their outreach data, segregated based on gender, on a periodic basis:
 - a. Banks
 - b. Post offices
 - c. Insurance companies (especially of RSBY and JSBY)
 - d. PFRDA and other pension service providers
 - e. Thrift and credit cooperative societies

6.10 Health

Occupational health

- Invest in research on major employment sectors of Bihar, especially those involving large numbers of women. And develop safe and appropriate tools which enhance productivity while safeguarding workers' health.
- Integrate occupational health services with primary health care, and eventually with universal health care, as and when it is implemented.

Maternal and reproductive health

- Develop a campaign against pre-natal sex determination.
- Invest in education and training on safe motherhood, including importance of nutrition, ante and post-natal care, training of *dais*, ASHAs and other front-line workers like *anganwadi* workers.

- Free emergency care via the 108 ambulance service should be assured.
- Include *dais* in all aspects of maternal health care at the local level. To reduce the fertility rate and to improve reproductive health it is necessary to ensure regular supplies of contraceptives in all Sub-Centres and PHCs, to organise diagnostic camps to promote early detection and screening of RTIs, STIs and HIV/AIDS, and to ensure that basic 'body literacy' with a focus on reproductive health is available to adolescents in and out of school, and to women and men attending the camps.

6.11 Water, Sanitation, Housing

- Invest in a tap and toilet in every home, especially in urban areas, and eliminate open defecation. Provide greater investments in water and sanitation at the Central and state level.
- VHSNCs, RKSs, civil society organisations, schools and colleges in a cleanliness and hygiene campaign for zero tolerance of open defecation, and garbage removal.
- Lack of tenure and displacement of slums leads to insecurity in both living and working conditions. In-situ development is the best solution to ensure the security of informal workers and to raise their productivity.

6.12 Health System and Infrastructure

- Free essential drugs at all Sub-Centres, PHCs and CHCs/FRUs.
- In addition, measures to encourage use of public health facilities like timings of PHCs and appropriate referral services, should be developed.

6.13 Community Action for Health

- Civil society organisations should be entrusted the task of capacity-building of VHSNCs and supporting their functioning.
- VHSNCs should be encouraged to take up local health issues such as tackling malnutrition.

6.14 Health Insurance

- Review the experience of implementing RSBY in Bihar from the point of view of making it more inclusive, and linking it with the health system, so that workers get primary health care at their doorsteps and hospitalisations are prevented.

6.15 Protection from Violence

- The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, needs to be strictly enforced in the informal sector.
- A toilet in every home, as open defecation in the dark often leads to violence.
- Build Short Stay Homes in every district.
- Awareness programmes for adolescent boys need to be undertaken, as a campaign.
- Awareness and training for women Panchayat members so that they can take actions in their areas to curb gender-based violence.
- Model of Mahila Samakhya, Hinsa Samitis to be widely replicated.
- The media bears special responsibility in promoting a positive attitude towards women who have been attacked verbally or physically, and in building up negative opinion for attackers.

6.16 Encourage Organising

- A special thrust should be given to encourage the registration of women-led organisations or those organisations which would only focus on women.
- All women cooperatives and SHGs should be given special exemptions such as relaxation in Sales Tax/ VAT for the products and sales. This will encourage the formation of new cooperatives and it will also help them in becoming sustainable.

- Capacity-building for women's organisations including SHGs and their federations. A Capacity-building Fund for women's organisations and Government training institutions to offer courses for women representatives of such institutions.
- Women activists should be given representation in various existing committees, which are especially meant to address labour-related issues such as Minimum Wages Committee, Contract Labour Committee, etc. Half of the members of such committees should be women.

6.17 Government Schemes

- **Cash transfers are the most effective way of social protection. In particular, unconditional and regular transfers (basic income) have been shown to be particularly helpful. These should be tried on an experimental level and scaled up gradually.**
- Employment schemes should be specially aimed towards women including in MNREGA, agriculture, animal husbandry, handicrafts and services.
- Convergence of schemes at the local level, preferably through local structures. Local, effective organisations should be delegated and nominated as 'Worker Facilitation Centres' or 'Welfare Facilitation Centres.'
- Local development through ward councillors, PRI members and other stakeholders of the community (Sikkim Model) be sensitised on crucial developmental issues of their community and to adopt holistic approach followed by community-led campaigns.
- Large-scale awareness of key Government schemes through information campaigns with the help of NGOs, activists and other local organisations.
- Extend the *vikas mitras* to connect beneficiaries with schemes.

Women's Voices

Suggestions from the Field

Local women have their own ideas and solutions for bettering their work and lives. Some suggestions are given below:



The brick-kiln workers, who migrate for six months to Jamui, asked for permission for their children to attend the Government schools in the area so that they don't suffer being uneducated.

In Sitamarhi and Muzaffarpur, the lac bangle-makers suggested that training in designing of the bangles would enhance their work as they have to face tough competition from the bangle-makers of Jaipur because their designs are new and they also provide variety.



Women of Kusdih in the district of Gaya said that the Central Reserve Police Force has taken the space of the Public Health Centre and they have no access to a health facility. They asked for the immediate removal of the CRPF camp from the PHC.

The women of Sivandih in Jamui, and Ghangh Dih and Bakhtiyarpur in Patna were traditional *dais* and wanted to be recognised in the health system with paid incentives. They suggested that for the appointment of ASHA workers at PHCs, the midwives should be given priority.



In Pashchim Champaran, women engaged in the cultivation of vegetables and those who maintained orchards have asked for cold storage near their village.

Women of Dhanghar Kathaul village in Sitamarhi said that there should be some sort of check on the ration shop dealer so that he is compelled to distribute in time and also in full.



W O M E N ' S V O I C E S



In Phulwari sharif, Patna, the women demanded public toilets from the Government. The slum houses are so tightly packed that there is no space for toilet construction.

Villagers of Maadha in the hills of Rohtash districts have asked for mobile clinics as it is very difficult and time-consuming to reach the hospital. Many people die on the mountains without treatment due to the lack of a hospital facility in the village.



Women suggested health awareness camps on general and gynecological issues by the Government. Pictorial messages in the posters and wall painting would be very helpful instead of detailed written instructions as most of them are illiterate.

Women from an SHG in Kaimur said that the bank gave loans to encourage entrepreneurship amongst the women but most of the works were not successful as the training provided to them is neither need-based nor local resource and demand-based. The loan given to a group of women for embroidery work was instead used by them for taking land on lease. They cultivated and earned well from it. They suggested that the bank should give them loans for the work which they can do, that is, share cropping.



As water crisis was acute in summers in Pali village in the district of Gaya, the first and foremost demand was of water.

Women in the village of Pawa tola in Gaya asked for toilets, and adding to it, functional toilets, because the dwarf structures didn't help them much.



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This Special Task Force on Women Workers was conceived as a result of the numerous and prolonged struggles of women workers in Bihar. During the course of these struggles, it became clear that there was little awareness about the status and needs of the women because there was almost no concrete information regarding their involvement and contribution in the state's economy. A research-based study was thus required to understand the status of women workers in the unorganised sector. When SEWA Bharat placed this as a need before the Honourable Chief Minister of Bihar, Shri Nitish Kumar, he asked the State Government to work with SEWA Bharat to set up a Commission for Women Workers in the Informal Economy. So, first and foremost, I would sincerely like to thank and acknowledge the contribution of the Honourable Chief Minister. At the same time we would especially like to thank SEWA founder, Smt Ela Bhatt, for her inspiration and for her pathbreaking study, 'Shram Shakti', which showed the way.

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Chairperson

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