SHRAM JEEVANI
RepoRt of The Special Task force on Women in The informal economy in Bihar
Dedicated to The Working Women of Bihar
# Contents

## Acknowledgements
5

## Introduction
7

I Background
7

II The Task Force
8

III Methodology
8

III.i Collection of Data and Information from Secondary Sources
8

III.ii The Field Study—‘Voices of Women in Bihar’
11

III.iii Studies Commissioned by SEWA Bharat
14

IV Consultations and Workshops
16

1 Our Approach
16

1.1 Women in Bihar: A Growing Economy, Patriarchy, and Women’s Lives
16

1.2 Empowerment and Local Development
18

1.3 Focusing on Local Development
18

1.4 Efforts in Bihar for District Planning
20

2 Women and Work in Rural Bihar
21

2.1 Bihar: Some Demographic Realities
21

2.2 Rural Economy: From the Viewpoint of Women
22

2.3 Defining Work
22

2.4 The Invisible Women Workers in Rural Bihar
23

2.5 Sectors of Work, Women’s Presence and Employment Opportunities
31

2.6 Migration and Women’s Work
33

2.7 The Primary Sector
36

2.8 The Secondary Sector
48

2.9 Services
55

2.10 Way Forward
56

3 Urban Areas: Women, Work and Infrastructure
62

3.1 Urbanisation and the Informal Economy
62

3.2 Economic Base
63

3.3 Sectors of Informal Employment for Women
65

3.4 Urban Areas: Close Links between Work, Health, Infrastructure and Housing
71

3.5 Way Forward
83

4 Women Workers and Labour Legislations
85

4.1 Existing Labour Laws
85

4.2 Implementation of Laws for Unorganised Sector Workers
87

4.3 Sexual Harassment of Women at Workplace Act 2013
90

4.4 Boards for Social Security or Welfare Under Existing Acts
92

4.5 The Unorganised Workers Social Security Act 2008
94

4.6 A New Act: Bihar Unorganised Workers Welfare Act
96

4.7 The Way Forward
99

Appendix 1
101

5 Healthcare, Health Insurance, Nutrition and Childcare
106

5.1 Healthcare
106

5.2 Sex Ratio
108

5.3 Maternal Health
109

5.4 Reproductive Health
112

5.5 Life Expectancy, Infant and Child Health
115

5.6 Other Morbidities
116

5.7 Water and Sanitation
118

5.8 Health System and Infrastructure—Public and Private in Bihar
119

5.9 Community Action for Health
121

5.10 Health Insurance
123

5.11 Nutritional Status of Women and Children in Bihar
124

5.12 Childcare and the Integrated Child Development Services (ICDS) Programme in Bihar
129

5.13 Way Forward
131

6 Financial Services to Women in the Informal Economy in Bihar
135

6.1 Financial Inclusion Defined
135

6.2 Why Financial Inclusion is Important for Women in the Informal Economy
136

6.3 Financial Inclusion and Access to Government Programmes
136

6.4 Women’s Access to Financial Institutions in Bihar
137

6.5 Savings
149

6.6 Credit
150

6.7 Insurance
151

6.8 Success Stories From the Field
152

6.9 The Way Forward
154

7 Reach of Government Programmes—Some Indications from the Study
159

7.1 Identity Cards for Home-based Workers
160

7.2 Mahatma Gandhi National Rural Employment Guarantee Act
162

7.3 Housing: Indira Awas Yojna (IAY)
163

7.4 BPL Cards and the PDS System
164

7.5 Health Facilities
167

7.6 Pensions
170

7.7 Cash Transfers as a Method of Social Protection
173

7.8 Recommendations
173

8 Gender Based Violence in Bihar
177

8.1 Defining Gender-Based Violence
178

8.2 Gender Violence through the Lifecycle
179

8.3 Gender Violence in Bihar
179

8.4 Gender-based Violence and its Multiple Negative Impacts
181

8.5 Domestic Violence
185

8.6 Unsafe Situations
188

8.7 Gender-based Violence is the Result of a Patriarchal Mindset
189

8.8 Changing Scenario for Women
190

8.9 The Way Forward
190

9 Organising Efforts in Bihar: Floating Isles in an Ocean of Poverty
192

9.1 The Process of Organising
193

9.2 The Pioneers in Organising for Development
193

9.3 Trade Union Model of Organising
194

9.4 SEWA Model of Organising
196

9.5 Non-Governmental Organisations
197

9.6 Co-operatives in Bihar
200

9.7 Difference between Member-based Organisations and NGOs
202

9.8 Government, Civil Society and Organising Poor Women
202

9.9 The SHG Form of Organising
206

9.10 The Way Forward
206

Women’s Voices—Suggestions from the Field
209

Bibliography
211
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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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Renana Jhabvala
Chairperson
Special Task Force on Women in Informal Economy in Bihar
Introduction

I Background
Women employed in the informal sector in Bihar are hard-working, courageous, risk-taking, and self-sacrificing. They contribute to the growth of the economy and of society, but are mystifyingly invisible to policy-makers and to the media. This report is an attempt to make them visible as workers, as entrepreneurs, and as contributors to the 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 paths for 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 could directly reach and benefit them, bringing them into the mainstream.

This report is a joint initiative of the Self-Employed Women’s Association (SEWA) and the Government of Bihar. As a trade union of women in the informal economy, with nearly two million members, the SEWA movement has been organising women in Bihar for over a decade. Through the organising process, it was found that these workers were invisible to Government, that few Government schemes were designed to address their issues and that the schemes that existed only partially reached them.

In order to draw the Government’s attention to these working women, SEWA Bharat—the All India Federation of SEWAs—organised a state-level convention on Women’s Day, 8 March 2010, attended by over 5000 women members of SEWA. Chief Minister Shri Nitish Kumar was the Chief Guest. SEWA members submitted a memorandum to the Honourable Chief Minister suggesting that the Government of Bihar form a State-Level Commission on Women Workers in the Unorganised Sector so that women workers in the state could be linked to the mainstream. The Chief Minister graciously accepted the demand made by SEWA members and ordered the Commission be set-up. As a first step, a fact-finding Special Task Force was set up with experts from various thematic areas.
II The Task Force
The Task Force was formed in early 2012. Its members had expertise in different fields, including labour issues, women’s work and organising women workers, Government administration, and research. They were:

- Ms Renana Jhabvala, President SEWA Bharat, Chair of Task Force
- Dr Sanjay Kumar, Director, SEWA Bharat, Convenor of Task Force
- Ms Mirai Chatterjee, Director of the Social Security at SEWA, Member
- Ms Ratna M. Sudarshan, Fellow, National University of Educational Planning and Administration (NUEPA) and former Director ISST, New Delhi, Member
- Prof. Alakh Narayan Sharma, Director, Institute for Human Development, Member
- Dr D.M. Diwakar, Director, A.N. Sinha Institute of Social Studies, Member
- Shri R.U. Singh, Retd. IAS, Honorary Advisor, SEWA Bharat, Member
- Dr Amarkant Singh, Retd. Joint Labour Commissioner, Government of Bihar, Member
- Shri R.C. Chaudhary, Retd. Joint Labour Commissioner, Government of Bihar, Member

Members took on the responsibility of supervising the preparation of a report that would help in prioritising the key concerns of informal women workers, and provide a base for further dialogue around specific issues.

III Methodology
The objectives of the Task Force Report are to provide a view of the economy and society from the ground up, and one that frames the work and lives of informal workers, with a special focus on women workers. It is based on a variety of sources and studies, namely: a review of secondary sources; a field study; commissioned papers written by experts; and inputs received at consultative workshops. It was felt during the first workshop held in May 2012 that there was a dearth of secondary data and information regarding women workers in Bihar. To fill this gap, to strengthen our understanding of gender concerns, as well as to bring in the voices of women themselves, a field study was carried out (discussed below). The Task Force further agreed to commission studies from various organisations and individuals according to their expertise. The Special Task Force met from time to time to discuss the status and findings of the research team and various other commissioned studies. The Consultative Workshops served a dual purpose, of subjecting the findings of the various studies to a peer review, as well as obtaining suggestions for the Report from experts.

III.1 Collection of Data and Information from Secondary Sources
Data relating to demographic variables, principal crops grown, handicrafts, infrastructure etc., were collected from publications and websites of the Census of India, Department of Economics and Statistics and other departments of the Government of Bihar. Reports of relevant workshops/seminars organised by the Government as well as by non-governmental organisations (NGOs) were reviewed. This review of secondary data helped to set the stage for the field study, and to prepare a set of questions/questionnaire covering all the major aspects of women workers in the informal economy, which served as a guideline for the field work.

III.2 The Field Study—‘Voices of Women in Bihar’
The ‘Voices of Women in Bihar’ study intended to make visible the kinds of activities in which women in rural and urban Bihar are engaged, their earnings and conditions of work, and other aspects of the environment in which they live and work. Data on women workers in the informal economy is limited, and this was the motivation for carrying out a field study.

A specific problem with the data on women’s work from Government sources is the narrow definition used for ‘work’. The nature of women’s work is such that it is not always properly captured in labour-force surveys and as a result the contributions of women to the household,
and the larger economy, are underestimated. In addition, the aggregation of activities done when data is presented means that it is not always known what actual activity is being carried out. For example, the term ‘household industries’ includes many different types of work and it is difficult to say whether it is making agarbattis, processing food items, rolling bidis or other work that women are doing in a particular place. Such detail is needed for any micro-level planning exercise or to organise women workers. Similarly, in the case of Government programmes and schemes, we need to know what the actual problems faced by people are, and how these vary from one place to another, however such detail is rarely available from consolidated reports and programme data.

A decision was taken to collect information through qualitative methods (individual interviews and focussed group discussions). This was done because it was important to capture not only the numbers relating to any particular indicator, but also the ‘texture’ of women’s lives, and for this, qualitative information and women’s own voices and perceptions needed to be recorded. At the same time, a structured questionnaire was also filled out enabling quantification of certain types of data.

III.ii.i Sample Selection, Strengths and Limitations

Informal workers are present across the state in all 38 districts. Given the time and resources at the disposal of survey team, it was not possible to cover all the districts. Therefore, it was decided to select two or three districts from each of the five linguistic regions of the state, reflecting the socio-cultural features of the area. These five regions and their constituent districts are as detailed below. The districts visited have been italicised.

- **Bhojpur**: West Champaran, Rohtas-Kaimur (Bhabua), East Champaran, Gopalganj, Siwan, Saran, Buxar, Bhojpur,
- **Magadh**: Patna, Gaya, Jehanabad, Arwal, Aurangabad, Nalanda, Nawada, and Sheikhpura
- **Mithilanchal**: Madhubani, Purnea, Katihar, Darbhanga, Samastipur, Saharsa, Supaul, Madhepura, Kishanganj and Araria
- **Angika**: Bhagalpur, Munger, Jamui, Banka, Lakhisarai, Begusarai and Khagaria
- **Bazzika**: Muzaffarpur, Sitamarhi, Vaishali, and Sheohar

The districts were selected so as to cover all five linguistic regions. The selection of blocks, and of villages within blocks, was based on discussions with key informants in each district. Discussions with senior officials of the Government of Bihar at state-, district-, and block-level, experts from research institutions, NGO staff, and other knowledgeable persons helped in understanding the scenario of the informal economy, and in identifying clusters of particular activities. Such interviews were the first stage of the primary data-collection as they enabled the team to learn what economic activities were being carried out by women in each district.

The survey team met with key officials/visited offices, including the Labour Superintendent, the General Manager District Industries Centre (DIC), the District Statistics Office, the Health Department, etc., and identified those blocks that displayed some particular clusters of activities undertaken by women workers in addition to agriculture and animal husbandry, which is more or less common across all districts studied. And thus, the blocks to be visited were selected.

The Block Development Officer (BDO) was contacted for information on activities in the block and clusters—if any—within the block. Other knowledgeable persons in each area were also consulted in this regard. The team also visited clusters/villages and made contact with the local Panchayat members/village elders/community leaders to get their support in conducting the discussions. The investigators divided themselves into teams and conducted discussions with different groups of women, using the structured questionnaire as a guide. In all, data was gathered from 179 villages of 79 blocks in 13 districts, and six urban areas. After completing each village-visit, findings were documented on the basis of which reports were compiled for each district, and subsequently for the state as a whole.
Since data was collected only from 179 villages of 79 blocks in 13 districts and six urban areas, it would not be appropriate to present it as being statistically representative of the state as a whole. Thus, for example, it is not possible to extend the data to estimate the total number of women engaged in a particular occupation in the state. The information is also largely qualitative in nature. A rigorous stratified random sample selection process was not possible, given the absence of data on the population of informal workers, and limitations of time and cost; however once clusters were identified, efforts were made by the team to talk to women from all parts of the identified cluster so as to obtain information that would be reasonably representative of that cluster. The data and information collected through focussed group discussions (FGDs) revealed a holistic picture of the situation of women workers, their views and voices. Using it alongside data from other sources (as available from state-wide surveys), enabled us to view this picture in greater detail. It also allowed us to observe variations across regions, within districts and even within blocks and thus be better able to appreciate the need for contextually relevant interventions.

At times the team had to face the anger of the respondents when they inquired about their living conditions. One such incident occurred in Phulwari Sharif block in Patna District where, following the FGD, the group of about 60 women did not allow the team to leave the premises of the community hall. Their main concern behind this act was to get an assurance from the team on the issue of toilet and water facilities. It was only when the team went door to door to see their plight, that they were allowed to move out of the area.

Another such incident took place in Saray ward of Bhagalpur, where the team went to meet workers making papad. As the team started with their discussions, some women expressed indignation towards the Government, especially towards its schemes and programmes. Members from almost all the households in that area encircled the team and complained of the apathy of Government officials. The research team probably

**Box I: About the Respondents**

As noted above, the study ‘Voices of Women in Bihar’, gathered data from 179 villages of 79 blocks in 13 districts, and 6 urban areas. The field survey covered 11 districts and collected information from women engaged in approximately 40 distinct types of work; the two remaining districts (Munger and Kathihar) actually have SEWA offices and therefore the task of information collection was done by the local SEWA team. The median age of the women met was a little above 37 years and 80 per cent of the women were illiterate. With very few exceptions, the bulk of women workers belonged to the informal economy. Social norms of seclusion tended to restrict Muslim women to home-based work. Other women from the marginalised sections were found to work mostly in agriculture, either on their own small farms or as casual labourers. The housing situation was such that more than half lived in kuchha or makeshift houses, and just seven per cent had been able to utilise the Indira Awas Yojana (IAY) grant to build pukka or concrete-built houses.

Community handpumps were the most important source of water supply, with almost 58 per cent of the women found to be fetching water; almost 33 per cent of the women travelled more than 100 meters to fetch water; 85 per cent women had no access to toilets facing humiliation and adverse health consequences, when they defecated in the open.

The study did not conduct diagnostic tests and few women reported any chronic diseases. However, the high prevalence of weakness and body pain points towards chronic under-nourishment. Almost 85 per cent of women complained of body pain and 70 per cent reported weakness; 25 per cent suffered from leucorrhoea which is caused mainly due to unhygienic conditions accompanied by malnutrition. Generally, women did not have access to bank credit and almost 73 per cent of the women met were seen to borrow from, and be indebted to, moneylenders. Loans had been taken mostly to cope with heavy expenses, including those planned (such as the marriage of girls), and unplanned (a bad harvest or sudden illness).
faced their most difficult time here convincing and consoling people. In all the districts the team visited, they had to face similar issues—respondents sometimes became antagonistic during discussions, or broke down and started to cry while narrating their woes.

The findings of the study with regard to the different types of work the women are engaged in, the time spent and earnings, conditions of work and their occupational health problems are discussed later in the report.

III.iii Studies Commissioned by SEWA Bharat
Five papers were prepared by the Institute for Human Development (IHD)—four on women labour and one on violence against women. The authors prepared these papers with inputs and advice from the following persons—Prof. A.N. Sharma, Prof. Sandip Sarkar, Prof. Preet Rustagi, Ms. Amrita Datta, and Shri Sunil Kumar Mishra. The data used in these reports comes from a set of (household and village) surveys carried out by IHD in 2009–10.

These surveys are part of panel data with earlier surveys in 1998–2000 and 1981–83, undertaken by IHD and the A.N. Sinha Institute of Social Studies, respectively. In brief, the main feature of these surveys is that they all covered the same set of 36 villages, selected to be broadly representative of Bihar, and included the collection of data both from households and at the village level. The 2009–10 IHD survey covered 3116 households in the 36 villages. However, comparisons over time using household level data are confined to 12 villages.

Given below is a brief outline of these five studies—(i) to (v)—followed by other studies also utilised for the purposes of this Report. (A comprehensive Bibliography has been placed at the end of this Report).

This paper attempts to address the issues of under-enumeration or undercounting of women’s work in national surveys, by exploring labour market characteristics in rural Bihar. The state remains one of the most backward, with the lowest labour-force participation rate (LFPR) of rural women in 2009–10. The problem is further investigated by comparing the results of National Sample Survey (NSS), 2009–10 with a large survey carried out in Bihar in 2010–11 by IHD. The paper is organised into four sections. Section 1 presents a brief profile of Bihar and India, including labour-market characteristics. Section 2 discusses the occupational structure of rural women in Bihar. Section 3 explores some characteristics of non-working women in rural Bihar while Section 4 concludes with an overview and major highlights of the findings.

This paper attempts to explore the occupations of women workers in rural Bihar. The two main sources of information, National Sample Survey (NSS) 2009–10 and a large household survey carried out in Bihar by IHD in 2011, are used in this paper. Other reports and papers are also accessed for relevant information. In this paper, analysis is restricted to working-age population (15–59 years) and usual principal and subsidiary status (UPSS) of employment for rural women in Bihar.

The purpose of this paper is to study the role of women in the agricultural sector in rural Bihar. The agricultural sector comprises cultivation, animal husbandry, fishing and forestry. The first two categories capture almost all the activities undertaken by women in rural Bihar. It is important to note at the onset, that for the purpose of this paper, ‘agriculture’ or ‘agricultural sector’ refers to a combination of the aforementioned sub-sectors.
‘Cultivation’ is used to refer to actual farming activities. This paper is primarily based on the two household surveys conducted by IHD in 2009 and 2011 in rural Bihar.


This paper attempts to bring into focus how women in rural areas of Bihar spend their time in diverse activities, including subsistence and unpaid work for their family, where their contribution often goes unreported and undervalued. The paper relies largely on the time-use pilot study undertaken by IHD in 2009, and the large sample household survey by IHD conducted in 2011.


The aim of the study, was to understand the nature of gender-based violence and its various dimensions along with other forms of violence affecting different socio-economic groups of women (SC, ST and OBC) in rural Bihar. Research was carried out in four villages through intensive focussed group discussions. Secondary information on the villages had been compiled by IHD, which was used to prepare the base for the field research. This was followed by rigorous field visits to each village to collect qualitative information from various stakeholders.

(vi) Sinha, Indu B. (2013), ‘Floating Isles in the Ocean—A Study About Organising Efforts for Women’s Development in Bihar’, Visiting Senior Fellow (IHD), Ph.D, University of Bath, United Kingdom; Director, Shodh Madhyam, Patna, and Editor, Chetanbhi.

This study is an attempt to locate and evaluate organising efforts aimed at development and empowerment of poor women mainly engaged in the unorganised sector in the rural setting of the state of Bihar.


The author is a management consultant, analyst, researcher and trainer by profession, with 14 years of experience in the microfinance industry in credit rating, business analytics, strategy and systems development, social performance management, research and evaluation, and training.

The study covers the extent and nature of demand of financial services among informal-sector households in Bihar; existing machineries of the state and otherwise to deliver financial services, and their outreach; extent of gap in demand and supply of financial services; key bottlenecks leading to the gap, and the way to remove barriers to accessing financial services.


The NHSRC is the technical support unit to the Ministry of Health and Family Welfare (MoHFW) and to the National Rural Health Mission (NRHM).

The focus of this study is on two critical aspects of the social determinants of health—gender equity and universal access of women and girls to healthcare. The study has collated statistical data on the following dimensions: RCH-MCH; age at marriage, age at first conception; water and sanitation; gender disparities; literacy and educational attainment; domestic violence and access to health services.

(ix) SEWA Bharat (2013), ‘Issues facing women in the unorganised sector in urban Bihar’ (2013), based on the study ‘Voices of Women in Bihar’, and selected city development plans prepared by Support Programme for

The aim of this study is to look at urban infrastructure and urban amenities and services, and determine just how women-friendly and inclusive the urban landscape is, specifically for those who are poor and self-employed.

(x) Gupta, Neelam, (2013), 'Violence against women in Bihar: An Overview', Paper on media study; the author is a senior journalist.

This paper is an effort to understand the gravity of the violence that women experience and face in a feudal state like Bihar in every phase of life. It deals with the type and scope of gender-based violence, its impact on women, and on socio-economic development. It examines the cultural ethos responsible for gender-based violence and states responsibility at policy and its implementation level. The paper recognises efforts at different levels by non-governmental organisations (NGOs) and other autonomous organisations, to curb gender-based violence and empower women. It emphasises the need for greater awareness programmes to awaken society and the administrative machinery at large, to the urgent need to change a feudal mindset which takes gender-based violence as a natural right of a male.


The paper deals with the background of the sanitation scenario in Bihar with a special focus on the needs of women; the demand story through women narratives; the issue of informal settlements and access to sanitation; the existing mechanisms of sanitation provisions for Bihar and the experiences of these existing provisions through the field study; description of the Mahila Housing SEWA Trust's sanitation model and its experience of working in Bihar.

(xii) Singh, Aprajita, (2013), 'Gender-based Violence and Media in Bihar', Paper on media study; the author is a senior journalist.

This study of print media reports in Bihar focuses on the violation of human rights of women. It seeks to assess the media's contribution in bringing about greater awareness among members of the public and Government officials about the plight of women. It is also an effort to understand how much the media—the fourth pillar of democracy—is concerned about exposing repressive socio-economic and cultural conditions. It examines what changes at the social, administrative or policy level the media has reflected in the last ten years, in the context of crimes against women.

(xiii) Singh, Aprajita, (2013), 'Housing the poor—Insights from the “Voices of Women in Bihar” study for Bihar', Mahila Housing Trust.

The paper largely draws insights from the field survey by SEWA's in-house team and from Mahila Housing Trust’s own experiences with sanitation interventions for more than a decade across six states in India, working with similar communities.

(xiv) Goswami, Sushmita, (2013), 'Woman workers in the arts and crafts industry in Bihar', Research Coordinator, SEWA Bharat.

The paper is based on the traditional art and craft industry in Bihar, which is carried on by women in the main. The study was undertaken by the in-house team of SEWA Bharat and includes: mapping art and craft work in Bihar; status of women artisans in Bihar; problems artisans face; and Government and NGO interventions to promote the art and craft industry in Bihar.
IV Consultations and Workshops

Consultations and workshops were conducted with various organisations working for the poor, for the preparation of this Report. The details of the consultation and workshops are as below.

(i) Two-day workshop on ‘Women in Informal Sector in Bihar’, 11–12 May 2012

The first day of the workshop had three sessions; one on ‘Women and Work’, a second on ‘Social Determinants of Health’ and a third session on ‘Statistics and Research on Women in Informal Economy’. On the second day there were two sessions, on ‘Women in urban Bihar—Problems and Prospects’, and on ‘Women and Financial Services—Challenges and Possibilities’.

Each session was chaired by experts drawn from the Government of Bihar, NGOs, research institutes and other development organisations. Session presentations were made by representatives from IHD, SEWA Bharat, Population Foundation of India (PFI), Support Programme for Urban Reforms (SPUR), Women Development Corporation, Bihar Rural Livelihood Promotion Society (BRLPS), UN Women (United Nations Entity for Gender Equality and the Empowerment of Women), State Bank of India (SBI), Professors from Patna University and Magadh University, and eminent scholars like Smt. Usha Kiran Khan, Shri R.C. Khan and others. The discussions that followed the presentations brought out important points regarding women issues in Bihar. Ms Suhela Khan, Prof. Bharthi S. Kumar, Prof. Padmalata Thakur, Prof. Nawal Kishor Chaudhary, Dean, Social Science Faculty, Patna University, Dr. D.M. Diwakar, Director, A.N. Sinha Institute of Social Studies, Sister Sudha Verghese, Dr Prakash Singh, and other eminent persons present at the workshop gave their valuable inputs as well.

(ii) Consultation on the ‘Report of Task Force on Women Labour In Informal Economy in Bihar’ from various organisations and scholars working for the poor in Bihar. The draft chapters were mailed to the panelists prior to the workshop so that they could prepare their comments and suggestions and share these during the workshop. The inaugural session was chaired by Shri Awdesh Narayan Singh, Honorable Chairman of Legislative Council, Bihar. Other sessions included ‘Women and Work in Rural Areas’, ‘Women and Work in Urban Bihar’, ‘Social Determinants of Health’, special sessions on ‘Gender-based Violence’, ‘Financial Inclusion’, ‘Government Programmes’ and ‘Organising Efforts’.

The sessions were chaired by eminent personalities from various Government offices including from the Department of Labour, Government of Bihar; Department of Social Welfare, Government of Bihar; Department of Planning and Statistics, Government of Bihar; Jeevika; Bihar Institute of Economic Studies; National Mission for Empowerment of Women; Women Development Corporation (WDC); and Nidan.

Session presentations were made by representatives from SEWA Bharat and IHD. Important suggestions came from the panelists who included representatives of the World Bank, Asian Development Research Institute, COMFED, UN Women, IHD, Department of Labour—Government of Bihar, Indian Medical Association Bihar, PFI, the newspaper Jansatta, Institute of Economic Studies, Patna University, WDC, Nidan, State Women and Child Rights Commission and Naari Gunjan. The suggestions made by the panelists gave helpful insights in enriching the report.

(iii) Consultation on ‘Gender-based Violence and Organising Against It’, 11 December 2013

A wide-ranging consultative process was held with organisations working with poor women of Bihar to get their suggestions on gender-based violence, and discuss the challenges of organising efforts in Bihar. Civil-society organisations (CSOs) and leading activists/experts were invited to weigh in, specifically on policy
recommendations. These were Nidan, Jago Behen, Kam Kaji Mahila Association, Srijani, PRIA, Bihar Domestic Workers Union, Mahila Samakhya, as well as activists/experts such as Ms Nisha Jha, Ms Meera Datta, Shri Nalin Bharati, Prof. Padmalata Thakur and others.

(iv) Meeting on Labour Legislation for Informal Sector Workers in Bihar, 30 January 2013
A meeting was held with trade unionists, activists and Task Force members from the Department of Labour to discuss labour laws and to formulate a bill to be proposed for the welfare of the unorganised sector and migrant labour. The meeting was attended by Shri. R.U. Singh, IAS (Retd), Shri R.C. Chaudhary (Retd), former Joint Secretary (Labour), Shri Amarkanth Singh (Retd), former Joint Secretary (Labour), Shri Gaznafar Nawab, Smt. Kanchanbala, Shri Madan ji, Shri Ramudar Jha, Shri Pyare Lal ji and others.

The suggestions and comments which came up during discussions in the consultations and workshops were taken into consideration while finalising the Report.
Our Approach

1.1 Women in Bihar: A Growing Economy, Patriarchy, and Women’s Lives

The 1.3 crore women in the informal economy of Bihar contribute to the growth and development of the state, and yet their contribution is often neither recognised nor rewarded. Women contribute to economic growth through their work, their savings, their investments; they contribute to improving the health of their families, and as health workers improving the health of society; they contribute to education of their own children, and to schools and colleges as teachers; they contribute to maintaining the culture of the country through their songs, their art and craft, their food, their dresses; they contribute to the care economy, looking after the elderly, the children, the sick; they contribute to public life and building the community. And most importantly they are responsible for building a healthy and flourishing society through their rearing of the next generation.

Although history has rarely been written from the perspective of women, it is well recognised that the social norms of most societies through time have lead to the subjugation of women confining them to domestic spaces and within certain roles. Patriarchy has been a dominant force in women’s lives in most societies, depriving them of education, property rights and often even human rights, resulting in a lower social, economic and political status for women. This is equally true of Bihar.

However in the last few decades, and as a result of the women’s movement, there has been a focus on empowerment, and in recent years empowerment has become both a process and a goal of development.

There are many paths to development, and each views women from a certain perspective. The most explicit gender perspective is that of the United Nations Development Programme (UNDP) which has developed the Gender Development Index (GDI) and the Gender Empowerment Measure (GEM) and in both of these too, Bihar ranks lower than most other Indian states.

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1 ‘Empowerment’ has been defined in different ways, although the core remains the same. The World Bank identifies empowerment as one of the key constituents of poverty reduction, and as a primary development-assistance goal. But the main crux of empowerment lies in understanding ‘powerlessness’. Empowerment is the process by which the disempowered, or powerless, people can change their circumstances and begin to have control over their lives. Empowerment results in a change in the balance of power, in the living conditions, and in the relationships. Perhaps the most important effect of empowerment is that the person says ‘Now I do not feel afraid’. This feeling of powerlessness is very strong in the poor. Because of their daily struggle for survival against strong economic and social forces, the poor constantly feel disempowered. This is increased in the case of the women who face not only the external economic and social forces but also those within the household.
Table 1.1

<table>
<thead>
<tr>
<th>Human Development Indicators</th>
<th>Bihar</th>
<th>India</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender Development Index (GDI)</td>
<td>0.479</td>
<td>0.590</td>
</tr>
<tr>
<td>GDI Rank out of 35</td>
<td>35</td>
<td></td>
</tr>
<tr>
<td>Gender Empowerment Measure (GEM)</td>
<td>0.379</td>
<td>0.497</td>
</tr>
<tr>
<td>GEM Rank (out of 35)</td>
<td>31</td>
<td></td>
</tr>
</tbody>
</table>

Source: Gendering Human Development Indices: Recasting the Gender Development Index and Gender Empowerment Measure for India, Ministry of Women and Child Development 2006

In recent years there have been major attempts by the Government of Bihar to correct this imbalance. Political participation of women and the education of girls have been identified as two important measures for gender equity, and to this end the Government has increased the reservations for women in elected local bodies to 50 per cent. It has also formulated a number of educational schemes, which has led to a transformation of the rural scene in Bihar, as girls head towards schools on foot or on bicycles. Maternal health too has received attention with the Government promoting institutional deliveries through the Janani Suraksha Yojana (JSY).

Growth is the major preoccupation of the Government and it is here that women have become invisible. 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. Women contribute the bulk of labour in the agriculture sector, which contributes 21 per cent of the state domestic product (SDP). Services contribute nearly 75 per cent, and a growing percentage comes from education and health services, where women are present in large numbers. Further growth of the gross domestic product (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.

Unfortunately, the role of women as workers and as contributors to growth has been hidden by patriarchal norms and by statistics. We can see that women work in fields, at construction sites, in brick-kilns, stone mines, small industries, markets, hospitals, schools and many other places, but the general view about women is fixed: ‘They stay at home. They do not work’. This is further reinforced by the Bihar statistical system which projects women as ‘non-workers’. Sadly, even women who work 12 hours a day rolling bidis or looking after cattle, do not see themselves as workers, and when asked about their work say, ‘Main kuch kaam nahi karti hoon’ (‘I don’t do any work’).

This report addresses the question of the invisibility of these women, and attempts to make women’s work visible. In spite of their contribution, women are often discouraged from open participation or self-expression at the workplace and in all spheres of public life, including the political sphere. The first constraint is at home, where women are not ‘allowed’ to go out. Unlike men who are free to roam, women have to get permission from their men-folk to step out of the house. Even when a woman steps out to work, to study, to participate in public life she is subject to taunts, to sexual harassment and sometimes to violence. This report highlights this gender-based violence and how it prevents full participation by women.

As we see it, empowerment for women in Bihar, especially the poorer women in Bihar, is centred around work. Their work needs to be recognised and appreciated by the women themselves, by their family members, by their communities, and by the Government at all levels. Once recognised, women need opportunities to develop their work and their livelihoods, through finance, through markets, and through skills. They need protection from violence and a change in social norms.

Women’s health is an area of major concern in India and particularly in Bihar. We know that 67.4 per cent of women suffer from anaemia, and the state’s Maternal Mortality Rate (MMR) is one of the highest in the country. However, the health of women is promoted not
only by the healthcare system available to them but is closely connected with the social determinants of work, infrastructure and education, and cannot be looked at in isolation.

In spite of recent growth, Bihar is still considered as one of the weaker states and has asked for ‘Special’ status based on this consideration. However, this so-called “weakness” could be an advantage in choosing a more humane and pro-poor growth path, as in many ways the Bihar economy has remained quite local. Subsistence production is high, local crafts and artisanal production remains, much of the food is found locally, even house-building methods and materials are local.

1.2 Empowerment and Local Development
In 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 also animals, 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.’ (UNDP speech)

Local growth is especially suited to women. Whereas men in Bihar have migrated to other places in search of better opportunities, women tend to stay at home, look after the farm, the livestock and the family. They have contributed to local growth in the ways they know best, nevertheless, their productivity remains extremely low as they do not have access to finance, to technology, to better markets and to knowledge. We believe that by investing in local resources, education, asset-building, health and local infrastructure, the productivity of women can be immensely increased.

However, often patriarchy prevents women from realising their potential. As women get educated, as they become more productive, earn more and get empowered they face hurdles and harassment.

If women are to become equal partners it is necessary to change social norms, recognising the productive and creative potential of women and the need for them to play an important role in the public sphere. Women do have the desire and the potential, and need their families to support them.

1.3 Focusing on Local Development
Policy-makers had accepted local development as a desirable concept in India even before independence. Mahatma Gandhi wanted Indian economics to be based on facts and figures obtained through rigorously scientific surveys and so in 1929, he urged J.C. Kumarappa to conduct an economic survey of Matar taluka, a famine-stricken area in Gujarat’s Kaira district. A committee was set up by Gujarati Vidyapith to conduct the survey, with Sardar Patel as the chairperson and Kumarappa as director. The final report was published in 1931. Kumarappa’s

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2These ideas are very close to the principles of Swadeshi as explained by Gandhiji.
Box 1.1: Manju—Fighting Life’s Battles with Courage

Thirty-year old Manju Prasad lived a hand-to-mouth existence along with her brothers and father who is a poor peasant. Married off very early she continued to cope with poverty at her in-laws. ‘Kisani zindagi kabhi achche se nahi guzarti,’ (‘A farming life never goes well’), she smiles, telling 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 to till the field. Manju was 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 little by little and bought a tractor financed by the company, 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 requires any of the above-mentioned services just needs to call her cell phone. ‘Yahan se bazar door hai aur paisa utna hi lagta hai...is liye log humse hi piswate hain.’ (The bazar is far and it costs just the same... so people get their grain ground into flour by me’). Her husband was her strongest support she says, recalling that she 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 [her husband] 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 her. 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...’, and the list goes on. 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.

pathbreaking study of conditions prevailing in rural India is still praised. ‘Even today,’ said L.C. Jain, former Planning Commission member, ‘that survey is such that its depth, scope and coverage have not been excelled.’

Kumarappa called for a reduction of taxes imposed by the British Government. He recommended wastelands be given over to villagers for cultivation, with taxes being stayed until the land became profitable. He also urged better utilisation of water-resources, providing improved seeds through selection and experimentation, and encouraging the use of improved agricultural implements and irrigation devices such as the Persian wheel.

A ‘local economic development’ approach is one that seeks to shift the locus of economic decision-making downwards. Recognising the wide variations in natural resources, people’s skills, and market opportunities in different parts of the state, an approach to development that builds upon these differences holds out considerable potential. The World Bank suggests, ‘The purpose of local economic development is to build up the economic capacity of a local area to improve its economic future and the quality of life for all. It is a process by which public, business and non-governmental sector partners work collectively to create better conditions for economic growth and employment generation.’

In Bihar, with very high levels of male migration and very low levels of female migration, the rural economy in particular rests heavily on the shoulders of women (see Box 1.1). A local development approach is one way of giving due recognition to women’s work and also building upon it. To enable women to play a central role their practical needs have to be addressed, including such needs

3http://www.indiaenvironmentportal.org.in/content/14587/economic-survey-of-a-once-prosperous-taluka/
as childcare facilities, regular and easy access to water, toilets and electricity. Their economic contribution needs to be recognised and strengthened through access to credit, inputs, markets and skills.

Even though decentralised district planning found expression in the first Five Year Plan and the creation of District Development Councils (DDC), yet planning continued to be a top-down vertical process. The role of local bodies, non-governmental organisations (NGOs) and voluntary-support institutions has been largely ignored or has gone unnoticed. With the 73rd and 74th amendments of the Constitution of India, decentralisation of planning is emphasised and the methodology of district planning has been changed. The Planning Commission came out with a comprehensive manual on integrated and inclusive district-planning in the year 2008.

1.4 Efforts in Bihar for District Planning

The Government of Bihar has made considerable efforts to formulate and implement district plans and yet despite efforts since 1985, District Plans have not been successful. A self-analysis of the failure to do so reveals that most districts did not make a serious attempt at a plan. In some districts, such as Vaishali, there were valiant attempts to draw up plans but the district planners had little idea of funds or resources available to them. So instead of making a plan, they ended up with a wish-list, not backed up by finances.

Some of the key challenges were:

- low expertise of human resources to steer the planning process at lower levels;
- resource envelope not clearly articulated;
- existence of vertical planning in most of the flagship schemes—lack of coordination between the departments; and
- element of wish-listing through integrated and inclusive district-planning—plan not fully backed by finances.

There is, however, no lack of resources intended for the rural areas. A plethora of schemes, from the Central and state governments, creates vertical silos and due to the clogged pipes of delivery much of the earmarked resource base does not reach its target. The Government of Bihar has put in place ‘An Entitlement-Based Approach for District Planning’. It defines four levels of entitlement.

- Individual (including group of individuals) entitlement
- Household entitlement
- Institutional entitlement
- Area-based entitlement

In this Report we stress local economic development with women as the focus, combining decentralisation and entitlement-based planning.

The Government of Bihar is committed to decentralising planning, and this is a good opportunity to undertake various experiments on different types of local area plans. We propose that using the recommendations in this report, the Government may experiment on entitlement-based, women-focussed local area planning in different geographical blocks of the state, and depending on the results of such plans, the experiment may be scaled up.
Women’s work is the backbone of the rural economy, and yet millions of working women tend to remain invisible. This chapter offers an overview of women’s work in rural Bihar, and seeks to highlight the wide range of activities in which women are engaged and which are not always visible from national surveys. It explores the changes that are taking place in the rural economy, and also recognises the many continuities with the past. It proposes ways forward to promote more productive women’s employment.

2.1 Bihar: Some Demographic Realities
The plains of Bihar are divided into two unequal halves, North Bihar and South Bihar, by the river Ganga which flows through the state from west to east. The Ganga and its tributaries create a network of rivers across the state. The Kosi river, known as the ‘Sorrow of Bihar’, frequently changes its course, and its sudden shift 120 kilometres eastwards in 2008 rendered more than 25 lakh people homeless. Nevertheless, the network of rivers renders the land fertile and agriculture is the mainstay of the Bihar economy, with 90 per cent of its population living in rural areas and an estimated 81 per cent being employed in agriculture. This is much higher than the national average.1

The state has attained self-sufficiency in foodgrain production, and small farmers, many of whom are women, generally give priority to being self-sufficient with regard to food for their families. Rice, wheat, maize and pulses are the major food crops while potato, sugarcane, oil seeds, tobacco and jute are grown mainly for commercial purposes. Although horticulture (fruits, vegetables, spices, honey, medicinal and aromatic plants) occupy a mere 15 per cent of land area, the income generated from horticulture is much higher in proportion to the land it covers. The state has a monopoly in the production of litchi and makhana. Floriculture is growing fast too. Animal husbandry has also grown in Bihar which is now a major supplier of milk. However limitations of transport, storage facilities and productivity mean that the full potential is not being exploited. As shall be seen later on in this chapter, women spend a great deal of their time and energy in animal husbandry, and this is an area where opportunities can be tapped.

While those with small farms do achieve a measure of food security and do not need to depend on market purchases, landless labourers have little choice but to depend on share-cropping or casual work arrangements and supplement these earnings with forms of non-agricultural work, where possible or through migration.

1http://krishi.bih.nic.in/
Bihar is known to be the state with the highest rate of emigration or ‘out-migration’, however this is true of men only. The women stay behind.

2.2 Rural Economy: From the Viewpoint of Women

A woman in a village generally sees the economy from a very local viewpoint. She normally does not travel beyond her village or her district, she may visit the nearest block or district town, she may use local markets but rarely goes further than that. 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 work that forms 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.

This is possible in Bihar, because the state can be seen as an agglomeration of many local economies, each area having its own cropping pattern, as well as manufacturing and service activities that draw upon locally available resources and skills. As connectivity increases, transport and communication networks are strengthened, and investments made in infrastructure facilities, these features are likely to change. However, an approach that strengthens the local economy can use this connectivity to bring resources and opportunities down to the local-level.

2.3 Defining Work

‘Work’ is a concept that has been defined many times in different ways and this means that measuring work is also often controversial. Work can be measured according to its ability to generate income; or as a measure of being engaged in productive work through which goods and services are produced that contribute to a country’s gross domestic product (GDP); or again in terms of time spent on specified activities, both productive and reproductive. Over time, concepts of economic activity used in the census for example, have changed significantly.2

Till 1961, workers were defined as all those who earned an income. Since this would include non-workers earning an income, and exclude workers paid in kind or working as unpaid family workers, it was felt to be inappropriate. The income concept was dropped that year and data was collected on the basis of work done. A decade later in 1971, workers were classified as ‘main’ and ‘secondary’. Although the definitions used are not identical, the conceptual basis (work done) is the same for both the census and National Sample Survey Organisation (NSSO). Both also distinguish between ‘main and secondary’ or ‘principal and subsidiary’ workers, according to time spent on working over the reference period. Care work is excluded from these definitions.

As we know, women spend a considerable part of the day in caring activities, including looking after children, the sick and the elderly, cooking, cleaning, voluntary community activities and so on. The time measure can capture time spent on such activities and also recognise overlapping activities. Time-use surveys have been conducted in India and further such surveys are planned. While seen as an important learning tool, data from the NSS and census offer the possibility of generating time-trends and comparative exercises, and continue to be widely used. In this chapter, reference has been made to the NSS data as these are widely used.

Both men and women work, are engaged in economic activities as well as care work; however there are sharp differences in the relative significance of these different types of activities in how a man spends his day and how a woman spends hers. This is true across the world. Women spend more time in caring for other members of the

household and in work that involves everyday maintenance such as cooking, cleaning and care of small children and elderly.

In India most of the time household work involves subsistence activities, which are in fact economic activities. 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. ‘A woman who spends the entire day looking after her cattle, weeding her farm, collecting firewood and caring for the family is a rural “housewife” (Bhatt and Jhabvala 2004: 5133)’. This is how she sees herself, and it is how the investigator sees her.’

Uncovering women’s actual contributions to economic activities thus requires probing, it is not easily captured, and this is particularly the case in informal work, where there is no clear employer-employee relationship, no written contracts, no regular timings, and where the workplace is often the home itself.

2.4 The Invisible Women Workers in Rural Bihar

It has been generally agreed by various studies carried out over the last three decades that participation of women in economic activities in rural India has been grossly underestimated. This is particularly true in rural Bihar, where most activities in agriculture and animal husbandry are for home consumption rather than for income. However, greater probing—possible in smaller surveys where more time can be spent per household and when greater effort has been made to sensitize investigators—reveals much higher work-participation than found in national official surveys.

Official figures show that the work force participation rate of women in rural Bihar is only 11 per cent. This seems to be ridiculously low. According to the NSSO, 80 per cent of women workers in Bihar are engaged in ‘domestic activities’ (Figure 2.1).

The male work participation rate (WPR) in Bihar according to NSSO is equivalent to the all-India figure at about 83 per cent, but the female WPR is just one-fourth the all-India figure. This hardly seems feasible 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; with the exception of upper-caste women and those from comfortably-off land-owning families.

![Figure 2.1: WPR of Women and Men in Rural Bihar and India (15–59 years)](image)


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4This section is based on ‘Women’s Work Participation in Bihar’, by Balwant Singh Mehta, Associate Fellow, Institute for Human Development (New Delhi) 2012.


6The Work Participation Rate or WPR as used by NSSO includes the main activity as well as the subsidiary activity undertaken in a year by a person.
The qualitative evidence collected by SEWA has been corroborated by quantitative evidence collected by IHD, as explained in the section on methodology in the ‘Introduction’ chapter.

According to the IHD study women’s WPR stands at 56 per cent, as shown in Figure 2.2 above. This is five times higher than the numbers given by official NSSO. However, men’s WPR as per the IHD study is very close to NSSO results. This clearly indicates a major counting deficit in the official figures.

To some extent the difference between NSS and IHD data can be explained by further examining the group of women reporting themselves as being involved in domestic duties (57%) in the NSS. Women, who were involved in some economic activities like free collection of goods like vegetable, roots, firewood, cattle-feed and sewing, tailoring, weaving etc. for the household, apart from domestic duties, constitute around one-third of the non-working population. Instead of being enumerated as workers, as is required, these women report themselves as, and are enumerated as, non-workers. If this group is included within the working group the WPR goes up substantially even with NSS data.

During the ‘Voices of Women in Bihar’ study, the in-house team of SEWA Bharat met a number of women who reported themselves as non-workers. However, as the investigators were trained in a special manner, they pursued the investigation giving an informal touch to the talks and this enabled them to get a more detailed picture of the day spent by women in rural areas (see Box 2.1).
Why are women workers ignored in official statistics?
A close look at the differences between the detailed IHD study and the NSSO figures reveals that the women who are in ‘unpaid work’ are the ones who get left out of the official counting. Most of these women work on their own fields or look after their own animals. This is basically subsistence work and should be included in the NSSO counting. However, the perceptions of both the woman and the enumerator is that a woman weeding her own field, or milking her own cow, is engaging in an activity that is ‘Not work’. According to the IHD study more than half of the working women were self-employed, with the majority involved in unpaid work.

The category of ‘unpaid family worker’ is of prime importance in any analysis of women’s work. It refers to the women who undertake an economic activity, such as cultivation or tending to livestock, but are not remunerated directly. Due to the nature of work undertaken by women, unpaid family labour is often mistakenly referred to as domestic work. According to the 66th Round of the NSS only about three per cent of all women are included in the unpaid family labour work status. This is certainly an underestimation as the IHD study shows, with its estimate of 20 per cent of all women in this group.

Workers are divided into three categories. First, they can be self-employed or ‘own-account’ workers. Most small and marginal farmers fall into this category. Second they can be labourers who work for others and receive a wage; or they can be unpaid family workers. Unpaid family workers are those who work in their own family enterprises but do not directly receive any remuneration. Self-employment is very high in Bihar. According to the NSSO, over 51 per cent of rural workers are self-employed. Generally, self-employed workers own small family enterprises. These may be agricultural enterprises such as small farms, or animal husbandry projects, rearing cattle for milk sale or subsistence; artisanal enterprises, such as weaving; or running food-stalls, producing agarbattis or bidis.

Due to the patriarchal nature of society, it is usually the man who is considered the head of the family enterprise. He is counted as ‘self-employed’ whereas women working in the family enterprise may be wives or sisters or daughters. They may not be counted as workers, although they should be counted as ‘unpaid family workers’. However, although they may not get paid, they work as hard, if not harder to make the family
enterprise successful. It is in this category of ‘own-account’ workers or ‘unpaid family workers’ that women get lost in counting. In particular, women who are involved in animal husbandry, looking after cattle, or goats or pigs or poultry, are not considered workers (see Box 2.2).

As we have seen, work is divided into ‘primary’ or ‘main’ work, that is work in which workers spend the majority of time; and ‘secondary’ or ‘subsidiary’ work, that is the work in which they spend less of their time. Women who are counted as primary workers, can be wage labour or own account or unpaid. For wage labourers 81 per cent of their primary work is agriculture and 19 per cent is non-agricultural. They do not count animal husbandry as primary work. However, for those women who work in family enterprises as own-account or unpaid workers, over 50 per cent (57% for own account and 51% for unpaid workers), count animal husbandry as their main work.

Now looking at the ‘secondary workers’ we see that even more women are involved in animal husbandry. Secondary workers are mostly those women who list domestic duties as their primary activity, and then say that for the rest of the time they engage in some activity defined as ‘work’ by the NSS. Over 77 per cent of women are own account workers, and 71 per cent of unpaid family workers said that their secondary work was animal care. (Figure 2.5)

Box 2.2: Savitri Devi’s Husband Acknowledges Her Contribution!

Savitri Devi’s family in 1988, lived below the poverty line. Her family had only three or four katthas of land. Her husband Kishan Das cultivated that land and worked in other fields as agricultural labour. They somehow arranged for meals with the work they got.

In 1982 Kishan Das’ hand got caught in the thresher machine and was badly injured. The doctors suggested amputation which he refused. Thanks to his will and his wife’s care he was able to retain his hand but he was out of work for a long time. During this time Savitri Devi took care of the family’s expenses by working in the fields.

In 1985–86 Savitri Devi learnt about a Government-run silk-worm rearing project. She sought to learn silk-worm rearing from the officers and encouraged her husband also to join in. He applied to the head office in Kishanganj for permission to rear silk-worms. He and 40 other farmers were taken to Brahmpur for training where officers came from Bangalore for a week to train them.

Savitri Devi and Kishan Das thereafter received a grant in 1988 from the state Government and started mulberry plantation and a silk-worm rearing centre. Kishan Das, who everyone claims has achieved all this, says that 75 per cent of the work has been done by his wife Savitri Devi.

Figure 2.5: Employment of Women (15–59 years) According to Secondary Work Status and Secondary Industry of Employment

Source: IHD Bihar Household Survey 2011

\(^7\)The activity status on which a person spent a relatively longer time (major time criterion), during the 365 days preceding the date of survey, is considered the usual principal activity status of the person. A person whose principal usual status is determined on the basis of the major time criterion may have pursued some economic activity for 30 days or more during the reference period of 365 days preceding the date of survey, and this determines the subsidiary economic activity status.
The predominance of animal husbandry in the employment of women arises out of the social norm that restricts women from moving out of the house. Own-account and unpaid family workers all work within their own household enterprises, but in the social norm engagement in animal husbandry is not considered as employment, rather a part of household work. Collection of fodder and making cow dung cakes are some of the common areas of women’s work within this sector. There is little incidence of hired labour for such activities as it becomes a part of the daily chores of the women of the household.

There is also a caste dimension to the invisible employment of women. The Schedule Caste and Schedule Tribe women tend to be more visible in the work-force. They generally do not own land and so their only option is to work as wage labour, and so they get counted. As can be seen from Table 2.3 below, whereas 63 per cent of the women from ‘general’ castes said that they only did domestic duties, 21 per cent of Scheduled Castes or SCs and 0% of Scheduled Tribes or STs) said that they were confined only to domestic duties. At the same time 41 per cent of SC and 79 per cent of ST women said that their main activity was casual labour as opposed to 31 per cent of Other Backward Caste (OBC) women and zero per cent of ‘general’ caste women. In other words, SC and ST women are more likely to be counted as they work outside their homes, whereas the work done by OBC, Muslims and the ‘general’ category of women is hidden within the household.

The SEWA team, in its survey across 13 districts of Bihar, met with some upper-caste women who felt offended when asked if they worked in their own fields or not. They aspired to work as a teacher or in some administrative capacity rather than working as a labourer in the fields. In the case of Muslim bidi workers in Muzaffarpur, they said that any job outside their home could not be an alternative to the low-paid bidi making in which they are presently engaged, simply because socio-cultural factors keep them from opting for any work outside the home.

The picture obtained of women’s work participation from national labour-force surveys does not match the findings of smaller gender-sensitive surveys or direct field observation. For purposes of this study we estimate the number of women in the informal economy from the data provided by IHD to be approximately 1.3 crores women. For appropriate policy formulation, the Government needs to accept these figures and revise upwards the NSS estimates of women’s work in Bihar.

<table>
<thead>
<tr>
<th>Socio-religious Group-wise Distribution of Women by Status (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Status</strong></td>
</tr>
<tr>
<td>Own account worker (self-employed)</td>
</tr>
<tr>
<td>Unpaid family labour</td>
</tr>
<tr>
<td>Casual wage labour</td>
</tr>
<tr>
<td>Domestic duties only</td>
</tr>
<tr>
<td>Other (salaried, student, elderly etc..)</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

Source: IHD Study 2011

8These numbers are based on a small sample and for the full population of tribal women some may report being in domestic duties, while ‘general’ caste women may be in casual labour. However these numbers are likely to be much smaller than in the case of other caste groups.

9The calculations are as follows: There are 2.28 crore rural women aged 15-59 years in Bihar as per 2011 census. Taking the IHD percent of workforce participation (UPSS) the number of women in the workforce extrapolates to 1.22 crores. The population of urban women in working age group is 32.3 lakhs as per 2011 census and we estimate about 8 lakh working women, leading to a total of 1.3 crores of women workers in Bihar.
2.4.1 Employment for Educated Girls: A Priority

One of the rapidly changing characteristics of the work-force is the increasing numbers and proportions of workers who are educated. The rate of increase of educated women is higher than men, given the lower base at the start. It is to be noted that according to NSS data, educated women are also seeking work and the high levels of the educated unemployed are an indication that suitable work opportunities are not available. The tables below summarise this situation. Younger women are seeking different work and see themselves as unemployed. The unemployment rates for female youth in Bihar are much higher than the rest of India. The unemployment rates are even higher for educated youth, many of whom think that their education entitles them to a ‘proper’ job.

The unemployment rate for young women is a pointer to the future. While the unemployment rate for men is fairly similar in all-India and Bihar, for young women, this figure is three times higher in Bihar, than the all-India figure. Today girls are being educated in large numbers and begin to look for work where they can use their education. The higher rates of unemployment are due to many factors, including lower mobility and hence lack of access, lack of security, limited opportunities and constraints within the work-place. Accessing employment opportunities for young educated women is the major growth area in Bihar (see Box 2.3).

In 2011–12, the overall level of unemployment of educated youth (secondary and above education, UPSS), was 55.3 for women and 10.1 for men, compared to 17.4 in India as a whole for women, and 9.5 for men. While the rate for men is fairly similar in all-India and Bihar, for women, this figure is three times higher in Bihar, than the all-India figure.

Box 2.3: Gudiya Jaiswal—Undaunted and Optimistic

Gudiya Jaiswal of Hatta village Chainpur, Kaimur introduced herself as a vendor. Skinny yet strong, she had come to Chainpur Block to attend a month-long training programme on Beauty Culture. Her father works as a labourer in a sweet shop and spends most of his earnings on liquor. The family is always financially stressed. Gudiya, after completing her intermediate studies, took on the responsibility of running the household. She took tuitions and later joined a private school, but her earnings were a meagre Rs 1,500 a month, which was not enough to meet the needs of her family.

Her father would forcibly take money to spend for on liquor. There were times when Gudiya did not have oil to light the lamp. So she waited for the moon to study. She took to selling glass bangles to make ends meet. While working, she completed her graduation and qualified in the written examinations for Bihar Police as well as the Teacher’s Eligibility Test (TET). She did not have the money to travel to Patna to give the interview as a consequence she lost her chance in Bihar Police. She still sells bangles and takes tuitions in a hope to someday make a better life with her education and skills.

Table 2.2: Youth (15–29) Unemployment Rates (UPSS): 2011–12

<table>
<thead>
<tr>
<th>States</th>
<th>Rural Male</th>
<th>Rural Female</th>
<th>Rural Total</th>
<th>Urban Male</th>
<th>Urban Female</th>
<th>Urban Total</th>
<th>Total Male</th>
<th>Total Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bihar</td>
<td>8.1</td>
<td>20.5</td>
<td>9.3</td>
<td>11.5</td>
<td>43.6</td>
<td>14.8</td>
<td>8.4</td>
<td>23.1</td>
<td>9.8</td>
</tr>
<tr>
<td>All India</td>
<td>5.0</td>
<td>4.8</td>
<td>4.9</td>
<td>8.1</td>
<td>13.1</td>
<td>9.2</td>
<td>5.9</td>
<td>6.6</td>
<td>6.1</td>
</tr>
</tbody>
</table>
Some types of opportunities that could be expanded for educated women seeking work, include Government posts and frontline workers for Government-sponsored programmes such as teachers, anganwadi workers, healthcare workers, police and para-police jobs. Such recruitments need to be made from among those with appropriate training, so an expansion of training is a prerequisite for this type of employment. Another set of opportunities would come from service-sector trainings and placement as in information technology, hotels, telecom, insurance, banks. Yet other employment opportunities are in the area of self-employment. Many young women have made opportunities for themselves as small entrepreneurs, producing products or selling services. For all these, women’s rural polytechnics offer a modality to build up the skills required.

2.4.2 Need for an Integrated Model of Skill-development for Young Girls in Bihar

It is a well-known fact that men fare better than women in the job market because of their skill-sets and mobility. Young girls and women in villages are ready to learn and move into new types of work but are held back because of lack of opportunity.

While the Government is appointing or selecting private institutes/organisations to run vocational training centres in the state, in many cases the quality of these courses/institutes is not up to the mark and also varies between institutes—some are worse than others. In order to give priority to skill-education for girls it is necessary to create structures which provide regular, high-quality subsidised or free courses, especially for those who are underprivileged.

Young girls and women in villages need comprehensive skill-development/vocational training centres to be set up from the block-level to state-level.

The Government must target to do so in the following manner: at the primary level, women and girls from all the villages in a block, must be able to seek basic vocational training at the block-level. For advanced training they should be able to move on to a district-level institute. Similarly, for further advanced training they must be able to go to the state capital-/regional commissioner-level. To further build capacity, spoken English, life-skills, and personality development classes must be made mandatory with each vocational course.

The National Skill Development Council (NSDC), set up under the National Skill Mission (NSM) by the Government of India is currently conducting a scoping study for Bihar, which will indicate the gaps as well as district-wise profile of demand and supply. The Government of Bihar has set up the Bihar State Skill Development Mission (BSSDM), to meet the demand for skills.

It is recommended that in order to give a special thrust to skill-development for girls, the State Government should create an independent Women Skill Mission (WSM), or make it a part of the State Skill Development Mission. Encouraging those who are dropouts to appear for Class 10 and 12 through Open School and providing support classes to such students, should also be an integral part of WSM.

To make the Women Skill Mission a success, the Government of Bihar should collaborate with the Bihar Table 2.3: Unemployment Rates of Educated (Secondary and above) Youths (15–29 years) as per UPSS, 2011–12

<table>
<thead>
<tr>
<th>States</th>
<th>Rural</th>
<th>Urban</th>
<th>Total</th>
<th>Rural</th>
<th>Urban</th>
<th>Total</th>
<th>Rural</th>
<th>Urban</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bihar</td>
<td>9.2</td>
<td>54.2</td>
<td>12.0</td>
<td>15.1</td>
<td>58.1</td>
<td>20.6</td>
<td>10.1</td>
<td>55.3</td>
<td>13.4</td>
</tr>
<tr>
<td>All-India</td>
<td>8.2</td>
<td>15.5</td>
<td>9.8</td>
<td>11.6</td>
<td>20.0</td>
<td>13.5</td>
<td>9.5</td>
<td>17.4</td>
<td>11.3</td>
</tr>
</tbody>
</table>

Source: Annexure of India Labour Employment Report based on NSS unit level data for Bihar and India, 2011–12, IHD
Industries Association, Bihar Chamber of Commerce and other industry and business associations for better employment linkages. Partnerships with the service sector, business and industry houses would also prove useful at both training- and employment-level. Industries and businesses will also be benefitted by such partnerships, as they will gain well-trained female personnel.

2.4.2.1 Basic vocational centres at village/Panchayat level—Level I
Rural vocational centres created under WSM can run six-month long job-oriented, basic training courses that suit young girls and women. Thereafter the girls can opt for jobs or self-employment in tailoring, soft-toy making etc.

No buildings need to be built. Costs can be reduced by using classrooms in the Government Girls School buildings after school hours or using the village Panchayat building, the community centre, and where available the Community Health Centre (CHC) building. Young girls are familiar with their schools and other such institutions which are close to their home and therefore, will have no hesitation in attending classes.

There should be special focus on quality delivery of trainings. The trainers should be given proper orientation on maintaining quality of training and should be asked to give an undertaking that they will be accountable for imparting quality training. The quality of training and performance of trainers should be monitored by the District-level Skill Mission Team/ District-level Vocational Centre’s senior trainers/principals.

2.4.2.2 Secondary-level vocational training at district-level centres—Level II
These district-level vocational training centres will function as a hub for girls from various villages/Panchayats to enroll for advanced-level vocational training. Two to four Government Girls Schools can be developed into such centres, depending upon the size of the town.

The advanced skill-training should be one year long, and in the same trades that they have learnt at the primary level. However, they should also be trained in additional compulsory courses on personality development, life-skills and spoken English. A full year will help them further master vocational skills as well as become comfortable with speaking English, learning life-skills etc.

It has been noticed that many girls dropout after Class 8. Therefore, special emphasis should be laid on enrolling such girls under the Open School system so that they can complete their education up to Class 12. In continuation with vocational courses, the girls can be enrolled and given coaching for open schooling.

The district-level WSM should have an executive team and an advisory team. Both teams should be headed by women. The executive team should be responsible for the timely delivery of the courses at district and primary level, for the quality of the courses, for regular interaction with students and for taking their feedback.

2.4.3 Regional/State-Level Women’s Skill Institute (WSI)
Depending upon budgetary provisions, skill institutes should be created either at regional (commissionary headquarters) or at state-level. This institute would offer advanced courses as the next level after the primary and secondary courses which are already being offered.

They would also offer a few new courses based on demand, in big towns/cities. Although the centres at primary and secondary level can run from the existing Government Girls Schools and colleges, it would be appropriate to develop separate infrastructure at advanced level.

Underprivileged girls, who are unable to go to Polytechnics or other technical institutes, will benefit from such WSIs. It would be advisable to have a hostel at this level to enable poor girls to stay at a subsidised cost, otherwise they would not be able to attend a year-long course.

With a Special Mission for Skill Development of young girls and by creating such integrated structures, the Government can actually open big opportunities for
underprivileged young girls. In the fast growing informal or unorganised sector, better-skilled women can always bargain for good salaries whereas the less-educated and the unskilled will remain disadvantaged.

Imparting skill is as important as educating girls. In fact, both are inter-dependent and that is why, only an integrated approach can achieve good results. With more and more young girls enrolling and completing their secondary school after the Government provided them with bicycles, now it is time for providing them with high-quality skills so that they can have a level-playing field and compete equally with their male counterparts in the world of employment.

2.5 Sectors of Work, Women’s Presence and Employment Opportunities

In today’s world women are looking for opportunities and in this report we are looking for ways to maximise opportunities for women’s employment. One of the main objectives of this report is to identify possible growth sectors for women and to recommend ways in which women’s employment, incomes and opportunities can increase. With growth and economic change, different sectors of work are growing, and before we can identify opportunities, we need to find out where women are presently employed and what the growth potential in these sectors is.

The primary sector, including agriculture and animal husbandry, forestry and logging, fisheries, mining and quarry, contributes roughly 21 per cent to the state’s gross domestic product or GDP (2011–12). Within the primary sector, the share of the different segments has been changing. The contribution of crops fell from 66 to 47 per cent between 2001 and 2006. Over the same period, the share of livestock went up from 25 to 41 per cent, of forestry from four to six per cent, and of fisheries from four to five per cent.10 The secondary sector contributed almost 16 per cent in 2011–12, with the tertiary sector contributing 63 per cent. Between 2004–05 and 2011–12, the tertiary sector was the fastest growing, this growth being supported by manufacturing, electricity, gas and water supply, construction and services.11

Most workers in Bihar, remain concentrated in the primary sector. Overall, close to 80 per cent of workers are in agriculture. It is equally true that there are many signs of change, which have given rise to new employment opportunities. However, due to the patriarchal nature of society it is generally the men who avail these opportunities and in spite of changes today 90 per cent of women workers are in the primary sectors. Nevertheless, although less slowly than men, women are moving into other sectors and in this report we have identified the sectors where women are concentrated today.

Table 2.4: Occupations with larger proportions of women workers

<table>
<thead>
<tr>
<th>Occupations</th>
<th>% of Women in the Occupation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Animal husbandry</td>
<td>79.5</td>
</tr>
<tr>
<td>Modern health services</td>
<td>51.6</td>
</tr>
<tr>
<td>(MBBS, BHMS, BAMS ASHA, etc)</td>
<td></td>
</tr>
<tr>
<td>Cultivation of annual/ perennial crop</td>
<td>50.1</td>
</tr>
<tr>
<td>Lower-level administrative work</td>
<td>29.6</td>
</tr>
<tr>
<td>Teaching</td>
<td>24.1</td>
</tr>
<tr>
<td>Personal services</td>
<td>19.8</td>
</tr>
<tr>
<td>Sales worker</td>
<td>16.1</td>
</tr>
<tr>
<td>Small/household industry (papad, bidi etc.)</td>
<td>14.4</td>
</tr>
<tr>
<td>Brick-making</td>
<td>13.3</td>
</tr>
<tr>
<td>Total</td>
<td>36.6</td>
</tr>
</tbody>
</table>

Source: IHD Study 2011, from Table 2: ‘Our time, their work: an account of women’s time spent on work in rural Bihar’, by Debabani Chakravarty and Samidha Sapna (IHD study commissioned for this Report)

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10http://krishi.bih.nic.in/pdf/steering/Chapter%202%20AGRICULTURAL%20PERFORMANCE%20AND%20CHALLENGES.pdf
Table 2.4 shows those sectors where a substantial percentage of the workers are women. As expected, animal husbandry is women’s work and nearly 80 per cent of workers in this sector are women. Agriculture, it seems, is women’s work and half the workforce in agriculture is female, supporting the thesis of the ‘feminisation of agriculture’.

Unfortunately, the feminisation of agriculture means that more and more women are resorting to working as agriculture labourers. Some women reported to the SEWA team that they had no option but to work in the fields as casual labour (see Box 2.4).

As Table 2.5 below shows, 75 per cent of women in agriculture are casual labourers. It also shows that 25 per cent of women in agriculture are now being classified as self-employed. In other words they are seen as farmers cultivating their own land. Although the land cultivated is not registered the name of the woman, she has been included in the statistics as a farmer. The reason for this is partly the emigration of men leading to more of a role for women.

Women do constitute a large percentage of workers in other growing sectors. Public services are growing, and women play a major role here. Nearly 52 per cent of health workers are women, due to the Government schemes of employing women as Accredited Social Health Activist (ASHA) workers and as Auxiliary-Nurse-Midwives (ANM); 30 per cent of lower administrative workers are women and 24 per cent of teachers are women.

Table 2.5: Status of Employment of Women Workers by Occupations in Rural Bihar, 2011

<table>
<thead>
<tr>
<th>Occupation</th>
<th>All</th>
<th>Self-Employed</th>
<th>Regular Employed</th>
<th>Casual Labour</th>
</tr>
</thead>
<tbody>
<tr>
<td>Animal husbandry</td>
<td>42.4</td>
<td>100</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Cultivation of annual/perennial crop</td>
<td>47.9</td>
<td>25</td>
<td>0</td>
<td>75</td>
</tr>
<tr>
<td>Industries and services</td>
<td>9.7</td>
<td>47</td>
<td>19</td>
<td>34</td>
</tr>
<tr>
<td>All</td>
<td>100</td>
<td>60</td>
<td>4</td>
<td>36</td>
</tr>
</tbody>
</table>

Source: IHD Study 2011

These are the forms of employment that are generally preferred by people, as although the remuneration may be low, they are jobs with regular employment.

As we have seen girls are being rapidly educated in Bihar and are seeking new employment opportunities. This new workforce entering the market can be very advantageous for the growth of public services, which so far has remained rather limited and sporadic in Bihar. Using these newly educated and aware women, the Government can expand its health, education, communications and other public services. The advantage to the women of these new work opportunities such as the...
ASHA or the growing demand for school teachers is the chance to use their education, earn a regular income, and have job security (see Box 2.5).

Other areas of employment include household industries (15%), personal services (20%) and brick-making (13%). Surprisingly 67 per cent of jajmani caste services are women. These employments are a mix of self-employment and wage work.

In spite of growing opportunities, it should be remembered that women are still concentrated in the primary sectors. As Table 2.5 above shows, over 90 per cent of women’s work is in cultivation or in animal husbandry. It is therefore on these sectors that we need to focus if we want to increase women’s opportunities.

However, women’s expectations are changing fast. Girls are getting educated and are looking for work different from that done by their mothers, they are feeling the need to acquire new skills and come into job markets that older women have not yet entered. The future generations need more skilled and higher paying jobs, and with this in mind we have recommended many different types of skill development as well as other ways to enhance their employment opportunities.

2.6 Migration and Women’s Work

As mentioned earlier, one of the significant features of Bihar’s economy is that male migration in search of work is widespread. Data from the NSSO shows that seasonal

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Box 2.5: The Accredited Social Health Activist (ASHA)

A key functionary of the National Rural Health Mission (NRHM) is the accredited social health activist or ASHA worker. She is selected at the village-level, preferably from the village itself and is trained to work as an interface between the community and the public health system.

Her role is to deliver first-contact healthcare and be the contact person for any health-related demands of deprived sections of the population, especially women and children, who find it difficult to access health services. She is also supposed to create awareness on health and its social determinants and mobilise the community towards local health planning and increased utilisation and accountability of the existing health services.

She is also to provide information to the community on determinants of health such as nutrition, basic sanitation and hygienic practices, healthy living and working conditions, information on existing health services, and the need for timely utilisation of health and family welfare services; to counsel women on birth preparedness, importance of safe delivery, breastfeeding and complementary feeding, immunisation, contraception and prevention of common infections, including reproductive tract infections (RTIs)/sexually transmitted infections (STIs), and on care of the young child.

Her key role is to mobilise the community and facilitate them in accessing health and health-related services available at the Anganwadi/PHSC/PHC, such as immunisation, ante-natal check-ups, post-natal check-ups, supplementary nutrition, sanitation and other services being provided by the Government.

She also acts as a depot holder for essential provisions being made available to all habitations. These essential provisions include Oral Rehydration Therapy (ORT) kits, iron folic acid (IFA) tablets, chloroquine, disposable delivery kits, oral pills and condoms, etc. The ASHA is expected to work with ANMs, anganwadi workers, and Panchayati Raj Institution (PRI) functionaries.

Source: Datta and Rustagi (2012).12

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13Jajmani/caste-based services include a gamut of services such as those of the midwives, dhobi and nai. The high female intensity of these occupations can perhaps be explained by the near absence of men from the villages, due to migration. Another explanation may be that as jajmani occupations decline in general, it is men who withdraw first, and thus, the women who continue jajmani activities end up bearing the burden of such activities.
male migration is highest from Bihar and Gujarat among all states, at two ends of growth spectrum. In 2007–08, short-distance migration per 1000 men from Bihar stood at 57, and for women 1. In contrast, male migration from Gujarat was 43 and female migration 24 (R. Srivastava, 2012). According to estimates based on primary data of the IHD Survey, about 98 per cent of the migrant workers were male.

Earlier migration from Bihar was seen as a push factor due to widespread poverty. Today the pull factor is also significant and better-educated, long-term, and permanent migrants are a significant part of the total migration stream. Remittances from migration help to meet subsistence needs of the poor; migrants have also been key drivers of social change.

2.6.1 Class, Caste and Land Owned by Families with Migrant Members

Migration differs between various castes, classes and categories of land-owning households. Overall 25 per cent of workers are migrants. Migration tends to be highest among Muslims (33%; about the same for both upper and lower Muslim groups), followed by the upper castes (29%), the STs (28%) and the OBC-I castes (26%). Migration is considerably lower among the SCs (22%) and is the least among the workers of the OBC-II Castes (20%).

This is not surprising as the latter generally comprise peasant castes that practice agriculture. The migration pattern among the SCs and STs can be explained when we disaggregate the incidence of migration by its duration. Among the SCs, STs, and also the OBC-I and Muslims, short-term migration outweighs long-term migration. It is only among the upper castes and the OBC-II that long-term migration, associated with regular jobs, is predominant. In other words, as we move up the caste hierarchy, migration tends to be of a longer duration, and is associated with better employment opportunities and outcomes. (Figure 2.6)

**Figure 2.6: Incidence of Short-term and Long-term Migration by Caste, 2009–10 (%)**

![Bar chart showing the incidence of short-term and long-term migration by caste, 2009–10](image)

Source: IHD Bihar Survey 2009–10, Household Sample.

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As with the case of caste, for class too, disaggregating migration by duration provides a clearer picture. Short-term (and arguably the more precarious stream of migration) dominates in agricultural labour households and its proportion in total migration declines as we move up the class order. On the other hand, longer-term migration outweighs short-term migration in landlord households, and in fact, in all the other classes. The class of non-agriculturists is a varied group, with high levels of migration overall, predominantly long-term, but there is a significant presence of short-term migrants too. However, when we compare the relationships with caste and class, it appears that class explains migration better than caste. (Figure 2.7)

Migration, and especially long-term migration, tends to be among two different types of groups—the highest income groups, or among those who are not attached to agriculture, who earn their living as artisans or have small manufacturing skills or work only as casual labour. As the graph below shows, nearly 35 per cent of landlords have migrated for the long-term as have over 30 per cent of non-agriculturalists. Agricultural labourers or small and marginal farmers tend to migrate for shorter periods in search of work, but return during times of harvest and planting.

The story that emerges from here is that migration is the highest in households which are not attached to land, or have large tracts of land. Small plots of land hold people back in the village, and the propensity to migrate decreases. On the other hand, land-ownership is found to have a wealth effect on migration, and households that own more land are able to invest (more) in migration of a larger number of household members.

To sum up, migration patterns from rural Bihar can be understood from the vantage point of all the three social and economic hierarchies—caste, class and land. Variation in the incidence of migration tends to be the least by landownership categories, and most by class. While the three categories often intersect, it appears that differences in migration among different categories of household are

**Figure 2.7: Incidence of Short-term and Long-term Migration by Class, 2009–10 (%)**

![Graph showing incidence of migration by class.](Image)

Source: IHD Bihar Survey 2009-10, Household Sample.
most readily explained in terms of class. (Rodgers et al., 2013)15

As women are left behind in the villages when men migrate, it is not surprising that the IHD survey in 2011 found that 70 per cent of all women engaged in cultivation are from migrating households. The impact of migration can be seen in an increased burden of work for women left behind, and there has been some diversification in the tasks performed by women in the absence of their husbands, especially for women engaged in cultivation, animal husbandry or small household industry.16 Overall, the involvement of women in agriculture has intensified with rise in out migration of men. It has also brought about some degree of convergence in wages of men and women.

2.7 The Primary Sector

2.7.1 Agriculture

Agriculture is the backbone of the Bihar economy. While ownership of land is skewed, the average operational holding size is only 0.75 ha, which is further fragmented into three or four parcels.17

2.7.1.1 Type of work: men and women

Cultivation is an extremely gendered activity where the roles of men and women are starkly different. While men undertake jobs that are considered to be more physically arduous (such as ploughing and digging), women’s work is concentrated in jobs that are apparently less intensive in physical labour. However, it has been argued that women’s agricultural labour also involves back-breaking work in activities such as weeding and transplanting. Rather than the degree of hard work, the division of labour arises out of the perceived ‘suitability’ of either sex in the various activities. In situations where men have migrated elsewhere, there are many examples of a breakdown of the traditional divide between ‘male’ and ‘female’ activities. For example in paddy cultivation nearly 20 per cent of irrigation is done by women, 13 per cent of ploughing is done by women, around 20 per cent of land preparation is done by women, 16 per cent of all digging is done by women.

The study ‘Glimpses of women’s lives in rural Bihar: Impact of male migration’ (Datta and Mishra 2012)18 brings out the changes experienced by women involved in agriculture and animal husbandry, as a result of male emigration. Forty-three per cent of women reported that their tasks had increased after male migration. New agricultural activities undertaken by women included management of farms as reported by 12 per cent, and animal husbandry as reported by 6 per cent. The present SEWA field study too came across some examples of women taking on work that is usually done by men, such as adivasi women harvesting jute and women working in banana plantations in Purnea.

The work profile of men is more diversified than women. Paddy and wheat occupy more than 85 per cent of the total person-days worked by men and women. Table 2.6 provides the distribution of person days across various activities of cultivation. In case of paddy, women spend about 50 per cent of their days in harvesting and weeding (around 26% in harvesting and 24% in weeding). Another 16 per cent of their days go in sowing. Although these activities also make up the bulk (around 44%) of men’s work, other activities such as preparation of land, ploughing, digging, and threshing each constitute about seven to eight per cent of the total person-days worked by men in the cultivation of paddy.

In case of wheat, more than half of a woman’s person-days are concentrated in harvesting activities. Here carrying and delivering bundles also form a significant

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16There is however a minority of households where remittances are high where the household income increases substantially enough with remittances sent by migrant husbands, the work participation rate of women from migrating households is less than others.
17http://www.krishi.bih.nic.in/defolt1.html
share (about 18%) of a woman’s work. In case of men, irrigation (about 15%) is the most important activity after harvesting. Activities such as ploughing, carrying and delivering bundles and threshing each make up nine per cent of the person-days of men.

2.7.1.2 Wages and earnings
Based on the findings of the 2011 IHD household and village survey, women’s wages are found to vary between Rs 47 and Rs 60 per day in 12 villages spread across six districts in Bihar; while men’s wages range much higher between Rs 80 to Rs 117. This is well below the minimum wage. (This estimate includes payments in kind, which are commonly made in addition to or in lieu of cash).

Village-level factors influence wages, and differences can be seen from one village to another, both in level as well as extent of gender gap. A factor affecting the situation in most villages is the impact of male migration. Large-scale male emigration has several implications for the women left behind in the villages.

The impact on wages however depends on other factors as well. Datta, A and Mishra, S (2012) compare two villages of Mahisham and Chand Kura. Both are labour surplus villages. With male emigration, the female labour force participation in Mahisham increased significantly. However, the ‘sluggishness of agricultural production’ in the area stunted the rise in wage rate for women. In the case of Chand Kura, diversification of crops in favour of cash crops such as potatoes, which require a significant amount of weeding, led to a different set of outcomes. Traditionally women are preferred over men for weeding. Increase in the cultivation of potatoes led to rise in demand for women workers and hence a rise in their wages. The rise in the wage rate for weeding has been greater in Chand Kura than in Mahisham.

Similarly, this SEWA field study found considerable variation both in the level of wages and the mix of kind and cash through which payments are made.

Table 2.6: Men and Women’s’ Work as a Share of Total Person-days in Cultivation (%)

<table>
<thead>
<tr>
<th>Paddy</th>
<th>Male</th>
<th>Female</th>
<th>Wheat</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Harvesting</td>
<td>17.7</td>
<td>25.9</td>
<td>Harvesting</td>
<td>30.7</td>
<td>53.3</td>
</tr>
<tr>
<td>Weeding</td>
<td>16.1</td>
<td>23.6</td>
<td>Carrying and delivering crop bundles</td>
<td>9.2</td>
<td>17.9</td>
</tr>
<tr>
<td>Sowing</td>
<td>10.0</td>
<td>16.4</td>
<td>Threshing</td>
<td>9.0</td>
<td>9.3</td>
</tr>
<tr>
<td>Carrying and delivering crop bundles</td>
<td>5.8</td>
<td>9.4</td>
<td>Irrigation</td>
<td>14.6</td>
<td>5.6</td>
</tr>
<tr>
<td>Taking out seedlings</td>
<td>6.3</td>
<td>7.8</td>
<td>Preparation of land</td>
<td>8.7</td>
<td>4.1</td>
</tr>
<tr>
<td>Threshing</td>
<td>7.5</td>
<td>7.6</td>
<td>Digging</td>
<td>6.5</td>
<td>2.8</td>
</tr>
<tr>
<td>Preparation of land</td>
<td>8.5</td>
<td>2.0</td>
<td>Winnowing</td>
<td>1.6</td>
<td>1.7</td>
</tr>
<tr>
<td>Winnowing</td>
<td>2.7</td>
<td>1.7</td>
<td>Sowing</td>
<td>4.9</td>
<td>1.4</td>
</tr>
<tr>
<td>Digging</td>
<td>7.9</td>
<td>1.5</td>
<td>Cleaning</td>
<td>0.1</td>
<td>1.2</td>
</tr>
<tr>
<td>Irrigation</td>
<td>6.3</td>
<td>1.5</td>
<td>Ploughing</td>
<td>9.3</td>
<td>1.1</td>
</tr>
<tr>
<td>Ploughing</td>
<td>8.1</td>
<td>1.2</td>
<td>Spraying pesticide/ fertiliser etc.</td>
<td>5.2</td>
<td>0.8</td>
</tr>
<tr>
<td>Others</td>
<td>3.0</td>
<td>1.4</td>
<td>Others</td>
<td>0.2</td>
<td>1.0</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
</tr>
<tr>
<td>No. of total person-days</td>
<td>11544</td>
<td>4327</td>
<td>No. of total person-days</td>
<td>5712</td>
<td>1831</td>
</tr>
</tbody>
</table>

Source: IHD Bihar Survey, 2011 Household Survey, as in Table 6; ‘Women’s work in the primary sector: in the context of rural Bihar’, by Srabani Ray and Jayprakash Sharma (IHD study commissioned for this Report)
### Forms of employment

#### Agricultural labour

Agriculture labour is a major occupation, mainly for landless women or those with marginal farms. Women working as agricultural labourers are generally employed in operations like transplantation, weeding, harvesting, separating grain from hay and carrying head-loads of produce, whereas men mostly work at ploughing, winnowing, irrigating etc. The women we met during the course of this field-study reported getting work for two to four months in the year. To supplement this earning, they took on a variety of other jobs in the off-season, including working as construction labour, or other casual wage work.

For example, in Purnea, tribal women in Amour block worked in jute plantations for three months of the year, and were engaged in all stages of production from preparing the ground to harvesting to beating out jute from the stem. Elsewhere, women worked in fields where rice, wheat, maize, moong and banana are the principal crops and were mainly employed for sowing, weeding and harvesting of food crops and carrying banana bunches, and this work is available for four months.

In Rohtash and Kaimur, where the main crops are rice and wheat, due to lack of proper irrigation facilities, cultivation takes place for only two seasons and work is available for agricultural labourers for four months only. In Jamui, agriculture provides the labourers work for approximately 60 days in three months. That is 15–20 days work for sowing, 15–20 days for weeding and 15–20 days for harvesting. The rest of the days they depend on the forest (and remittances sent by migrant husbands) for survival.

They reported putting in between six to eight hours a day, depending on the crop and the particular tasks being done. In Patna district, women reported working for eight or even nine hours a day, from 5 a.m. to 12 p.m. and then from 3 p.m. to 5 p.m. at the time of harvesting and 7 a.m. to 5 p.m. with one hour off for lunch at the time of sowing. Weeding was done for four hours they said.

The wages received by the agricultural labourers in cash and kind are usually much lower than the minimum wage. The labour department should make a study of existing wage rates, and at the same time publicise the existing minimum wages. Further, MGNREGA works should be specially aimed at areas where agricultural employment is scarce or where wages are very low.

#### Table 2.7: Earnings of Women Agricultural Labourers

<table>
<thead>
<tr>
<th>Districts</th>
<th>Type of Work</th>
<th>Sowing</th>
<th>Weeding</th>
<th>Harvesting</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gaya</td>
<td>Rs 60–100</td>
<td>3 kg grains</td>
<td>1:12*</td>
<td></td>
</tr>
<tr>
<td>Pashchim Champaran</td>
<td>Rs 50–70</td>
<td>Rs 30–40</td>
<td>6 kg grains</td>
<td></td>
</tr>
<tr>
<td>Patna</td>
<td>Rs 70–80</td>
<td>Rs 40</td>
<td>1:12/1:16*</td>
<td></td>
</tr>
<tr>
<td>Bhagalpur</td>
<td>Rs 50–60 + meal</td>
<td>Rs 50–60 + sattu</td>
<td>1:12/1:16*</td>
<td></td>
</tr>
<tr>
<td>Purnea</td>
<td>Rs 60 + breakfast + 2 meals</td>
<td>Rs 60 + breakfast + 2 meals*</td>
<td>1:12 + meal</td>
<td></td>
</tr>
<tr>
<td>Muzaffarpur</td>
<td>Rs 150</td>
<td>Rs 60 + meal*</td>
<td>1:10*</td>
<td></td>
</tr>
<tr>
<td>Rohtash-Kaimur</td>
<td>Rs 60–70</td>
<td>Rs 70**</td>
<td>1:12/1:16*</td>
<td></td>
</tr>
<tr>
<td>Sitamarhi</td>
<td>Rs 120–150</td>
<td>Rs 45–50</td>
<td>1:12/1:16*</td>
<td></td>
</tr>
<tr>
<td>Jamui</td>
<td>Rs 100 + meal</td>
<td>Rs 80 + meal**</td>
<td>1:12/1:16*</td>
<td></td>
</tr>
</tbody>
</table>

*The women are given a bundle of the harvest for every 10 or 12 bundles they make under the supervision of the owner; and a bundle in every 16 bundles when they make the bundles without supervision. **When weeding is done for eight hours a day.

Source: 'Voices of Women in Bihar', field-study
2.7.1.4 Share croppers and share-cropping arrangements

Share-cropping is usually done by men and women of the household together. When food crops are grown, the women told us that they were able to meet the food needs of the household. To get the cash income needed for other requirements, any surplus food-grain was sold in local markets. Women’s subservient role in decision-making was evident from their limited role in marketing (the surpluses are sold by men), and their lack of knowledge of earnings. Women met during the field-study were unable to provide any information about the size of the farm, market prices etc. How much was sold depended mainly on the household’s need for liquidity. Other ways of obtaining the necessary liquidity included working on others’ fields if necessary (as was seen in Bhagalpur). When vegetables were cultivated these were mostly sold to local markets, as the absence of cold storage facilities meant families were unable to store them for longer periods.

The division of the produce between land-owner and share-cropper depends on how much each contributes to the inputs, but regional variations were seen. Share-croppers in Bhagalpur divided water for irrigation and fertilisers with the owners equally, while the rest of the inputs were provided by the worker.

At the time of harvest they were supposed to give half the harvest to the land-owner. They kept most of their share of the produce for self-consumption and sold the rest to the land-owner if required. According to share-croppers in Gayghat, Muzaffarpur, when the land-owner gave half the money required for fertilisers, he was entitled to one-fourth of the produce. But if the owner gave half of what was needed for fertilisers, irrigation and seeds, then the produce was shared equally.

In Kaimur and Rohtash, share-cropping was generally done with an informal agreement to share the harvest on a 50/50 basis, with the land-owner providing nothing except the land. Share-croppers in both these places had taken small plots of land either on a one-year lease or on share-cropping basis.

When land was taken on lease, payment to the owner was agreed in advance through a process of bargaining. They were then free to cultivate the land as many times as they wished through the year, and were not required to pay anything additional to the owner after harvesting. The range of leasing land varied from a few katthas to 10 bigha of land. Most women who took up to two bighas of land kept the produce for self-consumption. Others who took 10 bigha of land sold a major portion in the market. Among those, the vegetable sellers profited the most as they earned up to Rs 300 per day during the season.

The work of share-croppers is very similar to that of agricultural labourers, the only difference being that share-croppers have all the responsibility for farming and therefore need to be more vigilant during the cultivation period. The hours of work are almost the same as the agricultural labourers, but they also need to prepare meals for the labourers and keep an eye on the crops.

Table 2.8: Percentage Distribution of Households in Each Broad Size Class of Land Possessed by Type of Households.

<table>
<thead>
<tr>
<th>Farm Size</th>
<th>Self-employed in Non Agriculture</th>
<th>Agricultural Laborers</th>
<th>Other Labour</th>
<th>Self-employed in Agriculture</th>
<th>Others</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marginal</td>
<td>11.73</td>
<td>23.51</td>
<td>1.72</td>
<td>56.67</td>
<td>6.37</td>
<td>100</td>
</tr>
<tr>
<td>Small</td>
<td>3.46</td>
<td>0.86</td>
<td>0.19</td>
<td>92.23</td>
<td>3.26</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Department of Agriculture (2010), Chapter IV
2.7.1.5 Small and marginal farmers

In Bihar, the small and marginal farmers account for 93 per cent of the farm households with 65 per cent of the area operated. Socially, scheduled castes and scheduled tribes account for a very low population of land-holding households and most of their holdings are in the small category. For the small and marginal households, agriculture is the main activity, but they have to essentially work in other farm and non-farm activities for their livelihood. (See Table 2.8)

This is very well reflected in the average annual income of farm households from various sources across the size classes. (See Table 2.9)

The small size of the farms offer the farmers mere subsistence living. As the women said: ‘saal chal jaata hai, bas’ (‘we are just about able to get through the year, that’s all’). The women met working in their fields in Nanpur, Sitamarhi, said that they were graduates but worked on their fields as they could not afford the cost of hiring labourers. The yield was not enough to meet the needs of the household and therefore they engaged in animal husbandry as well, they said. Dearth of development in non-farm activities has increased the pressure on land.

Among small cultivators, men were seen to migrate to ensure liquidity, while women left behind managed the farms and tried to ensure food security for the household. As noted earlier, 70 per cent of the women in agriculture surveyed by IHD were from households where a male had migrated.

### Table 2.10: Yield as Reported by Small Cultivators (Jamui)

<table>
<thead>
<tr>
<th>Yield per Kattha</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>80 kg dhain</strong></td>
</tr>
<tr>
<td><strong>30 kg wheat</strong></td>
</tr>
<tr>
<td><strong>10 kg arhar</strong></td>
</tr>
<tr>
<td><strong>30 kg masoor</strong></td>
</tr>
<tr>
<td><strong>30 kg chana</strong></td>
</tr>
<tr>
<td><strong>1 ½ quintal potato</strong></td>
</tr>
<tr>
<td><strong>15–20 kg moong</strong></td>
</tr>
</tbody>
</table>

**Table 2.9: Average Annual Income per Farmer Household from Various Sources across Farm Size Groups (Rs.)**

<table>
<thead>
<tr>
<th>Farm Size</th>
<th>Wages</th>
<th>Cultivation</th>
<th>Animal Farming</th>
<th>Non-farm Business</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marginal</td>
<td>6680 (38.60)</td>
<td>5452 (31.50)</td>
<td>2556 (14.77)</td>
<td>2619 (15.13)</td>
<td>17306</td>
</tr>
<tr>
<td>Small</td>
<td>2775 (9.66)</td>
<td>19798 (68.91)</td>
<td>5025 (17.49)</td>
<td>1133 (3.94)</td>
<td>28731</td>
</tr>
</tbody>
</table>

Source: Department of Agriculture (2010), Chapter IV


21 acre = 33 katthas/ 27 katthas/ 21 katthas, depending on the size of katthas, which varies from area to area.
and marginal holdings clearly indicates that the development strategy for agriculture must be focused on the small farm sector, which is far more dominant in the state than in the rest of the country. Majority of small and marginal farmers cultivate mainly low-value, subsistence crops. In the absence of adequate farm and non-farm employment opportunities, they live below the poverty line.

Some of the small women farmers and share croppers in Bardela Panchayat, Damdaha, Purnea, had formed a producers company with the guidance of Jeevika. They had also taken training of ‘SRI’ cultivation of paddy and were able to increase the yields. But the problem was selling the produce. The women have low bargaining power and sometimes sell the crops at little or no profit, or sell it to the trader from whom they have borrowed money.

Despite the substantial role played by women in agriculture, they continue to be viewed as supportive workers in this sector. The first need is to give recognition to women as farmers, and preferably they should be given identity cards. These ‘Kisan Identity Cards’ would be a record for all types of benefits and policies.

Women farmers should also get ‘Kisan Credit Cards’. Experience has shown that women repay loans better and also, due to feminisation of agriculture, they are the ones who manage the farms. The Kisan Card should be given to woman farmers by banks, even if a male member—her husband, brother or father—owns the land.

Women farmers groups should be formed on the same lines as self-help groups (SHGs). The farmer groups would be provided agricultural extension, seeds, and fertilisers for distribution among their members. They may also be given the work of flood prevention, bunding, small check-dam making etc. They may take up joint marketing or provision of joint irrigation, if they wish.

2.7.2 Primary Sector: Some Developmental Programmes
The study team came across a number of innovative and effective programmes run by the Government of Bihar during the field visits. These programmes aim to enhance employment in the primary sector and many have substantially benefitted women in agriculture with new employment and income opportunities. A few are described below.

2.7.2.1 ATMA: block Bhabua, district Kaimur
The ATMA programme for farmer training has been extended to 23 districts as per the Government of Bihar’s New Agricultural Policy 2006, and aims at increasing farm production through training and diversification. The trainings include cultivation methods, animal husbandry, fishery, dairy, apiculture, floriculture, mushroom cultivation etc. The SEWA team met with some ATMA officials to get information on the execution of the programme under ATMA and found that during the training, the women are paid Rs 144 per day plus Rs 40 as travel allowance. The women said that they had been able to increase their productivity after attending the programme.

2.7.2.2 Sericulture: district Purnea, block Jalalgarh, village Santosh Nagar
Many farmers have benefitted from the silk-worm 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.

One season lasts for 30 days during which the worms hatch from the eggs and develop into cocoons. The farmers are able to secure a minimum income of Rs 12,000 per season with which they are able to give their children a better education and better medical care. The training camps also develop their personality as the women get exposed to newer areas and are able to expand their horizons.
2.7.2.3 Mushroom cultivation: district Jamui, block Giddhaur, village Keval

A programme initiated by the Krishi Vigyan Kendra (KVK), Jamui, in village Keval has been a lot of support 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 the 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.

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**Box 2.6: Equipment Provided for Silk-worm Rearing**

1. Rearing stand: used for supporting rearing trays which are placed horizontally.
2. Rearing trays: these are placed one above the other in the rearing stand to accommodate a large number of silk worms.
3. Ant wells: these are placed below the legs of the rearing stand and are filled with water to prevent ants from creeping on to the trays.
4. Chopping board: this is a rectangular board made of soft wood used for cutting mulberry leaves.
5. Chopping knives: sickle like knives with a broad and sharp blade are needed for chopping leaves.
6. Foam-rubber strips: these are used to maintain high humidity.
7. 10 plastic trays
8. 4–5 nets: nets of different mesh size made of cotton or nylon are placed above the trays for cleaning the rearing beds or trays. When the mesh is placed on the tray and some leaves are put in, the worms pass through the mesh and climb on to the mesh. When all the worms have come up, the mesh is lifted and the tray removed and cleaned.
9. Chandrika: this is a mountage formed by a bamboo spiral. It consists of a bamboo mat of size 1.8 m x 1.2 m, supported by split bamboo reapers on all sides. On this bamboo mat, a bamboo tape of 4–5 cm width is wound in a spiral manner. The bamboo tape has V-shaped struts supported by three long bamboo strips. About 1000 worms can be mounted on this mountage.
10. Server machine: one machine per two farmers is provided for irrigation.
11. Spray machine: one machine per two farmers for spraying pesticides to protect the mulberry plants.
12. One microscope per centre.

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**Box 2.7: Cultivating Mushrooms**

The cultivation of oyster mushrooms is relatively simple and can be a homestead project. The agroclimatic conditions in our country, especially in North Indian states, are conducive for mushroom cultivation, when the temperature is 15–30°C and relative humidity 70–80 per cent. The production decreases during peak periods of winter and summer.

The substrate is first steamed (pasteurised) for two to three hours at 100°C. The water is then drained, keeping just 60 per cent moisture in it. A kilo of substrate is placed in PP bags of size 16/20 mixed with the 100 gms of spawn and 20 to 25 tiny holes made in the bags for the growth of mushrooms. The fruiting takes place in three stages: 25 days, 35 days and 45 days. Total yield from one bag is approximately 750 gm. After which the substrate appears colourless and soft indicating the time to take them off. The spent substrate left after harvesting the mushrooms is entangled with innumerable mushroom threads (collectively referred to as mycelia).

Since it is biochemically modified by the mushroom enzymes into a simpler and more readily digestible form, it is fed to livestock as a supplement.
2.7.3 Primary Sector: Animal Husbandry

According to the IHD Household Survey of 2011, 3.6 per cent women between the ages of 15 and 59 reported animal husbandry as a primary activity, and 22.7 per cent as a secondary activity.\(^{21}\) Women constitute almost 80 per cent of the work-force in animal husbandry making it a female-dominated occupation. It has been described as a form of ‘sustainable entrepreneurship’ for the poorest.\(^{22}\) As against the contribution of agriculture to the GDP of 12 per cent, animal husbandry contributes 3.4 per cent. It is a primary occupation for a few households, but for most it is a secondary occupation.

A large part of the labour force in animal husbandry is made up of unpaid family labour, and caring for cattle and poultry is seen as a part of household work done by women, and not as ‘employment’. The field study found a difference in the self-perception of women in the villages and on the outskirts of cities, with the latter showing lower awareness of their own roles in this work. The field study also noted that share-cropping was prevalent in animal husbandry too, with the yield being divided between owner and share-cropping labourer.

<table>
<thead>
<tr>
<th>Time</th>
<th>Type of Work</th>
</tr>
</thead>
<tbody>
<tr>
<td>4–6 a.m.</td>
<td>Cleaning, feeding cattle</td>
</tr>
<tr>
<td>7–8 a.m.</td>
<td>Milking</td>
</tr>
<tr>
<td>12–1 p.m.</td>
<td>Prepare dung cakes</td>
</tr>
<tr>
<td>3–4 p.m.</td>
<td>Collect fodder</td>
</tr>
<tr>
<td>5–6 p.m.</td>
<td>Feeding, milking</td>
</tr>
<tr>
<td>6–8 p.m.</td>
<td>Sell milk</td>
</tr>
</tbody>
</table>

Source: ‘Voices of Women in Bihar’, field study, Muzaffarpur

The tasks performed by women and men are distinct. Women collect green fodder, arrange for drinking water for animals and clean sheds; they are also responsible for preparing dung cakes, a primary source of fuel for cooking food in rural areas. However, the milking of animals is done by men. The grazing of animals is looked after by children (both boys and girls), and older persons because it is easier work for those who cannot perform strenuous manual work.

Based on the IHD study, we see that collection of fodder for livestock is the primary activity which accounts for almost half of women’s time spent on animal husbandry. Another 37 per cent of their work hours are allocated in the collection of cow dung and making of dung cakes. Other activities, such as washing animals, milking and animal grazing constitute 18 per cent of their time.

Table 2.12 shows the distribution of men, women and children’s work in various activities of animal husbandry. The largest share of work (about three-fourths), in terms of the total number of hours, relates to the collection of cow dung and making of dung cakes and is undertaken by women.

Similarly about half the number of person-days devoted to collection and cutting of fodder for the livestock is done by women. These two activities are primarily undertaken within the household premises. Activities that require mobility outside the household, such as animal grazing and washing of animals, are dominated by men. About 60 per cent of the time spent on washing animals is done by men and another 16 per cent by children.

In case of animal grazing, about 45 per cent of the work hours are contributed by men and 28 per cent by children. It can be safely assumed and is supported by field observations that the children involved in these activities are mainly male. Women’s involvement in both activities is less than one-fourth the total time spent. For instance, milking accounted for 71 per cent of work hours of men, and just 22.7 per cent of work hours of women.

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\(^{21}\) That is, women report ‘domestic duties’ as their primary activity and animal husbandry as the secondary duty.

\(^{22}\) http://ahd.bih.nic.in/DOCS/BAHS-2012.pdf
Most of the women reported that usually a part of the milk yield of cows/ buffaloes was kept for home consumption. In areas where there is no organised dairy, the women sold milk to local sweet shops and usually the men did door to door delivery. In Paschim Champaran this was a thriving activity, though there was no large organised dairy. Surplus milk is converted into curd and ghee for sale, while the by-product, buttermilk, is consumed at home.

2.7.2.4 Earnings from sale of milk
In the absence of a uniform collection and marketing system across the state, there are regional variations in the earnings from sale of milk, both because of variations in price of milk as well as in the cost of feed. In Paschim Champaran, milk was being sold locally at the rate of Rs 25 per litre. An average household sold three to four litres yielding a daily income of Rs 75 to 100. The net income, after deducting costs of feed and maintenance, stood at Rs 60 to 70 per day. In Muzaffarpur, a healthy buffalo was said to yield six litres of milk a day, of which one litre was kept for own consumption. The cost of fodder was Rs 66 per day. At a price of Rs 20 per litre the milk, sold for Rs 100, fetched a net income per day of Rs 34.

Where present, Sudha Co-operative has played a major role in connecting families to centres where they have been able to earn an assured income.\textsuperscript{23} The price varied from Rs 17 to Rs 22 per litre for cow milk and Rs 28 to 32 per litre for buffalo milk, depending on the fat content. The cost

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### Table 2.12: Men, Women and Children’s Work as % Share of Total Hours Worked in Animal Husbandry

<table>
<thead>
<tr>
<th>Activity</th>
<th>Work Hours: Men (%)</th>
<th>Work Hours: Women (%)</th>
<th>Work Hours: Children (%)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collection of fodder and its cutting</td>
<td>37.7</td>
<td>49.8</td>
<td>12.5</td>
<td>100.0</td>
</tr>
<tr>
<td>Washing animals</td>
<td>60.4</td>
<td>23.7</td>
<td>15.9</td>
<td>100.0</td>
</tr>
<tr>
<td>Collection of cow dung and making of dung cakes, cleaning</td>
<td>17.6</td>
<td>74.4</td>
<td>8.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Animals grazing</td>
<td>44.7</td>
<td>27.3</td>
<td>28.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Milking</td>
<td>71.0</td>
<td>22.7</td>
<td>6.4</td>
<td>100.0</td>
</tr>
<tr>
<td>Others</td>
<td>48.8</td>
<td>43.9</td>
<td>7.3</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>37.9</td>
<td>47.7</td>
<td>14.5</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: IHD Bihar Household Survey 2011, as in Table 7; ‘Women’s work in the primary sector: in the context of rural Bihar’, by Srabani Ray and Jayprakash Sharma (IHD study commissioned for this Report)

### Table 2.13: Distribution of Women’s Work Hours within Animal Husbandry

<table>
<thead>
<tr>
<th>Activity</th>
<th>Distribution of Women’s Work Hours (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collection of fodder and its cutting</td>
<td>44.7</td>
</tr>
<tr>
<td>Collection of cow dung and making of dung cakes, cleaning</td>
<td>37.1</td>
</tr>
<tr>
<td>Animal grazing</td>
<td>11.2</td>
</tr>
<tr>
<td>Washing animals</td>
<td>4.4</td>
</tr>
<tr>
<td>Milking</td>
<td>2.2</td>
</tr>
<tr>
<td>Others</td>
<td>0.4</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: IHD Bihar Survey, 2011 Household Survey, as in Table 8; ‘Women’s work in the primary sector: in the context of rural Bihar’, by Srabani Ray and Jayprakash Sharma (IHD study commissioned for this Report)

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\textsuperscript{23}The Bihar State Milk Co-operative Federation Ltd (COMFED) was established in 1983 as the implementing agency of Operation Flood programme of dairy development on the ‘Anand’ pattern in Bihar. It markets its products under the label of ‘Sudha’.
of inputs for a buffalo (2.5 kg of Sudha Dana and 5 kg of hay) came to Rs 47.50 per day. So for seven litres (the average yield per day) gross earnings would be at least Rs 196 (at Rs 28 per litre) and net earning Rs 148 per day.

Animal husbandry is widespread and women play a central role in this occupation. By encouraging formation of women’s co-ops, giving loans for cattle, cattle insurance, training women for higher productivity, there can be substantial expansion along the lines of the Anand model. There is also scope to expand ancillary occupations, especially para vets, and this offers a new opportunity for educated women with rural experience.

2.7.4 Primary Sector: Forests

The relationship of forest dwellers with the forest is far from being utilitarian and encompasses a deep religious feeling. They live in symbiotic relation with nature. As some of the women in Jamui said, ‘our Gods (Pahari baba) live in the forest and they are very generous’. The local guide, while scattering some khaini (chewing tobacco) along the path said, ‘Pahari baba se prarthana kar rahe hain taki hum sabi salamat vapas aa sake..bina chot, bina gire.’ (‘I am offering prayers to Pahari baba so that we return safely without falling or getting hurt’).

The two forested areas visited by the SEWA team were in Jamui and Kaimur-Rohtash. In Jamui, around 20 per cent of the total area of the district comes under forest cover. The Kaimur plateau is an undulating table land, richly forested with many tree varieties including karan, chandan, teak, gamahar, khair, sesam, bahena, kathal, mahua and bamboo. Following the passage of the Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act 2006, intended to protect both individual and community rights of forest dwellers, Bihar has enacted the related rules in 2007–08, but these are yet to be fully implemented. In Jamui, it was seen that tendu leaf collection and sale, earlier the responsibility of the Forest Department, is now under the Gram Panchayats, as required by the Forest Dwellers Act; however in Rohtash and Kaimur the Act is yet to be enforced. Women met were engaged in different types of minor forest produce collection, including some that were partly for own consumption and partly for sale, such as firewood gathering, mahua; others that were collected and sold, such as tendu leaves, datwan and chiraunji.

2.7.4.1 Earnings

Earnings from the different minor forest produce vary, and these are also collected for home consumption. In the case of tendu leaf, earnings are irregular, piece-rated, and several days work may be required to complete one consignment. Women sell what they have collected to contractors, without any regulations regarding the wages they are entitled to. Usually, women gather tendu leaves in groups. One person collects approximately one sack of green tendu leaves weighing 10 kg in a day in summer, from April to July. Then they spread it on the fields to dry. The dry leaves weigh approximately 6 kg. The whole process takes from three to six days to complete. Over the four-month long season, the income per person in Jamui is reported to be around Rs 7,000–Rs 8,000, or approximately Rs 60–Rs 70 per day.

In Kaimur-Rohtash women do not sell directly to the contractors out of fear of the Police and Forest officers, so they sell it to someone who mediates between the tribals and contractors. In this process the tribals get exploited by the middle men. Fresh twigs of the Sal tree are sold as ‘datwan’ (toothbrush) and women usually sell these directly to customers, especially train passengers. Women spend around eight hours collecting the twigs and are able to collect approximately 25 bundles of twigs in a day. These are taken to the railhead the next day. Their average income per day works out at around Rs 37, for these two days of work.

24The preamble of the Forest Rights Act states: ‘Forest rights were not adequately recognised in the consolidation of state forest during the colonial period as well in independent India resulting in historical injustice to forest dwelling Scheduled Tribes and other traditional forest dwellers … It becomes necessary to address the long standing insecurity of tenurial and access rights of forest dwelling Scheduled Tribes and other traditional forest dwellers including those who were forced to relocate their dwelling due to development interventions.’ It intends to give land rights to people who have been cultivating forest land for generations.
The *chironji* seed is popular as an edible nut, and fetches a high price on the market. The fruits ripen from April to May, and women spend a month collecting the seeds. One kilogram of *chironji* seeds is bartered for 20 kg of rice.

Firewood and *mahua* are collected partly for own use and partly for sale. Rural Jamui is still dependent on wood and cow dung to cook food, and people living near the forest devote three hours of their day collecting firewood. Some of the women also earn their livelihood from selling firewood, and their average per day income is approximately Rs 66.

The *mahua* tree is an essential part of the life of tribal communities in Bihar, Jharkhand and Chhattisgarh. Oil from *mahua* seeds has many medicinal properties. *Mahua* is also the name of an intoxicating drink made from *mahua* flowers. In the forest areas of Jamui many persons were met making *Mahua* for their upcoming festival, Sorai.

From February to April the women collect *mahua* flowers. They are able to collect approximately 2 kg of *mahua* flowers in a day. In Jamui, fresh flowers can be sold at Rs 15 per kg. The *Mahua* drink, made from dried flowers, is sold for Rs 35 per litre. It takes up to two hours to brew. Those who make *Mahua* on a larger scale collect as well as buy the flowers. In Kaimur-Rohtash, women said that a kilogram of *mahua* fruit yielded a kilogram of pure spirit, which was then mixed with three litres of water, and

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**Box 2.8: Madhya Pradesh’s Model of Forest Produce Co-operatives (Tendu Leaves)**

The *tendu* leaf is an important and valuable minor forest produce in Madhya Pradesh (MP). Prior to the formation of Chhatisgarh, undivided MP ranked number one in the nation’s *tendu*-leaf production, producing 45 per cent of the total national *tendu*-leaf output. Following the formation of Chhatisgarh, MP now accounts for 28 per cent of the *tendu* leaf production. Its forests produce 25 lakh standard bags (each bag contains 1000 bundles of 50 leaves each) annually.

Before 1984, the Government auctioned the forests to private owners. The *tendu*-leaf pickers no longer had any rights over the forest. They collected *tendu* leaves from the forest and deposited these with the private owners. This method however did not increase the revenues of state substantially, nor did the Government have any welfare schemes for the leaf-pickers.

In 1989, the Government of Madhya Pradesh declared the nationalisation of the *tendu* leaf and took complete control of the *tendu* leaf industry.

After nationalisation, to undertake the tasks of *tendu* collection, storage and sale, a co-operative structure was put in place. In all, 1,947 primary societies were registered in *tendu* growing areas. About 10 to 15 collection centres were formed under each society, and each collection centre covered three or four surrounding forest villages. All the primary societies in a district came under the umbrella of the district union. Each society elected a president from amongst the members and sent her/him as the representative to the district union.

Today there were about 80 registered district unions in the state. At the apex level, a state federation was formed to which all the district unions were affiliated.

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25http://www.mfpfederation.org/website/content/tendupatta.html
sold at the rate of Rs 25 per litre. However, most women make *Mahua* for self-consumption.

Apart from collecting and selling the above products, another activity seen among forest-dwellers in Jamui was that of making leaf plates and bowls from *sal* leaves. Women knit the leaves with dry *neem* twigs, and then lay them in the fields to dry. They spend a day gathering leaves, another day making the plates, and a third day selling the plates in the local market. On an average, earnings are Rs 20 per day.

These traditional sources of livelihood are threatened by the non-enforcement of the Forest Act. Tribals also feel threatened by the creation of a large Wildlife Sanctuary in Kaimur which further restricts the areas in which they can seek these products. Because of the uncertainty regarding their rights, and as a legacy of the Forest Conservation Act 1980, the relationship between the tribals and Government officers, especially the police and forest guards, is filled with tensions.

Co-operatives based on the Madhya Pradesh model can be a definite solution towards an end to the uncertainty and exploitation of the forest-dwellers (see Box 2.8). These arrangements have improved the lives of the farmers. Today they are getting Rs 95 for 100 *tendu* leaf bundles (each bundle has 50 *tendu* leaves). In addition the forest-produce gatherers, receive a bonus, and accident and life insurance through the co-operatives. They also have taken training as members of co-operatives and are no longer easily cheated. Due to these trainings women have become more capable and unlike in other states many of the *phad munshi* are women.

### 2.7.5 Primary Sector: Mining and Quarrying

Bihar has good mineral reserves including steatite, pyrites, quartzite, mica, limestone, bauxite, dolomite, glass sand, and salt. The presence of these reserves has encouraged widespread illegal quarrying and mining, with adverse environmental impacts. The Government has been able to check some of this illegal activity, however some continues to go undetected. The SEWA team came across one illegal stone quarrying site.

#### 2.7.5.1 Kaimur: rock quarries of Sasaram

Until recently rock quarrying used to be the only significant industry in Sasaram. Then the Government cancelled the lease, as the contractors had violated environmental norms and the quarries had become quite dangerous due to continuous explosions. The contractors quarried deep to take the rocks out. The SEWA team was taken to an area which had been quarried to a depth of 200 feet. Children often fell off the edges, and trailers sometimes fell off the paths into the crater created as a result of these mining activities. Now rock-quarrying has been banned as an illegal activity.

There was a time when 2,000 to 2,500 women used to work here, but during the field visit just 500 women were seen. These women were found to be working from 7 a.m. in the morning till 8 p.m. at night, with intervals for cooking and eating. The wages were output-based. At Amra Talab the women were paid Rs 9 for one *kadhai* (the container in which they carry the crushed boulders atop their heads). On an average they filled 12 to 15 *kadhai* a day, thus earning Rs 110 to 135 a day. The family comprising husband, wife and children worked as a unit, and together were able to make more than Rs 300 a day. The worksite was dusty, leading to problems like asthma and tuberculosis. The extreme heat caused sunstrokes. The absence of medication and treatment led to prolonged illness and even death. Some workers had ration cards, others did not. They took loans from the contractors at a five to ten per cent rate of interest when required.

Toilets were absent and the women collected drinking water from handpumps. Many of the workers had migrated from Jharkhand and different parts of Bihar. They stayed at the quarries for three to four months and left, but would come back again after two months. Their children suffered the most as the *anganwadis* here did not take them in.
2.8 The Secondary Sector

2.8.1 Non-agricultural Home-based Work

The tradition of home-based work is widespread in India and particularly so among some communities. It is defined as an economic activity resulting in the production of goods for sale and carried out in or around the home. Such workers may be self-employed or piece-rated. Working from home offers women some flexibility with regard to the hours worked, and the possibility of simultaneously looking after young children, etc. Social norms that restrict women’s mobility and discourage women from working far from home also encourage home-based work. From the perspective of the employer outsourcing work can reduce the costs of employing workers, by reducing the required investments in the workplace and also by avoiding payment of benefits.

Very often there is a chain of contractors through whom work is given to women working from home. Craft work is an example of work that has been traditionally done at home. One of the oldest examples of widely outsourced work is that of bidi-rolling. Home-based work thus includes work requiring different levels of skill.

National labour-force surveys undertaken by the NSSO have included home-based work as a separate category in three rounds, 1999–2000, 2004–05 and 2009–10. Women often do not report this work to survey investigators because of a common perception that it is part of their household responsibilities (this is especially so in the case of livestock) and not ‘work’. Likewise investigators often do not probe to check this kind of work engagement.

As a result much of the detailed information available on home-based work comes from micro- and field-work based studies. The SEWA field-study team came across a wide range of non-agricultural activities being undertaken by women including making agarbattis, baskets of soap, weaving, rolling bidis, making papad, lac bangles, mushroom cultivation and sericulture. Substantial differences were observed in earnings and conditions of work across areas. Some home-based work undertaken in several of the districts visited, is described below.

2.8.1.1 Rolling bidi

Rolling bidi is a primary as well as supplementary occupation. Women turn to it as a way of supplementing household income. Loss of other work can motivate workers to take up bidi-rolling work. For instance, when the communal riots in Bhagalpur led to a sharp decline in the silk industry many workers migrated to cities, while others switched to bidi-rolling.

Bidi workers come from vulnerable sections of society, most are illiterate, and often live in clusters. For example, in Rohtas-Kaimur, in the Choti Takiya area, there are about 1,000 closely packed houses, mostly engaged in bidi-making, 90 per cent of the people here are Muslim. The area is typically characterised by narrow lanes, overflowing drains, rows of houses with no space between them and a pungent smell all around. Poverty leads to all household members helping to roll bidis, even children, and learning this skill helps in finding a spouse (see Box 2.9).

The method used to make bidis is that the leaves are first soaked in water for few hours. The water is then drained and good leaves are sorted out and cut in shape. The leaves are then kept in a plastic bag to keep away moisture. Leaves are rolled and tobacco is filled in and packed with the help of a metal pin. The narrow end is tied with a thread. Then the bidis are made into bundles of 25 each.

Box 2.9: Children Roll Bidi in Jamui

The SEWA team met with little six-year old girls rolling bidis in Jamui. Saigunbibi, a much older bidi worker said, ‘Shaadi ke liye zaroori hai ki ladki ko bidi banana aana chahiye...main shadi ke pehle 1,500 bidi roz bana leti thi...abhi to umr ho gai hai is liye 800 bana leti hun.’ (‘To get married it is important for a girl to know how to make bidis. Before marriage I used to make more than 1,500 bidis a day. Now, due to my age, I can make only 800 bidis a day’).
On an average, bidi workers are able to make up to 1,000 bidis a day, although many women met in the course of the field study averaged 700–800 per day. The field study found variation in wages from Rs 30/1000 bidis to Rs 60/1000 bidis. This is well below the minimum wage set by the Bihar Government for this work. In 2010, the minimum wage had been set at Rs 110/1000. In 2012, it had been revised upward to Rs 151/1000 bidis.26

As per the Government of Bihar, the minimum wages for unskilled workers involved in agarbatti-making had been set at Rs 151 per Kg in 2012. However workers were seen to be earning much less. The daily earning also varied by the type of work arrangement as described above. The rates of payments, when all raw materials are provided by the agent, are decided on the basis described in Table 2.15.

Table 2.14: Variations in Earnings

<table>
<thead>
<tr>
<th>District</th>
<th>Earnings (Rs/1000)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paschim Champaran/Muzaffarpur</td>
<td>30</td>
</tr>
<tr>
<td>Kaimur-Rohtash</td>
<td>35</td>
</tr>
<tr>
<td>Sitamarhi</td>
<td>40–45</td>
</tr>
<tr>
<td>Bhagalpur</td>
<td>58</td>
</tr>
<tr>
<td>Jamui (various areas)</td>
<td>50–60, 100*</td>
</tr>
</tbody>
</table>

*The quoted rate is for women who brought their own leaves from the forests.

2.8.1.2 Making agarbatti

This, like bidi-rolling, is widespread and usually done by women only. Workers roll masala or the doughy mixture on to the agarbatti sticks at home, while perfuming the sticks is done in factories. While for some women it is norms of seclusion that encourage them to do this work, as with Muslim women in Gaya, for others it is a way to supplement their income.

Three types of agarbatti-making processes were encountered: (i) the agent provides all the raw materials, including powder and sticks, to women in their homes and buys the finished product from them; (ii) the agent provides the raw materials, but women only prepare masala at home, and further processing is done elsewhere; and (iii) work sheds with agarbatti machines are manually operated by a foot-pedal, similar to that in a sewing machine. This enables a worker to prepare a kilo of agarbatti per hour and is also more comfortable for the workers.

As per the Government of Bihar, the minimum wages for unskilled workers involved in agarbatti-making had been set at Rs 151 per Kg in 2012. However workers were seen to be earning much less. The daily earning also varied by the type of work arrangement as described above. The rates of payments, when all raw materials are provided by the agent, are decided on the basis described in Table 2.15.

Table 2.15: Rate of Payment for Making Agarbatti

<table>
<thead>
<tr>
<th>Size</th>
<th>Rates Rs/kg</th>
</tr>
</thead>
<tbody>
<tr>
<td>8” long, fine agarbatti</td>
<td>Rs 13 to 14</td>
</tr>
<tr>
<td>8” thick agarbatti</td>
<td>Rs 12</td>
</tr>
<tr>
<td>9” long, thick agarbatti</td>
<td>Rs 13</td>
</tr>
<tr>
<td>9” fine agarbatti</td>
<td>Rs 16</td>
</tr>
</tbody>
</table>

On an average, one person makes one to 1.5 kilos of agarbattis in a day. The women engaged in preparing the masala mixture, as in Wazirganj block, earned up to Rs 600–700 a month. Those working in worksheds and with machines worked in pairs and earned Rs 150 to 200 each/day.

The field team met many women rolling agarbattis at home under the first type of arrangement with the agent providing raw materials. Earnings varied widely. In Gaya and Patna districts, the earnings ranged from Rs 22 to Rs 35 per day. In urban Patna, women were found working for five to six hours a day, making around two kilos of agarbatti, and earning Rs 30–35 per day.

Most of the women complained of aching fingers due to continuously rolling agarbatti for hours. This pain also prevented them from working even longer hours. But these women were happy to have this job of rolling agarbatti because their community did not permit them to do outdoor work. The women mostly worked outside their small houses rolling agarbatti through the day, exposed to dirt and filth all around. Their houses did not have basic amenities like assured clean drinking water or hygienic toilets.
2.8.1.3 Textile and weaving

Women have been an integral part of the textile industry from the very beginning. In the early 18th century, cloth manufacture flourished in Bihar. The important centres of production were Patna and Bhagalpur. Almost 90 per cent of artisans in Bihar were involved in the textile industry. And among the textile workers, cotton was the most common material used. We can find evidence in the accounts of Buchanan who informs us that the work of separating the cotton from its seed and then spinning the yarn was mostly done by women. Nearly 3.3 lakh women were engaged in this way in Patna, and 1.6 lakh women were employed in spinning in Bhagalpur. Today, a smaller number is employed in this work, but weaving continues in some places.

Reeling and bobbin-filling

Women in weaver families generally assist the males in reeling and bobbin-filling work. The men do not train women in weaving because they believe that women will not be able to handle the machines. For reeling and bobbin-filling, the women have to stand continuously in front of the machine otherwise the threads get wasted. The women start working after completing their daily chores. They work for approximately seven to eight hours a day. Reeling and bobbin-filling amounted to approximately 10 per cent of the total weaving. These women are the unpaid family labourers.

Tying knots in dupattas

Women of quite a few households have taken up the job of tying knots in dupattas. One dupatta requires about 28 to 30 knots. For tying knots they are paid at the rate of Rs 40 per 100 dupattas for plain knots, and Rs 75 per 100 dupattas for rolled knots. One woman on an average ties plain knots in 100 dupattas in three hours.

Blanket-weaving

This is an old established industry facing decline. This was observed both in the case of sheep wool blanket-weaving.

Box 2.10: Increasing productivity through mechanisation

SEWA Udyogik Swalambhi Sahakari Samiti Ltd. 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 created to make incense sticks using machines. The technique is simple.

The raw material is put in a mixer, based on proportions, and a blended into a dough. The raw material and incense stick is provided to each women member. The raw material dough is put into a funnel-shaped container at the top of the machine. The sticks are inserted one by one through a small hole and come out at the other end wrapped in raw material, with each press of the pedal.

At present, the machine used by the co-operative has been imported from Vietnam. The extruder machine also requires a special kind of stick and this too has been imported from Vietnam. As of now 60 members are working with 50 extruder machines at one centre. An additional centre with 50 more machines, is in the process of being set-up based on initial response.

The use of machines increases the productivity by 17 times therefore 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 doesn’t get dirty. They also do not inhale charcoal unlike with the manual making of agarbattis, which is harmful for health.

Ibid.: p. 647.
The traditional long scarves draped by Indian women over the kurta or tunic.
and jute carpet-weaving. A cluster of about 25 households was found to be involved with sheep wool blanket-weaving in Dariahat, Rohtash. The women made fibre out of the yarn, washed and starched the fibres with a powder made from tamarind seed and water, and finally reeled them.

Men made the blankets at home, and there was a small factory where the blankets were washed, pressed and polished and given back to the weavers. The women here spent most of their remaining time after doing household chores, in spinning and reeling yarn. The families were joint families and all the work was shared amongst the women. They said, ‘Subah saaf safai karne aur khana bana ke, aadmi log ko khila dene ke baad 10 baje se hum is kaam mein baith jaate hain….phir dopahar mein jab bachche log school se aa jaate hain tab seh jaate hain….phir sham mein chai ke baad baith jaate hain.’ (‘After cooking and cleaning and serving the men-folk their meal, we sit to work at 10 a.m…..then, when our children return from school in the afternoon we get up….then sit to work again in the evening after tea’).

They put in an average of five to six hours a day. The wages are output-based. They are paid Rs 10 for spinning a kilo of wool. The women said that they were able to spin a maximum of three kilos of wool per day, which amounts to an income of Rs 30 per day. Some of the women also made bundles out of the threads which were starched later. They were paid Rs 30 for making 50 bundles. It took them approximately three hours to make 50 bundles. The rest of the work was done by men, who were paid Rs 2,200 on a monthly basis. Their work is home-based, but gradually the system is deteriorating. The market for sheep-wool blankets has gone down. Many workers were found to have migrated due to lack of work.

**Jute Carpet Weaving**

Purnea is famous for its jute and there is a village in Amour block where families make jute carpets. The women here use primitive tools to spin thread out of jute (patsan) and then weave a carpet. ‘Sooth banana sabse mushkil kaam hai….pair ka angutha kat jaata hai.’ (‘Making fibers out of jute is the most difficult task. The big toe frequently gets cuts.’)

It takes a minimum of three days (12 hours each day) for one person to spin thread required for one carpet. The thread is spun, the fibres dyed in different colours, and woven into mats, doormats and carpets. It takes eight to nine days for a person to finish the task. Usually the whole family engages in carpet-making but some of the men have taken other jobs, as earnings from carpet-making are insufficient. Lack of marketing support and decline in demand, with jute being replaced by plastics, has led to the decline of this industry. The men are migrating and the women weave only for household-use.

### Box 2.11: Jute Weaving: ‘What Does Our Future Hold?’

Sushila Devi, age 35-40, is a jute-carpet weaver. Her husband Devanand Das is also a weaver but sometimes works in as an agricultural labourer. They buy jute at the rate of Rs 40-43 per kg and spin it into thread. A kilo of jute yields 800 grams of thread. Sushila Devi then dyes the threads and weaves mats, carpets and doormats out of it. One simple 5ft/3ft carpet consumes three kilos of thread.

‘Sab kaam chod ke ye kaam karen to teen se char din lagta hai.’ (‘If we drop everything and do only this work it takes three to four days to complete.’). ‘Kya karen…’ (‘What to do!’), she sighed as in broken hindi she tried to explain why people are taking jobs other than carpet weaving. ‘Kaam bahut mushkil hai aur daam bhi nahi mitta…khareedne wala bhi nahi.’ (‘The work is very difficult and doesn’t even pay us at cost. Besides there are no customers.’).

Sushila Devi does not have a Voter ID and hence cannot access benefits from any Government schemes. She does not have a toilet at home and thus has to go out in the open. She, like many women in this area, has to face embarrassment at the hands of land-owners. Carpet-making is a tough job but Sushila Devi says, ‘Kaam mile to hum aur mehnat karenge.’ (‘If we get work we are willing to work even harder’).
Although textiles remain an important source of work, the handloom culture has declined rapidly and has been replaced by the power loom. Also many weavers have migrated to Mumbai and Surat where they are paid better.

2.8.1.4 Mithila painting

Bihar is endowed with a variety of arts and crafts which are woven into the lives of people with such strong fibres that it is hard to imagine a single ceremony without these crafts. Items made from mud (diya, kullhar, purhar, eiwat etc.), from bamboo (soop, tokari, dagra, pitari), from silk and lac (bangles) are an integral part of any and every occasion. Items of decoration such as stone carvings, papier mâché and terracotta items and Mithila painting have attained worldwide acclaim. The popularity of Mithila painting has led to the establishment of the Mithila Art Museum in Japan.

A British Indian Civil Service officer, W. G. Archer, first brought these paintings to the attention of the world in 1949 when he penned a research article on Madhubani painting, published in Marg. But the commercial value of the paintings could be completely gauged only after the drought of 1966-68, when the All India Handicrafts Board, encouraged the women of Madhubani to paint on paper instead of on floors and walls, so that it could sell their paintings. Mithila painting is unique in the sense that it uses all natural colours and handmade paper. Every piece is exclusive in the sense that it cannot be duplicated.

The field-study team met 32 women artisans, of whom 44 per cent belonged to the Paswan community. Here a mention of caste is important, as different types of Mithila painting are known to be practiced by different castes. Generally upper-caste paintings depict gods and goddesses, especially Ram-Sita and Radha-Krishna and daily life is depicted in the paintings of artists of the Mahadalit community. There is thus a clear distinction of caste composition amongst women painters in Madhubani district. The paintings are dominated by Kayasthas in Ranti, whereas Paswantola is famous for its Godhna paintings in Jitwarpur. The literacy rate is quite high amongst the painters: 78 per cent women painters were found to be literate.

The skill of this form of painting has been transferred over generations and almost all of the artists have learnt the art from their mothers. Only 15 per cent of them had taken some formal training, otherwise all of them either had their mother or mother-in-law as a trainer. But more so, these women learnt the art from their environment. A girl starts painting as early as nine years of age and continues doing so till her hands and eyes permit. Painting forms an integral part of their lives.

Mithila painting is said to have originated from the minds of the widows of Mithilanchal. In their free time they used to colour the walls with natural colours made from flowers and leaves. They are ones who began teaching the next generation this art form and thus it flowed from one generation to the next. In all, 94 per cent of the women said that they had learnt their skills in the family and do it as a tradition. Only 15 per cent had any formal training. An example is Padmshree awardee Sita Devi, who received the nation's highest civilian honour in the 1970s for her painting skills. Her sons continued after her death and now her grandsons and daughters-in-law have taken up the job. Her grandson Mithilesh Kumar says ‘ye humara parivaarik kaam hai.....hum sab mil ke chitr banate hain aur isi kaam ko aage karna chahte hain.’ (‘It is a family business.... We all paint together and plan to continue doing so in the future too.’)
Almost 65 per cent of the women work for more than five hours a day, though 34 per cent women said household work took up much of their time. Consequently they were able to paint for only about three to five hours a day. Also those with small children rarely find the peace and quiet to paint. Those facing no such constraints paint for nearly eight hours per day from 8.30 a.m. to 12.30 p.m. in the afternoon, and then again from 3.30 p.m. to 5.30 p.m. in the evening.

As the paintings gained popularity, the women started making them in different fabrics. So a transition from wall to fabrics has also led to a change in the environment in which the women paint. From an individual activity it has become a community activity. The women sit in groups whilst they paint. They exchange experiences, ideas and thoughts and have developed a feeling of being part of a painting community. Their hours of work are distributed amongst two locations, one being their home and the other being a school or someone’s backyard. Almost 70 per cent of the women live in either pukka or semi-pukka houses and attribute this to the earnings from the paintings; 28 per cent artisans live in houses made of mud and straw.

The commercialisation of Mithila paintings was deliberate and rigorously promoted by the Government. Therefore, unlike other crafts, these paintings have a unique work and trade organisation. This craft has always required an affiliation for marketing; be it a big emporium or a brand or a Government fair. Any artisan outside the ambit of this marketing-affiliation network has not been able to enjoy the gains of being a Madhubani artist (see Box 2.12). There are societies, NGOs and cooperatives working with the artisans. Some artists have their own enterprise with only household members employed. It is only the artist, not the artisan, who has been able to secure a decent income from painting. Take for example the case of Karpuri Devi, a renowned Mithila artist. Her work is sold at not less than a lakh of rupees whereas most artisans fetch a maximum of Rs 2,000 with the same effort.

The earnings of these artists varied widely—from Rs 24,000 to Rs 150,000 annually. As mentioned earlier, the artisans—especially those who not recognised by any institution—are able to earn a bare minimum of Rs 2,000 a month. Most of them could make less than Rs 60,000 per annum, whereas established artists can fetch up to Rs 1,50,000 per painting.

There are mainly four types of groups involved in the marketing of artisanal products: (i) NGOs; (ii) co-operatives; (iii) private traders/contractors; and (iv) self-employed artisans. The co-operatives have yet to establish ground amongst the artisans, most of whom rely heavily on middle-men for the sale of their paintings. These middle-men are private contractors who collect the paintings from the villages and sell them in urban markets.

Box 2.12: From Domestic Help to Fêted Artist—Dulari Devi

Dulariben was married off at an early age. Her husband misbehaved and frequently used violent means to subdue her. She gave birth to a girl who soon died after which the torture increased. As she could stand the torture no more, Dulari came back to her mother and started working as a domestic helper.

Dulariben is from a community of fisher-folk whose occupation is river fishing. Used to a life of hard and relentless labour, she discovered painting while working as a domestic helper in an artist’s house.

Her employer, an artist herself, realised Dulari’s potential and trained her. Today she is a well known name in Madhubani art, but still works as a helper at the senior artist’s place as she has a feeling of insecurity. This feeling comes from the caste to which she belongs. As she says, ‘Agar main unse na judi rahi to dheere dheere log mujhe bhool jaayenge aur kaam dena band kardenge. Jis samaj mein hum rehte hain vahan kalakar hona hi kafi nahi…jati bhi mahatv rakhti hai.’(If I don’t continue being associated with her then people will gradually forget me and stop giving me work... Being an artist is not enough in the society that we live in... Caste matters as well.’).
However the art and craft of Bihar has been recognised worldwide, though international recognition for their creators, the artisans is yet to come by name. This statement holds true especially for the women—they find it difficult even to get the status of an artisan. A woman's work has always been considered supplementary and subordinate. Many arts and crafts have developed and survived due to the efforts of women, who have been carrying on the skills either as tradition or as recreation but more likely as a means of livelihood.

Some crafts have stood the test of time and even to this day are a source of livelihood for many. This includes weaving, making dupattas (a long scarf worn traditionally across north India), sikki, and sujani, all of which are discussed below.

2.8.1.5 Sikki mauni
Sikki mauni is a typical art form of the people of Bihar and Uttar Pradesh, who live along the border with Nepal. It is only made by women and is usually gifted to the daughter of the family in marriage. It is believed that when a bride arrives with a pauti (bowl) filled with grains, it brings good luck to the family. Sikki is obtained from the dried stems of a succulent plant. The upper portion of the stem, which contains flowers, is discarded and the remaining portion is sliced in two halves and preserved for making attractive sikki-ware.

The golden yellow sikki is used to create lovely dolls, toys, and baskets using the coiling technique. The common long grass is coiled and stitched together with the sikki, dyed in several different shades using a thick needle called takua. Before being woven, the grass is first dried in translucent colours and the shimmering golden grass, glowing through the paint, gives the articles their characteristic luminosity. Sikki art is yet to find a market as has Madhubani painting, but it is growing in popularity. In some areas in Madhubani district, the women have taken up this art commercially. The organisation Jeevika has developed some groups at Raima Kothi in Madhubani district and provided them with assistance regarding costing and marketing of their products. This has enabled the women to earn some income out of their skill.

2.8.1.6 Sujani
Sujani is an age-old quilting tradition. Women have been stitching quilts with used saris and embroidering them with figures made with running stitch. For long this has been done for self-consumption. In the late 1980's organisations like Adithi, a small autonomous society which works through the Mahila Vikas Sahyog Samiti, revived it and adapted its products to urban markets.

Under the guidance of Adithi, unique narrative elements were incorporated in the embroidery. Women stitched their experience, their sorrows and their realities on the sujani, transforming a mundane quilt into a testimony of their lives. Sujani has been of great help to the women of Bhusura in Muzaffarpur, where they are able to earn up to Rs 2,000 a month. The groups are now run by Jeevika, and Goonj, another organisation, is also engaged in assisting women in sujani work.

Across the region we can also find women decorating the walls of their mud huts with figures of gods and goddesses, or animals considered to be protectors. Sometimes they colour their walls to be appreciated primarily for their beauty or emotional power. In tribal areas one can find walls decorated with vibrant colours during their festival of Sohrai, in other places the women make geometrical structures with rice flour on the floor. These activities have been transferred from generation to generation but have hitherto been out of reach of the commercial world.

Sikki, sujani, textiles and Madhubani are all examples of traditional rural crafts that have been rejuvenated with new designs, and linked to urban and distant markets. Today, small-scale technology introduced in home-based works offers immense scope for a better livelihood for women workers.
2.9 Services

2.9.1 Construction

According to the *Economic Survey*, Bihar recorded a double digit growth of 11.95 per cent in the 11th Plan period (2007–12), the highest among all states. This improvement in economic growth can primarily be attributed to the considerable rise in the growth rates of sectors such as transport and communication, trade and construction. The construction sector has in fact played the most significant role. Within construction, investment has mainly been in roads and bridges.

SEWA’s ‘Voices of Women in Bihar’ study shows the difficult situation of the women who work as stone-crushers, brick-kiln workers, or construction workers. Women in the construction sector are seen to be mainly working either in stone-crushing (Gaya) or in several places as brick-layers.

2.9.1.1 Stone-crushing

This industry is mostly located around the city of Gaya within 5 to 10 km to meet the demand of the city dwellers for new constructions. Kandi-Nawada in the vicinity of Gaya city has six stone-crushing sites with more than 20 workers in each of these sites. The majority of workers are females in the younger age groups. Many of them fall in the school-going age group. Needless to say the work-site is dusty and affects breathing and eyesight. Most of the workers belong to the Majhi community and a few of them have also migrated from Jharkhand.

Women earn between Rs 100 to Rs 150 a day, whereas men earn Rs 150 to Rs 200. The wage is output-based—25 paisa per basket-load of crushed stone. Generally they start working at 8 a.m. and stop around 5 to 6 p.m. While at work they are served a simple lunch by the employers. Their wages are paid on a weekly basis. Wednesday is a holiday, for which they do not get any payment. They do not have any organisation of their own. They may be casually handed over some monetary help to meet medical requirements/treatment in case of accidents while at work. Some of them have a Voter ID card, a Ration Card and a Health Card but they are often deprived of the proper facilities/services.

2.9.1.2 Brick kilns

Women work side-by-side with men in brick-laying and in brick-kilns. Usually, the family migrates together to the site, taking an advance payment of Rs 20,000 to Rs 25,000 for six to eight months. The sites are closed for three to four months during the rains.

Box 2.13: No Hope and No End in Sight

Bhuliya Masomat is a 53-year-old widow with six children (five girls and a boy). She lives in Basant Bagh, at Naya Tola in Purnea, with four children. Three girls had been married off, but one of them left her husband and came back to live with Bhuliya.

Bhuliya works as a construction labourer and carries headloads of bricks and sand on the site. She is paid Rs 115 per day. This is a very hard job but she prefers doing this as wages are better than working in the fields. Also no other work is available. She wants her children to study hard and make their lives for which she is willing to work till her death. Her daughter Sarita Uraon, who has come back from her in-laws’, also works with her mother on construction sites.

Bhuliya is from the ST community and is illiterate. The construction sites lack toilets and drinking water. Their work is tough and accidents on the site are not covered by the employers. She frequently suffers from cough. She has a yellow card (Antyodaya) but complains of irregularities in getting rations, and borrows from neighbours at times of need.

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32 Gaya Sadar (Chandauti) Block.
Out of a sample of 27 women workers 67 per cent belonged to the 20–40 year age-group. They were all illiterate and their children helped in laying bricks, thus initiating a cycle of illiteracy and fewer options of work. Almost 55 per cent were SCs, with little or no land at their disposal. In the lean season they worked as agricultural labour in their own villages (see Box 2.14).

As mentioned earlier brick-layers are usually hired on contract. They are brought from their villages in groups, with an advance payment which is settled at the end of the season. The wages are piece rate and vary from region-to-region. The median wage is 1000/Rs 350 but at places it went as low as 1,000/Rs 200. The reason for such variations is the nature of work and supply of labour. For instance, in Parvatta (Bhagalpur) payment was made at the rate of Rs 400 for 1000 bricks, as the women had to cut and prepare mud, whereas at other places mud was prepared by machines and provided to them for laying. Brick-layers are exposed to extremes in weather and require much physical strength; nevertheless their economic status forces them to face such hardships.

Construction is a fast-growing sector where women’s labour tends to get concentrated in work that demands the least skills. Experience elsewhere has shown that organising trained women construction workers into groups—so that they could take on work contracts as a group—and upgrading their skills, has been more effective than leaving it to the market where patriarchal preconceptions and biases come into play and restrict opportunities for them (see Box 2.13).

### 2.10 Way Forward

#### 2.10.1 Statistics:
The data available from official surveys notably the NSS, seriously undercount the actual participation of women in work, and their contribution to household income and the national economy. The NSS data for rural Bihar, for example, shows a work participation of women of 11 per cent and men of 81 per cent, while a survey conducted by IHD gives corresponding numbers of 56 and 89 per cent. Field surveys show that women are engaged in a wide range of activities mainly in agriculture and animal husbandry, but also in several home-based activities and occasional or regular participation in wage labour outside agriculture. This gap between what is seen on the ground and what the official data suggest can lead to distortions in policy and programmatic interventions and needs urgent correction.

- For appropriate policy formulation, the Government may accept the figure of 1.3 Crores women workers in Bihar.
- Statistics on 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

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**Box 2.14: A Destiny Hard as Stone**

Meena Devi, a skinny woman in her forties is labouring hard in a brick-kiln to eke out living. Her husband had a paralytic attack four years ago and since then is invalid and unable to do any work. Meenadevi belongs to Jaikhut village, but she lives for eight months in a brick-kiln in Pakki Sarai, Kahaigaon, with her husband Uday Tanti. She lays up to 600-700 bricks a day and is paid Rs 230 for every 1000 bricks.

When we asked why she had come so far from her village to work in brick factory, she replied, ‘Gaon mein koi kaam nahi hai…..kabhi kabhi khet mein kaam mita hai par mazdoori bahut kam hai.’ (‘There is no work in the village. Sometimes there is work during the agricultural season, but the payment is too low’). She has a Red Card but complains of non availability of rations. She got Rs 13,000 by way of the Indira Aawas Yojana. The brick-kiln she works in is devoid of any facilities except for drinking water.

She suffers from leucorrhoea and her body aches from working so hard. She does not have a Smart Card. ‘kamjori to lagta hai didi….par kya karen?’ (‘I do feel weak sister. But what can one do?’). She has mouths to feed and get treatment for her husband. Her own treatment is a distant thought.
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.

At present, women have negligible access to social security schemes. Better counting, followed by registration as workers and individual identity cards, will enable women workers to access social security schemes to which they are entitled.

### 2.10.2 Jobs and educated women

The expansion of education across the state has led to higher aspirations among women leading to their becoming active job seekers; this is reflected in high unemployment rates. The overall level of unemployment of educated youth (secondary and above education, UPSS) was 55.3 for women and 10.1 for men. It seems that while women are seeking work, there has not been corresponding increase in work opportunities for them.

It is recommended that the State needs to play an active role in helping to create work, even while overall economic growth and gradual industrialisation will also lead to creation of opportunities in the private sector. Among actions that the state could take, the following may be prioritised:

- reservation of 50 per cent for educated women in Government as frontline workers, teachers and in the police force;
- to bridge the gaps between what is learnt in school and the requirements of work, opening of suitable opportunities for women to acquire further training in vocational skills including both for regular salaried work and self-employment; popular areas include computer-related services, health-related work such as technicians, para-nursing, banking for regular work, and beauty care, garments, fashion-designing, food preparation, accountancy and book-keeping, etc., for self-employment.

### 2.10.3 Agriculture and 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 responsibility for family farms. Yet, there is very little recognition of the role of women in agriculture, or policies aimed towards them.

Women essay multiple roles in agriculture as farmers (usually small or marginal farmers), sharecroppers and agricultural labour. Sometimes these roles overlap. For example, during harvesting season, rather than being paid in cash they are paid on a share-harvesting basis of 1:12 or 1:16. As agricultural workers their wages are Rs 47 to Rs 60, as compared to Rs 80 to Rs 110 for male workers (2011 wages, IHD study). Even when women work full-time on their own farms they are not recognised as farmers as their name is not included in the land documents.

Women should be recognised as farmers if they work on the family farm. There should be a registration for all those who farm their own lands, especially women, even if their name is not entered in the land records. Preferably they should be given identity cards. These ‘Kisan Lists’ or ‘Kisan Identity Cards’ would be a record for all types of benefits and policies.

At the very least, women farmers should get Kisan Credit Cards. At present, since the land is registered in the name of the man, only he is provided a credit card. However, experience has shown that women are not only better at repaying loans but, due to feminisation of agriculture, they are the ones who manage the farms. The Kisan Card should be given to the woman farmer by banks, if a male member—husband, brother or father—owns the land.

Women’s farmers groups should be formed on the same lines as SHGs. The farmer groups would be

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33 The wages have not changed much in the past two years. An inquiry on January 2014 by the SEWA team revealed the wages to be the same in five of the 13 districts visited. Only a minor change was reported in Patna where the labourers were getting paid in cash only. Earlier they were paid both in cash and kind.
provided agricultural extension, seeds, and fertilisers for distribution among their members. They may also be given the work of flood prevention, bunding, small check-dam making etc. They may take up joint marketing or provision of joint irrigation, if they wish.

- Agriculture labour is a major occupation, mainly for landless women or those with marginal farms. The wages received by them in cash and kind are usually much lower than the minimum wage. The labour department should make a study of existing wage rates, and at the same time publicise the existing minimum wages.

- Works under the Mahatma Gandhi National Employment Guarantee Act (MGNREGA), should be specially aimed at areas where agricultural employment is scarce or where wages are very low.

### 2.10.4 Animal Husbandry

Women form almost 80 per cent of the work-force in animal husbandry and yet remain under-counted as workers in this sector, mainly because they are largely engaged in the less visible work of cleaning, collection of cow dung and making cow dung cakes, collection of fodder and its cutting, while the more visible work of milking and marketing is done by men.

- Women also perceive animal husbandry-related work as being a part of their daily care work and their own perception of their role in the sector is not as ‘workers’ even though they may spend up to eight hours or more per day in activities related to animal husbandry. Women can be mobilised and organised to make this contribution visible and to be able to build upon it to enhance their future earnings from the work. The dairy organisation Sudha has been growing as a brand throughout Bihar and the country as a whole.

- Sudha should make all attempts to encourage women’s dairy co-operatives. It can take the help of women’s organisations for training, awareness, mobilisation and handholding of the women in this field.

- At the same time, by giving loans for cattle, cattle insurance, women’s training for higher productivity, there can be substantial expansion of women’s employment.

- There is also considerable scope to expand ancillary occupations, especially para-vets, and this offers a new opportunity for educated women with rural experience.

### 2.10.5 Home-workers

Women working from home in a range of piece-rated activities is a common way in which women try and enhance earnings in lean seasons and help to smoothen household incomes; in some cases where work is readily available they may even do this as a full-time activity. Because the contractor mediates the interaction with the final consumer and the market, women remain invisible to consumers, and lack awareness of market conditions and prices leaving them open to exploitation. Even in cases where the Government has fixed a minimum wage for the work, as in the case of bidi-rolling, women bidi-rollers may remain unaware of the rate that has been fixed and wide variations can be seen in the actual rate of payment across different areas.

To enable the work of home-workers to be made visible, to improve their earnings and conditions of work, the following recommendations are made.

- Where minimum wages have been set, such as in bidi rolling or agarbatti production, the workers need to be made aware of the existing statutory wages and Labour Department should find innovative ways to implement them (see ‘Recommendations’ in Chapter 4).

- All home-based workers should be provided with identity cards which would enable them to access social security. In particular cluster cards for artisans, and identity cards for bidi workers under the welfare fund need to be widely distributed.

- Home-workers can be enabled to step up their productivity and earnings through occupation-appropriate small interventions, such as extruder (peddle) machines in the case of agarbatti workers.
Research into ways of improving productivity, and subsidised dissemination of information/tools need to be undertaken.

- For home-workers, the place of work and home are the same, and the quality of the house, the availability of space to store materials, of light and fresh air, make a significant impact on the quality of the product, the health and well being of the worker. Providing subsidies to upgrade houses is also recommended.

A range of traditional and artisanal skills are present in the state, and women are engaged in making many products initially for own use or gifting and in some places for commercial purposes. Very often these are found to be clustered in one area or district, such as silk-weaving and Mithila painting. These skills have been acquired within families, however their transmission and strengthening both calls for support, and the sustainable commercial activity stemming from these requires ensuring regular supply of inputs and access to assured markets. At present there is little organisation and the products may be sold locally with fluctuations in output and earning.

- As a first step, identify the skills and traditional arts of the women and the numbers of women doing it. Among the well known artisanal products are unique to Bihar are:
  a. Mithila painting
  b. Sikki and bamboo products
  c. Sujani
  d. Khadi
  e. Tussar silk
  f. Lac products
  g. Wool-weaving
  h. Cotton-weaving
  i. Jute products

- The Development Commissioner (handicrafts) has a scheme whereby all artisans get identity cards and various benefits accrue from those cards. In our study we found that of the women artisans we met, only a few of these eligible artisans had cards. We would suggest that these cards be liberally distributed to all genuine artisans, no matter which artisanal occupation they are engaged in.

- In order to promote and develop their employment, artisan clusters can be formed in each area. The clusters would be provided with the required infrastructure, including access to raw materials and access to marketing facilities (see Box 2.15).

- We suggest that these clusters should be facilitated by the National Institute of Fashion technology (NIFT), Bihar, and cluster-development should be the responsibility of NIFT. The process may be as follows:
  a. Test the skills of these artisans and provide training for upgrading skills at each level.
  b. Contemporary designs suitable to the market should be developed by NIFT and women trained in the same.
  c. Cluster adoption should be a compulsory part of student courses.
  d. The drop-in centres (DICs) could be the local NIFT design-centres also, where local designs are developed and women trained.
  e. These design centres may then link the women, through groups or co-operatives to on-going programmes, through handloom or handicraft departments, Jeevika, NGOs that work in marketing etc.

- As a first phase, clusters may be developed in the following artisanal products:
  a. Mithila painting and sikki products in Madhubani;
  b. Silk- and cotton-weaving in Bhagalpur; and
  c. Sujani in Muzaffarpur.

- Food products that are unique to Bihar like sattu and special badis etc, and where the production is greater than required for own consumption, may be developed into products for more distant niche markets. To ensure that small producers are protected from market volatility, the state would need to develop a suitable strategy.

- Industries linked with large-scale employment in home-based production such as agarbatti-, bidi-, and papad-making that are already present in the state, could be encouraged through incentives or subsidies to upgrade
the small-scale technology that is in use and to grow in the State.

2.10.6 Forest Workers:
Women in and near forest areas, subsist on collection of minor forest produce such as tendu leaf, mahua flower, chironji etc. They also have access to forest wood and fodder from the forest. Where forests are thin they do farming and make a living. However, their lives are difficult and full of misery and their work is counted as illegal and they are prevented from doing it, penalised and fined. In order to give them a better living and to increase their productivity, we propose:

- the Forest Right Act be implemented in the true spirit and farmed forest land be given in the name of the tiller. We propose that joint name of man and woman should be in the patta-deed; and
- co-operatives of minor forest produce collectors be formed and the produce they collect be bought from co-operatives by the Forest Department. Since collectors are mainly women they should be the main members of the co-operatives. This model has worked well in other states (we have described the MP experience in the chapter).

2.10.7 Construction Workers and Brick-kiln Workers
These are often the most exploited of all workers, as they have to live on the sites. They are prone to accidents, debt-bondage, under-payment and sexual harassment, including rape. We propose that:

- all construction workers and brick-kiln workers be registered with the Construction Workers Welfare Fund and the benefits of accident insurance, health care, housing, scholarship etc., be extended to them; and
- special measures be undertaken to extend protection to these women, in these areas, against sexual harassment under the Sexual harassment in the Work-Place Act.

2.10.8 Skills
Training for girls after Class 10 or 12 is required to bridge the gap between school and work-force. 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.

Box 2.15: An Example of Cluster Development—The Weavers of Chanderi
The turnaround story of the Chanderi weavers in Madhya Pradesh is one of the success stories of Cluster Development. For the development of Chanderi Cluster, the weavers of Chanderi were organised into small SHGs which further formed a federation, that is; Chanderi Handlooms Cluster Development Company Limited, ensuring the participation and transparency for realising the benefits to its weaver members.

Focused intervention activities over three years included the areas of raw material procurement, design development, process upgrading, dyeing and colouring, direct marketing and exports through building/strengthening of institutions, and up-scaling the facilities available.

A fully equipped Common Facility Centre was constructed to provide facilities for operating colour and yarn bank; testing of yarn and fabric; showcasing new designs; sample development and other facilities to local weavers at nominal operating charges.

Chanderi cluster achieved positive growth thereby improving well being of more than 2,500 handloom weavers and their families. Social security by way of Health Insurance cover and Life Insurance has been given to the weavers and their families.
Government frontline workers like the accredited social health activist (ASHA), anganwadi worker, teacher, auxiliary-nurse-midwife (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 especially for them. NGOs and universities can also run these centres which need not be full-fledged KVKs.

Animal husbandry and especially the Sudha co-operative can open good training opportunities for women in better animal management, for rural girls in jobs connected with co-operatives 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 sujani, 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.

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.
CHAPTER 3

Urban Areas

Women, Work and Infrastructure

3.1 Urbanisation and the Informal Economy

The level of urbanisation in Bihar is currently low—this fact offers an opportunity to choose a path of urbanisation that is equitable and addresses the needs of all citizens living in the cities. From the perspective of informal workers and particularly from the perspective of the less-visible women workers, investments in water, sanitation, sewerage, drainage and solid-waste management—all essential aspects of urban planning—would have a very substantial impact not just from the welfare and well-being point of view, but also with regard to productivity and the ability to contribute to the further growth of the urban economy.

In general, growth of the gross domestic product (GDP) tends to be associated with higher levels of urbanisation, and urban planning needs to cater to a complex set of needs arising from residential, commercial, administrative, and industrial activities. According to the 2011 Census, the total population of Bihar is 103.80 million, of which 11.72 million (11.30%) constitutes the urban population, this being less than the level of urbanisation in the country as a whole, which is around 28 per cent.¹ The lower present levels of urbanisation are however associated with faster rates of growth of the urban population, and the Government of Bihar has rightly identified urban development as a priority area in state planning. The Department of Urban Development anticipates investment in the development of 55 cities over the next five years, and detailed city development plans for 28 cities in the state have been prepared.

Cities generate work of all kinds, ranging from the professional, corporate and Government work that is ‘formal’ in nature, to unorganised and ‘informal’ employment in such sectors as construction, domestic work, street-vending, and many other occupations. Most cities contain within them sub-contracted piece-rated home-based work, as well as factory work; so that not all informal work is highly visible. Poorer persons in informal employment within the city are disadvantaged both because the work they do is unregulated and poorly paid, and because they live in habitations that are under-served by municipal services and often lack easy access to health and education facilities, and because their dwellings are not tenured and therefore insecure and subject to removal.

Public investments in infrastructure tend to focus on those inputs that are seen to be gross domestic product (GDP)-enhancing through facilitation of high-value commercial and industrial activity, so that low-income

¹All places with a municipality, corporation, cantonment board or notified town area committee, etc. All other places which satisfied the following criteria:
   a. minimum population of 5,000;
   b. at least 75% of the male main working population engaged in non-agricultural pursuits; and
   c. population density of at least 400 persons per sq. km.
housing, city-wide sanitation and sewerage in all parts of the city, and so on, become ‘residual’ in nature. Planners often tend to focus on the creation of ‘world-class cities’ that cater to corporate entities. A change in the goals of planners is needed to build cities that are inclusive.

Public spaces are especially important to the poor and the presence of the informal economy in the form of vendors, for example, adds to the safety of such spaces. Their regular presence creates surveillance, an ‘eye on public spaces’. The link between safe public spaces, livelihood, and civic amenities such as water, sanitation, and drainage makes a strong argument for increasing the infrastructure investments in the poorer parts of cities. In 2009–10, data from surveys by the National Sample Survey Organisation (NSSO) showed that of the urban employed, 79 per cent men and 81 per cent women were informally employed. Such informal employment included home-based manufacturing, construction, street-vending, domestic workers and waste-pickers (Chen and Raveendran, 2012).3

The city development plans prepared for the Bihar State Government contain a wealth of useful information that could equally form the basis for an equity-focused city planning.

Using selected city development reports prepared by Government of Bihar under Support Programmes for Urban Reforms or SPUR4, as well as field insights from the SEWA Bharat study conducted for this report, this chapter seeks to highlight the situation of informal work, especially that in which women are represented, focusing on three cities in Bihar (Patna, Muzaffarpur and Purnea), and on that basis to highlight some areas where public investment could have a large impact on the well-being and productivity of informal workers in urban areas.

3.2 Economic Base

The economic base of cities in Bihar shows local variations, but primary sector and tertiary activities dominate. Urban growth has been stimulated by activities relating to the processing of agricultural produce (rice polishing, flour mills, vegetable-oil mills, sugarcane mills, making cotton yarn, silk-weaving, jute works, papad-making, and so on). Purnea has a large number of small-scale agro-processing industries for instance preparing spices such as ground red chillies, and turmeric for home-use, as well as preparing and packaging banana chips, papad, candle/wax works, jute works, agarbatti, etc.

Trade and commerce in agricultural products is seen in cities such as Patna, which exports vegetables. Sitamarhi city is a trading and commercial centre for the population of its hinterland that is engaged in agriculture and farming. Sasaram in Rohtas district is in an area known as ‘dhana akhara’ or ‘vessel of wealth’ and rice collected through the open market here is sold in markets of Kolkata and Delhi as well. Trade and commerce flourishes with the selling of agricultural produce, apparel, rice, tussar, silk, etc. Muzaffarpur is the gateway to Nepal with brisk trade in clothes and foodgrain with Kathmandu. Bhagalpur is also a major distribution centre for agricultural produce. Purnea produces the most

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3Presentation on ‘Women in Urban Bihar: Prospects and Challenges’, by Institute of Human Development (IHD).
4SPUR reports are the city development plans prepared by different agencies and consultants for the Government of Bihar by the Support Programme for Urban Reforms or SPUR. There were 28 such plans, but this report relies on data from 10 plans for the purposes of this study, which are listed in the bibliography.
poultry and eggs in Bihar and supplies these to other areas. Phulwari Sharif is an important exporter of cotton yarn.

Tourism- and pilgrimage-related commerce is best illustrated by Bodh Gaya where the Mahabodhi temple attracts about 200,000 visitors annually, including 30,000 foreign tourists. There is flourishing commercial activity around the visitors and limited industrial activity. Tourism also plays a big role in Patna’s economy.

The timber trade has helped to develop Bettiah, West Champaran District, where rich forests have opened up a flourishing timber trade. A good part of Indo-Nepal trade is carried on through the district. Industrial activity is best seen in Patna, the most important commercial and trade centre in the state, significant also for the export of vegetables and as a centre of manufacture of electronic goods. Old Patna city area contains the most home-based industries and Patliputra has one industrial estate of the Bihar Industrial Area Development Authority (BIADA).

Several brick-kilns line the bypass road. Industrial units found in Bettiah include those involved in the manufacture of sugar, aluminium utensils, TMT iron rods, and \textit{kattha}. It also has cottage industries. The main industries in Purnea include a Hindustan Petroleum gas station, flour and jute mills, a saw mill, seven warehouses/ cold storage. Danapur is an old town, the Nagar Parishad having been established in 1889. Industries include a casting rod-iron factory (iron is imported), a flour mill and a Bata shoe factory. The most important export of the city is shoes.

Bihar has a rich heritage of crafts and cottage industry such as silk weaving, jute works, lac bangles, jewellery, garments and many others. Bhagalpur has an age-old traditional household industry in silk-weaving, mainly now concentrated as cottage industry in some city wards. Informal shops have been estimated to contribute 30–40 per cent to the economy of the city. Muzaffarpur is known for jewelry, readymade garments, and lac bangles. Gaya city acts as a service-centre for surrounding towns and villages. There is no major industrial set-up. There are a few toffee-making factories, oil mills, and sugarcane mills, which are degenerating. There are small scale and household industries including powerloom/ handloom industries (which contribute the most to employment, of which an estimated 25% employees are women), those manufacturing non-scented \textit{agarbatti}, \textit{tilkut-lai}, building materials, wooden furniture, clay pieces, etc. Economic activities relating to tourism include the hospitality industry, manufacture of incense sticks, candles, idols, \textit{gamcha} scarves worn by men, silk scarves, etc. These products are sold locally as well as outside the state via middlemen.

In some cities industrial activity explains the early growth, but trade and service activities have become more prominent due to various reasons. In Muzaffarpur, several industrial units function from an Industrial Estate, although due to problems with water-logging and electrical power supply, investor participation is low leading to the closure of a number of industrial units.

Take for instance the case of Dehri/ Dalmianagar. It developed into a major industrial town in the 1940s and prospered till the 1980s, with factories producing sugar, cement, paper, chemicals, vanaspati, etc., and employing top professionals from across the country. This prosperity gradually waned and disappeared; by 1990s it looked like a ghost town. The reason was the worsening law and order situation and mismanagement of factories. Ancillary industries also closed leading to job-losses for thousands of people. Today, Dehri is an important trading centre in the district. Apart from agricultural produce, trading of limestone and coal is a major business activity. The coal depots of Dehri constitute the second largest coal-trading centre in the country and this market brings customers from all over North India.

In all these cities, a large part of the activities that form the economic base are carried out through small enterprises and informally employed workers. Trade is carried out in informal shops, vendors in traditional bazaars, vendors or mobile shops, self-employed cloggers, porters, barbers, etc. In Bodh Gaya, the SPUR report notes that over a quarter of the informal establishments were selling temple-related and tourist-related goods and
that: ‘on average each informal sector worker operates in about 32 sq. ft of space, works alone or with his family for about 13 hours a day, and earns about Rs 3,000 per month, ranging from Rs 4,300 during the tourist season to Rs 2,000 in the off-season.’ In Sitamarhi the report notes that: ‘around 50 informal shops were observed on the main road in a stretch of about 500 metres’. As the report on Patna suggests, demand for commercial activities is steadily increasing and much of this is through informal activity; and that ‘there is a need to facilitate the informal-sector activities in the town in a more organised manner.’

3.3 Sectors of Informal Employment for Women

3.3.1 Home-based Work in Urban Bihar

Women in urban Bihar are engaged in a range of activities including home-based work, domestic work, casual labour, street-vending, and waste collection. Educated women are able to access other types of work, such as in administration, teaching, or new emerging activities such as call centers.

The SEWA ‘Voices of Women in Bihar’ study throws some more light on the conditions of women workers in urban areas. Urban Patna is the largest urban agglomeration and field studies confirmed the wide range of activities women are engaged in. Women in home-based work face a set of problems that are closely linked to the quality of the house they live in, as well as the city infrastructure. They need space to store their work and keep it clean and secure; toilets and water within the home have a direct impact on health and hygiene, as well as time and energy for work. Availability of safe drinking water within or near the home makes more time available for work; lighting within the home eases strain on the eyes. This is illustrated with some examples below.

Women in home-based work may be sub-contracted workers, self-employed, or combine work at home with work in centers 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.

Some work is sub-contracted and available throughout the year. This includes agarbatti-making, and one cluster visited in the course of the field study found women in almost all of the 300 Muslim households engaged in making agarbattis. On an average these women worked five to six hours a day and were able to make two kilos of agarbatti. They were paid Rs 14–16 for a kilo of agarbatti. Their earnings ranged from Rs 30–35 per day. Raw materials were provided by the contractors who also took the finished products. Women were unable to spend more time on making agarbattis because of household chores such as taking care of the children and fetching water.

In Anshu Khatun’s words, ‘humen door se pani laana padta hai jiske liye humen der tak line lagani padti hai…. kabi kabi jhagda bhi karna pada hai.’ (‘We have to go far to fetch water and stand in queues. Sometimes the queue is long and we have to quarrel for our turn’).

Another woman Maimoon Khatun said, ‘mere pati bahar jaake mazdoori karte hain aur mujhe char bachchon ko sambhalna hota hai…. paani ki bahut dikkat hai.’ (‘My husband goes out for work and I have to manage four children…there is a lot of water problem.’) The women mostly do the rolling outside their small houses and are exposed to dirt and filth all around. They are devoid of any basic amenities like water and toilets. If toilets are present they are quite unhygienic and unclean.

Sub-contracted work includes making alta, mehndi, and mauri—which women use for self-decoration. Filling alta and mehndi into bottles and cones is paid for on a piece-rate basis. The payment for filling 144 bottles (or one ghouse) of alta is Rs 10, and women are able to fill up to four ghouse by working five to six. So, on an average they earn Rs 40 a day.

For filling 1000 mehndi cones, women are paid Rs 30. They are able to make 2500–3000 cones a day by working an average of eight hours, earning up to Rs 90 per day. Alta- and mehndi-filling work is done in
their small rented rooms which barely accommodate a kitchen and a toilet. The rooms are dark and there is no provision for ventilation. They depend on supplied water (which is mostly dirty), for their domestic needs. *Mauri* is prepared by men and women working together, women’s role being limited to cutting and pasting work. Reena, a worker in the trade narrated that they work on contractual arrangements and work goes on round the year. The group we met was from the Mehto community. Women who worked at home got Rs 6–8 for preparing a dozen *mauris*. On an average they were able to make four to five dozen by working for five to six hours. So their daily income ranged from Rs 45–50. Women who worked in the shop earned Rs 100–140 a day, by working eight hours a day, but had to work in a very congested environment without any toilet facility.

Other examples of sub-contracted work include *dori-* (kind of rope-thread)/*jhola-* (type of shoulder-slung satchel bag) making. *Dori*-makers are paid Rs 1 for per *ghoose* (*ghoose* here is equal to 144 knots). These women are able to make 50–60 *ghoose* per day by working for five to six hours. Therefore on an average they earn Rs 50–60 a day. The work goes on all year-round. The *jhola*-makers are paid Re 1 per low-quality *jhola* and Rs 1.50 for a good quality *jhola*. They are able to make 90–100 low-quality jholas and 80–90 good-quality jholas by working for eight to nine hours a day. The *dori*-makers faced similar conditions as did *alta-* and *mauris*-makers. The *jhola*-makers work in their semi-*pukka* houses with great difficulty, especially with regard to fetching water and because of the absence of a toilet.

In one cluster of 35–40 households, we saw women of almost every household engaged in stitching dusters. They were paid at the rate of Rs 2.75 for a dozen dusters and were able to stitch 20 dozen dusters over five to six hours daily. So, on an average they earned Rs 50–55 a day. Their condition of work was better than the women making *mauris* in that they had fresh air and space to breathe, but they too had no toilets or provision of safe drinking water.

Another type of work that is sub-contracted out is making straps for ladies sandal. About 300–400 women in one area were engaged in this work. The area was densely populated and almost every household was engaged in this work. They received Rs 10 for a dozen pairs of strips. They were able to make two to three dozen strips by working for five to six hours a day. On an average they earned up to Rs 30 per day. The women here preferred to work at home, as their husbands were already working in the shoe factory or owned a shop. The women worked in their small, dark one-room houses that lacked ventilation, and thus lived and worked in unimaginable conditions.

Self-employed workers who sell their products directly on the market include *soop* and basket-makers. This work is available year round. They sell their products directly in the market. They purchase bamboo from Khusrupur or Fatuha market at Rs 150–200 per bamboo depending on size and quality. The men and women work together. They are from the Dom caste, listed as a Scheduled Caste (SC), and are illiterate. They sell at the rate of Rs 22 per *soop* and small basket. They sell approximately 100 baskets and *soops* a month. So we can say that they earn Rs 60–70 per day. The men and women work for seven to eight hours per day. They work and live in extremely dirty and filthy conditions and suffer from gastric problems, general weakness, sore hands and cuts and scratches from shaping bamboo.

Women working in centres run by non-governmental organisations (NGOs) for appliqué work were also seen. The NGO Angna sells such work at its outlet. Many of the women also worked from home. They hailed from the Other Backward Classes (OBC), with primary education and some of them had secondary education as well. They are paid Rs 50–60 for hemming one bedsheet and two pillow covers. The sheet and design are provided to them. It takes at least one week to prepare one bedsheet if they work for four to five hours. And they earn about Rs 500 per month. They work in small rooms but the area is somewhat clean. Toilets, drinking water and electricity are available but the drinking water is not safe.
Another small enterprise was seen for painting on plywood sheets—called ‘tikuli’ art—prepared by the trainer at Sona Art registered with the Ministry of Micro Small and Medium Enterprises (MSME). The women engaged in tikuli art come from middle-class families of all communities, have completed higher education, and work to keep themselves engaged and earn some money to help their families. So their work conditions are better. They buy their own brush and colour, and take home sheets to work on. The paint takes time to dry out so there is no fixed time of work. A small 8.50 square inch plate takes four days to get completed, for which they are paid Rs 22, and a larger 18/6 inch plate fetches them Rs 97. They are able to make 10 small (8.50 sq. inches) or four to five big (18/6 inches) plates in a week. On an average they earn Rs 1200 per month.

Making boxes to pack agarbattis is another activity done at the centres and at home. In one centre, the study team observed five to six small rooms that lacked toilets and drinking water. Each room had groups of six women engaged in cutting cardboard boxes for packing incense sticks. Once the cardboard was cut some women would take the cut-outs home and stick them into shape. The women usually carried their own water-bottles to work. For drinking purposes they used ground water, and supply water for domestic-use. The women hailed from the Kurmi, Yadav, and Sharma communities and had completed primary education. They were paid Rs 2,000 per month for cutting and worked from 10 a.m. to 5 p.m., with a half-hour lunch break. Those who took the boxes home to stick were paid Rs 15 for 1,000 boxes. With the help of other family members they were able to stick 20,000 boxes a day, which gave them an additional income of Rs 300.

As these examples show, for women, their homes and the amenities connected to their homes define and affect their work and productivity. Secure homes are also secure workplaces, and when a slum is removed, the livelihoods of the families are removed too. Upgrading of housing leads to higher productivity and more income, as does provision of basic services. So, in urban areas, employment opportunities and income-generation need to be linked to urban infrastructure and housing policies and programmes.

However, local urban plans are usually made by the urban local body, that is the municipal corporation or the municipality, and at this level, there is rarely any voicing of

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**Box 3.2 Bhagidari Model of Delhi Government**

The Government of Delhi has launched a unique scheme named ‘Bhagidari’ which aims at encouraging people’s participation in governance. The basic idea is to establish a dialogue between the stakeholders, that is, Government departments and citizens groups such as Resident Welfare Associations (RWAs) and Market and Traders Associations (MTAs) in order to work out solutions to common civic problems.

This scheme has already achieved success in many areas. With a view to expanding the participation of RWAs, the Government organised workshops in all nine revenue districts. Here local officials of the Delhi Vidyut Board, Delhi Jal Board, Delhi Police, Delhi Development Authority and the Municipal Corporation of Delhi sat with RWA representatives to find acceptable solutions to common problems. This facilitated a process of dialogue and discovery of joint solutions between the RWAs, MTAs, Civic agencies and public utility services.

**Bhagidari Meetings with RWAs and MTAs** are held on last Thursday of every month, while **Bhagidari Workshops of RWAs and MTAs** are also held at regular intervals with the assistance of CM Office. Issues emerging from those workshops are further taken up as projects in the Review Bhagidari Meetings of the DCs.

A **Bhagidari Mela** or fair is also organised once a year where the CM distributes awards to the best Bhagidars, and various cultural programmes and exhibitions are organised by the RWAs, DC Office and other line Departments of Delhi Government.

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5Bhagidari schemes – Available at http://www.delhi.gov.in/wps/wcm/connect/doit_southwest/South+West+District/Home/Bhagidari
the needs of the poor, and even less of poor women. It is the middle class and upper class, in settled colonies as well as the land interests that tend to dominate the formation of urban plans and land policies. For poor women in the urban informal economy it is important to come together as local residents and voice their needs.

The Delhi Bhagidari model, wherein citizens are represented by a ‘Residents Welfare Association’ or by a ‘Community-based Organisation’, could be considered and women may be encouraged to take leadership roles within such structures.

3.3.2 Street-vending

The SPUR reports give estimates of street vendors as shown below for selected cities.

While the percentage of women street vendors varies, it is substantial. The majority of street vendors sell fruit, vegetables, fish, cloth, datwan (twigs of a particular tree used locally as a toothbrush), cosmetics, snacks such as kachri, kachouri, pakauri, along with other miscellaneous articles.

A picture of the life of vendors in Patna city is given in the SEWA study: ‘Voices of Women in Bihar’. In Sitamarhi, the report notes that although there is wide variation, street vendors earn between Rs 1,000–1,500 per month, and this may go up during fairs and festivals. A fruit seller, for instance, can earn Rs 150 a day and more during festivals, as can a vendor vending cosmetics, while the net profit of women who sell snacks is Rs 50–60 a day.

Lack of access to credit is a major reason for lower earnings as the women said they had to take loans from moneylenders or from wholesalers at very high interest rates. Getting loans from mainstream banks is very difficult they said; however in Patna, the study team found that the NGO Manthan has linked women street-vendors with banks. They had helped the women to form SHG groups, after saving for six months they were able to access a loan from the bank and four women said that their SHG had got a loan and they had taken individual loans from the SHG. They said they had earned Rs 16,000 that month, which was 50 per cent more than they usually earned.

Women vendors usually purchase commodities from wholesale markets and sell them in their localities, sometimes carrying the load on their head. They do not have fixed hours of work, but work in accordance with the climate—they are exposed to extreme heat, cold, and rain in keeping with the weather across Bihar—and the state of their health. The quality of life of vendors would be eased by public facilities for toilets, drinking water and shade, and secure vending spaces. They especially face problems due to lack of public toilets. The datwan-seller complained of harassment by the rail officials. She said, ‘humse paisa

<table>
<thead>
<tr>
<th>City</th>
<th>Total Estimated Street Vendors</th>
<th>% ‘fixed’*</th>
<th>% of Women in Total Estimated Street Vendors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gaya</td>
<td>10953</td>
<td>80</td>
<td></td>
</tr>
<tr>
<td>Phulwari Sharif</td>
<td>5135</td>
<td>85</td>
<td>30</td>
</tr>
<tr>
<td>Bodh Gaya</td>
<td>2256</td>
<td>86</td>
<td>45</td>
</tr>
<tr>
<td>Danapur</td>
<td>434</td>
<td>65</td>
<td>18 (of which, only 40% are ‘fixed’)</td>
</tr>
<tr>
<td>Dehri</td>
<td>4166</td>
<td>78</td>
<td>23</td>
</tr>
<tr>
<td>Muzaffarpur</td>
<td>9758</td>
<td>91</td>
<td></td>
</tr>
<tr>
<td>Sasaram</td>
<td>1980</td>
<td>65</td>
<td></td>
</tr>
<tr>
<td>Patna</td>
<td>28955</td>
<td>78</td>
<td>12.5</td>
</tr>
<tr>
<td>Bettiah</td>
<td>5899</td>
<td>86</td>
<td></td>
</tr>
</tbody>
</table>

Source: SPUR reports, City Development Plan (2011)
*Fixed’ vendors stay in one place and sell. ‘Mobile’ vendors move around.
mangte hain… nahi dene par datwan chheen ke phenk dete hain. ('He demands money from us… if we don’t give it, he snatches our datwans and throws them away').

The study team met a group of about 100 women fish-vendors from the Mallah community. Their husbands buy live fish at wholesale rates from Bazar Samiti and these women sell the fish at Machuatoli. They are on the job by six in the morning and sell their wares till 11.30 a.m., after which they take a break till four in the evening. They return to their posts at 4 p.m. and work until seven, when they wind up. The fish that have died through the day, they sell to dhaba-type hotels and take the live ones home for selling the next day. On an average they earn a net profit of Rs 300 per day. Nevertheless, the place where they sell fish is dirty and stinking, and there are no toilets at the work site. There are some toilets in the area where they live, which is nearby, but these toilets are not clean.

The Government of India promulgated a National Policy on Street Vendors in 2004 and 2009. In 2014, The Street Vendors (Protection of Livelihood and Regulation of Street vending) Act was passed in Parliament. This law has a number of unique features to protect livelihoods. In particular, it requires urban bodies to give space for 2.5 per cent of its population as street vendors; it protects natural markets and it sets up a Town Vending Committee for street-vending within the local urban body, which plans the space for street-vending. The Act requires the local authority to carry out a survey of street vendors and to issue certificates of vending to them.

Women are specially mentioned twice in the Act. First, it is stated that they should be given preference in issuance of vending certificates (Chapter II section 7) and second that one-third of all vendor representatives in the town-vending committee shall be women (Chapter VI Section 2d).

In practice women vendors are subject to harassment. The National Alliance of Street Vendors (NASVI) conducted a study on Street Vendors in Patna.6 They found that the proportion of female vendors has been decreasing since the past decade or so. The main reason being that the women are afraid of harassment from different quarters—males, the police and the municipal authorities. In fact most women opted to be mobile vendors because they felt that this was a safer way to ward-off harassment. They were reluctant to sit in a market place or at a fixed spot, because most other vendors were men. In fact 96 per cent women vendors stated that lack of protection was the main problem they faced; lack of basic facilities such as toilets and crèches for their children were other major problems, as stated by 82 per cent.

Women vendors would be able to work with greater comfort were they allowed to sit in one place together. Mahila Markets should be encouraged in every zone of the urban areas, this would also ensure safety for women shoppers and would create a new ambience in the city.

The Act requires that each State Government shall make rules and schemes within one year of the commencement of the Act (Chapter X section 36) and that all urban local bodies should frame bye-laws based on these rules and schemes.

3.3.3 Construction Workers
Construction has been of late the fastest growing sector in Bihar. Massive structures in the form of road overbridges and rail overbridges have been accompanied by numerous apartments which have grown like mushrooms in and on the periphery of the cities. Unlike the heavy machinery used for construction in the big projects, the construction of roads and buildings, putting up of towers in the rural areas employ much of labour. Also the brick kilns and stone crushers have a nearly balanced mix of machine and manpower.

The building and construction workers welfare board has a number of schemes for workers. The total number of construction workers registered with the board by December 2013 is 1,00,733 of which roughly one-fourth

are women workers. However, only about 5% of the cess collected has been spent on these workers—under the different heads of the schemes, Rs 20.3 Crores has been spent from total cess amount of Rs 358.6 Crores.7

City slums accommodate most of the unskilled and semi-skilled construction workers. They usually work in construction of apartments and buildings. A discussion with the women laborers of A G colony, Rajiv Nagar, Patna brought to the fore many issues regarding their work and lives (see Box 3.3).

The labourers met complained of not getting work in the big Government projects. Some of them said that ‘local mazdoor nahi leta hai…thikedaar apna mazdoor le aata hai’ (‘They don’t hire the local labor, the contractor brings in his own labourers’).

3.3.4 Domestic Workers

Women constitute nearly 90 percent of domestic workers in the state and the numbers are increasing, however, there is no reliable estimate of the number of domestic workers in Bihar. A survey8 of 5,000 women domestic workers confirmed that they are exploited, and are denied just wages and humane working conditions. 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. Moreover, domestic workers work under the shadow of constant suspicion. If anything is missing in the house, they are the first to be accused with threats, physical violence, police interrogation, conviction and even dismissal. A study conducted by SEWA Bharat9 in Sitamarhi found in addition, that women domestic workers also face social discrimination.

Although the hourly minimum legal wage stands at Rs 11.92 per hour as of 200910, it is hardly ever adhered to. In Sitamarhi wages were found to vary depending on the number of tasks these women domestic workers do, as well as the number of members per household. Thus if they sweep, wash the floor and do the dishes for a six-member family they get either paid Rs 300 plus breakfast, or Rs 350; and if in addition to this, they wash clothes then they are paid Rs 600 per household.

Most of the women we spoke to, earned Rs 1500 to Rs 1700 per month. As one woman said.’zyada kaam karo to theek, nahi to malkini tana mariti hai….. kaam chuda dene ki dhamki deti hai”. (‘It is better if I work a little extra; otherwise the lady of the house passes scathing remarks…. threatens to take away the job’). Another worker said, ‘agar khana ya nashita masik

Box 3.3: A Mother’s Simple Aspiration or an Impossible Dream?

Jeera Devi, aged 45–50 was a little reluctant in telling us her name. It could have been ‘Heera’ (diamond), but her parents probably had expected her to be more useful (jeera being a spice) than luxury-driven.

Today, Jeera Devi, her husband and four children, all work as construction labour in any part of the city where there is work to be had. Working hours vary with the type of construction, she said. Sometimes they work for 10 to 12 hrs at a stretch. They are paid overtime only if the extra work done is for more than four hours.

The family income varies from Rs 200–400 a day, as per the nature and time of the work. She laughed while saying that this is a difficult job but something has to be done to make a living, ‘hum log to padhe likhe nahi hai…isliye ye maar jhela hain..bachcha log padh jaye to shayad kuch behtar kar le..’ (‘We are illiterate... because of which we have to face these blows....the children might to do something better if they get an education’).
aaye main tay nahi hai to malik zyada hone pe phenk dete hain par humen nahi dete. ’(If a meal, or breakfast, is not included in the monthly salary, the master of the house throws away the extra food rather than giving it to me').

3.3.5 Ragpickers

Ragpicking is an occupation of the poorest all over the world. A 1988 World Bank Study estimated that waste-pickers compromised one to two per cent of the world’s population11. A more recent study in India estimated 1.5 million people, primarily women and those from socially marginalised groups.12

Although there is no systematic study on rag pickers in Bihar, they are seen almost everywhere in cities in Bihar. As solid-waste management mechanism is next to absent in the state, ragpickers—mostly women and children of the poorest households—take to sorting waste. The study team during its survey of women in the informal sector in the urban areas came across a group of ragpickers in Bhagalpur, who were at first very reluctant to tell us anything about their occupation, but finally revealed that they belonged to the Mahadalit community and were all illiterate.

We learnt that they collect plastic and glass pieces from the garbage and sell it to the kabadi or scrap-collector. This fetches them up to Rs 100 a day, but here it should be noted that the income depends on the availability of the items that can be recycled in the garbage. On an average they reported their income as varying from Rs 1500 to Rs 3000 a month.

Unfortunately their work is neither recognised nor rewarded by the city management, and when solid-waste management systems are set in place the work is handed over to private companies who merely displace the ragpickers.

3.4 Urban Areas: Close Links between Work, Health, Infrastructure and Housing

Poverty has always been understood as a rural phenomenon, but in fact in recent years, figures show that poverty in urban areas is growing, while it is declining in rural areas. In 2004–05, 80.8 million people out of an estimated urban population of 309.5 million people lived below the poverty line (BPL). Over the past three decades (1973–2004), the numbers of the urban poor have risen by 34.4 per cent and the share of the urban poor in the total rose from 18.7 per cent in 1973 to 26.8 per cent in 2004–05. In comparison the numbers of the rural poor have registered a 15.5 per cent decline over this period, in addition about 40–45 million urban persons are on the borderline of poverty. This has resulted in the increasing share of the urban poor in the total poor of this country.13

In spite of this, there is continuous migration into urban areas and one of the reasons is that there are generally more employment opportunities, as most rural employment is still seasonal and connected with agriculture. However, living conditions in urban areas are dismal and most poor residents live in slum-like conditions which affects their health and well-being.

For women, in particular, their housing and access to infrastructure immediately affects both their employment and their health. With educated women coming to cities to take on regular employment, the provision of secure Working Women’s Hostels would greatly help in ensuring their regular work-participation and overall well-being. In the case of home-based workers, their home is their workplace and an insanitary home with poor lighting directly affects their productivity. At the same time, lack of infrastructure means that much of their time is spent in fetching water or going too far away for toilet, again reducing productivity and earning (see Box 3.4).

13Report of the working group on urban poverty, slums and service delivery system; steering committee on urbanisation; planning commission, October 2011; Planning Commission website.
The lack of infrastructure and the general insanitary conditions lead to severe health hazards. The urban poor are vulnerable to disease brought on by these unhygienic conditions. In two out of three key indicators for child health, the urban poor children fall well below the national urban average. Only 53 per cent of the urban poor children are covered by an Anganwadi Centre (AWC) and only 10.1 per cent of women had regular contact with a health worker. All this translates into poor nutritional status as well. Nearly 59 per cent of urban poor women and 71.4 per cent of urban poor children suffered from anaemia. Malnutrition, measured through underweight (47.1%) and stunted children (54.2%), is significant among the urban poor.\textsuperscript{14}

3.4.1 Urban Areas in Bihar Lack Infrastructure

The SPUR\textsuperscript{15} report of the Government of Bihar, has detailed the limits of infrastructure in 28 urban areas of Bihar. In general urban infrastructure is woefully inadequate for the population at large. Water is still mainly sourced from handpumps, whereas toilets mainly rely on soak pits. Moreover, the number of toilets in the city is inadequate leading to a lot of open defecation. In older parts of the city, sewerage and drainage is available but mostly in the form of open drains, which are rarely cleaned and often choked by plastic bags and other waste. People have got into the habit of throwing their solid waste on roads in front of their houses or in open pits in the middle of the town. Pigs, cows and dogs roam the town feeding on all these different forms of waste (see Box 3.5).

The result is that the urban areas, especially the small towns and the peri-urban areas in Bihar are extremely dirty and a breeding ground for disease. In a rating conducted by the Ministry of Urban Development, under the National Urban Sanitation Policy, all Bihar urban areas were listed under the ‘Red’ danger category\textsuperscript{16} (see Box 3.6).

**Box 3.4: Feuds Over Water**

The areas in and near Patna city have been served by a network of piped supply water for quite a long time. But due to an increase in population and aging of the pipes (which have not been upgraded), the piped supply is nowhere near fulfilling the existing demand for water. The women reported frequent feuds over water, as the supply water is available for only three hours a day.

Communities in different parts of the city have tried to undertake their own solutions. The fisher-folk of Machuatuoli, for example, installed a handpump. But according to Harya Devi, ‘tees ghar pe ek chapakal hai... kitna din chalega...baar baar kharab ho jaata hai....paani bharne ke liye line lagana padta hai aur kai baar jhagde bhi ho jaate hain...aadhya din to pani ke bare mein soochne mein nikal jaata hai.’ (‘There is only one pump for 30 households. How many days do you expect it to work? Most of the times it is not working. We have to stand in queues and wait for long hours. Half the day goes in arranging for water’).

**Box 3.5: A Businessman in Katihar Speaks on Throwing Waste in the Open**

Pyarelal is a businessman who owns a shop and often goes out of the state to get supplies. He says, ‘When I return to my home town after a visit out of state I realise how dirty the city is. I feel very depressed. But after some time we accept the situation. Everyone throws their waste on the streets. We also throw it there as we do not have any other place.’

\textsuperscript{14}Report of the Working Group on Urban Poverty, Slums and Service Delivery System’; Steering Committee on Urbanisation (Section 1.15) ; Planning Commission, 3 October 2011; Planning Commission website.
\textsuperscript{15}City Development Plan, SPUR 2011
\textsuperscript{16}http://www.urbanindia.nic.in/programme/uvwss/slb/SubNUSP.htm
In many ways, the lack of cleanliness of the city means that even well-off people feel that they are living in a slum. However, those poor people actually living in the slum are much worse-off in terms of infrastructure, than the general population. Piped water is rarely extended to the slum so that they rely on handpumps or take illegal connections; open defecation is much more prevalent in slums; solid-waste management does not take place and so there is waste all around; electricity is not extended, so if any connections are given they are illegal.

Box 3.6: Ganga Devi Voices
Her Pain

Ganga Devi lives in a slum in Katihar. She says, ‘My children are often ill. I think it must be because the open drain near my house is always overflowing. There are piles of rubbish also and no one collects them, so the flies are always there. Sometimes children get fever and often they get diarrhoea, since there are no toilets here, they go in the drains or on the road. I feel very sad, but what to do?’

In many ways, the lack of cleanliness of the city means that even well-off people feel that they are living in a slum.

The Planning Commission has called for a universalisation of basic services, especially water and sanitation. Universalisation of access to water and sanitation in urban areas involves the universal coverage of all urban population for the minimum levels of safe drinking and household-use water along with a clean toilet, sewerage, storm-water drainage and solid-waste management. The provisioning of basic water and sanitation should be de-linked from issues of land tenure and legal status. This basic service should be extended to recent and temporary/seasonal migrants as well. These services should be provided on the clear understanding that this provision does not automatically translate into legal entitlements in other spheres, especially as regards legal rights to the land and/or dwelling space. Further any decisions as to whether the slums are to be legalised or not should be made irrespective of the provision of basic services.17

The ‘Parivartan model’ of Gujarat may be considered as a way of developing a partnership between the private sector, the Government and the people and making the slum/city development feasible on a large scale (see Box 3.7).

Box 3.7: Parivartan—Changing for Success

The ‘Parivartan’ or Slum-Networking model has been developed as a collaborative effort of the Ahmedabad Municipal Corporation (AMC), and NGOs especially, Mahila Housing SEWA Trust. ‘Parivartan’ aims at transforming the physical environment of slums by provision of a bundle of services namely an individual toilet, sewer connection, water connection, paved roads, storm water drainage, streetlights, and solid waste management. The model involves three partners: the Government or Urban Local Body (ULB), which provides the services; the slum residents, who collectivise into a community-based organisation (CBO), or Resident Welfare Association (RWA) to demand, monitor and manage the service provision; and the NGO, which facilitates the process and connects the slum residents to the Government.

Some impacts of this programme are:

- 75% people report positive changes in health improvement after they start using a hygienic place for defecation;
- 12% reduction in incidence of water borne diseases (19% from a baseline of 7%);
- decrease in monthly medical expenses by 56%;
- increase in productive working hours by 1–1.5 hours per day;
- around 47% of people have made incremental investments of between 1.5 to 3 lakh rupees in improvement of housing infrastructure;
- increase in attendance of school going children from 66% to 72%;
- increase in self-esteem, safety, dignity, and sense of empowerment for women; and
- 94% people reported improvement in social status with access to individual toilets.
3.4.2 Housing as a Productive Asset

3.4.2.1 ‘A small house of my own’
Unsafe and inadequate shelter is a vicious dimension of poverty. The home plays a central role in the economic activities of poor people (cultivators, vendors, artisans or ragpickers) engaged in informal-sector employment. In addition to being workplaces, homes are also workshops, warehouses, stores, and the site for inputs such as water and electricity into their production processes. This is especially true for low-income, self-employed women for whom a home is frequently not only the locus of domestic and parental responsibilities, but also of economic activities. Living in cramped surroundings with no privacy or sanitation facilities and constantly struggling to procure water, a task seen primarily as women’s work in India, true for Bihar, makes living in under-served slums and shanties a heavier burden for women than men.

Housing is a factor of production and well-served homes have significant impacts on productivity. Impact studies18 demonstrate that provisioning of water and sanitation cause about 56 per cent decrease in medical expenses, increase in work hours by one-and-a-half hours a day and 17 per cent definite increase in sense of safety and dignity. Helping communities is crucial for sustained exit from poverty. Women work in their small rooms surrounded by dirt and filth. Table 3.2 below is derived from Census 2011 which gives us the data for number of dwelling rooms per five-member households. Almost 69 per cent of five-member households live in two and less than two rooms.

In all, 46 per cent of households who cook indoors don’t have a separate kitchen inside the house. According to the 2011 Census only 53 per cent of urban residences in Bihar are ‘good’, whereas 43 per cent are ‘liveable’ and seven per cent are in a dilapidated condition. Nearly 50 per cent of all residences are mostly kuchha in some way, with roofs of grass, thatch, polythene or handmade tiles (about 26% of houses), or of brick or machine tiles. Just 52 per cent of houses have concrete roofs.

These figures include houses of populations of all types, however if we look at the lower income groups we find that most of them have houses with kuchha roofs, and many have kuchha walls as well.

Many women do invest in their homes taking them slowly from kuchha to pukka status. But then unfortunately, these homes are usually insecure. Even though a family may have lived here for a generations, they are always afraid that they may be evicted and lose their homes.

### Table 3.2: No. of Rooms Occupied by Five-member Households in Urban Bihar

<table>
<thead>
<tr>
<th>Urban</th>
<th>Total Households (5 members)</th>
<th>Sharing Room</th>
<th>One Room</th>
<th>Two Rooms</th>
<th>Three or More Rooms</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>385060</td>
<td>7789</td>
<td>1,29,530</td>
<td>127972</td>
</tr>
<tr>
<td>%</td>
<td>100</td>
<td>2</td>
<td>33.6</td>
<td>33.2</td>
<td>31.10</td>
</tr>
</tbody>
</table>

Source: Census 2011, Government of India 19

### Table 3.3: Roofing Materials in Urban Bihar (Census 2011)

<table>
<thead>
<tr>
<th>Total households</th>
<th>Grass/Thatch/ Bamboo/ Wood/Mud etc.</th>
<th>Plastic/ Polythene</th>
<th>Hand made Tiles</th>
<th>Machine made Tiles</th>
<th>Burnt Brick</th>
<th>Stone/ Slate</th>
<th>G.I./Metal/ Asbestos Sheets</th>
<th>Concrete</th>
<th>Any other Material</th>
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</thead>
<tbody>
<tr>
<td>Total</td>
<td>20,13,671</td>
<td>2,67,672</td>
<td>23,011</td>
<td>2,37,352</td>
<td>23,901</td>
<td>1,36,009</td>
<td>1,17,317</td>
<td>1,53,925</td>
<td>10,45,089</td>
</tr>
<tr>
<td>%</td>
<td>100</td>
<td>13</td>
<td>1</td>
<td>12</td>
<td>1</td>
<td>7</td>
<td>6</td>
<td>8</td>
<td>52</td>
</tr>
</tbody>
</table>

18‘Housing the poor’ — Insights from the ‘voices of the Women of Bihar’ study for Bihar: Mahila Housing Trust.
3.4.2.2 Tenure and evictions

**Box 3.8: Rajani Chatri—Battling Insurmountable Odds, Purnea**

We met Rajani Chatri who works in the edible lime factory, at Basant Bagh in Naya Tola, Purnea. She had taken a day off due to ill-health. Rajani Chatri is a 35–40 year old woman. She and her family, like other families in Naya Tola, have been evicted from the land on which they lived. This was due to the outcome of a court case against their occupation of the land by the actual owners of the land. The case had dragged on and they and the other families had continued to live undisturbed until the heirs won the case and evicted them. As per the court agreement the people were given 14 bighas land for 190 families.

Rajani’s family is one of them but it’s been three years but no one has received any papers yet. The families here live in temporary structures as they don’t feel secure enough to invest in the land which might be taken from them anyway. In this environment of uncertainty, Rajani is struggling hard to eke out a living. She reaches the factory at nine in the morning and works there till 5:30 p.m. She earns Rs 60 per day to pack edible lime. Her husband Kali Chatri makes bamboo houses and earns Rs 200–250 per day but his work is not certain.

We saw Rajani’s hands which had burns due to continuous exposure to lime. The employer asked her to come back when she was well enough to fill lime. She has a Smart Card but it did not cover her illness. She had to consult a private doctor. Her bills mounted to Rs 1,400. After recovery she still goes to the same factory. ‘Hum aur kuch kar bhi nahi sakte…humko damma bhi hai.’ (‘I can’t do anything much... I have asthma as well’).

**Box 3.9: Evictions and their Impact—Three Families from 3 No. Gumti in Munger**

Siliya Devi is 60 years old and has lived for years in a jhuggi (hut) built along the railwayline at 3 No. Gumti in Munger. Her neighbour Rinki Devi is 33 years old, she along with her husband Pakori Manjhi have only their daily income for sustenance. When they work they eat and if they don’t they go hungry. It is the same story in all the jhuggis — Katul Manjhi’s young family, comprising his pregnant wife and two-year old son, starves if even a day is taken off ‘work’, that is, foraging as waste-pickers.

In 2009 all the jhuggi-dwellers of No. 3 Gumti were ordered to vacate the area and make way for the construction of an ambitious rail-cum-bridge on the river Ganga. Thereafter, a letter in English was sent by the Ministry of Railways to the illiterate residents of these jhuggis instructing them officially to vacate the occupied land. No mercy was shown, despite many applications to officials. The past few years have been miserable. The families, their jhuggis demolished, have rigged up temporary residences of plastic sheets etc. cobbled together and continue to stay on the same land as construction is yet to begin. On days that their new temporary homes are threatened with removal by the authorities they abandon all plans of going out to work, and stay back at home.

There are many days they have gone hungry trying to protect an already destroyed home. Katul Manjhi feels hopeless as he awaits removal along with his young family. The story is the same across all these hutment homes. This is the only home that many of the older residents have known. Siliya and many others like her, for instance, have been residing at Munger’s 3 No. Gumti for the past 60 to 70 years eking out a living as waste-pickers in the city. The planned construction of the rail-cum-bridge has thus brought calamity into their lives. The displacement of these families has further marginalised an already vulnerable community. It is not only their jhuggis that have been destroyed in the demolition drive, there has been a complete rupture of the social and economic networks of these families. An entire generation of children and their future has already been very adversely affected by this yet-to-be-built bridge.
infrastructure and when the Government requires the land for some purpose the slum-dwellers are evicted. Because of this continuous fear of evictions, poor people do not invest their own money in their houses and continue to live in miserable conditions. The last decade has seen a growth in GDP, especially through urban infrastructure projects. It has also seen an unprecedented number of evictions of poor people. The reality faced by the families at 3 No. Gumti can be changed for the better. Evictions are not usually necessary and many programmes can be worked out to actually prevent such evictions. There are a number of principles that can be followed, two of which are in-situ slum upgrading, and accommodating new infrastructure projects within existing communities.

In-situ housing is an approach that means building at the current site, and has been mandated by the Planning Commission and the Ministry of Housing and Poverty Alleviation under Rajiv Awas Yojna (RAY). The Twelfth Plan Document refers to the RAY scheme saying, ‘It mandates in-situ rehabilitation of slums so that the livelihood opportunities of their dwellers are not disrupted.’ There have been a large number of successful in-situ schemes where the Government, slum-dwellers and sometimes private builders have cooperated to give tenure and housing to slum-dwellers in-situ (see Box 3.10). At the international level it is also recognised as the best approach towards slums today and has been advocated by UN-Habitat as the optimal approach. Accommodating infrastructure projects without disturbing the existing community is very often possible (see Box 3.11).

As the above example shows, infrastructure development often does not need to disturb slum communities and they can continue to be housed wherever they live. Even if a community has to be resettled, the cost of the infrastructure project should include the cost of resettlement in its planning. This has now been accepted as a principle and is being undertaken in many large infrastructure projects. This should be done through a transparent process and rehabilitation should be planned in close vicinity of the existing slum (see Box 3.12).

Box 3.10: Successful Rehabilitation—An Example from Bengaluru

In the 1960s, a slum consisting of impoverished Hindu and Muslim families came up on an unused Parsibural ground. Twenty-seven years later, facing the threat of a demolition, the residents sought the help of Association of Voluntary Action and Service (AVAS), an NGO working with the issues of the urban poor. AVAS mobilised residents and managed to stop the demolition. The community urged the authorities to allow it to stay there or provide alternate land. After finding the papers, including voters list and family identification cards in order, the land was transferred to the Karnataka Housing Board for construction of houses under the Ashraya Programme for housing the urban poor.

Progress was hampered by legal battles which stalled the project for seven long years. Finally in 1998, the residents were able to secure tenure. Just two months later, the families had built themselves houses in a row. Down payment by the slum-dwellers, soft loans mobilised by AVAS, and grants from Rotary Club and others made it possible for the community to build pukka houses with RCC roofing, plastering, tile flooring and painted walls.

Security of tenure has not only provided them with humane living conditions but also created an environment of progressive social thinking and dignity. As one resident says, ‘Earlier the neighbourhood used to treat us as garbage, and now we are treated like humans.’

‘In-situ and people participatory housing programmes for the poor give them more than a sense of security, they pave the way towards their socio-economic progress and a dignified integration with the neighbourhood,’ says Anita Reddy, Managing Trustee AVAS, firmly advocating the in-situ development approach.
An incident of eviction was seen in the slum community of Ketari Mohalla of Ward No 21 in Patna. On 24 November 2012, contractors from Gammon India Limited reached the neighbourhood of Ketari Mohalla and declared that the slum had to be demolished as an overhead water-tank had to be constructed there as prescribed by the Bihar Urban Infrastructure Development Corporation (BUIDC) under JNNURM. Perturbed by this sudden news, the slum-dwellers panicked and refused to be relocated. The contractor then came with a bulldozer at 2 a.m. on the 25th. The slum-dwellers resolved to stand together and questioned the contractor about legality of this whole procedure.

The Slum Improvement Committee, thanks to training by the Participatory Research Institute of Asia (PRIA), were well-equipped with knowledge of due process. They suggested that the water tank could be constructed in a manner that: (i) did not harm the slum-dwellers; and (ii) it provided water to the slum dwellers as well as the surrounding neighbourhoods.

Municipality representatives, along with representatives of BIUDC and Gammon India Limited, agreed and signed a contract, the first of its kind, with the slum dwellers. This contract stated that no harm whatsoever would come to the slum dwellers and their properties during construction, and the water tank would be constructed on the empty land in the same mohalla.

In this way slum improvement committee’s are now seen as a point of contact within slums such that with equal participation of all stakeholders correct decisions can be taken for any development or infrastructural projects.

3.4.3 Water—A Necessity of Life

In Bihar women are solely responsible for the arrangement of water for use by the whole family for drinking and for other household use. Rural areas have quite a few sources of water like rivers, wells, community wells and, of late, handpumps. But in the urban areas—especially in slums where our informal sector women workers are concentrated—families are dependent on the Government machinery for their water requirements. So it becomes more than necessary to look into the present status and locate the sources of water available to meet the demands of urban requirements.

Bihar has abundant sources of water, many large flowing rivers and a high level of ground water, so unlike other drier states, water resources are not a problem. Most urban areas rely on a mix of piped water and handpumps. As can be seen from Table 3.4, only 15 per cent of water available to the urban population is treated tap water. The remaining 85 per cent comes from mainly from handpumps (65%), or other sources such as tubewells, or even untreated tap water.

Box 3.12: Mumbai Resettles Railway Track-side Slum-Dwellers

In 2000 a project was undertaken to resettle slum-dwellers living alongside railway tracks. The Mumbai Urban Transport Project (MUTP) required the relocation of 20,000 families who lived on land next to the railway tracks and along some roads. Most of these families have now been resettled, with the help of the NGO SPAARC and the National Slum-dwellers Federation.

They were first settled in temporary housing but subsequently moved to permanent housing. The cost of the resettlement was included within the cost of the project, but the slum-dwellers undertook all subsequent costs of maintenance etc.
In all, 76 per cent of families have a water source within their premises while seven per cent have it far from their residences (see Table 3.5).

Cities lack the investment required for: (i) tapping these water sources; (ii) the treatment of the water obtained in order to make it potable; and (iii) the systems for maintenance. The result is that access to water is irregular and the quality of water is poor. This is much worse in the poorer areas, where piped water supply is generally not provided.

The following table gives an idea of the demand and supply of water in a few selected cities, and also an assessment of the present scenario.

### Table 3.4: Households by Main Source of Drinking Water in Urban Bihar

<table>
<thead>
<tr>
<th>Total Households</th>
<th>Total Households</th>
<th>Tap Water</th>
<th>Tap Water</th>
<th>Handpump</th>
<th>Tubewell/ Borehole</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total 20,13,671</td>
<td>3,03,816</td>
<td>97,934</td>
<td>12,96,169</td>
<td>2,08,787</td>
<td>1,06,965</td>
<td></td>
</tr>
<tr>
<td>% 100</td>
<td>15</td>
<td>5</td>
<td>65</td>
<td>10</td>
<td>15</td>
<td></td>
</tr>
</tbody>
</table>

Source: Census 2011, Government of India

### Table 3.5: Households by Location of Main Source of Drinking Water in Urban Bihar

<table>
<thead>
<tr>
<th>Total Households</th>
<th>Total Households</th>
<th>Within the Premises</th>
<th>Near the Premises</th>
<th>Away</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total 20,13,671</td>
<td>15,20,691</td>
<td>3,51,298</td>
<td>1,41,682</td>
<td></td>
</tr>
<tr>
<td>% 100</td>
<td>76</td>
<td>17</td>
<td>7</td>
<td></td>
</tr>
</tbody>
</table>

Source: Census 2011, Government of India

### Table 3.6: Demand-Supply Scenario in Select Cities in Bihar

<table>
<thead>
<tr>
<th>Cities</th>
<th>Shortage of Supply Over Demand (2011)</th>
<th>Treatment</th>
<th>Slums</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bettiah</td>
<td>4 MLD Irregular water supply due to electricity shortages</td>
<td>Untreated</td>
<td>No legal piped supply/ illegal connections.</td>
</tr>
<tr>
<td>Bhagalpur</td>
<td>18 MLD (supply exceeds demand)</td>
<td>Untreated High concentrations of nitrate and arsenic</td>
<td>Community handpump is the source of water</td>
</tr>
<tr>
<td>Bodh Gaya</td>
<td>2 MLD Pipelines old and poorly maintained</td>
<td>Untreated</td>
<td>Common water point (tap) and community handpumps exist</td>
</tr>
<tr>
<td>Gaya</td>
<td>26 MLD Very old system of pipes and water supply</td>
<td>Bleaching powder is used for water purification</td>
<td>Mostly dependent on private or public shallow-bore handpumps.</td>
</tr>
<tr>
<td>Muzaffarpur</td>
<td>11 MLD Old systems 40% transmission losses</td>
<td>State Pollution Control Board carries out the water-quality monitoring of ground water</td>
<td>Main sources of water are public stand posts, wells, handpumps and tubewells. Sometimes there is no water-supply for 10–15 days</td>
</tr>
<tr>
<td>Patna</td>
<td>94 MLD Non-uniform supply and 40% transmission losses</td>
<td>Treatment by online electro-chlorinators</td>
<td>Common water point (tap) and community handpumps</td>
</tr>
<tr>
<td>Phulwari Sharif</td>
<td>6 MLD Good duration of supply, but low pressure</td>
<td>Bleaching powder</td>
<td>Common water point (tap) and community handpumps</td>
</tr>
<tr>
<td>Purnea</td>
<td>30 MLD (2010) Low-pressure, short duration</td>
<td>Three iron treatment and disinfection plants. And monitoring by PHED</td>
<td>Common water point (tap) and community handpumps</td>
</tr>
</tbody>
</table>

23From SPUR reports
24Out of 41 slum pockets only six slums have a legal municipal piped connection, eight slums have water supply through both municipal piped and private shallow-bore hand-pump system, two have an illegal municipal piped system and one has no supply of water at all.
As Table 3.6 above shows, in spite of abundant water there is a shortage of supply in all towns, with the exception of Bhagalpur, and treatment methods are very preliminary. In the poorer slum areas, people have to rely mostly on common facilities and there too there is irregular supply.

3.4.4 ‘A Toilet for My Family’

It is not without reason that India is often referred to as the world leader in open defecation, leading with 64 per cent open defecation. Although most of it is in rural areas, the situation in urban areas is quite bad too. This is because while in rural areas the defecation is in the fields, in urban areas people defecate on the roads or near railway lines, or in residential areas, in the midst of populations.

The situation in Bihar is even worse than the all-India picture, with over 30 per cent of the population 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.25

Table 3.7: Population without Access to Toilets—Comparative Figures

<table>
<thead>
<tr>
<th>Indicators</th>
<th>Total</th>
<th>Urban</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>India</td>
<td>Bihar</td>
</tr>
<tr>
<td>Population (million)</td>
<td>1210.2</td>
<td>103.8</td>
</tr>
<tr>
<td>Households Without Access to Toilets (%)</td>
<td>53.1%</td>
<td>76.9%</td>
</tr>
</tbody>
</table>

Source: Census 2011

For women having access to a toilet within or near the home is extremely important, especially in urban areas. Open defecation means that women are exposed to violence. Cases of sexual harassment and rape 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 until dark before they can relieve themselves. For a woman, a toilet upholds her dignity and protects her health (see Box 3.13).

The only solution is the universalisation of individual toilets. Today slums in urban areas are prevented from making toilets within the slum, as it is assumed that they will get one when they are rehabilitated. However, rehabilitation takes many years and meanwhile the residents suffer.

3.4.4.1 Why People Need Toilets

The ‘Voices of Women in Bihar’ study has clearly shown that lack of access to toilets is a grave concern for women not men. Unlike the men, women cannot go out into the fields at any time of the day and night to defecate.

Safety, privacy, dignity, convenience and impact to health in context of repercussions of holding on to the excretory activity appear to be the demand-drivers converging from the field interactions. Some of the primary reasons why communities felt sanitation was a need are mentioned below.

25SPUR report

Box 3.13: Toilets in Phulwari Sharif, Patna—Seven Years in the Waiting, and No End in Sight

We visited the area of Phulwari Sharif in Patna. The women here are mostly employed in making bidi and agarbatti. There were one or two community toilets but they were non-functional. Earlier, the women used an open plot for defecation but now that has been walled and there is nowhere to go. Young girls face harassment if they go unescorted to defecate.

Each household has dug a hole in their open backyard and use that as a dry toilet. A manual scavenger comes every week to clean it. 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.
Safety
With the population explosion and infrastructural pressures on land, open spaces have been on a regular decline. This has made the situation of unsanitary defecation worse. With no place to relieve themselves, people end up using public land, railway lines, roads, etc. for defecation. In Muzaffarpur, one could see excreta lined up, almost in a pattern, on both sides of the main road. This not only leads to a deterioration of cleanliness standards but is also risky for the communities defecating there. Apart from living with the brunt of daily reprimands by the authorities causing embarrassment and shame, accidents are also increasing.

In Purnea, in a highly dense cluster of basket weavers, both men and women used the railway line as the defecating area. Unfortunately, more than the daily risk of being run down by the train, the community feared a situation when the railway authorities might construct a wall to prevent their access. ‘What would we do then? This is a thought that scares us every day’, they said.

Health
Our field interactions brought out the daily discomforts and health issues that women face due to unavailability of a toilet. The situation deteriorates further where space constraints prevent even open defecation. Women in almost all the visited districts were found avoiding or limiting the consumption of water or fluids because they did not have privacy or access to a safe environment to relieve themselves. Women in Katihar mentioned how the situation worsens during the menstrual period, resulting in acute dysmenorrhoea. The narratives in Muzaffarpur echoed the voices heard elsewhere.

Asha Devi, an agricultural labourer, told us how the regular practice of holding up urine/stool throughout the day had left her ill with numerous gastrointestinal problems. She said, ‘since the entire village does not have a toilet, women have no place near home or the workplace to relieve themselves during the day.’ Women in densely populated fast-developing urban centres like Patna are worse-off. We often heard women say, ‘It is better to fall sick by holding up than to die of shame by relieving oneself in front of strangers in broad daylight.’

Dignity
‘A toilet is much more than just a sanitation unit,’ say women in Katihar. Communities see it as it as a prized possession that reflects their care for the loved ones, women, elderly and children. Not having a toilet leads to insults and threats that hurts self-respect and pride.

This was exemplified in the interaction with women in Rupali village in Purnea. They revealed, ‘there is no toilet here, no Government scheme has reached us. We walk far every day to defecate. We dare not defecate or urinate in the land close by. In an incident where somebody trespassed, there was a big fight and subsequently a legal case. Verbal threats by landowners such as, “if you step on my land, I will cut your legs”, are statements we hear every day.’

Not having access to a toilet makes them face the brunt of lewd remarks, threats, stares, and slang name-calling every day. ‘We don’t want our daughters to go through this every day. We want to give them dignity that we did not have,’ says Sarita Devi of Garedi Tola, Katihar.

3.4.5 The Issue of Informal Settlements and Sanitation
The perceived informal/non-notified settlements remain a bone of contention. The popular perspective of linking access to basic services to right to a productive life is not politically palatable. The Government fears that giving a heads-up to the provision of services to these non-legitimate residents would have them perceive this as a step towards accepting them as legitimate property owners. So there remains a situation where Government machinery is unwilling to cater to the sanitation needs of a community they perceive as illegal.

The residents of the slums living there sometimes for generations, sleep each night in the fear that tomorrow might be the day of eviction and this prevents them from investing in these services. The outcome is a dismal quality
of life for these slum-dwellers wherever we went. They are forced to practice open defecation. In certain places like in Shitalasthan in Katihar, for an informal settlement whose land ownership status remains hazy, more than 300 households use a community toilet which has not been cleaned since 2007. With faecal sludge spilling out, mosquitoes and pests breeding because of clogging, women still find the privacy of such a toilet however unsanitary, better than defecating in the open.

Lack of sewage systems is perhaps the main cause for both dirt and disease in urban areas. Except in the older parts of the city, most towns do not have sewage systems. Even where such systems exist, they do not have any facilities for treatment and release untreated sewerage into rivers or open fields.

Unlike Bettiah (see Box 3.14) which is a small town, larger towns do tend to have sewage systems. There is often investment in the treatment plants also, but the problem is they do not function.

3.4.6 Solid-Waste Management: Cleanliness, Health and Employment

Cleaning of towns in Bihar is the responsibility of the urban local body (ULB). However, the ULB is unable to manage this with the result that garbage is not collected, people throw their garbage on the streets and the streets remain dirty. The reasons for this are manifold. Firstly, the ULB does not have the funds to pay for collection; second the number of sweepers is less than needed and there is a great deal of absenteeism and inefficiency; third, the systems of tax collection are inefficient and there is a lot of leakage; fourth, there is no good system of garbage separation or recycling and everything is dumped creating large garbage sites.

As a Ward Councillor in Katihar town of Bihar says, ‘There is not enough manpower and also there is a systemic problem and sweepers do not turn up for work. There are two sweepers per 2,500 houses, but usually one is absent so we can say only one sweeper for 2,500 households. It is not possible for one person to collect or sweep every bit of such a large area. We have a tractor but it is not repaired regularly, so usually it is broken.’

At present the burden of solid-waste management lies almost completely with the informal sector. In and around institutions and in private houses, cleaning is done by private sweepers, men and women, who are paid well below the minimum wage. Municipal sweepers often also contract out their work, so a sweeper who is earning Rs 6,000 contracts out his work to informal workers at Rs 3,000 and keeps Rs 3,000 himself.
There is an informal system of recycling, done by ragpickers and contractors. The ragpickers collect all recyclable items—paper, cloth, plastics, metals—off the street and bring it to godowns, where it is bought at a per-kilo price. The contractor owning this godown then separates it further and sells the materials to recycling paper, plastic and other factories.

The Government of Bihar, under its SPUR programme, has worked out some parameters for the management of solid wastes. These parameters involve issuing tenders and selecting private companies to undertake the job. According to SPUR reports, the percentage of solid waste collected by ULBs varies from place to place. For example, Patna Municipal Corporation claims about 65 per cent of its solid waste is collected every day, leaving 35 per cent uncollected, whereas in smaller cities like Sitamarhi only 30 per cent is collected. In some small towns such as Dehri, there is no collection at all.

The experience of using private companies to collect solid waste has been mixed. In many cities, due to non-payment of dues, the private companies stop the work; in other cases the company is just not able to perform. Another major issue is the disposal of waste. Waste collected is rarely recycled or treated in any way. It is merely dumped in land-fill sites.

Solid-waste management is not only a service to citizens but also generates employment and also requires the citizen to observe certain values. Although the Government of Bihar has mandated private companies to undertake the task of solid-waste management, SEWA's experience is that an ideal situation would be of a door-to-door service through partnership between ULB-citizens-cleaners co-operative.

3.4.6.1 SEWA Bharat's model solution: a collective of collectors/sweepers delivering door-to-door services

SEWA's system is based on five objectives:

i. providing an efficient waste-management solution;
ii. promoting clean and healthy city living;
iii. changing attitudes and contributing to civic responsibility;
iv. providing dignified employment; and
v. Reducing poverty and inequality.

SEWA Bharat’s scalable and replicable model is able to address the environmental and health problems that waste generates, while promoting healthy living, lifting community members out of poverty, and creating employment opportunities.

SEWA started its Solid Waste Management Project in Katihar with funds from the Bill and Melinda Gates Foundation in 2010. Through this model, citizens receive the benefits of door-to-door collection, street sweeping and drain cleaning. SEWA is actively partnering with the Katihar Municipal Corporation (KMC) in order to be a replicable model for public private partnerships for other small cities in Bihar. These services are provided by 131 Saundarya Sathis (waste-picker), who are given dignified employment, and have access to social services through the SEWA system.

As mentioned above, the model includes door-to-door collection, drain-clearing, and street sweeping. This waste is then segregated, recyclables are separated for extra income and the rest is amassed at a secondary location. Tricycles and tractors take the waste from the secondary points and deliver it to the designated landfill sites given by the KMC. Advertising of the scheme is done through citizen’s meetings, distribution of publicity leaflets, and on billboards and posters across the city. A helpline (6 a.m. to 5 p.m.) has been set up to register new households and address any queries or complaints. The model has succeeded in convincing citizens to pay for the service, and an initial year-long contract with the KMC has been extended.

‘Nobody would give us a respectable salary; we now have a model that we own and run ourselves. Through SEWA and this model we now have the option of a better life.’

SEWA has organised the Saundarya Sathis into a collective, creating a unified voice for the group. They have been given identity cards, uniforms, and equipment making the work safe, clean and more dignified. SEWA provides them and their children access to microfinance, vocational training, education and health and safety training, and self-esteem through their work.
3.5 Way Forward

The focus of city-development plans tends to be on infrastructure of roads and shopping centres, but the infrastructure needs of the low-income population, generally living in slums, is not a priority. However both for reasons to do with equity concerns as well as the recognition of interdependence between all parts of the city, it is recommended that urban investments need re-orientation. In particular, focus should be on promoting better work and employment as well as on basic infrastructure of water, sanitation and electricity to ensure better living conditions.

Women informal workers are usually found to be engaged in ragpicking, domestic work, home-based work, street-vending and casual labour. These are essential services and yet lack any support from the municipalities. Younger women are getting educated and are looking for suitable employment. In all 58 per cent of urban educated women youth are unemployed, but very few of them have any vocational skills.

3.5.1 Securing and promoting women’s informal work

3.5.1.1 Street-vending

This is an area of work, which provides a service to the consumer and employment to the worker. Many women have traditionally been employed as street-vendors but are losing their place to men. At the same time, urban policies have been working against street-vending and reducing employment over all in this area. In order to preserve street-vending as an occupation, the Central Government has passed a law called the The Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act 2014. The Government of Bihar should notify rules and formulate schemes as per the Act. In LL, 33 per cent of all ‘Certificates of Vending’ should be given to women and ‘Mahila Markets’ intended for women vendors, must be located in ‘natural markets’ in every ward.

3.5.1.2 Domestic workers

Their numbers are growing in the city as the demand for them increases. Although Minimum wages for domestic workers has been declared they actually receive much below that; they are entitled to health insurance under RSBY but there is no mechanism for registering them. Most domestic workers are untrained and use the skills they learn on the job. The domestic workers need to be registered under RSBY and an appropriate system set up for it. The statutory minimum wage declared by Government needs to be widely publicised among middle class households and among domestic workers themselves.

3.5.1.3 Ragpickers and sweepers

They provide an important service to the cleanliness of the town, but tend to get displaced by private companies when the Urban Local Body issues solid-waste management contracts. They should be recognised by the Urban Local Body and given identity cards by them. They should also be helped to form co-operatives and given the tender for managing the city’s solid-waste system. In case the tender is given to private contractors, they should be integrated into the system of the contractor.

3.5.2 Vocational Skills, Upgrading Skills and New Employment Opportunities

The existing areas of work in the informal sector have no proper training system or upgradation of skill or technology with the result that skills are learnt either in the family or at the work-place. Even more important, educated young women are unemployed in urban areas and they need the skills and opportunities to enter employment. Some suggestions include the following.

- Training for girls after Class 10 or 12, to bridge the gap between school and work-force. 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.

26Annexure of India Labour Employment Report based on NSS unit level data for Bihar and India, 2011–12, IHD
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, auxiliary-nurse-midwife (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.
- Construction skills especially masonry, roofing and tiling, flooring, toilet construction etc.
- Skills for services such as home-care or old age care or aides in hospitals.
- Skills for solid-waste management including vermi-composting, recycling.
- Financial literacy for better financial management as well as for financial inclusion and financial intermediation (like banking correspondents)
- Developing skills for community action.

### 3.5.3 Housing and Basic Infrastructure

Lack of tenure and displacement of slums leads to insecurity in both living and working conditions. Because of the insecurity families do not invest in upgraded housing, and remain living in slum-like conditions.

Drinking water and toilets are human needs. Lack of water and toilets are major problems as they lead to the practice of open defecation and to deteriorating health.

We suggest that:

- All existing housing with lack of tenure should be stabilised at the earliest. In-situ development is the best solution as it does not require people to move out, and there are many good models of in-situ building. In case families have to be moved to provide for a public purpose, they should be provided with alternative housing in a developed area.
- As it is an unavoidable need and as cleanliness of the city is high on the agenda, every person in the urban area must have an individual, or privately shared, tap connection and toilet. A toilet should be a fundamental right.

### 3.5.4 Security of Working Women

One of the reasons for the high unemployment of women is that they feel unsafe in public places, on the roads and at the work place. Often women have to travel to work and face harassment in public transport or on the road. They may face harassment at the workplace both in informal sector and in offices and factories. Women who come from rural areas or from other towns to work, often do not have a safe place to stay. We recommend the following.

- Security of women on the roads, in public places and at the work place is essential. Police and authorities should strictly enforce the laws regarding harassment of women, in particular the Criminal Law (Amendment) Act 2013 has a provision for sexual harassment and stalking, on roads and public places.
- The Sexual Harassment at Work Place Act 2013, to be strictly enforced including for the informal workers. This is further detailed in the chapter on Labour Law.
- 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 town must have at least one working women’s hostel.
A small percentage of all women workers are in the formal sector, the others being informal wage workers, own-account producers or unpaid family workers. Although all these women are workers and contribute to the national economy, they are rarely benefitted by labour laws. As we shall see in this chapter, a plethora of labour laws exist but most informal women workers are not able to take advantage of them. However, this need not be so. There are many laws that can be beneficial to women workers and improve their lives; it is a matter of interpretation and implementation.

4.1 Existing Labour Laws
In India there are numerous labour laws but the majority of them are applicable to the formal sector, which makes up a handful of the total labour work-force. However, there are some existing labour laws that can be extended and made applicable to workers in the informal sector as well. Of course many of the laws like the Factories Act 1948 would not apply, but it is surprising how many do actually apply to informal workers.

4.1.1 Labour Legislations that Apply to Informal or Unorganised Workers
As per Article 246 of the Indian Constitution, the Parliament legislates on the subjects mentioned in the Union List and the State Government legislates on the subjects under the State List, and with respect to the Concurrent List either can frame laws. As the subjects of labour and labour welfare fall in the Union and Concurrent List, both the Parliament and State Government have enacted various labour laws in pursuance to the Constitutional provisions mentioned above.

The first labour laws in the country were enacted nearly a century ago to address the exploitation of factory workers. This was when India was newly industrialising and factories were coming up, and so these laws addressed the issues of industrial labour in factories and were modelled on British laws already in existence. After independence the establishments covered by these laws became what is now known as the ‘organised’ sector and over time, the workers in this sector improved their
conditions considerably. However, the organised sector in India has never exceeded 10 per cent of the workforce and so the vast majority of workers remained in the unorganised sector, usually out of reach of the benefits of the labour laws. It is only in the last 30 years or so that workers in unorganised sectors have been recognised and brought into the ambit of labour laws.

We can distinguish three types of labour legislations. First, those that address working conditions and wages, such as Minimum Wages Act 1948, Payment of Wages Act, 1936 etc.; second those that address social security issues such as The Employee's Provident Funds And Miscellaneous Provisions Act 1952, Employee's State Insurance Scheme Act 1948; and third, those that govern organising and relationships like Trade Unions Act, 1926 and Industrial Dispute Act, 1947.

The first type of Act usually requires proving an employer-employee relationship. In the unorganised sector it is difficult to prove this relationship. For own-account workers, of course, the relationship does not exist. But even for wage workers, who are paid a wage by an employer, the relationship is often difficult to establish. Many employers work through labour contractors who do not maintain records and so it is difficult to identify the workers. Often workers are casual labourers moving from employer to employer, such as in the case of agricultural workers, and so it is difficult to pin responsibility on one employer. In any case, most employers make all efforts to hide this relationship, and workers, being unorganised, are unable to protest.

The earlier laws on social security, such as Employee’s Provident Funds and Miscellaneous Provisions Act, 1952 and Employees State Insurance Scheme Act, 1948 were enacted keeping in mind the situation of industrial workers in factories. However, over time, court judgements clarified that these laws could be applicable to non-factory workers also and home-based workers such as bidi workers have been included in the ambit of this law.

As it became obvious that the unorganised or informal sector was here to stay and that new labour laws would have to be required for them, some new laws governing social security for the unorganised sector have been enacted and these include the Building and other Construction Workers Act, 1996, the Bidi Workers Welfare Fund Act 1976 and the Bidi Workers Welfare Cess Act, 1976 which do not necessarily require an employer-employee relationship. The most recent, and most inclusive, Act so far has been the Unorganised Workers Social Security Act 2008. At the same time, laws were enacted for certain categories within the informal sector where categories of workers were extremely exploited such as manual scavengers or bonded labour.

4.1.2 Laws Which Can Be Made Applicable to Unorganised Workers

After examining all the existing laws, we have attempted to identify which laws can actually be used to protect the workers of the unorganised sector. These laws have been used to some extent in the past and may be more effectively used in the future. They are as follows.

4.1.2.1 Laws related to industrial relations
- The Trade Unions Act, 1926

4.1.2.2 Laws related to wages
- The Payment of Wages Act, 1936
- The Minimum Wages Act, 1948

4.1.2.3 Laws related to working hours, conditions of service and employment
- The Plantation Labour Act, 1951
- The Mines and Minerals (Development and Regulation ) Act, 1957
- The Beedi & Cigar Workers (Conditions of Employment) Act, 1966
- The Contract Labour (Regulation & Abolition) Act, 1970
- The Inter-State Migrant Workmen (Regulation of Employment and Conditions of Service) Act, 1979
4.1.2.4 Laws related to equality and decent working conditions for women
- The Maternity Benefit Act, 1961
- The Equal Remuneration Act, 1976
- The Sexual Harassment of Women at workplace (Prevention, Prohibition and Redressal) Act, 2013

4.1.2.5 Laws related to deprived and disadvantaged sections of the society
- The Bonded Labour System (Abolition) Act, 1976
- The Child Labour (Prohibition & Regulation) Act, 1986

4.1.2.6 Laws related to Social Security
- The Workmen’s Compensation Act, 1923
- The Employees’ State Insurance Act, 1948
- The Employees’ Provident Fund & Miscellaneous Provisions Act, 1952
- The Personal Injuries (Compensation Insurance) Act, 1963
- The Limestone and Dolomite Mines Labour Welfare Fund Act, 1972
- The Payment of Gratuity Act, 1972
- The Beedi Workers Welfare Cess Act, 1976
- The Beedi Workers Welfare Fund Act, 1976
- Unorganised Workers’ Social Security Act, 2008

4.2 Implementation of Laws for Unorganised Sector Workers
It is often difficult to implement labour laws for unorganised workers, the reasons are many. First, the labour laws are primarily meant for those in employer-employee relationships, and these relationships are difficult to prove—the workers often have multiple employers, the employers themselves try to erase all records showing the relationship between them and their workers, workers are intimidated and afraid of losing their employment.

Second, the laws are primarily designed for factories where it is possible to find many workers together, in the unorganised sector; the workplace varies from home to fields to street to movable sites such as construction sites. Third, laws can be implemented if workers are organised, and most of these workers have no collective voice. Fourth, the sole implementing agency is the labour department, which does not have enough personnel, also it is focussed mainly on formal sector enterprises and has little time for the unorganised and scattered workers.

Finally, major gaps are found even for social security laws when there is no question of proving an employer-employee relationship and the onus of implementation lies with the Government alone. 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 is lying with the Government and not being spent on construction workers. In 2012, a total of over Rs 6,600 crore had been collected in various boards all over the country, of which only about Rs 965 crores had been spent. Most of the amount had been spent in three states only, viz Kerala, Tamil Nadu and Madhya Pradesh.

Bihar, as of December 2013, has Rs 358 crores collected in the Construction Workers Welfare Fund of which about 5 per cent has been spent.
4.2.1 Minimum Wages Act

The Minimum Wages Act was enacted as a social legislation to ensure that workers’ earnings should be enough to meet their basic needs. Although basic needs of workers are fairly uniform, it has been observed that wages paid to workers vary not only within the state but also inter-state. In fact, since fixation of minimum wages is done separately for every occupation in every state, there is a huge disparity in determination of minimum wages for the same trade in different states.

Furthermore, the actual wage paid in each state is usually much below the statutory minimum wage. For example minimum wages fixed by the Government of Bihar for bidi workers is Rs 151/1000 bidi rolled while the Government of Andhra Pradesh has fixed less than half that at Rs 72.85/1000 bidi rolled in the year 2012. In Madhya Pradesh minimum wage fixed for bidi workers in the semi-skilled category is Rs 217.31 per day while the actual wage paid is only Rs 58/1000.

Many unorganised trades, such as bidi making are ‘movable’ industries where the employers can easily move from state to state as making bidis does not require much fixed capital. Thus employers, in order to prevent payment of minimum wages fixed for the workers in a particular state, often choose to move from state to state depending on the level of the minimum wages fixed and the strictness of implementation of the Minimum Wages Act. In the recent past it has been observed that the bidi making industry has now moved to lower-wage countries like Bangladesh.

Another issue in the fixation of minimum wage and its implementation is that in the case of unorganised workers the wages paid at the grass root-level are actually on a piece-rate basis, however the minimum wage fixed by the Government is on a per-day basis, for example in Bihar the statutory minimum wages for the agarbatti worker, garment worker, and the brick-kiln worker are all on a per-day basis, but in reality, on the field, they are all paid on a piece-rate basis. Similarly, in case of workers in agriculture the minimum wage is fixed on a per-day basis, but in our field survey it was observed that the women workers are paid as per the harvesting done in one day.

There are still categories of home-based workers such as those making alta, mehndi etc., that are not covered under any scheduled employment in order to make the minimum wages applicable to them. However, recently, the Government of Bihar has taken a major step and has recognised domestic workers as scheduled employment and vide notification dated 31 March 2013 declared minimum wages for domestic workers as Rs 503 (per hour) per month.

Although fixation of minimum wage is an issue, the main problem is that even after the minimum wage is fixed, it is rarely paid. Throughout the field visits we observed that workers are consistently paid well below the minimum wage. The minimum wage act is not implemented effectively. In case the labour department does force the payment of minimum wages from time to time, the work may be shut down and workers rendered unemployed. In small units the inspectors are shown false books and the workers are afraid to tell the truth. Often inspectors are also in league with the employers and for a consideration, do not pursue their duty. In agriculture, there is no attempt even to try and enforce minimum wages, the political forces are too strong and the workers remain unorganised.

However, payment of minimum wages will go a long way in relieving the poverty of the unorganised workers. Implementation of minimum wages is a poverty-relieving measure, as most of the women we met are working but the earnings are very low in comparison to their work and effort. Hence, if they receive a proper return for their labour, they will be able to lift themselves out of poverty.

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2http://www.paycheck.in/main/salary/minimumwages/bihar
4http://labour.bih.nic.in/Files/Circulars/CN-02-04-10-2013.pdf
5http://labour.bih.nic.in/Files/Circulars/CN-01-04-10-2013.pdf
6http://labour.bih.nic.in/Files/Circulars/CN-04-01-04-2013.pdf
4.2.1.1 Fixation and enforcement of minimum wages

For better implementation of minimum wages and to extend its applicability to the majority of the workers in the informal economy, it is necessary to have both a scientific method for fixation of minimum wages and effective mechanisms for enforcement.

At present fixation of minimum wages is done by the labour department, with recommendation of state advisory board and variable dearness allowance raised as per consumer price index. At the same time enforcement is undertaken in a mechanical manner by inspectors and generally few complaints are received by the labour department. The Minimum Wages Act cannot be successfully implemented unless it is made into a dynamic tripartite process of implementation, involving the Government, employers, trade unions and the workers themselves. We believe the following three principles should be observed while undertaking fixation and implementation of minimum wage.

**Cover all trades**

All trades, with minimum 1000 workers across the state, should be covered by minimum wage and there should not be any that are left out. A listing of all types of work should be undertaken by the labour department itself and minimum wages should be fixed for these trades. The labour department should seek the help of the workers associations including the trade unions and NGOs which are working in the area.

**Scientific determination of piece-rate**

Many types of work are presently being done on a piece-rate basis. In those cases the rates should be fixed by the piece-rate, determined in a scientific manner. After listing all the trades where wages are to be paid on piece-rate, the labour department should devise a scientific mechanism to determine the average piece-rate. The established method in these cases is to have an objective observation of the time taken by a variety of workers, and then to determine the average time, which is then converted into a piece-rate by a pre-determined formula.

**Tripartite implementation of minimum wage**

Implementation of the minimum wages should also be done by agreement and involving a tripartite mechanism. In the unorganised sector it is quite common for wages to be variable across the state and for the wages paid to be much below the minimum wage. For example the wages received for the same work by workers in different areas is different like in case of agarbatti workers. The minimum wages for unskilled workers as prescribed by the Bihar Government in 2012 was Rs 151 per day, but in reality women working in different areas were observed by the team to be earning way below the prescribed minimum wages, for example in Gaya and Patna district, we have found women workers earnings to be from Rs 22 to Rs 35 per day. Similarly in the case of bidi rollers the set minimum wage is Rs 151/1000 bidis but it was found in the field-study that workers were earning between Rs 30/1000 and Rs 60/1000 bidis.

The committees created by the Department of Labour should be active in the field for implementation of the minimum wage. These committees should monitor implementation on the field and through persuasion, as well as application of penalty clauses of the law should ensure that there is a rise in the wages of workers.

Implementation of labour laws often depends on complaints being made by workers to the Labour Department, but in the field level survey the team found that women workers were unaware of both the concept of minimum wage, as well as the actual amount fixed by the Government. Awareness of the Minimum Wages Act and the schedule of minimum wages for each trade should be widely disseminated through newspapers, radio and television and by collaborating closely with trade unions, NGOs and women’s organisations working with informal-sector women workers. This will generate a demand from the workers themselves and would result in complaints to the Department of Labour.

Once demand for minimum wages is generated, the Department of Labour should have a mechanism with a wide net for receiving and processing complaints. At
present, even if a worker wanted to complain about non-implementation of Minimum Wages Act, she would have neither the knowledge nor the means to travel to the labour office many kilometres away. And if she should reach the Labour Office, it is unlikely that she will get heard or her complaint would be noted and processed. Therefore the Labour Department should make itself much more accessible to informal workers by creating a mechanism to receive complaints through mobile phone and emails, as well as written complaints.

4.3 Sexual Harassment of Women at Workplace Act 2013

4.3.1 Bringing Unorganised Workers within Ambit of the Act

Women workers whether in formal or informal sector are often subjected to sexual harassment at the workplace and many such cases have been highlighted over the years. In 1997, the Supreme Court passed a landmark judgement in the case of Vishakha and others vs. State of Rajasthan, which laid down the guidelines to prevent and to deal with sexual harassment at workplace. Almost after 16 years of the landmark judgement of the Supreme Court a legislation has now finally been enacted for the prevention of sexual harassment of women at workplace. The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (hereinafter referred to as “the Act”), enacted on 22, April 2013, has been enacted with an object to provide protection against sexual harassment of women at workplace and prevention and redressal of complaints of sexual harassment.

The ambit of the Act is wide as it covers women employees working in organised as well as unorganised enterprises. The definition clause of the Act defines an unorganised enterprise as: an enterprise owned by individuals or self-employed workers and engaged in the production or sale of goods or providing service of any kind whatsoever and where the enterprise employs workers, the number of such workers is less than ten.

The Government of India in year 2001 released a press release with an overview of unorganised labour and has categorised the unorganised workers under the following four broad heads In terms of:

- occupation;
- nature of employment;
- specially distressed categories; and
- service categories.

Small and marginal farmers, landless agricultural labourers, share croppers, fishermen, those engaged in animal husbandry, in bidi rolling, bidi labelling and bidi packing, building and other construction workers, leather workers, weavers, artisans, salt workers, workers in brick-kilns and stone quarries, workers in saw mills, oil mills etc. may come in the first category.

Attaching agricultural labourers, bonded labourers, migrant workers, contract and casual labourers come under the second category.

Toddy tappers, scavengers, carriers of head-loads, drivers of animal-driven vehicles, loaders and unloaders, belong to the especially distressed category; while midwives, domestic workers, fishermen and women, barbers, vegetable and fruit vendors, newspaper vendors etc. come under the service category.

Thus it can be seen that the term unorganised workers covers a wide variety of occupations and employments and the Act can and should be extended to these women workers.

4.3.2 Sexual Harassment Faced by Unorganised Workers

Unorganised women workers face many types of sexual harassment during the course of their work. However, there is very little documentation of this form of sexual
harassment and due to the stigma attached to the woman if she mentions her ordeals, most women suffer in silence. Furthermore, most of them are vulnerable as they desperately need the income, so they are afraid that if they protest, they may be dismissed from their work. Also, if they protest they may be labeled as ‘loose’ women and face difficulties at home as well as in the next workplace. So generally most women put up with the harassment or else just quit, and so deprive themselves of an income.

For unorganised workers, the workplace need not be a factory or an office situation. For domestic workers, for example, the work-place is the employer’s home, where the worker is often harassed by the male employer, male members of the family or co-employees like driver, security guards etc. On 12 October 2012, according to the newspaper Hindustan a 17-year old domestic worker, working in businessman Purshotam’s house at Regency Apartment of Patliputra colony of Patna, was raped and tortured for months by her employer. One day his wife caught them in her bedroom and the girl was thrown out. Someone took her to the police station where in her testimony she said that she had been brought here from her village the pretext of a job by a man from her village who worked in Patna as a guard. He had placed her in Purshotam’s house as domestic help.

Brick-kiln workers have to live and work at the kiln on the work-site. They are very vulnerable as they are in the control of the employer all day and night. They are also often subject to debt bondage, which increases their vulnerability. So the women are often sexually exploited by the employer, contractor and male co-workers. Many times their spouses or parents are helpless or are in even in connivance. In our field study we came across a case wherein a man owed money to the brick-kiln owner, and in order to repay him the money he had left his wife for six months as a bonded labourer with the brick-kiln owner.

Construction workers, agricultural workers, forest workers and casual workers of all types are equally vulnerable. They work in unprotected work-places, such as open and lonely fields, dense forests, open construction sites, markets and roads. They usually try to stay in a group to avoid all types of harassment from their employers and even from predator males who are looking for easy prey.

Street vendors, whose work-place is the street or markets, are subject to all types of sexual harassment. They face problems from local mafias, from police constables who patrol the area, from male vendors and even from customers.

Home-based workers also face sexual harassment during transit from workplace to home, as a result of which young girls are discouraged to step out of the house and only older women or boys actually go to the contractor or employer to get work.

4.3.3 Proposal for Implementing Sexual Harassment Act
in Bihar for Unorganised Workers

We propose that the Bihar Government shall make the Act applicable to the State of Bihar and shall devise a suitable mechanism to implement it.

The method for implementation of the Act in the formal sector where the workplace is an establishment or an enterprise is through an ‘Internal Complaints Committee’ (section 4). This committee is to be set up by the employer or management within the establishment. However, in the case of the unorganised sector, there cannot be an internal committee as there is no formal workplace or establishment. In that case, the Act provides for the mechanism of constitution of a local complaint committee as provided under Section 6 (1) of the Act which says that: Every district officer shall constitute in the district concerned, a committee to be known as the Local Complaints Committee to receive complaints of sexual harassment from establishments where internal committee has not been constituted due to having less than ten workers or if the complaint is against the employer himself.

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*Chapter on Gender-based Violence and Media in Bihar, a media study by Neelam Gupta*
4.3.4 Mechanism of Complaint Committee for Unorganised Workers

We propose that the Complaint Committee, should be a two-tier structure, as follows.

4.3.4.1 Sexual Harassment Committee, Tier-One

A District Sexual Harassment Complaint Committee may be set up at district-level for rural areas and at municipal-level for urban areas. It may be located in an existing department, either Department of Women or Child, or in the Labour Department, as decided by the State Government.

The Committee shall comprise of the following persons.

- Majority of women members
- Women district Panchayat member/ Parishad
- Department of Labour inspectors
- Representatives of women organisations
- Worker representative of women workers or trade unions

4.3.4.2 Sexual Harassment Committee, Tier-Two

This should be comprised of local committees and local NGOs or self-help groups (SHGs) working for women’s empowerment, and given suitable powers and responsibilities for recording and dealing with complaints.

Additionally, in case of brick-kiln or construction sites at far-off places following steps may be undertaken.

- A special team shall be set up by the Department of Labour, the role of which should be to visit the sites on surprise basis.
- The team shall comprise women officers.
- The team should regularly visit and proactively interact with the workers at site.
- Women organisations and SHG within the local limits of the site may designated as equivalent to local committee and be made the first contact point in case of any emergency.

4.4 Boards for Social Security or Welfare Under Existing Acts

4.4.1 Existing Boards and Funds

Labour legislations also provides for various kind of social security schemes and funds for the welfare of the workers. There are various labour welfare boards already existing like construction workers, labour welfare board, bidi workers welfare fund etc.

In Bihar, the status of the fund in the form of cess to the Labour Welfare Board since April 2013 to 17 January 2014 was Rs 358.6 crores however the actual amount spent by the departments is only 5% for the benefit of the construction workers in the state.

Bidi Workers Welfare Fund Act, 1976 Act has been in operation for over 30 years and the Bidi Workers Welfare Fund has a structure spread over India. Unfortunately the Bidi Welfare Board comes under Central Government and it has only one main office and that too in Koderma, Jharkhand. Though recently a regional office has been set up in Muzaffarpur which is not very active, it becomes practically difficult to reach out to the office for conducting activities of registration and procuring benefits etc from the Board. In our field study we found that in the year 2012, one organisation SEWA alone had filled up 1000 forms for issuance of ID cards for bidi workers, but the workers had received only 250 cards. This is only one example, though there may be many others. The benefits under the welfare schemes are given only to the card-holders since the cards are issued to only handful of people so only they are able to avail the benefits. Even the hospital—where bidi workers forms are filled and they are given first aid—is small and poorly equipped, thus leaving the workers not being able to be fully benefited by the schemes under the board.

A major lacuna as far as women workers are concerned is that although women are the actual bidi workers, it is the men from the family who are issued cards. In the field-study we found that of all the bidi workers we visited in
Bihar only 10 per cent of women workers actually have cards because men are treated as workers and women workers are treated as unpaid family workers. However, in reality it is the women workers who roll the bidis and therefore they should directly be issued cards.

4.4.2 Reaching Benefits to Workers from Existing Funds

Although we have only mentioned two existing welfare funds, there may be many more that have been constituted by the State Government. As in the two examples mentioned above, it is seen that the benefits of welfare funds are not fully reaching the unorganised sector workers, and reaching the women even less. There are a number of reasons for this.

Firstly, the conditions that are imposed on the worker to register with the fund are quite onerous. Secondly, the Government departments do not have the personnel to reach out directly to so many scattered workers and nor have they developed the mechanisms to bring in other actors such as NGOs and trade unions to reach these workers. Third, even after the worker is registered, there are too many conditions that he or she has to fulfil before he/she can avail the benefit, so is unable to get it. The result of all this is that funds that are meant for unorganised workers accumulate in hundreds of crores and at the same time, the workers suffer miserably.

We propose that the following steps can be incorporated by the Bihar Government for better implementation of the welfare boards in the State.

The first step is to identify and register the eligible workers. There are many ways to do this. In Madhya Pradesh over 22 lakh construction workers were identified10 by consecutive campaigns, by involving trade unions and NGOs and local councillors and Panchayats and by keeping open registration processes with low fee. Few conditions were imposed on the workers and identification could be done by a number of different reliable agencies. A similar method may be followed in Bihar.

In Bihar, SEWA has been working with both bidi workers and construction workers but has been facing a lot hardship, for instance—as already stated—the number of actual ID cards issued is much less than the actual numbers of forms filled because the office is not in Bihar. Secondly even in the hospital where the identity cards forms are filled the officer designated to visit comes only two to three times in a week and in a day he is able to sign and approve only eight to nine forms. Thus there is a need of having bidi welfare boards shifted to district-level. Also there should be an officer visiting the hospital daily for signing and approving the forms of registrations.

In order to reach the benefits to the workers, the schemes devised for the workers should be very simple and easily comprehensible by the workers. The Bidi Workers Fund already has a variety of schemes which it dispenses including healthcare, housing and scholarships. Although the Construction Workers Board has devised schemes these are still difficult to access. They should be simplified as at present the process of getting the construction worker registered is complex and tedious.

In Bihar, the Board accepts registration directly from the worker and this is done only once in a week along with a notarised declaration of his/her occupation, thereafter there is a process of physical verification of the worker in front of the designated officials. In case any of these concerned persons are not present at that time, the verification is not done and gets delayed. It was observed during the field study that SEWA had filled 300 to 400 forms of the construction workers and till date none of them have been registered. Thus it is essential that a simplified process is designed to reach out to maximum number of workers.

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4.5 The Unorganised Workers Social Security Act 2008

4.5.1 Features of the Act
In the year 2008, the Government of India enacted The Unorganised Workers Social Security Act, 2008. This Act was enacted with the purpose of providing social security and welfare benefits to the unorganised workers. It provides for the constitution of a National Social Security Board at the central level and a State Social Security Board at the state-level.

The Act states that the National Board shall recommend welfare schemes for unorganised workers from time to time in the areas of life, disability, health, maternity benefits, old-age protection and/or any other schemes it may determine necessary. And the State Board shall recommend social welfare schemes pertaining to Provident Fund, Employment Injury Benefit, and housing and education scheme for children, skill up-gradation, funeral expenses and old-age homes. The welfare fund required for the aforementioned schemes can set up either fully or partly funded by Central or State Government, through cess and contributions from employer as well as beneficiaries.

4.5.2 State-level Social Security Board
The Act provides for the constitution of two Boards one at the national level and another at the state level. Section 6 provides for constitution of State Social Security Board.

As per Section 6 (1) of the Act, Every State Government shall notify for the constitution of State Board in its state.

Section 6 (2) provides for the constitution of the State Board and it shall comprise of 28 members to be nominated by the State Government, out of whom:

i) 7 representing the unorganised workers;
ii) 7 representing employees of unorganised workers;
iii) 2 representing members of Legislative Assembly of the concerned state;
iv) 5 representing eminent persons from civil society; and
v) 7 representing the concerned State Government departments.

4.5.3 Functions of the Board
Section 6 (8) of the Act provides the functions that the State Board is required to carry out.
a) Make recommendations to the State Government in formulating suitable schemes for different schemes for different sections of the unorganised sector workers.
b) Advise the State Government on such matters arising out of the administration of this Act as may be referred to it.
c) Monitor such social welfare schemes for unorganised workers as are administered by the State Government.
d) Review the record keeping functions performed at district-level.
e) Review the progress of registration and issue of cards to the unorganised sector workers.
f) Review the expenditure from the funds under various schemes.
g) Undertake such other functions as are assigned to it by the State Government from time to time.

4.5.4 Welfare/ Social Security Schemes under the Act
The Act provides for the Central Government to undertake some schemes and for the State Government to undertake others. Section 3 (1) requires Central Government to formulate and notify from time to time suitable welfare schemes for unorganised workers on matter relating to:

- life and disability cover;
- health and maternity benefits;
- old-age protection; and
- and any other scheme as may be determined by the Central Government.

Regarding the schemes to be undertaken at the state level, Section 3 (4) states that the State Government may formulate and notify from time to time, suitable welfare schemes for unorganised workers, including schemes relating to the following.

- Provident Fund
Employment injury benefit
Housing
Educational schemes for children
Skill up-gradation of workers
Funeral assistance
Old-age homes

4.5.5 Worker Facilitation Centres
Section 6 (9) of the Act provides for establishment of Workers Facilitation centres.

The State Government may set up such workers facilitation centres as may be considered necessary from time to time to perform the following functions, namely:
(a) Disseminate information on available social security schemes for the unorganised workers;
(b) Facilitate the filling, processing and forwarding of the applications forms for registration of the unorganised workers;
(c) Assist unorganised workers to obtain registration from the district administration;
(d) Facilitate the enrolment of the registered unorganised workers in social security schemes.

4.5.6 Setting up a State Board under the Act
We recommend that the State Government set up a State Board under this Act. As per Section 3 (4) of the Act, the Bihar Government shall notify and set up a Bihar Social Security Board. The Board may devise schemes apart from the one mentioned specifically in the Act based upon the needs and demands of the unorganised workers of Bihar. However the Act can be implemented only after the rules have been formulated. Though the law has been enacted but owing to the absence of the rules the said Act cannot be implemented. Thus we recommend that Unorganised Workers Social Security Rules shall be formulated by the State Government in order to implement the said Act.

The Board may cover three types of schemes.
1. Some of the schemes that are prescribed under the Central Act may be undertaken by the State Board.
2. There are various social security schemes already prevalent in Bihar and it is recommended that the Government of Bihar may converge and put all these schemes along with the other schemes mentioned herein above under one board in order to ensure better monitoring and delivery of the benefits of schemes to the beneficiaries (see Appendix 1).
3. Some new schemes may be taken up under this Board which could include old-age benefits, scholarships, healthcare and any other schemes as might be prescribed by the Government.

The Bihar Social Security Board may also set up workers facilitation centres for better delivery of the services to the people.

The Act provides for the establishment of the Workers Facilitation centres. The Task Force recommends the State Government may set up Workers Facilitation Centres which need not be run by the Government. The Workers Facilitation Centres shall comprise of the following:
a. existing Worker Welfare Boards and their local offices;
b. local Panchayati Raj Institutions (PRI) or urban local bodies,
c. organisations of workers including trade unions, associations and co-operatives in the unorganised sector;
d. self-help groups (SHGs);
e. non-profit organisations working among the unorganised sector workers; and
f. such other organisations as may be designated by the State Boards.

The Workers Facilitation centre shall perform following functions:
a. obtain registration and deliver the Identity Cards to the registered workers;
b. facilitate to enrol the registered workers in social security schemes;
c. act as an authorised intermediary in collecting contributions from the workers and employers to the social security schemes and remit them with the designated institutions;
d. ensure the delivery of social security benefits in co-operation with institutions designated to deliver such
social security (insurance companies, post offices, Departments of the State/Central Government and other institutions concerned); and

e. any other function as may be prescribed by the State Social Security Board.

4.6 A New Act: Bihar Unorganised Workers Welfare Act

The Bihar Government may also choose to enact an independent State Act for the welfare of labour workforce in its state. The Task Force was set up by the Bihar Government in 2012 to highlight labour issues, making visible women’s contribution in the growth of the economy, organising, government administration etc. As a result of the research study done by the Task Force various issues faced by the women workers were highlighted and to better address the issues we recommend the enactment of an independent State Act for the welfare of the unorganised workers. The Act may be called Bihar Unorganised Workers Welfare/ Social Security Bill, 2014.

The advantage of a separate Act is that it will be totally within the purview of the State Government and will not require any clearances from the Central Government. The Act and its rules can be framed in accordance with the needs of the unorganised workers in Bihar. The suggested draft Bill is as under.

4.6.1 Bihar Unorganised and Migrant Workers Welfare Bill, 2014: A Model Bill

BIHAR UNORGANISED AND WORKERS WELFARE BILL, 2014

Index

1. Short Title, extent and commencement
2. Definition
3. Constitution of Board
4. Constitution of Welfare Fund
5. Registration
6. Workers Facilitation Centres
7. Schemes

CHAPTER I
PRELIMINARY

1. Short title, extent and commencement- (1) This Act may be called the Bihar Unorganised and Migrant Workers Welfare Act, 2013
(2) It extends to the whole of state of Bihar.
(3) It applies to the employment specified in the Schedule annexed here under.
(4) It shall come into force on such date as the State Government may by notification in the official gazette.

CHAPTER 2
DEFINITIONS

In this Act, unless the context otherwise requires:
a) “Board” means a board established under Section 3;
b) “Employer” means a person or an association of persons, who has engaged or employed an unorganised worker either directly or otherwise for remuneration;
c) “Establishment”, means any place or premises, including the precincts thereof, in which or in any part of which any scheduled employment is being or is ordinarily carried on;
d) “Home-based worker” means a person engaged in the production of goods or services for an employer in his or her home or other premises of his or her choice other than the workplace of the employer, for remuneration, irrespective of whether or not the employer provides the equipment, materials or other inputs;
e) “Identity card” means a card, document or certificate issued to an unorganised worker under the Act.
f) “Notification” means a notification published in the official gazette.
g) “Organised sector” means an enterprise which is not an unorganised sector.
h) “Prescribed” means prescribed by rules made by the State Government under the Act;
i) “Registered worker” means an unorganised worker registered under the section.
j) “Rural Board” means the board constituted in the Rural areas under section 3(2)
Provided that the Rural Board shall comprise of the representatives of Panchayat as well.

(4) The Board shall include equal number of members representing Government, employers, unorganised workers and one-third members representing unorganised workers, shall be women workers.

(5) The Boards shall meet at least once in every quarter at such place and time and shall observe such rules of procedures relating to the transaction of business at its meetings as may be prescribed.

(6) The Boards shall perform the following functions:

(i) recommend for the formulation of suitable social welfare scheme in the state;

(ii) monitor the social security schemes already functioning in the state;

(iii) review the record-keeping;

(iv) review the registration and issuance of identity cards to the unorganised-sector workers;

(v) carry out awareness programmes for dissemination of information pertaining to the Boards; and

(vi) review the expenditure of the Welfare Fund under various schemes.

CHAPTER 4
CONSTITUTION OF WELFARE FUNDS AND THEIR APPLICATIONS

4. Constitution of the Welfare Fund: (1) The State Government shall constitute a welfare fund and notwithstanding anything contained in other law for the time being in force or in any contract or instrument, all unpaid accumulations shall be paid to the Board which shall keep a separate account therefore until claims thereto have been decided in the prescribed manner.

(2) The fund shall consist of:

(i) grants, loans and subsidies to the Board by the Central Government;

(ii) grants, loans and subsidies to the Board by the State Government;

(iii) contribution by the employer and/ or establishments as may be determined from time to time;
(iv) contribution by the employees as may be determined from
time to time;
(v) the State Government shall allocate five per cent from its
budget for the welfare Board to constitute a corpus fund
for providing benefits. And all the contributions, grants,
loans shall be put in the corpus fund; and
(vi) any other source of fund as may be decided by the
State Government.

CHAPTER 5
REGISTRATION

Eligibility to Claim Benefits

5. Eligibility: (1) Every unorganised and migrant worker
who has completed eighteen years of age but has not
completed sixty-five years of age, and shall be eligible to
claim benefits of the schemes as may be prescribed under
this Act;
(2) Unorganised workers normally resident in a rural area
shall be eligible to claim benefits as a member of the Bihar
rural unorganised workers welfare fund constituted under
section 4.
(3) Unorganised workers normally resident in an urban area
shall be eligible to claim benefits as a member of the Bihar
urban unorganised workers welfare fund constituted under
section 4.

Provided that no one shall be eligible simultaneously as
member of both the boards as mention above

6. Self-Declaration: (1) The worker to be eligible to benefit
from the board shall simply provide a self declaration along
with the identity card issued by the workers facilitation set
up under section 8 and the Board shall be responsible for
confirming the self-declaration before disbursement of the
benefit under the Act.
(b) Copy of one identity proof such as Ration Card, Aadhar
Card, Voter Identity Cards etc.

7. Issuance of Identity Cards: The workers facilitation centre
concerned shall give every member an identity card with
his photograph duly affixed thereon with enough space for
entering the category of work done by him with duration,
signed and sealed by the Board constituted under section 3.

CHAPTER 6
WORKER FACILITATION CENTRES

8. Workers Facilitation Centres: (1) The State Government
may set up such Workers facilitation centres which need
not be run by the Government. The Workers Facilitation
Centres shall comprise of the following:
(a) existing Worker Welfare Boards and their local offices,
b) local Panchayati Raj Institutions (PRI) or urban
local bodies,
c) organisations of workers including trade unions,
associations and co-operatives in the unorganised sector;
d) self-help groups (SHGs);
e) non-profit organisations working among the
unorganised sector workers; and
f) such other organisations as may be designated by the
State Boards.

The Workers Facilitation centre shall perform the
following functions:

a) obtain registration and deliver the Identity Cards to the
registered workers;
b) facilitate to enrol the registered workers in social
security schemes;
c) act as an authorised intermediary in collecting
contributions from the workers and employers to the social
security schemes and remit them with the designated
institutions;
d) ensure the delivery of social security benefits in co-
operation with institutions designated to deliver such social
security (insurance companies, post offices, Departments
of the State/Central Government and other institutions
concerned); and

any other function as may be prescribed by the State Social
Security Board.

CHAPTER 7
SCHEMES

9. Schemes: The State Government may formulate and notify
from time to time, suitable welfare schemes for unorganised
workers, including schemes relating to-
a) Antarajiya Pravasi Mazdoor Yojana (existing scheme in Bihar state)
b) Bihar Shatabadi Asangathit Karya Shetra aivam Shilpkar Samajik Suraksha Yojana, 2011
c) Maternity benefits
d) Old-age protection
e) Direct cash transfer
f) Skill up-gradation programmes
g) Creche facilities
h) Any other benefit as may be determined

4.7 Way Forward
Labour law is a powerful instrument for promoting social justice and bringing about some measure of social protection. In India there are numerous labour laws but majority of them are applicable to the formal sector, which makes up only a handful of the total labour work-force. However, there are some existing labour laws that can be extended and made applicable to workers in the informal sector as well. In this chapter we have recommended a number of ways in which existing labour laws can be made more effective for the women in the informal or unorganised economy. We also explore the option of a new law that can be enacted and that would cover all unorganised workers with some form of social security. We are calling this law the Bihar Unorganised Workers Welfare Bill 2014

4.7.1 Implementing the Minimum Wages Act, 1948
The Minimum Wages Act was enacted as a social legislation to ensure that workers earnings should be enough to meet their basic needs. Although the basic needs of workers are fairly uniform, it has been observed that each State has very different norms for fixation of Minimum Wages.

Furthermore, the actual wage paid in each state is usually much below the statutory minimum wage, and also varies within the State. Fixation of minimum wage is usually done mechanically and in case of unorganised workers the wages paid at the grass root-level are actually on piece rate basis, however the minimum wage fixed by the Government is on a per-day basis.

However, the main problem is that even after the minimum wage if fixed, it is rarely paid. Throughout the field visits we observed that workers are consistently paid well below the minimum wage. There is no effective mechanism in the labour department, which ensures implementation of statutory minimum wages. The following recommendations will go a long way towards ensuring that workers receive at least a minimum for their labour.

- The Government should, through internal surveys, have complete information about the actual wages paid in each occupation and each district.
- All occupations, with number of workers more than 1000 across the state, should be covered by minimum wage and there should not be any that are left out.
- For work which is done on a piece rate basis, the rates should be fixed by the piece rate, determined in a scientific manner.
- Implementation of the minimum wages should also be done by agreement and involving a tripartite mechanism.
- There should be wide dissemination of information on declared minimum wage for each sector and complaints should be entertained by labour department through phone and emails.

4.7.2 Make Sexual Harassment at Workplace Act 2013, Applicable to Bihar and to Unorganised Sector
- Sexual harassment is widespread and although this Act is applicable to the unorganised sector, but no mechanism has yet been set out to implement it. We propose the following mechanism:
  - A local complaint committee as provided under section 6 (1) of the Act should be set up. It should be a two-tier structure.
  - Sexual Harassment Committee, Tier One: Should be a District Sexual Harassment Complaint Committee may be set up at district-level for rural areas and at municipal-level for urban areas. It may be located in an existing department, either Department of Women and Child, or in the Labour Department, as decided by the State Government.
Sexual Harassment Committee, Tier Two: Should be local committees. Local NGOs working for women’s empowerment should be designated as the local committee. They may also be local SHGs or SHG federations.

Additionally, in case of brick-kilns or construction sites at far-off places, the following steps may be undertaken.

- A special team shall be set up by the labour department whose role should be to visit the sites on surprise basis.
- The team shall comprise of women officers.
- The team should regularly visit and proactively interact with the workers at site.
- Women organisations and SHGs, within the local limits of the site, may designated as equivalent to local committee and be made the first contact point in case of any emergency.

### 4.7.3 Make Existing Welfare Boards Active to Provide Social Security to Unorganised Workers

Welfare Boards for particular occupations already exist in Bihar State and some boards such as the Construction Workers Board and the Bidi Workers Fund, already have large funds at their disposal. These boards need to work effectively to reach the workers under their purview. Some recommendations are:

- Identify existing boards and the effectiveness of each.
- Construction Workers Board should be activated with immediate effect as only 5 per cent of the funds are being spent. Registration of workers should be undertaken through campaigns and workers should receive full benefits due to them.
- Bihar is a major bidi-producing state. The office of the Bidi Welfare Board should be situated in Bihar.
- Women workers are left out when it comes to giving identity cards; they should be given identity cards through campaign and benefits of healthcare, maternity benefit and scholarships for children.

### 4.7.4 Implement the Unorganised Workers Social Security Act, 2008

The purpose of this Act is to provide social security and welfare benefits to the unorganised workers. Although the National Social Security Board at the central level has been formed, the State Social Security Board has not yet been constituted in Bihar. We recommend that:

- Bihar Government should set up a State Social Security Board under section 3(4) of the Act. However the Act can be implemented only after the rules have been formulated. Though the law has been enacted but owing to the absence of the rules the said Act cannot be implemented. Thus we recommend that Unorganised Workers Social Security Rules shall be formulated by the State Government in order to implement the said Act.

- There are various social security schemes already prevalent in the Bihar state and it is recommended that the Government of Bihar may converge and put all these schemes along with the other schemes, mentioned hereinabove under one board in order to ensure better monitoring and delivery of the benefits of schemes to the beneficiaries. (See appendix 1). Some new schemes may be taken up under this Board which could include old-age benefit, scholarships, healthcare and any other schemes as might be prescribed by the Government.

- The Bihar Social Security Board may also set up workers facilitation centres for better delivery of the services to the people.

### 4.7.5 Bihar Government to Legislate a New Act, Namely the Bihar Unorganised Workers Welfare Act

The Bihar Government may choose to enact an independent State Act for the welfare of the labour workforce in its state. The advantage of a separate Act is that it will be totally in the purview of the State Government and the Act and its rules can be framed in accordance with the particular needs of the unorganised workers in Bihar. We have drafted the Bihar Unorganised Workers Welfare/Social Security Bill, 2014, with the following main features:

- the Act should have an urban and rural board;
- it should cover social security schemes for all unorganised workers;
- it should incorporate existing schemes; and
- implementation should be decentralised through Worker Facilitation Centres.
बिहार सरकार

श्रम संसाधन विभाग

- बिहार राजकीय असंगठित कार्य क्षेत्र कामगार एवं शिल्पकार सामाजिक सुखा योजना, 2011
- वित्तीय वर्ष 2011-12 से असंगठित कार्यक्षेत्र के कामगारों एवं शिल्पकारों को सामाजिक सुखा प्रदान करने के उद्देश्य से यह नयी योजना लागू करने की सीमित प्राप्ति कर दी गयी है। इस योजना, असंगठित कार्य क्षेत्र के कामगारों एवं शिल्पकारों की दुर्घटनाओं मृत्यु की दशा में उनके आहतों को ₹1,00,000/-(रूपये एक लाख) तथा सामाजिक सुखा की दशा में ₹30,000/- (रूपये तीस हजार) का अनुदान दें होगा। इसी प्रकार दुर्घटना में उनकी पूर्ण अपगतता तथा आशीर्वाद प्राप्त की रियासत में उनके क्रमशः ₹75,000/- (रूपये पचास हजार) एवं ₹37,500/- (रूपये सतीहर हजार पौंच सी) का अनुदान दें होगा।

- राज्य दुर्घटना में धारण होने के फलस्वरूप अपत्ताल में कम से कम 5 दिन भली होने पर ₹5,000/- (रूपये पचास हजार) एवं कालिया असामाजिक रोगों से प्रस्त दें होने पर शिक्षारूढी सहायता दें जाने का प्रावधान है। इसके अतिरिक्त उनके दो बच्चों को कम उंच 9 से 12 सालकारी औद्योगिक प्रशिक्षण संस्थान एवं पीजीटेक्निकल में पढ़ने पर प्रतिमह ₹100/- की दर से वित्तीय सहायता दी जाएगी। योजना की नोडल एप्सेसी बिहार राज्य श्रम कल्याण समिति है।

उक्त योजनान्तर्गत अभी तक 591 मृत कामगारों/शिल्पकारों के आहतों तथा कामगारों/शिल्पकारों के असतारीकरण के लिए ₹33,02,500/- (रूपये तीन करोड़ तेजीस लाख दो हजार पौंच सी) विभिन्न जिलों के निजी पदाधिकारियों को अनुदान के रूप में उपलब्ध करायी गयी है।

अन्तरराष्ट्रीय प्रवासी मजदूर योजना

- अन्तरराष्ट्रीय प्रवासी मजदूरों के हितों की सख्ती के लिए भारत सरकार द्वारा अधिनियमित अन्तरराष्ट्रीय प्रवासी मजदूर (नियोजन एवं सेवा शर्तों का विनियन्त) अधिनियम 1979 के अन्तर्गत बिहार अन्तरराष्ट्रीय प्रवासी कर्मचारी (नियोजन एवं सेवा शर्तों का विनियमन) नियमावली 1980 पूरे राज्य में 2 अक्टूबर 1980 से लागू है।

- प्रवासी मजदूरों के हितों की सख्ती हेतु दिल्ली रिहा बिहार भवन में संयुक्त श्रमायुक्त का एक कार्यालय खोला गया है जिसमें पदाधिकारी पदाधिकारी है। बिहार राज्य में असंगठित क्षेत्र में कार्यरत मजदूर राज्य सरकार द्वारा चलाई जा रही विभिन्न कल्याणकारी योजनाओं से लाभाधित हो जाते हैं, परंतु बिहार राज्य के बाहर कार्यरत प्रवासी मजदूर किसी प्रकार का सामाजिक सुखा योजना से विविधता रह जाते हैं।

- बिहार राज्य के ऐसे प्रवासी मजदूर एवं उनके आहत परिवार को सामाजिक सुखा प्रदान करने के लिए बिहार राज्य प्रवासी मजदूर दुर्घटना अनुदान योजना 01 अप्रैल, 08 से पूरे राज्य में लागू है।

- इस योजना के अन्तर्गत वित्तीय वर्ष 2012-13 में ₹183.00 लाख की पृथ्वी मृत प्रवासी मजदूरों के आहतों को मुआवजा किया गया है।

- बिहार राज्य प्रवासी मजदूर अनुदान योजना नियमावली, 2008 एवं संशोधन नियमावली, 2011 के अन्तर्गत बिहार के प्रवासी मजदूर, जो अन्य राज्यों में कार्यरत हैं, के दुर्घटना में मृत्यु होने पर उनके वैद्य आहत का रूपये एक लाख मात्र एवं दुर्घटना की तिथि से 180 दिनों के अन्दर साफथी पूर्ण अपगतता की रियासत में ₹75,000/- (पचास हजार), साफथी आशीर्वाद प्राप्त की रियासत में ₹37,500/- (तीस हजार पौंच सी) अनुदान की राशि संबंधित जिला पदाधिकारी द्वारा मुआवजा किया जाता है।

राष्ट्रीय स्वास्थ्य बीमा योजना

- राष्ट्रीय स्वास्थ्य बीमा योजना एक केंद्र प्रायोजित योजना है। इस योजना के तहत गरीबी रेखा से नीचे जीवन यापन कर रहे असंगठित क्षेत्र के मजदूरों या उनके परिवार की अधिकतम पौंच सतर्कों का ₹30,000/- (तीस हजार) मात्र का स्वास्थ्य बीमा किया जाता है जिसकी प्रतिप्रमाण राशि का 25% राज्य सरकार एवं 75% केंद्र सरकार वहन करती है।
बीड़ी कामागर गृह निर्माण योजना

• यह योजना भारत सरकार द्वारा प्रारंभित है, जिसमें बीड़ी श्रमिकों के गृह निर्माण हेतु प्रति आवास ₹45,000/— की राशि कैस्टित है। इस राशि में से ₹40,000/— केंद्र सरकार तथा ₹5000/— लाभकार द्वारा वाहन किया जाता है।

• केंद्र सरकार द्वारा बेगुसराय जिले के लिए चालू वित्तीय वर्ष – 2012-13 में 501 बीड़ी श्रमिकों के गृह निर्माण हेतु ₹20000/— प्रति मकान की तरीके ₹1,00,20,000/— (रूपये एक करोड़ बीस हजरत) मात्र धन मिला कित्ता की राशि प्राप्त हुई है। उक्त राशि जिला पदाधिकारी, बेगुसराय को आवेदित की जा चुकी है।

• लाभकार द्वारा वाहन किये जाने वाले ₹5000/— की अशादन की भर्तियाँ के लिए प्रति आवास ₹4000/— राज्य सरकार अनुदान देती है। वित्तीय वर्ष 2012-13 में ₹61.56 लाख बजट उपयोग के विरुद्ध 1476 मकान हेतु ₹59.04 लाख भाग का व्यय हुआ है।

भवन एवं अन्य सनिमान कर्मकार कल्याण योजना

• भवन एवं अन्य सनिमान कर्मकार (नियोजन एवं सेवा शास्त्री विनियमन) अधिनियम 1996 एवं बिहार भवन एवं अन्य सनिमान कर्मकार (नियोजन एवं सेवा शास्त्री विनियमन) नियमावली 2005 के अनुसार कर्मकार कल्याण बोर्ड का गठन किया गया।

• इस अधिनियम के अंतर्गत ₹1000000/— की लागत से अधिक निर्माण कार्य करने वाले संबंधित से लागत का एक प्रतिशत सेव वसूल किया जाता है।

• इस योजना अंतर्गत भवन अथवा निर्माण कार्य में संलग्न निर्माण कार्यकारियों को कैदी की राशि से कर्मांक बोर्ड द्वारा बताता कल्याणकारी योजनाएँ चलायी जा सकती हैं, जिसमें प्रमुख योजनाओं के तहत निर्माण निर्माता को मकान भर्तियाँ, औजार एवं आयुक्त कुर्सी हेतु ₹15000/— का अनुदान दिया जाता है।

• अब तब भोर्ड में बिहार के निर्माण जिले के लागत 38,000 निर्माण श्रमिकों को पंजीकृत किया जा चुका है। इस योजना के अंतर्गत अबतक 11,622 कामगारों पर लागत 17.74 करोड़ रुपए का व्यय किया गया है।

• कल्याणकारी योजनाओं को चलाने हेतु वित्तीय वर्ष 2012-13 में 50 करोड़ सेवा संस्थाएं के स्थापना विद्युत वर्ष 2012-2013 तक लागत 94.96 करोड़ सेवा संस्थाएं किया गया है। इस प्रकार बोर्ड गठन से अब तक लागत 330 करोड़ रुपये सेवा का संप्रभु किया गया है।

निदेशालय नियोजन एवं प्रशिक्षण (नियोजन पथ)

• राज्य के शिक्षित कृषि एवं अनुयुक्त बेगोंगारों की नियोजन पाने में सहयोग देने के लिए सभी जिले में नियोजनालयों एवं नियोजन मान्यता केंद्रों की स्थापना श्रम संस्थान विभाग के अनुसार निदेशालय नियोजन एवं प्रशिक्षण (नियोजन पथ) के नियमावली की गयी है।

• नियोजन सेवा हेतु ई-प्रोसेस

• नियोजन सेवा के पूर्ण कम्प्युटराइजेशन के उद्देश्य को प्राप्त करने एवं इलेक्ट्रॉनिक रूप में नियोजन सेवा बेगोंगारों के साथ-साथ नियोजकों तथा पहुंचने के उद्देश्य से नियोजन निदेशालयों की जीवित पंजी को डिजिटाइज करना आवश्यक है।
प्रशिक्षण पत्र की योजनाएँ

• और 50 संस्थाओं का भवन निर्माण :- वर्तमान बिहार में 59 और 50 संस्थाओं का भवन निर्माण तय हैं। इनमें से 22 और 50 संस्थाओं गुरुत्वाकार हैं और इनमें प्रशिक्षण भवन, कर्मशाला भवन, होस्टल, चहरादायी इत्यादि के निर्माण/पुनर्निर्माण/समर्थन कार्यक्षेत्र भवन हो सकते हैं।

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</tr>
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</table>
भवंवास मजदूर पुनर्वि स्त्रोत योजना

भवंवास मजदूर प्रथम उन्मूलन अधिनियम, 1976 भारत सरकार द्वारा अधिनियमित एक अधिनियम है, जो पूरे राज्य में लागू है। इस अधिनियम के तहत मुख्य रूप से भवंवास मजदूर की पहचान, विविधता एवं पुनर्निर्माण किया जाता है।

भवंवास मजदूर पुनर्वि स्त्रोत योजना एक केंद्र प्रायोजित योजना है जिसके अंतर्गत भवंवास मजदूर को पुनर्निर्माण किया जाता है।

$20,000/- प्रति भवंवास मजदूर को परिसंपर्क के क्रम हेतु उनके बचत खाते में स्थानान्तरित किया जाता है और जिला पदाधिकारी द्वारा राष्ट्रीय खाते में स्थानान्तरण की तिथि से एक महीने के अंतर्गत जीवनार्थपूर्व के हेतु परिसंपर्क का क्रम सुनिश्चित कराया जाता है।

व्यापार में विभिन्न सरकार एवं केंद्र सरकार का 50:50 की सहभागिता होती है। इसके अलावा विभिन्न भवंवास मजदूरों को इंडाक्टर आवास, सामाजिक सुस्था, पेशेवर और अन्य भवनीय उन्मूलन योजनाओं के अंतर्गत लाभाधीन किया जाता है तथा भवंवास मजदूर के नियोजकों पर अभियोजन की कारवाई करने का प्रावधान है।

चावू वित्तीय वर्ष 2012-13 में 230 भवंवास मजदूरों के पुनर्वि स्त्रोत हेतु राज्यांतर $10,000/- प्रति भवंवास मजदूर की दर से $23.00 लाख मात्र का व्यय हुआ है।
किया गया है। तथा दिनांक—01.10.2013 से न्यूतम मजबूती, 
रु 176/— प्रतिदिन, कृषि नियोजन के लिए रु 170/— प्रतिदिन, 
दबा विकि प्रोस्लाइहन के लिये रु 163/— प्रतिदिन, प्रस्तावित है।

**बिहार राज्य बाल श्रमिक आयोग**

- बिहार राज्य बाल श्रमिक आयोग में अध्यक्ष, उपाध्यक्ष एवं 
आयोग के सदस्य होते हैं जिनका कार्यकाल तीन वर्षों 
का है।
- आयोग का कार्य राज्य के बाल श्रमिकों की समस्याओं का 
निवारण तथा पुनर्वास सुनिश्चित करने तथा इससे संबंधित 
अन्य मामलों पर सरकार को अपनी सलाह/अनुशंसा 
देना है।
- वित्तीय वर्ष 2012-13 में बाल श्रम एवं जनमान्य को जागरूक 
करने के लिये इलेक्ट्रॉनिक एवं प्रिंट मिडिया का उपयोग विशेष 
बाल श्रम उपमूलन दिवस ’12 जून’ के अवसर पर किया 
गया। इसके अतिरिक्त बाल श्रम उपमूलन हेतु राज्य के कई 
स्थानों पर जन जागरूकता अभियान, प्रशिक्षण कार्यक्रम इत्यादि 
आयोजित किये गये हैं।

**कर्मचारी राज्य बीमा योजना की योजनाएँ**

- विकिसालाय भवनों का निर्माण एवं पुनर्निर्माण : केन्द्रीय ऑपरेटिंग 
भवन फूलवारीशाही का निर्माण किया जाना है।
- विकिसालाय भवनों का निर्माण एवं पुनर्निर्माण : केन्द्रीय ऑपरेटिंग 
भवन फूलवारीशाही का निर्माण किया जाना है।
- कर्मचारी राज्य बीमा योजना के विकिसालायों का आयु-सम्बंधितकरण : 
नये—नये उपस्थर/उपकरण आदि से विकिसालायों को 
सुसंस्कृत किये जाने की योजना है।
- कर्मचारियों/पदाधिकारियों का भर्तीकरण : 
कर्मचारियों/पदाधिकारियों को चिकित्सा क्षेत्र में नयी—नयी 
जानकारियों दी जाती है।
5.1 Healthcare

Work is central to the lives of workers of the informal economy in Bihar, as we have seen in earlier chapters, and especially to the lives of women workers. This chapter focuses on the health and nutrition of workers and their young children, and also their access to health insurance through the Rashtriya Swasthya Bima Yojana (RSBY).

In our consultations with workers, our field visits and in our examination of research findings we have learned that health and nutrition are critical to a worker’s overall well-being, and to that of her or his children. Sickness means reduced productivity or inability to work and earn, and significant expenditure on doctors’ bills, medicines and diagnostic tests. It often means slipping deeper into indebtedness and poverty. In fact, studies estimate that about 60 million people fall into poverty each year in India due to illness1. As Bihar is one of India’s poorest states, it is safe to assume that a sizeable segment of all those falling into poverty each year are from Bihar, and would predominantly be workers of the informal economy. In this chapter we present some of the major health issues faced by the workers of Bihar, and especially women. Each section is followed by a set of recommendations for action.

5.1.1 Occupational Health

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. In our focussed group discussions (FGDs) on health issues with workers in several districts and occupations, their work-related health problems came to the fore immediately. We documented some of their problems (Table 5.1), but it is clear that much more in-depth research and documentation is needed as a first step towards developing occupational health and safety services, and integrate these with primary healthcare.

What is striking is that the occupational health issues of workers in Bihar still reflect those of workers mentioned in the seminal Shramshakti report of 19882, focussing on women in the informal sector.

There are still huge gaps in our knowledge and information on occupational health of workers, especially women, in Bihar. However, our preliminary investigations revealed that the major emerging occupational health issues that require immediate attention are the following.

1. Musculoskeletal pain, especially back pain and pain in the limbs and shoulders—these make up a major cross-cutting health issue for workers, especially women, and are undoubtedly connected to long hours of work in one or two positions like sitting while rolling bidis or papads, bending and carrying loads as part of agriculture, construction and brick-kiln work, and repeated action. However, there are very few studies on musculoskeletal pain of workers, and none that we found on workers in Bihar.

2. Specific problems and injuries associated with certain occupations, including dust-related respiratory problems (brick-kiln workers, agarbatti rollers, construction workers and others), cuts and sores (bamboo-basket weavers, cane-fan makers, waste recyclers), dizziness from fumes and vapours (lac-bangle makers, tussar cocoon-reeling workers) and skin and eye irritation (agricultural workers, small farmers, construction workers, brick-kiln workers, makhana poppers. See Box 5.1).

3. Stress, strain, sleep deficit and mental health issues possibly due to the overall load of work both within and outside the home, social and cultural issues (especially as there is large-scale migration of male workers in many districts and consequently the household responsibility rests on women).

4. Lack of tools for the workers to prevent injuries, abrasions and abscesses (basket weavers, makhana poppers, cane-fan makers, papad makers, agricultural workers and farmers, among others).

5. Lack of simple health education, including ‘do’s and don’ts’, yoga or other exercises to alleviate pain, and information about toxic chemicals and substances like pesticides, that workers routinely use with little or no protection. Also, workers do not have information on where to go for early detection and screening, and for further referral care. Finally, workers do not have access to information and education on simple home remedies.

### Table 5.1: Some Occupational Health Issues of Women Workers in Bihar

<table>
<thead>
<tr>
<th>Workers</th>
<th>Health Problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small and marginal farmers, agricultural labourers</td>
<td>Body and backache, cuts, eye and skin irritation, fungal and bacterial infections due to limbs continuously in water, mud in fields</td>
</tr>
<tr>
<td>Brick-kiln workers</td>
<td>Respiratory problems, skin and eye irritation, sunstroke, body and backache, urinary tract infections (no toilets so withhold urination for long hours)</td>
</tr>
<tr>
<td>Handloom workers (reeling, filling bobbins done by women)</td>
<td>Pain in limbs, hearing loss (due to prolonged exposure to noise), pain in fingers</td>
</tr>
<tr>
<td>Bamboo basket-weavers</td>
<td>Pain in limbs and fingers, cuts and abrasions on fingers from bamboo splinters, thickening of skin, abnormal pigmentation, abscesses in nails and fingers</td>
</tr>
<tr>
<td>Bidi makers</td>
<td>Body and backache, shoulder and limb pain, watering of eyes, dizziness</td>
</tr>
<tr>
<td>Papad makers</td>
<td>Body and backache, pain in the neck and shoulders, pain in hands and fingers</td>
</tr>
<tr>
<td>Cane-fan makers</td>
<td>Body and backache, abscesses and injuries, pain in limbs and fingers</td>
</tr>
<tr>
<td>Tussar cocoon-reeling workers</td>
<td>Headache, skin irritation</td>
</tr>
<tr>
<td>Makhana poppers</td>
<td>Burns, pain in hands</td>
</tr>
<tr>
<td>Lac bangle-makers</td>
<td>Body and backache, dizziness</td>
</tr>
<tr>
<td>Waste recyclers</td>
<td>Body and backache, pain in limbs, skin irritation, pain in fingers, injuries, abscesses</td>
</tr>
<tr>
<td>Agarbatti rollers</td>
<td>Body and backache, stomach pain</td>
</tr>
</tbody>
</table>
6. Lack of information on where to access health services in general, especially of a preventive nature, and what laws, programmes and entitlements are available to them. Also, there is no information available on where to go for addressing grievances or seeking advice for occupational health conditions.

5.2 Sex Ratio

The Child Sex Ratio (0–4 years) in Bihar is 931 females per 1000 males according to the 2011 Census,3 and 919 females per 1000 males at birth. Latest surveys show even lower sex ratios as shown in the box below.

Box 5.1: Occupational Health Issues of Lime Factory Workers

In Basant Bagh, Naya Tola in Purnea district, we met Rajani Chatri who works in the edible lime factory. She had taken the day off due to ill-health. Rajani Chatri and her family, like other families in Naya Tola, have been evicted from the land they had been living on for as long as they can remember. It has been three years since the eviction but no one has received their relocation papers yet. In this environment of uncertainty, Rajani is struggling to eke out a living. She reaches the factory at 9 a.m. and works there till 5.30 p.m. She earns Rs 60 per day to pack edible lime. Her husband, Kali Chatri, makes bamboo houses and earns Rs 200–250 per day. But he does not get work regularly.

We saw Rajani’s hands, which were scalded and burned due to continuous exposure to lime. The women working in the edible lime packaging unit are not provided gloves. When the burns got worse, the employer told Rajani to come back when she was well enough to pack the lime. She has a Rashtriya Swasthya Bima Yojana (RSBY) Smart Card but she could not use it. She had to consult a private doctor. Her bills mounted to Rs 1,400. After recovery she still goes to the same factory. ‘What else can I do?’ she asks. She suffers from leucorrhoea as well. Still she works hard to ensure a better future for her daughters.

Box 5.2: ‘Bihar Worst in India’s Falling Birth Sex Ratio’

‘India’s birth sex ratio has fallen to 893 girls registered for every 1,000 boys born, much less than the overall child sex ratio of India at 914, latest Government data on registration of births shows. The new data for 2009 records a dip from the 903 girls registered per 1,000 boys in 2007… Bihar was the worst performing, with a birth sex ratio of 751, followed by Arunachal Pradesh at 806.’

— Chetan Chouhan, Hindustan Times, New Delhi, 23 September 2013

Box 5.3: Neglect of Female Neonates and Girl Children—Janki Devi’s Story

Janki Devi attended our health awareness or jagruti sessions in one of the blocks in Munger district. She had in her arms an infant girl, reported to be six months of age, but appearing more like two months. The infant presented with 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 PHC by forceps, and had difficulties breathing when born. The attending physician told the mother to quickly take the baby to the department of paediatrics at the Patna Medical College, where facilities for treatment for such cases existed. He said the PHC was not equipped to deal with these sorts of neonatal complications. He informed the family that without specialised care, the baby would either die within a few hours of birth, or die during early childhood.

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, it is a girl baby, it doesn’t matter what happens. If in fact she dies, as the doctor predicted, it would be better for everyone concerned.’ The mother was weeping inconsolably as she related this incident.

4Field observation, SEWA Bharat Health team
The declining sex ratio in this age group 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. This, in turn, could be due to discrimination in feeding, and care-seeking for childhood illnesses.

In an attempt to understand the possible reasons behind the declining sex ratio, data from the Annual Health Survey (AHS) 2010–2011 was analysed. This provided information on such indicators as percentage of pregnant women seeking ultrasound examinations before abortion. In districts with a higher sex ratio at birth (such as Begusarai, Bhagalpur, Buxar, Lakhisarai, Madhubani and Muzaffarpur) over 20 per cent women who reported an abortion also reported that they had an ultrasound before the procedure, indicating a likelihood that such women were using ultrasound as a sex determination process.

5.3 Maternal Health
The major issue in maternal health in Bihar is the high Maternal Mortality Ratio (MMR) of 261 as seen in the Sample Registration System (SRS) 2007–09. Bihar had the fifth-highest MMR after Chhattisgarh, Madhya Pradesh, Rajasthan, Assam and Uttar Pradesh. District-wise data on MMR as per the AHS 2010–2011 shows Purnea Division with the highest MMR of 377 and the somewhat more urbanised Patna Division with the lowest MMR of 258.

Until the age of 35 years, maternal deaths are a predominant cause of death among women in Bihar. Between 15 and 19 years, the cause of death from maternal and non-maternal factors is almost equal. For the age-group 20–29 years, maternal deaths are twice the number of non-maternal deaths. After the age of 35, the cause of death is predominantly non-maternal. Age-wise classification of deaths shows that nearly half the total maternal deaths among women occur between the ages of 20 to 29 years, while 14 per cent of all maternal deaths in Bihar occur in the adolescent age-group of 15–19 years.

5.3.1 Ante-natal Care
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. It also entails health and nutrition education and support to opt for institutional delivery.

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5.3.4 Box 5.4: Bihar Commission Study Team’s Experience of Women Undergoing Ante-natal Ultrasound Testing

It has been our experience that women who seek ante-natal services with private medical practitioners also mostly undergo ultrasound imaging. From our discussions, it appears that more women from urban settings, than from rural settings undergo these tests. People are, not surprisingly, not forthcoming on the subject of pre-natal sex determination. There seems to be a high level of awareness that ante-natal sex determination is punishable by law, and even if they undertake these tests, they do not talk about it. This makes it difficult to gauge the extent of the problem of pre-natal sex determination. However, that this practice has markedly increased in most of the state is beyond doubt, as the figures show.

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5Op.cit, p. 63
6Field observation, SEWA Bharat Health team
7Maternal Death: The death of a woman while pregnant or within 42 days of termination of pregnancy, irrespective of the duration and the site of the pregnancy, from any cause related to or aggravated by the pregnancy or its management, but not from accidental or incidental causes.
8Maternal Death Ratio: The ratio of the number of maternal deaths during a given time period per 100,000 live births during the same time period.
9From the Special Bulletin on Maternal Mortality in India 2007–09, p.3
12Op. Cit., p. 9, 119
While there are differences in the estimates on ANC services in Bihar, the overall picture reveals low levels of care. According to the National Family and Health Survey–3 (NHFS–3), only one-third of pregnant women received ANC visits, and only one-sixth of pregnant women had more than three ANC visits. The District-Level Household and Facility Survey–3 (DLHS–3) data show better estimates on any ANC visit, but show that only 4.6 per cent of women were covered by the mandated number of ANC visits. Once again the data, both NFHS and DLHS when disaggregated, show high differentials in terms of rural-urban, education and wealth index.

5.3.2 Institutional and Home Deliveries
Similar to ante-natal care, institutional delivery is an important part of maternal health that leads to reduction in infant and maternal mortality. In the last few years, the National Rural Health Mission (NRHM) has been promoting institutional delivery among pregnant woman with the objective of reducing maternal and neo-natal mortality. According to the AHS, which gives a recent estimate, 47.7 per cent of all deliveries in Bihar take place in institutions.

Box 5.5: Quality of ANC Services—Experiences from Visits to PHCs and Anganwadi Centres
While many women have registered for ante-natal care within the public health system, very few have actually availed of the services, which are often conducted in a sub-standard manner. For example, pregnant women are supposed to be weighed at each of the five ANC visits. Almost all the 11 anganwadi centres (AWCs) and PHCs visited by the study team lacked usable weighing scales. Monitoring of the increase in fundal height (increase in the size of the uterus) as pregnancy advances was not done properly, with the ANM barely examining the patient. We even observed two ANMs making stock entries in the ante-natal card without the patient being in their presence. Albumen testing is barely done; indeed inspections of PHC infrastructure indicate that equipment for conducting such a test is not available. Community members revealed that some of the ANMs barely interact with them, and do not mention and emphasise simple but important healthcare facts, such as when the woman should return for the next check-up, what sort of food she must eat, and the importance of IFA tablets. In short, there is little patient education or ante-natal counselling provided by the ASHAs or anganwadi workers.

Box 5.6: Quality of Obstetric Services at the PHC
Our experience has shown that most PHCs have inadequate equipment and infrastructure. A survey of the around eight PHCs and the district/’sad’ hospitals by the study team in the project areas of Munger, Bhagalpur and Katihar show that they do not comply with Indian Public Health Standards (IPHS). Steam autoclaves are present in almost every one of the PHCs. However, they are kept in a back room, often crammed with medical supplies, bales of surgical cotton and rolls of surgical gauze. We have often found obstetric instruments being washed under running water. An inspection of the steel obstetric tables shows they are not always scrubbed clean after use. Young children and toddlers, perhaps those of the women who have come to deliver, crawl on the floor of the obstetric room amid discarded waste material. In some centres, goats and stray dogs roam the outpatient room, sometimes even venturing into the delivery room. Women lie on obstetric tables, exposed, with little privacy and sensitivity to their condition. There are no provisions of screens or curtains, leaving them to give birth in a less than supportive environment.

References:
11National Family and Health Survey–3, p.3, 9, 67 & 68
13Field observation, SEWA Bharat Health team
14Field observation, SEWA Bharat Health team
15Field observation, SEWA Bharat Health team
The disaggregated data show huge differences among various districts. The district of Munger is the highest with 75 per cent institutional deliveries, while Sheohar district has only 24.2 per cent institutional deliveries.

The performance of institutional deliveries in Bihar demonstrates that there are only two or three PHCs in the entire district providing institutional delivery services and most of the institutions are grossly lacking in infrastructure such as electricity, beds, water and toilets. There is also a huge shortage of experienced ANMs and nurses who could take care of institutional deliveries. Further, there are significant delays in the payment of the money owed under the Janani Suraksha Yojna (JSY), the incentivised institutional delivery intervention under the NRHM, with the objective of reducing maternal and neo-natal mortality.

A recent evaluation of JSY from Madhepura district of Bihar\textsuperscript{16} demonstrated equity in access to institutional deliveries, indicating that with service expansion in public health systems the poor and marginalised tend to use services. Also, most of the women accessing institutional care for their deliveries were both first-time mothers as well as those who had given birth before, a positive sign, given the risk of complications among both groups. However, the study also showed that those opting for home deliveries (90%) were more likely to be from the SC/ST community, were more likely to be from families that lived below the poverty line (BPL), and more likely never to have been to school, than those opting for institutional delivery.

**Box 5.7: SEWA’s Dai School**

The TBAs or dais have been active SEWA members for the past four decades now. They have been founder-members of SEWA’s health programme in Gujarat, and were promoters of the Lok Swasthya SEWA health cooperative, registered in 1990. Dais have not only been providing essential and life-saving services to women at the time of childbirth, but have also upgraded their knowledge and skills through SEWA’s Dai School.

From 2000 to 2009, 1500 women from 500 villages all over Gujarat, and 150 dais from Churu district in Rajasthan, were given an intensive three-month training by obstetrician-gynecologist Dr Renuka Patwa and her team. All of the women were experienced dais, having assisted births for between five to 30 years. In 2006, SEWA Bihar invited Dr Patwa and a senior trainer, Mangala Dhandhar, to train dais from villages of Bhagalpur district. They found the same enthusiasm and willingness to learn and to serve their communities with the new knowledge and skills acquired.

The role of dais diminished with the onset of the National Rural Health Mission (NRHM) and its strong focus on institutional deliveries, supported by ASHAs. Emergency transport services were also a part of this new policy approach. Instead of involving dais in the NRHM and making them the ASHAs of their villages, they were side-lined, due to their lack of educational qualifications. Although SEWA supported the need for skilled birth attendants, we argued that dais could easily be the skilled birth attendants of their villages with proper training and support, as provided in our Dai School, and also they could help enable women to choose whether to have their deliveries at home or in hospitals. Despite our best efforts, the sole focus on institutional delivery continues till today, and has been greatly enabled by the Janani Suraksha Yojana (JSY) which provides cash incentive for deliveries in hospitals.

Today dais continue to assist women during childbirth by helping them obtain emergency transport, often accompanying them to the hospital, delivering babies born in the ambulance or while waiting for it, and actually assisting nurses and doctors in the delivery rooms. Many of them provide this service for no fee. The incentive for institutional delivery offered by the NRHM generally goes to the ASHA, which has also caused unnecessary conflict between dais and ASHAs in villages.

In Bihar, SEWA was asked to undertake training of ASHAs, and has worked to pool the skills and services of ASHAs and Dais, to reduce conflict. Dais remain an important part of the SEWA family. They actively provide their services as and when required, regardless of whether the Government or others provide remuneration to them. They remain selfless round-the-clock health providers of care for their communities.

\textsuperscript{16}’Programme evaluation of the Janani Suraksha Yojana (JSY) – a comparative case study of the programme in eight high-focus states’, National Health System Resources Centre (NHSRC), unpublished report.
Once again the data, both NFHS and DLHS, show a bleak picture and when disaggregated show high differentials in terms of rural-urban, education and wealth index. The AHS 2010–2011 data show modest improvements that could be partly attributed to the efforts of NRHM. This is reflected in the fact that across districts there have been more deliveries (double and in some cases more than double the numbers) in public health facilities rather than in the private sector.

As far as maternal health and childbirth are 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 in the place of their choice, and under the care of a skilled, trained and experienced dai, traditional birth attendant (TBA), an ANM, staff nurse, or doctor. The trained health worker should know when and where to refer a woman if and when she is in danger. At the same time, all higher order health facilities should be well-equipped and staffed, so that they can provide emergency obstetric care without any delay.

Given that about 50 per cent of childbirths occur at home, the Government should actively engage with dais, promote their skill-upgradation and provide sterilised delivery kits. Only when the reality of deliveries is recognised—that they occur both at home and at institutions—will appropriate interventions and initiatives be developed for safe motherhood.

5.4 Reproductive Health

A key issue in reproductive health in Bihar is that of the age of marriage. In Bihar, the mean age of marriage for men is 21.6 and for women it is 17.6 years (DLHS–3).

This indicates that while men are getting married above the legal age of 21 years, women are still getting married below the legal marriageable age of 18 years. DLHS–3 shows that in districts like Jamui and Nawada, over half the girls are getting married below 18 years—at 15.3 years of age in Jamui, and at 16.3 years in Nawada. This is an issue that will require a multi-pronged approach, especially ensuring that girls go to school and stay there at least through high school. It cannot be dealt with only by health providers. Education and awareness on the risks involved in early marriage and pregnancies must be provided in schools and in communities across the state, through Gram Sabhas and other local fora.

5.4.1 Fertility

The SRS data shows that the total fertility rate (TFR) in Bihar has been declining, but not at the same pace as the TFR at the national-level.

| Table 5.2: TFR by Residence, India and its Larger States, 2010 |
|-----------------|----------------|----------------|
| India and Bihar | Total | Rural | Urban |
| India           | 2.5  | 2.8  | 1.9  |
| Bihar           | 3.7  | 3.8  | 2.7  |

Source: Census data 2011

SRS data also shows that while the pace of decline for rural and urban areas is similar, overall urban TFR is lower than rural areas, signifying not just better access to services, but also the effect of literacy among women and men. Some of the factors that contribute to a slow decline in TFR in Bihar are: (a) early age at marriage, (according to...
NHFS–3 data, over two-thirds women marry when below the legal age of 18 years; (b) high preference for a male child; (c) low rate of female literacy (TFR is highest among women with no education and lowest among women who have an educational level 10 years and above); (d) low female status; and, (e) poor outreach of family planning services.

From our field visits and discussions with women, we learned that tubal ligation is the most common form of birth control, most commonly undertaken when the desired family size and composition (one or more boys) is complete. Women told us that distribution of condoms and oral contraceptive pills by ASHAs and anganwadi workers needed to be improved in some districts. There are no stocks of these contraceptives at some PHCs and even in sub-divisional hospitals. Interaction with community members during our health-awareness sessions revealed that there is still an unmet need for contraception, and repeated education is required on family planning, the importance of delayed pregnancies and birth spacing. This is corroborated by DLHS–3 findings, which indicate that only 33 per cent of women indicated using any modern temporary method of contraception19 (see Box 5.8).

**5.4.2 Family Planning**

NFHS–3 demonstrates an unmet need of about 23 per cent, DLHS–3 shows 35.8 per cent, and AHS 2010–2011 39.2 per cent,20 clearly signifying a growing unmet need for contraception among women. Unmet need for spacing nearly doubled in the five-year period between NFHS–3 and the AHS 2010–2011. Interestingly, unmet need for limiting also went up but not to the same extent, indicating demographic transition and more young women wanting access to spacing methods.

According to the DLHS–3 survey, awareness of contraception, even of modern methods is quite high with over 99 per cent of currently married women being aware of some modern method. Amongst the various methods, awareness of female sterilisation is the highest and there is hardly any variance within any of the categories (social groups, wealth quintiles, age, religion, education, and residence). The awareness of oral contraceptive pills is 86.8 per cent among married women. However, awareness is low with regards to other spacing methods such as intra-uterine devices or IUDs (68.2%), condoms (70%), and emergency contraceptive pills, (12.1%). Within categories, this is lower amongst STs, SCs, non-literates, those in the lowest and second lowest quintiles and those living in rural areas (DLHS–3).22

As per DLHS–3, 29.4 per cent of currently married women between the ages of 15–49 years are currently using some kind of modern method of contraception. However, when this is disaggregated into types of methods used, 26.1 per cent have undergone female sterilisation, while the usage of the other methods is much less.23

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**Box 5.8: Unmet Need for Contraception Among Women—SEWA’s Experiences from the Grassroots**

During our awareness or jagruti meetings, many women asked us how they could limit the number of children. Many women did not want to have another child soon after the last delivery. Very often their husbands and mothers-in-law had forbidden them to undergo tubal ligation surgery. They repeatedly requested our help in this matter. In the course of our health-awareness work, we find that there is still a low level of awareness of condoms and oral contraceptive pills (OCPs). Some women had heard of the intra-uterine device (IUD), especially the Copper-T, and reported they had heard unfavourable reports of it from other women. All expressed the need for more and regular information on contraception and how to access various contraceptives.
Table 5.3: Contraception Prevalence with Disaggregation of Methods (Modern) Employed

<table>
<thead>
<tr>
<th>Type of Method</th>
<th>Percentage of Currently Married Women Aged 15–49 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any method</td>
<td>33.3</td>
</tr>
<tr>
<td>Any modern method</td>
<td>29.4</td>
</tr>
<tr>
<td>Male sterilisation</td>
<td>0.4</td>
</tr>
<tr>
<td>Female sterilisation</td>
<td>26.1</td>
</tr>
<tr>
<td>IUD</td>
<td>0.4</td>
</tr>
<tr>
<td>Pill</td>
<td>0.9</td>
</tr>
<tr>
<td>ECP</td>
<td>0.1</td>
</tr>
<tr>
<td>Condom/Nirodh</td>
<td>1.3</td>
</tr>
<tr>
<td>Rhythm method</td>
<td>2.6</td>
</tr>
<tr>
<td>Withdrawal method</td>
<td>0.9</td>
</tr>
</tbody>
</table>

Source: District Level Household and Facility Level Survey–3, p.18

DLHS–3 shows that 61.1 per cent of women have accessed modern limiting methods from the Government, while 37.5 per cent have accessed it from the private sector.24 This means that the Government is able to cater to a significant number of women wanting to undergo sterilisation. However, when it comes to limiting methods DLHS–3 shows that only 8.9 per cent source it from the Government, while 43.6 per cent get it from the private sector and 47.5 per cent access it from other sources such as NGO or Trust Hospital/clinic, private shop, vending machine, husband and relatives/friends.25 This means that there are major gaps in the Government’s family planning programme, with respect to supply and promotion of contraceptives for spacing.

5.4.3 Menstrual Problems, Reproductive Tract Infections (RTIs) and Sexually Transmitted Infections (STIs)

DLHS–3 data also shows that 23.2 per cent of ever married women complained of some menstruation-related problem. The majority (93.7%) used cloth during menstruation, 10.4 per cent used sanitary napkins. Unmarried women living in urban areas (30.9%) and in the highest economic group (43.5%) had a higher use of sanitary napkins.26 Further, DLHS–3 data shows that 17.5 per cent of ever-married women aged 15-49 years reported abnormal vaginal discharge, while 21.5 per cent reported other RTI/STI symptoms. Age-wise disaggregated data shows that RTI/STI problems occurred more in the age groups of 25 to 39 years, that is, among the sexually active group. The districts of Samastipur, Jehanabad, Khagaria, and Aurangabad showed nearly one in four women complaining of abnormal discharge.27

Box 5.9: Prevalence and Severity of RTIs/STIs28

The SEWA Bharat Health 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 was 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.’

The team also noted the scarcity of female obstetrician-gynaecologists. Indeed, there are times, when none are available. Women were reluctant about being examined and treated by a male doctor, thus compounding the problem of unmet need for treatment in such cases. When our staff spoke to medical personnel, we were told that although there is provision for female doctors at PHCs, most women doctors do not want to want rural postings. In fact, many of them refuse promotions which would necessitate such postings.

28Field observation, SEWA Bharat Health team
5.5. Life Expectancy, Infant and Child Health

5.5.1 Life Expectancy

Life expectancy for women in Bihar is lower than for all of India as a whole, as is evident from Figure 5.2. Whereas in India as a whole, women have a longer life expectancy, in Bihar the trend is opposite: while female life expectancy in urban areas is higher than that of males, the life expectancy of females in rural areas and as a whole is lower than that of males. Moreover, men and women living in rural areas have a lower life expectancy than their counterparts in urban areas.

5.5.2 Infant Mortality Rate (IMR)

Bihar has the eighth-highest Infant Mortality Rate (IMR) in the country today, with female IMR higher than male IMR. The IMR in Bihar as per SRS 2012 is 43. Data of the last seven years shows that IMR has been decreasing in the state, with rural areas showing a marginally higher rate of decrease than urban areas. Gender-disaggregated IMR data shows that male IMR has always been marginally lower than female IMR. In 2011, male IMR was 44 while female IMR was 45. However, while gender differentials are small, geography looks likely to be an important determinant for infant mortality, with rural IMR for both boys and girls being ten points higher than in urban areas.

In order to understand the role of wealth, caste and education, we used the NFHS–3 data (2005–2006). Overall, neonatal, infant and under-five mortality are highest in mothers with no education, belonging to the lowest wealth quintile, SCs, and the Muslim community.

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**Figure 5.2: Life Expectancy**

<table>
<thead>
<tr>
<th>Expectation of Life at Birth by Sex and Residence, India and Bihar, 2002–06</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>India</strong></td>
</tr>
<tr>
<td><strong>Rural</strong></td>
</tr>
<tr>
<td><strong>Male</strong></td>
</tr>
<tr>
<td><strong>Female</strong></td>
</tr>
</tbody>
</table>


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29 Infant mortality rate (IMR) is the number of deaths of children less than one year of age per 1000 live births. The rate for a given region is the number of children dying under one year of age, divided by the number of live births during the year, multiplied by 1,000.


In terms of district-wise performance, AHS 2010–11 shows that Madhepura district has the highest IMR followed by Sitamarhi (67) and Khagaria (66). The district with the lowest IMR was Patna (39). All districts, other than Banka, Nawada and Kishanganj, show higher female than male IMR. Among these, Muzaffarpur, Samastipur and Sheohar show especially large differences (of 10, 10, and 11 points respectively) between IMR of females and males.

5.5.3 Under-five Mortality Rates (U5MR)33
Bihar continues to have a high U5MR of 77 as per the AHS 2010–2011. Gender disaggregation of U5MR shows that female U5MR is higher than male U5MR. In 2010–2011, according to the AHS, male U5MR was 74 while for females it was 81. The gap between male and female U5MR exists in both rural and urban areas. District-wise data on U5MR shows that in 31 out of 37 districts, female U5MR is higher than male U5MR. Out of these districts Muzaffarpur shows the highest difference in female and male U5MR of 26 points. Sitamarhi district has the highest female U5MR rate of 115, which is double that of Patna, the one with the lowest rate of 55. Khagaria, Madhepura and Muzaffarpur have a female U5MR of above 100.34

With the advent of NRHM in Bihar, there have been improvements in life expectancy, infant and child mortality. Project Implementation Plans (PIPs) for Bihar addressing these are underway and have already incorporated recommendations from civil society and others. Hence, separate recommendations are not offered here. However, community-level action to reduce mortality rates of infants and young children further are recommended in Section 5.9 on Community Action for Health.

5.6 Other Morbidities
Availability of gender disaggregated data on various kinds of morbidities is negligible. The AHS gives some disaggregated data of a few selected illnesses. Some data is available from the reporting formats of the health department and various health programmes. Both have been discussed below. When looking at morbidities like diarrhea and acute respiratory infections (ARIs), we find that in most districts, there are more males suffering from the disease per 100,000 population. Whether this is a case of males seeking care more than females, or whether this is actually reflects differing morbidity patterns for men and women needs to be analysed more carefully.

Box 5.10: Pre-lacteal Feeding or Ghutti, and its Connection to Neonatal Diarrhoea32
Pre-lacteal feeds are foods given to newborns before breastfeeding is established, or before breast milk ‘comes in’, usually on the first day of life. Pre-lacteals include honey, jaggery (unrefined sugar), ghee (clarified butter), and ghutti (herbal paste). The choice of pre-lacteals may be specific to a caste or family. These pre-lacteals may be prepared with herbs such as cumin, cardamom, nutmeg, asafoetida, caraway, cinnamon, and aniseed. Giving pre-lacteals to a newborn may be in the context of a ritual, whereby the person administering the pre-lacteals holds an elevated status within the family or community. Studies show that between 80 and 92 per cent of infants are given pre-lacteal feeds.

Though studies demonstrating the correlation between the practice of ghutti and neonatal diarrhoea in the published literature are scarce, many paediatricians and neonatal specialists report the connection of ghutti feeding and the onset of episodes of diarrhoea. They report, that for one thing, the constituents of ghutti are difficult to digest and are an irritant to the delicate digestive system of the neonate.

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5.6.1 Blindness
The National Programme for Control of Blindness (NPCB), estimates that the prevalence and incidence of blindness is higher in women than men in Bihar. This is the case with most other states. The prevalence and incidence of blindness is significantly higher in the age-group of above 50 years (NHP 2011).

5.6.2 Chronic Illnesses
The number of females having any kind of symptoms of chronic illnesses is much higher than males across all districts. While the number of males with diabetes and tuberculosis (TB) is more than females across districts, the number of females with arthritis, hypertension, and asthma/chronic respiratory disease is significantly higher than men in nearly all districts.35

5.6.2.1 Tuberculosis
Tuberculosis (TB) is one of the most prevalent diseases in the country today. Bihar with a large BPL population can be expected to carry a considerable burden of TB. Data provided by the Bihar Health Society shows a total of 17927 patients registered for treatment between April and June 2013. There were 12689 positive cases of which 8894 were new cases. It is likely that these figures do not show the true burden of TB in Bihar today. There are still many issues related to case-finding (detection) and case-holding (ensuring that patients do not disappear/discontinue treatment).

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A matter of growing concern is that of Multi-Drug Resistant (MDR) TB. According to data provided by the Bihar Health Society, there are 550 patients of MDR TB in the state, and some of the medical colleges are providing free services to these patients.

5.6.3 Kala-Azar or Leishmaniasis
Bihar is one of the few areas in India where Kala-Azar or Leishmaniasis is still prevalent. Some districts like Vaishali, Purna, Muzaffarpur, Saharsa and Saran have over 1000 registered cases, while another seven districts have over 500 such cases. Death rates are low and decreasing, but still require attention, as these are being reported from more than half a dozen districts in the state.

Recommendations on these diseases and tackling these morbidities are not made here as PIPs for these are already underway and integration of disease control programmes, especially with universal healthcare, is being actively promoted by the Central and state Governments. Some cross-cutting recommendations to tackle these diseases are also made in Section 5.9 on Community Action for Health, below.

5.7 Water and Sanitation
Although the state of Bihar has witnessed significant economic growth in recent years, much of it has not translated into improvement of basic human conditions and development. Data from the NSSO Round 65 shows that the vast majority of households (92%) get their drinking water from a tubewell indicating that the role of the state in addressing the drinking water issue is minimal. According to Census 2011, only 50 per cent of households have water within their premises; 50 per cent households need to travel to fetch water; and most of the times women in the household are responsible for fetching drinking water. (See Table 5.4)

Table 5.4: Drinking Water Source (Census 2011)

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

5.7.1 Access to Toilets
Lack of toilets in households, schools and workplaces affects women’s ability to work, their safety (especially in rural areas since women have to walk a long way to reach the toilet or open fields) and their mobility. The percentage of households in Bihar that have a toilet is the lowest in the country. Bihar also has the highest percentage of households which do not have latrines within the premises (Census 2011).

The NHFS–3 data on toilet facilities reveal that 75 per cent of households have no toilet facilities and this is very similar to NSSO 65th Round data, as well as Census 2011 data. NSSO data, when compared, shows Bihar much higher than the all-India figure of 49 per cent. The disaggregated data show that SC households are much worse-off than others; 84 per cent SC households do not have any toilet facility. Such disaggregation of NFHS–3 data show high rural-urban differentials. Eighty-four per cent of rural households have no toilet facilities, compared to 27 per cent of urban households. The DLHS–3 data also reveal high differentials amongst districts, with Patna
district having 49.2 per cent households with access to toilet facility compared to only 6.1 per cent in the district of Araria. Bihar also lags behind in providing separate toilet facilities for girl students. According to the District Information System for Education (DISE) 2010 data, only 20 per cent of schools in Bihar have toilet facilities for girls.38

5.8 Health System and Infrastructure—Public and Private in Bihar

Access to health services, both public and private, is a key determinant of a worker’s health and well-being. Given the restricted mobility, lack of resources, limited decision-making power, poor transport and connectivity issues faced by women workers, their access to health care, particularly in rural areas remains limited. They make use of services close to their homes, but not always at a low cost. As mentioned earlier, medical and health expenditures result in major drain of the household budget and resources. Of India’s three-tier public health system, the SC is closest to women in rural areas. In towns and cities, women workers avail of services in the large hospitals, both public and private. A system of neighbourhood urban health centres is yet to be established. However, with the new National Urban Health Mission (NUHM) under the newly constituted National Health Mission (NHM), funds for a network of local urban health centres should be available soon.

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 PHC and the CHC or FRU at the block-level. In this section we use data from the annual PIPs for financial year (FY) 2012–13, submitted by the State Health Society to study the spread of public health facilities and service providers within the districts.

Table 5.5 depicts the improvements in infrastructure between 2005 and 2012 (Fifth CRM, 2011). While there have been significant improvements in the numbers of overall facilities across the board, the most notable has been the increase in the number of SCs, indicating potentially improved access to care at the first point of service, though there is still a long way to go in terms of reaching the standards of the Indian Public Health Standards (IPHS), which assure quality of care.

At the heart of the matter on access is the Health Sub-centre (HSC), which is the point of care for care in pregnancy, post-natal care, nutrition counselling, immunisation, and family planning services. As mentioned

Table 5.5: Infrastructure Up-gradation in Bihar 2005–2011 Fifth Common Review Mission (CRM), 2011

<table>
<thead>
<tr>
<th>Number of Facilities Functioning</th>
<th>As on 01.04.2005</th>
<th>As on 31.03.2011</th>
<th>Functioning as per IPHS</th>
</tr>
</thead>
<tbody>
<tr>
<td>District Hospital (DH)</td>
<td>25</td>
<td>36</td>
<td>36</td>
</tr>
<tr>
<td>Sub-divisional Hospital (SDH)</td>
<td>22</td>
<td>46</td>
<td>29</td>
</tr>
<tr>
<td>Community Health Centre/Regional Hospital (CHC/RH)</td>
<td>84</td>
<td>70</td>
<td>70</td>
</tr>
<tr>
<td>Primary Healthcare Centre (PHC)</td>
<td>399</td>
<td>534</td>
<td>533</td>
</tr>
<tr>
<td>Additional Primary Healthcare Centre(APHC)</td>
<td>1243</td>
<td>2787</td>
<td>1330</td>
</tr>
<tr>
<td>Sub-centre (SC)</td>
<td>8858</td>
<td>16576</td>
<td>9696</td>
</tr>
</tbody>
</table>

earlier, this is where women and children are most likely to seek care. Functional SCs staffed by trained ANMs are essential if women are to obtain service at their doorstep.

DLHS–3 data indicate that although a high 90 per cent of SCs have an ANM posted, 80 per cent of them have no residential accommodation, making it reasonably certain that ANMs would likely to be spending a substantial amount of time commuting from their place of residence to the SC, leaving little time for fixed services and outreach. Therefore the ANM, where posted, would tend to focus on immunisation and selected ANC elements, leaving little time for other services.

Table 5.5 also demonstrates the access of women to specialist care for obstetrics and gynaecology at the district-level. Of the four districts with the highest MMR, Araria and Kishanganj, with poor health indicators and low female literacy, have no gynaecologist. Patna sub-division with the lowest mortality rates has the highest number of gynaecologists.

In our FGDs with women in several districts of the state, we heard a common refrain—that the public health services had improved in recent years, but that there was a long way to go. Some of the gaps identified by rural women in particular are:

1. shortage of health personnel at all levels of care and at the health facilities. ASHAs, ANMs and doctors posts are not filled, and in any case more of these essential health personnel are required;
2. where doctors are available in rural areas, the queues for examination are long, and they are unable to give time to patients and deal with them properly;
3. medicines are not available and patients have to spend considerable sums of money to buy them from outside; and
4. corruption is commonplace. Women are expected to provide tips and pay-offs for their entitlements.

5.8.1 Private Healthcare

Private healthcare in India accounts for 80 per cent of total healthcare spending. A report by Pricewaterhouse Coopers states that ‘private firms are now thought to provide about 60 per cent of all outpatient care in India and as much as 40 per cent of all in-patient care. It is estimated that nearly 70 per cent of all hospitals and 40 per cent of hospitals in the country are in the private sector.’ While we were unable to find studies outlining the nature and extent of private healthcare 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 queues or wait for the doctors to show up. However, there was very little understanding of quality. Our own field visits revealed a wide spectrum of care, with clinics running at the block headquarters within a shopping complex with inadequate infrastructure and levels of hygiene, to modern complexes offering medical tourism in the urban areas.

We also met with doctors’ associations like the Obstetrician-Gynaecologists Association in the town of Bhagalpur, where doctors were attempting to reach out to poorer communities, offering quality care but at an affordable cost. They pragmatically told us that with more than 70 per cent of Bihar’s citizens being poor and rural, they could not charge exorbitant rates, and they also wanted to contribute to improvements in health status of the people.

In the context of inadequate health services, infrastructure and human resources, it is not surprising that Bihar was one of the earliest states to start Public
Private Partnerships (PPPs) (Gupta n.d.: 2). A paper prepared by the Ministry of Health and Family Welfare on PPPs in Bihar shows that a wide range of services were contracted out to private providers including pathology and diagnostic services, ambulance services, awareness campaigns and running district data centres.

There is no information as to whether these services actually reached local people, their quality or patient satisfaction levels. Some gaps in PPPs, especially with regard to the procedures of tendering, and also the ‘one size fits all’ approach for the entire state, have been raised. There is also no information on how these PPPs were monitored, whether funds were appropriately utilised in the public interest and whether both quality and cost were maintained. Thus, at this time we can, at best, rely on anecdotal evidence and testimony from our own observations and consultations with women. With its large outreach to the workers of the state, clearly private healthcare is an area that merits further and in-depth attention.

Restructuring of the entire healthcare system in India, both public and private, has been recommended in the High-Level Expert Group (HLEG) on Universal Health Coverage, which also recommended much higher levels of public health expenditure for the country as a whole, and for states like Bihar in particular. As we agree with the HLEG and the subsequent Health Chapter of the Twelfth Five-Year Plan, and their recommendations for the health system, we will not repeat them here. However, a few recommendations for improvements at the district-level are suggested.

5.9 Community Action for Health

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. Since its inception, the NRHM has had an advisory group—the Action Group for Community Action (AGCA)—guiding and experimenting with pilot activities in several states, including Bihar. Further, VHSNCs and RKS’ in PHCs and CHCs and District Hospitals, are recognised as an essential and important part of the NRHM architecture. All community processes and structures have been given a further boost in the Twelfth Five-Year Plan and the recommendations of the National Advisory Council.

Since May 2011, the Community-Based Planning and Monitoring Programme (CBPM) has been implemented by civil society organisations with the support of the State Health Society of Bihar. The Population Foundation of India (PFI) is the state nodal NGO and technical agency for the CBPM, implementing it in 300 villages of five districts: Bhagalpur, Darbhanga, Gaya, Jehanabad and Nawada. This initiative aims to develop and strengthen community involvement in planning, implementation and monitoring of all health services under NRHM, and now the National Health Mission (NHM).

As the VHSNCs are constituted at the Panchayat level, the PFI decided to take the programme even further to the grassroots-level by developing Village Planning and Monitoring Committees (VPMCs). It has been working with Panchayats and elected leaders, building their perspective on health, especially preventive health action, informing VHSNC and VPMC members of their roles and responsibilities, possible uses of the untied funds meant for them, undertaking capacity-building for the members and developing monitoring mechanisms, including the Gram Sabha and public dialogues or Jan Samwads. ASHAs have been actively involved in all the community processes and committees.

SEWA has also 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 women of Sultanganj block of Bhagalpur district was the starting up of an SC that had remained non-functional for years. Coordination and collaboration with the FRU in Sultanganj also resulted in greater use and greater satisfaction levels.

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42 High-Level Expert Group Report on Universal Health Coverage for India, Planning Commission of India, New Delhi, November 2011, p. 93–116
Despite the commitment of the state and Central Government to community action for health, several key issues remain.

1. An understanding of health which prioritises primary healthcare, and with prevention and promotion of health and healthy practices, has not been widely developed. Consequently, the emphasis remains on expensive curative care with high out-of-pocket expenditure.

2. While community-based committees have been developed, they are yet to become active at the grassroots-level. Many members are not even aware that they are on such committees, nor do they know what their roles and responsibilities are in these.

3. Capacity-building to create an understanding of primary healthcare and prevention, how communities can act for improving their own health and can link
with and monitor public health programmes—are major gaps.
4. Little effort has been made to involve elected functionaries like Panchayat members in matters pertaining to the health of their communities.
5. Mentoring and hand-holding is required, especially by civil-society organisations, to support members of the local committees and to assist them to take decisions and act for their own health.
6. Monitoring of health services often exposes weaknesses in the system, lack of services and even corruption which leads to conflict and confrontation. This is especially the case when it comes to the use of the untied funds which so far most members know little about and hardly have any control over.
7. While ASHAs are active in many places, their roles, responsibilities and remuneration needs to be reviewed.

Given the above, and incorporating the grassroots-level experiences of both Government and civil society, recommendations for furthering and strengthening community action for health are given in section 5.13.7.

5.10 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. However, a report of healthcare in India\(^4\) states that only 11 per cent of Indians have access to health insurance. 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 71,10,173 persons out of a total of 1,31,12,034 eligible persons are enrolled in RSBY in Bihar.\(^5\) Further, under RSBY, 837 private and 99 public hospitals are empanelled to provide care to enrolled persons. The hospitals provide hospitalisation services up to Rs 30,000 per annum for a household of five upon showing their RSBY Smart Card, and are reimbursed by the Government. The RSBY website does not have figures for claims and thus, for how many persons actually obtained services through the Smart Card.

Our field visits and FGDs in Bhagalpur, Muzaffarpur and Sitamarhi districts gave a mixed picture of the RSBY’s enrolment, outreach and benefits to local people. In Bhagalpur district, only 15.8 per cent of those with whom we spoke had RSBY cards. It was not clear to us whether this was due to their not being on the BPL list or whether they had somehow been left out of the enrolment process. Not surprisingly, therefore, women complained of heavy out-of-pocket expenditures for illness. In Muzaffarpur, some women who were in the Above the Poverty Line (APL) list said that their being included in RSBY would have helped them during a medical emergency and prevented them from selling their assets (see Box 5.12).

In Sitamarhi district, the issue of RSBY Smart Card portability was raised by women, as many of their men-folk were migrants in other states. This posed some special problems, partly because workers were unaware of the portability of RSBY, and how to make claims in the state where they went to work.

Box 5.12: Should Certain APL Families be Included in RSBY?\(^6\)

Forty-one year-old Indrasan Devi is a resident of Raghopur village in Minapur block of Muzaffarpur district. She has a kucha house which needs repairing every year. She and her husband cultivated a small piece of land that they own and she also worked as an agricultural labourer on other people’s lands. A year ago she fell ill. The doctor diagnosed kidney problems 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.

\(^5\)See RSBY website
\(^6\)Field notes SEWA Bharat ‘Voices’ study
5.11 Nutritional Status of Women and Children in Bihar

Bihar has some of the poorest nutrition indicators in the country. Some of the data on nutrition in Bihar is presented here. However, gaps in data on malnutrition are part of the major problem that we encountered. The National Nutrition Monitoring Bureau (NNMB) conducts diet and nutrition surveys. However, the NNMB surveys are restricted to only 10 states, and do not include Bihar. The main source for data on malnutrition in the country is the National Family Health Survey (NFHS). The last survey of the NFHS (Round 3) was conducted in 2005–06. Since this is the latest available data, this is what we use in this report as well, with the caveat that this data is not recent. NFHS–4 is now being planned and data will not be available for another two years. DLHS, which was conducted more recently (2007–08) did not collect anthropometric data. The more recent AHS’ conducted by the Census of India in some states, including Bihar, do not include nutrition-related data.

While it is easier to measure protein-energy malnutrition, by using heights and weights (because it usually manifests itself in the form of thinness or stunted growth), micronutrient deficiencies are more difficult to measure requiring blood and/or urine samples. There is no data available at the national- or state-level on prevalence of vitamin A or iodine deficiencies. Therefore, in this chapter we present whatever data we could find on food consumption which can give some idea of food diversity, and the intake in relation to the requirements.

5.11.1 Malnutrition in Children

Table 5.6: Low Birth-weight

<table>
<thead>
<tr>
<th></th>
<th>Children with Birth-weight Less than 2.5 Kg (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td>Bihar</td>
<td>22.4</td>
</tr>
<tr>
<td>District Sitamarhi</td>
<td>9.6</td>
</tr>
<tr>
<td>District Purnea</td>
<td>34.9</td>
</tr>
</tbody>
</table>

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

Children who are born with a birth weight of less than 2.5 kg are already underweight and find it difficult to catch up. According to the AHS 2010–2011, in about 32 per cent of the cases in Bihar, the child’s birth-weight was taken. A little more than one-fifth of the children were born with a low birth-weight of less than 2.5 kg. While there is not much difference in the prevalence of low birth-weight between rural and urban areas, there are district-wise variations. In Gaya, Madhepura, Muzaffarpur, East Champaran, Purnea and Sheohar, 30 per cent or more children were born with low birth-weight.

Table 5.7 shows firstly, that chronic and acute malnutrition are both very high among children in Bihar, with severe stunting in almost a third of females. Comparing the prevalence of malnutrition in children below 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 of underweight children, and there is an increase in the proportion of children who are wasted. For a more

Box 5.13: RSBY Smart Card—What about Costly Treatment?46

Palti Devi is a resident of Runni Saidpur in Sitamarhi district. A few years ago, her son was bitten by a dog while working in Punjab. He came back home to his village and got some treatment. His condition deteriorated. Palti Devi is 70 years old but still works in the fields with her daughter-in-law, and earns to take care of her ailing son. She has spent about 1.5 lakh so far on his treatment. Now she has no money left to treat him. She showed us her RSBY Smart Card and said, ‘What use is this card when I can’t get my son some decent treatment?’.

46Field notes SEWA Bharat ‘Voices’ study
recent assessment if we compare with the Hungama survey (although this is not strictly comparable because of different sampling strategies used etc.), there does not seem to be much change in the chronic malnutrition situation in Bihar even though we cannot say there has been a worsening because the Hungama survey purposively included some of the poorest performing districts.

Table 5.7: Nutrition among Children in Bihar

<table>
<thead>
<tr>
<th>Background Characteristics</th>
<th>Stunting (height-for-age)</th>
<th>Wasting (weight-for-height)</th>
<th>Underweight (weight-for-age)</th>
<th>No. of children</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Severe  Moderate  Moderate  Severe  Moderate  Severe  Moderate  Moderate</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sex</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>27.4  54.3  9.1  28.8  21.7  54.3  1,173</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>31  57.1  7.4  25.2  26.8  57.8  1,034</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Residence</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban</td>
<td>21.2  48.4  7.6  25.2  19.4  47.8  257</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rural</td>
<td>30.1  56.5  8.4  27.4  24.7  57  1,950</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Children age 0-35 months born to interviewed ever married women</td>
<td>NFHS–3 (2005–06) 26.5  50.1  10.4  32.6  24.6  54.9  1,292</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NFHS–2 (1998–99)</td>
<td>39.9  58.4  11.7  25.4  24.6  52.2  na</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>


Table 5.8: Complementary Feeding Practices

<table>
<thead>
<tr>
<th>Background Characteristics</th>
<th>Percentage Fed Among All Children 6–23 Months</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Breast milk, Milk or Milk Products*</td>
</tr>
<tr>
<td>Age in months</td>
<td>99.3  8.2  40.9  7.3  190</td>
</tr>
<tr>
<td>6 to 8 months</td>
<td>99 27 23.6 8.8 83</td>
</tr>
<tr>
<td>9 to 11 months</td>
<td>99.6  44.3  64.7  31.7  191</td>
</tr>
<tr>
<td>12 to 17 months</td>
<td>95.1  46.2  63.9  32.8  264</td>
</tr>
<tr>
<td>18 to 23 months</td>
<td>95.1  46.2  63.9  32.8  264</td>
</tr>
<tr>
<td>Sex</td>
<td>98.8  35.3  52.2  23.1  398</td>
</tr>
<tr>
<td>Male</td>
<td>96.9  31.5  55.2  23.2  330</td>
</tr>
<tr>
<td>Female</td>
<td>97.9  33.6  53.5  23.1  728</td>
</tr>
</tbody>
</table>


* Commercially produced infant formula; tinned, powdered, or fresh animal milk; cheese; yogurt; or other milk products.
** Three or more food groups for breastfed children and four or more food groups for non-breastfed children.
* Fed solid or semi-solid food at least twice a day for infants 6–8 months, 3 or more times for other breastfed children, and 4 or more times for non-breastfed children.
* Non-breastfed children age 6–23 months are considered to be fed with three IYCF practices if they receive milk or milk products and are fed at least the minimum number of times per day with at least the minimum number of food groups.

5.11.2 Infant and Young Child Feeding (IYCF) Practices
The period from birth to two years of age is the ‘critical window’ for the promotion of good growth, health, and behavioural and cognitive development. Therefore, optimal infant and young child feeding is crucial during this period. Optimal infant and young child feeding dictates that mothers initiate breastfeeding within one hour of birth, breastfeed exclusively for the first six months and continue to breastfeed for two years or more, together with nutritionally adequate, safe, age-appropriate, complementary feeding starting at six months. Maternal nutrition is also important for ensuring good nutrition status of the infant as well as safeguarding women’s health.

The data presented here in tables 5.8 and 5.9 shows that all aspects of complementary feeding have a long way to go. Food of the required amounts, food types and introducing of food at the right time has not yet been widely adopted after six months of age. Too often, solid, semi-solid and soft foods are introduced too soon or too late. The frequency and amount of food offered may be less than required for normal child growth, or their consistency or nutrient density may by inappropriate in relation to the child’s needs. The chapter on health in this report shows that breastfeeding practices in Bihar are very poor, with less than four per cent of mothers initiating breastfeeding within one hour of giving birth, and less than 40 per cent of mothers exclusively breastfeeding the infant for six months.

The prevalence of anaemia among children in Bihar is very high. Overall, 78 per cent of children in the age group of six months to five years suffer from anaemia. Almost 47 per cent are moderately anaemic. It is seen that the prevalence of anaemia is higher among girls than in boys.

A further cause of concern is that data shows that the prevalence of anaemia among children under three years of age actually increased from 80.9 per cent in NFHS–2 to 87.4 per cent in NFHS–3. While the proportion of children who are severely anaemic has decreased, there has been an increase in moderate anaemia between 1998–99 and 2005–06.

5.11.4 Vitamin A Deficiency (VAD)
The NFHS or DLHS do not measure Vitamin A Deficiency (VAD), and hence, state-wise data on VAD

| Table 5.9: Timing of Introduction of Complementary Foods |
|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| **State**       | **Water**       | **Animal Milk/Formula** | **Mashed Foods** | **Solid Adult Food** | **Vegetables/Fruits** |
| Bihar           | 3.9             | 4.1              | 7.3             | 10              | 11.6            |

5.11.3 Anaemia/Iron Deficiency

Table 5.10: Anaemia among Children 6–59 Months by Haemoglobin Level (%)

<table>
<thead>
<tr>
<th>Background Characteristics</th>
<th>Mild (10.0–10.9 g/d)</th>
<th>Moderate (7.0–9.9 g/d)</th>
<th>Severe (&lt;7.0 g/d)</th>
<th>Any Anaemia (&lt;11.0 g/d)</th>
<th>No. of Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sex</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>29.5</td>
<td>45</td>
<td>1.6</td>
<td>76.1</td>
<td>1,100</td>
</tr>
<tr>
<td>Female</td>
<td>29.7</td>
<td>49</td>
<td>1.6</td>
<td>80.2</td>
<td>947</td>
</tr>
<tr>
<td>Residence</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban</td>
<td>27.4</td>
<td>36.9</td>
<td>2.9</td>
<td>67.1</td>
<td>229</td>
</tr>
<tr>
<td>Rural</td>
<td>29.9</td>
<td>48.1</td>
<td>1.4</td>
<td>79.4</td>
<td>1,818</td>
</tr>
<tr>
<td>Total</td>
<td>29.6</td>
<td>46.8</td>
<td>1.6</td>
<td>78</td>
<td>2,047</td>
</tr>
</tbody>
</table>

Children aged 0–35 months born to interviewed ever married women

<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>NFHS–3 (2005-06)</td>
<td>26.4</td>
<td>59</td>
<td>2</td>
<td>87.4</td>
<td>1,103</td>
</tr>
<tr>
<td>NFHS–2 (1998-99)</td>
<td>27.1</td>
<td>49.7</td>
<td>4.2</td>
<td>80.9</td>
<td>Na</td>
</tr>
</tbody>
</table>


is difficult to obtain. Data on VAD among pre-school children is available for 2006 from a study conducted by NNMB, but this did not include Bihar. This study found that about 62 per cent children had Vitamin A levels of <20µg/dL, indicating sub-clinical VAD and this ranged from a low of 49 per cent in Tamil Nadu to a high of 88 per cent in Madhya Pradesh. According to a World Bank report on nutrition in India, 57 per cent of preschool children have sub-clinical VAD. Further, although the nationwide prevalence of clinical VAD is less than 1–2 per cent, up to 60 per cent of preschool children have sub-clinical VAD. Clinical and sub-clinical VAD among pregnant women is widespread, affecting about five per cent and 12 per cent of women, respectively (Gragnolati et al. 2005).48

The incidence of vision problems can, with some measurement error, be used an indicator of VAD. Data on vision problems shows that, in Bihar the prevalence is higher than the all-India average for children in the age groups of 0–4 and 5–9, while it is slightly lower in the age group of 10–14.

5.11.5 Iodine Deficiency

Along with iron and Vitamin A, the other micronutrient deficiency in India that has received policy attention is iodine deficiency. Iodine Deficiency Disorders (IDDs) have been recognised as a major public health problem in India. Unlike other micronutrient deficiencies, IDDs are caused by the deficiency of iodine in water, soil and foodstuffs and affect all socioeconomic groups living in defined geographic areas. Although IDD prevalence in India is lower than in most South Asian countries, the problem is widespread and affects millions of people. It is estimated that a third of India’s population suffers from iodine deficiency. Surveys carried out by Central and state health directorates, Indian Council of Medical Research (ICMR) and various medical colleges have shown that no state or union territory (UT) is free from the problem of IDD. Out of 586 districts in the country, 281 districts have been surveyed for IDD and 241 districts have been found to be endemic. In Bihar out 22 districts where the survey was conducted, 21 were endemic.49

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Promoting the use of iodised salt is the main strategy for prevention of IDDs under the National Iodine Deficiency Disorders Control Programme (NIDDCP). Concerned with the low use of iodised salt at the household-level, in 1997 the Government of India imposed a ban on the storage and sale of the non-iodised salt. By 2000 all union territories (UTs) and states, except Kerala, had banned the storage and sale of non-iodised salt; in Andhra Pradesh and Maharashtra, the ban was partial.

Table 5.11: Iodisation of Salt

<table>
<thead>
<tr>
<th></th>
<th>Percentage Children (6–59 months) in Households Using Adequately Iodised Salt</th>
<th>Percentage Households with Adequate Iodine Content in the Salt Tested</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bihar</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rural</td>
<td>61.6</td>
<td>62.1</td>
</tr>
<tr>
<td>Urban</td>
<td>85.6</td>
<td>86.9</td>
</tr>
<tr>
<td>Total</td>
<td>64.4</td>
<td>66.1</td>
</tr>
</tbody>
</table>


While adequately iodised salt is widely used in Bihar, there are more households in urban areas using iodised salt than in rural areas. Over one-third of the households in rural areas are still not using adequately iodised salt. The distribution by wealth quintile shows that the usage of adequately iodised salt is more common among those in the richer quintiles than those in the poorer quintiles (lowest quintile = 54.3%, and highest quintile = 91.1%). Similarly, SC households have lower usage of iodised salt, than households belonging to other castes (SC households = 56%, ‘Others’ = 70.8%).

5.11.6 Food Intake among Adults and Households

The NFHS asks men and women about their consumption of some nutritious food items. Animal proteins including eggs, fish, chicken or meat and milk products are consumed occasionally by most men and women. However, men consume these items more than women do. Even fruit is rarely consumed. From this it can be inferred that diets largely comprise of cereals and some pulses.

Table 5.12: Percentage Distribution of Women and Men aged 15–49 by Frequency of Consumption of Specific Foods, Bihar

<table>
<thead>
<tr>
<th>Type of Food</th>
<th>Daily</th>
<th>Weekly</th>
<th>Occasionally</th>
<th>Never</th>
<th>Total</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Milk or curd</td>
<td>34.6</td>
<td>23.2</td>
<td>38.8</td>
<td>3.3</td>
<td>100</td>
<td>3,818</td>
</tr>
<tr>
<td>Pulses or beans</td>
<td>74.4</td>
<td>21.6</td>
<td>4</td>
<td>0</td>
<td>100</td>
<td>3,818</td>
</tr>
<tr>
<td>Dark green leafy vegetables</td>
<td>82.9</td>
<td>14.2</td>
<td>2.7</td>
<td>0</td>
<td>100</td>
<td>3,818</td>
</tr>
<tr>
<td>Fruits</td>
<td>8.6</td>
<td>25.5</td>
<td>63</td>
<td>2.7</td>
<td>100</td>
<td>3,818</td>
</tr>
<tr>
<td>Eggs</td>
<td>1.4</td>
<td>19.1</td>
<td>50.1</td>
<td>29.2</td>
<td>100</td>
<td>3,818</td>
</tr>
<tr>
<td>Fish</td>
<td>0.8</td>
<td>16.2</td>
<td>62.6</td>
<td>20.5</td>
<td>100</td>
<td>3,818</td>
</tr>
<tr>
<td>Chicken/meat</td>
<td>0.3</td>
<td>11.2</td>
<td>65</td>
<td>23.4</td>
<td>100</td>
<td>3,818</td>
</tr>
<tr>
<td>Fish or chicken/meat</td>
<td>0.9</td>
<td>17.4</td>
<td>62.1</td>
<td>19.5</td>
<td>100</td>
<td>3,818</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type of Food</th>
<th>Daily</th>
<th>Weekly</th>
<th>Occasionally</th>
<th>Never</th>
<th>Total</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Milk or curd</td>
<td>44.4</td>
<td>22</td>
<td>30.5</td>
<td>3.1</td>
<td>100</td>
<td>1,134</td>
</tr>
<tr>
<td>Pulses or beans</td>
<td>73.3</td>
<td>22.5</td>
<td>4.1</td>
<td>0</td>
<td>100</td>
<td>1,134</td>
</tr>
<tr>
<td>Dark green leafy vegetables</td>
<td>65.2</td>
<td>26.7</td>
<td>7.8</td>
<td>0.3</td>
<td>100</td>
<td>1,134</td>
</tr>
<tr>
<td>Fruits</td>
<td>7.1</td>
<td>23.7</td>
<td>67.4</td>
<td>1.6</td>
<td>100</td>
<td>1,134</td>
</tr>
<tr>
<td>Eggs</td>
<td>5</td>
<td>20.4</td>
<td>54.4</td>
<td>20.1</td>
<td>100</td>
<td>1,134</td>
</tr>
<tr>
<td>Fish</td>
<td>2.5</td>
<td>21.8</td>
<td>60.5</td>
<td>15.1</td>
<td>100</td>
<td>1,134</td>
</tr>
<tr>
<td>Chicken/meat</td>
<td>1.8</td>
<td>16.3</td>
<td>64.3</td>
<td>17.6</td>
<td>100</td>
<td>1,134</td>
</tr>
<tr>
<td>Fish or chicken/meat</td>
<td>2.9</td>
<td>24.6</td>
<td>58.8</td>
<td>13.7</td>
<td>100</td>
<td>1,134</td>
</tr>
</tbody>
</table>
The NSSO computes the average calorie, protein and fat intake based on consumption expenditure data. This data is useful as it also gives trends over time. It is seen that all-India and Bihar figures for average calorie consumption per day have been falling in both rural and urban areas since 1973–74. The average calorie consumption is also less than the recommended dietary allowance (RDA) of 2,400 calories per day in rural areas, and 2,100 calories per day in urban areas. Overall, in terms of calorie and protein intake the difference between the average for Bihar and for all-India is not much, with the consumption in urban Bihar being slightly higher than the urban areas for the country as a whole. However, in the case of fat consumption, the average intake in Bihar is much less than all-India in both urban and rural areas.

Most calories and proteins that people consume come from cereals. Cereals form almost 70 per cent of the diet in rural Bihar. On the other hand, in urban areas the all-India average shows that cereals form only about 50 per cent of the diet. In terms of protein intake as well, almost 70 per cent in rural Bihar comes from cereals. Only about 10 per cent of the total protein intake in rural Bihar is from better quality animal proteins such as milk, milk products, eggs, fish and chicken/meat.

5.12 Childcare and the Integrated Child Development Services (ICDS) Programme in Bihar

The ICDS is a key Government intervention to tackle malnutrition. It takes a lifecycle approach, and focuses on vulnerable age-groups such as adolescent girls, pregnant and lactating women and children under the age of six. As seen above, the problem of malnutrition is widespread in Bihar due to a combination of factors including inadequate food intake, inappropriate childcare practices and prevalence of infections. While ICDS does not enhance the household food-basket, it does provide supplementary nutrition to young children, girls and women. Through growth-monitoring and nutrition-counselling, it aims to contribute to changing childcare practices. Promoting breastfeeding and appropriate infant and young child feeding practices are part of the mandate of the ICDS. Other programmes such as the Public Distribution System (PDS) and the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) contribute to the household food-basket as a whole.

According to data available with the Ministry of Women and Child Development (MWCD), 91,968 anganwadi centres (AWCs) have been sanctioned for Bihar. Of all the 91,968 sanctioned posts for anganwadi workers, 81,677 have been filled and 10,291 are vacant. Anganwadi workers form the backbone of the ICDS programme, and most of the activities of the AWC cannot be carried out without them. More than 5,000 anganwadi helper posts are also vacant. For the anganwadi worker to carry out her functions effectively, supportive supervision is very important. In Bihar there is a large vacancy in supervisors’ posts, which obviously affects the functioning of the ICDS. Of the 3,513 supervisor posts sanctioned by Government of India, only 1,720 have been filled.

Table 5.13: Status of Human Resources for ICDS in Bihar

<table>
<thead>
<tr>
<th></th>
<th>Sanctioned by GoI</th>
<th>In Position</th>
<th>Vacant</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDPO</td>
<td>545</td>
<td>544</td>
<td>1</td>
</tr>
<tr>
<td>Supervisor</td>
<td>3513</td>
<td>1720</td>
<td>1793</td>
</tr>
<tr>
<td>AWW</td>
<td>91968</td>
<td>81677</td>
<td>10291</td>
</tr>
<tr>
<td>AWH</td>
<td>86528</td>
<td>81022</td>
<td>5506</td>
</tr>
</tbody>
</table>

CDPO: Child Development Programme Officer
AWW: Anganwadi Worker
AWH: Anganwadi Helper

Source: Ministry of Women and Child Development, Government of India (GoI) website (wcd.nic.in/icds/data tables 2013-2014)

Based on official statistics, about 35 lakh children under six years old and seven lakh pregnant and lactating women are covered under the supplementary nutrition programme in Bihar (see Table 5.14 below)

Comparing this with the population of children under six in the state, it is seen that less than 20 per cent of the children in the state are covered under the Supplementary Nutrition Programme (SNP). This is much lower than the all-India average which shows that over 48 per cent of all children under six in the country are covered by the SNP programme. This is also reflected in the low average number of children per AWC in Bihar compared to all India. Since AWCs are opened based on uniform population norms, the average number of children attending also should be broadly comparable. However, while on an average about 44 children per anganwadi are covered under SNP in Bihar, the average for the country is 63.

An evaluation of the ICDS conducted by the NCAER and the Planning Commission also shows that ICDS in Bihar does not function as it is supposed to. According to this study in Bihar, only about one-fifth of the eligible beneficiaries are effectively covered under the programme. Further, only 16 per cent of AWCs in Bihar run from their own buildings while the rest are in rented buildings or other accommodation. Only about 30 per cent of the centres had weighing scales, 14 per cent had utensils, 30.6 per cent had cooking vessels, three per cent had toys for children and 12.9 per cent had preschool education kits for children. Only 11.8 per cent of women reported attending any nutrition and health education sessions. On days that the survey team visited the AWCs, the average attendance was 12 children.

The Government of India launched a restructuring of the ICDS in 200 poorest districts across the country in Year 1 (2012–13) followed by another 200 districts in Year 2 (2013–14). In these districts, there will be greater funds available for SNP, better capacity-building and training, improved human resources and support. States will be allowed to introduce innovations. There is a provision also for converting AWCs into anganwadi-cum-crèches and for additional anganwadi workers.

**Table 5.14: Coverage under ICDS**

<table>
<thead>
<tr>
<th></th>
<th>No. of Children Under Six Covered Under SNP</th>
<th>Average Children per Anganwadi</th>
<th>No. of Women Covered Under SNP</th>
<th>Average No. of Women per Anganwadi</th>
<th>Population of 0–6 Children (Census 2011)</th>
<th>% Coverage of Children Under Six</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bihar</td>
<td>35.1 lakh</td>
<td>43.73</td>
<td>7.1 lakh</td>
<td>8.86</td>
<td>186 lakh</td>
<td>18.9%</td>
</tr>
<tr>
<td>All India</td>
<td>774 lakh</td>
<td>62.87</td>
<td>1.8 crore</td>
<td>14</td>
<td>1588 lakh</td>
<td>48.7%</td>
</tr>
</tbody>
</table>

Source: ‘Status of ICDS Scheme as on 30.6.13 (Physical Progress)’

Districts to be covered under Phase 1 in Bihar include Bhagalpur, Buxar, Darbhanga, Gopalganj, Jamui, Jehanabad, Lakhisarai, Madhepura, Madhubani, Munger, Muzaffarnagar, East Champaran, Purnia, Saharsa, Samastipur, Sitamarhi and Supaul. Districts to be covered under Phase 2 include West Champaran and Vaishali.

The Government of India has also initiated, under the MWCD, a project called ICDS Systems Strengthening and Nutrition Improvement Project (ISSNIP)—it was formerly called ICDS-IV Project—with IDA assistance from the World Bank in 162 districts. Under this project the following districts in Bihar are included: Samastipur, Madhubani, Purba Champaran, Vaishali, Pashchim Champaran, Madhepura, Muzaffarpur, Munger, Sitamarhi, Darbhanga, Sapaul, Jamui, Purnia, Gopalganj, Lakhisarai, Saharsa, Bhagalpur, Buxar, and Jehanabad.

ISSNIP has been designed to supplement and provide value-addition on the existing ICDS programme, through a process of systems-strengthening at different levels of programme implementation. It will also facilitate the select states/districts to experiment, innovate and conduct pilots of potentially more effective approaches to achieve the early childhood education and nutrition outcomes and offer evidence for scale-up. The additional financial and technical support through the project is catalytic and is an important dimension of MWCD’s overall efforts to strengthen and restructure the ICDS programme. The project will, inter-alia, support building capacities of district- and block-level ICDS functionaries for development of District ICDS Action Plans and result-oriented monitoring and evaluation system.

5.13 Way Forward.
The main recommendations to cater to the health issue of women in Bihar are as follows.

---

Box 5.14: Strengthening of ICDS

According to a press release by the Ministry of Women and Child Development the key features of strengthened and restructured ICDS inter-alia includes addressing the gaps and challenges with:

- a special focus on children under the age of three years and pregnant and lactating mothers;
- strengthening and repackaging of services, including care and nutrition counselling services and care of severely underweight children;
- setting out provisions for an additional anganwadi worker-cum-nutrition counsellor to focus on counselling for pregnant and lactating mothers in the selected 200 high-burden districts across the country, besides having provisions for link-workers and five per cent crèche-cum-anganwadi centres;
- focus on early childhood care and education (ECCE);
- forging strong institutional and programmatic convergence particularly at district, block and village levels;
- piloting local models that demonstrate flexibility for community participation;
- introduction of an Annual Programme Implementation Plan;
- improving supplementary nutrition programme, including cost-revision;
- providing for construction and improvement of AWC buildings;
- allocating adequate financial resources for other components, including monitoring and management and information systems (MIS), training and use of information and communication technology (ICT);
- casting ICDS in a mission mode; and
- revision of financial norms.

Source: Press Information Bureau
5.13.1 Occupational Health

- Invest in research on major employment sectors of Bihar, especially those involving large numbers of women. These would include agriculture, construction, home-based production (including crafts and artisanal work and small manufacturing units). Studies will help to build up a database on occupational health of workers, especially women. Findings should be made available to workers and their organisations for preventive health education and further action.

- Develop safe and appropriate tools which enhance productivity while safeguarding workers’ health. These should be developed collaboratively with technical and scientific organisations, institutes of design and engineering and the workers themselves, through their unions and cooperatives. The tools and equipment should be made available at low or no cost to the workers.

- Ensure early detection and screening and timely referral care for occupational health conditions, integrating occupational health services with primary health care, and eventually with universal health care, as and when it is implemented.

- Invest in occupational health training and capacity-building of local frontline workers like ASHAs, anganwadi workers, ANMs and MOs at SC, PHC, CHC/FRU levels and Civil Hospital (‘Sadar’ hospitals) at the district-level. This will enable them to recognise, screen and refer immediately, where required, for various occupational health problems, thereby saving lives through early detection and referral.

5.13.2 Child Sex Ratio

- Constitute a task force at the state-level of Government policy-makers from different ministries (health, education, women and child), civil society representatives, especially women’s organisations and researchers to develop a campaign against pre-natal sex determination which has components of education, dialogue with health providers and local leaders and opinion makers, school teachers and others, close monitoring of health facilities to check if technology is being misused and steps toward a legal framework to punish those providing such services.

- Visit and dialogue with state Governments (Gujarat, Punjab) that have developed campaigns and systems to tackle pre-natal sex determination, so as to benefit from lessons learned.

5.13.3 Maternal Mortality

- Invest in education and training on safe motherhood, including importance of nutrition, ante- and post-natal care. This includes training of dais, ASHAs and other frontline workers like anganwadi workers to provide this information to pregnant women and their families. It also includes education on all aspects of safe motherhood in schools in Bihar.

- Include dais in all aspects of maternal healthcare at the local-level, upgrading their knowledge and skills through regular training, encouraging them to support women’s choice of institutional delivery, and providing them with sterilised kits for home births.

- Ensure that the 102 Emergency Medical Care system via ambulances is operational and through VHSNCs at the village-level (See section on Community Action for Health) and RKS’ at PHCs and CHCs, monitor this service and ensure that it is both prompt and free of charge.

5.13.4 Reproductive Health

- Invest in ‘body literacy’ and health education with adolescents in schools (girls and boys) and girls, boys and young people out of school. This should be done with the help of local organisations like SHGs, unions, co-operatives, VHSNCs and other local bodies and NGOs.

- Ensure regular supply of contraceptives in all SCs and PHCs.

- Organise diagnostic camps to promote early detection and screening of RTIs, STIs and HIV/AIDS. Timely
referral, with transport cost covered, should be arranged to FRUs and Civil Hospitals at the district-level.

5.13.5 Water and Sanitation
- Invest in tap and toilet in every home and eliminate open defecation. This can be done not only by providing greater investments in water and sanitation at the Central- and state-level, but also by reviewing and re-vamping the current schemes and their funding patterns. Simplification of processes and involvement of local organisations like SHGs, unions and co-operatives to develop these and pilot different models in some districts may be tried out.
- Involve VHSNCs, RKS, civil society organisations, schools and colleges in a cleanliness and hygiene campaign for zero tolerance of open defecation, and garbage removal. Districts should develop campaigns with young people incentivised to take the leadership for such campaigns.

5.13.6 Health System and Infrastructure
- Free essential drugs, as per the WHO’s Essential Drug List, should be made available at the SC, PHC and CHC/FRU levels. The names of drugs should be written on the walls of the health facility and updated periodically.
- Public health facilities should be open for providing services according to the needs and hours of work of local people, and district authorities should be given the flexibility to make such changes, especially in the peak agricultural season, harvesting time etc.
- Initiatives to increase outreach like diagnostic camps for women workers, with free transport for referral care should be organised, preferably with the help of local civil society organisations (SHGs, unions, co-operatives).

5.13.7 Community Action for Health
- Ensure that VHSNCs are developed, are functional and are supported by budgets from the NHM, matched as far as is possible by the state. The current financial commitment to community action should continue and be expanded to cover more districts in the state. Community action for health requires sustained investment over time, especially for capacity-building.
- Capacity-building should be entrusted to civil society organisations, especially those with a local presence. One or more organisations could be given the responsibility for one or more block in a district, so as to initiate and spread community action, according to the broad guidelines of the state’s advisory group on community action which is already formed.
- ASHA training needs to be reviewed and strengthened to include occupational health and safety and mental health, along with non-communicable diseases. The training should be done in partnership with civil society or they should be entrusted with the entire responsibility of this, and also be responsible for long-term support to ASHAs through regular and refresher training.
- In large villages, more than one ASHA should be recruited. Remuneration of ASHAs should be reviewed to provide a fixed component and a performance-based one to be given through the VHSNCs.
- In order to tackle malnutrition through intensive supporting and monitoring of mothers and young children below five years of age the ICDS *anganwadis*, through house-to-house visits and education by ASHAs, VHSNC members and civil society volunteers must be encouraged and supported by the local health authorities. Education and capacity-building on malnutrition, how to provide extra nutrition and to refer serious cases must be provided at the local level, and through VHSNCs.
- Health education and control of TB, *kala-azar* and other communicable and non-communicable diseases should be entrusted to the VHSNCs, with young people, ASHAs, *anganwadi* workers, school teachers and others engaged as motivators and educators using the DOTS model that has worked well for TB. The
state health authorities should provide the background training in these diseases to local community leaders, ASHAs, anganwadi workers and young people.

5.13.8 Health Insurance
- Review the experience of implementing RSBY in Bihar from the point of view of making it more inclusive (both APL and BPL, migrant workers), and linking it with the health system, so that workers get primary healthcare at their doorsteps and hospitalisations are prevented.
- Educate workers on the insurance concept, RSBY and other insurance schemes, through SHGs, unions and cooperatives, so that they can avail of their entitlements, know how and where to claim, and where to go in case of any grievance or complaint.
- District-wise data on enrolment versus eligibility and on claims obtained in each district should be put up on the RSBY website and other insurance websites, so that workers can see how and where the insurance schemes are working.

5.13.9 Integrated Child Development Services (ICDS)
- Entrust community-based monitoring of ICDS and food entitlements under the new Food Security Act to local organisations, co-operatives, unions and SHG groups. They should be provided some funds for both nutrition education and also for monitoring of the functioning of the restructured ICDS and PDS.
- Promote community-based solutions to malnutrition, including use of local foods like sattu, contribution from Panchayats for extremely poor families or those with food insecurity to ensure adequate intake, and promotion of kitchen gardens and using local green leafy vegetables.
- Promote cultivation of local grain varieties of rice and nutritious grains by procuring these from farmers.
- Promote local agriculture and food security by procuring grains, storing and distributing these locally, with the management of this being entrusted to local organisations, especially those run by women and their SHGs.
6.1 Financial Inclusion Defined

Financial inclusion has been defined by the United Nations\(^1\) as ‘access to a range of financial services including savings, credit, insurance, remittance and other banking/payment services to all “bankable” households and enterprises at a reasonable cost.’ It also added that financial services need to be tailored as per the needs of customers and should be affordable. The World Bank (2008) defined financial inclusion as ‘the absence of price and non-price barriers in the use of financial services.’ The Rangarajan Committee on Financial Inclusion,\(^2\) set-up by the Government of India defined financial inclusion as, ‘the process of ensuring timely access to financial services and adequate credit where needed by vulnerable groups such as the weaker sections and low income groups at an affordable cost.’

Nearly one-third of the population in Bihar is under or near the poverty line,\(^3\) its needs are different from the middle-class or better-off populations and financial institutions need to reach out in different ways. The Reserve Bank of India (RBI), the Government of India and the State Government have adopted several measures for financial inclusion of the mass of the population. These include opening of no-frills savings accounts\(^4\) by banks, expanding outreach to un-served and under-served areas through Banking Correspondents (BCs), promotion of self-help groups (SHGs) of poor women and their linkage with banks, opening rural branches, building a conducive regulatory environment and incentivising thrift and credit co-operatives and non-banking finance companies (NBFCs) to reach low-income segment clients with little or no access to banking sector.

State organs such as the National Bank for Agriculture and Rural Development (NABARD), the Small Industries Development Bank of India (SIDBI) and other financial institutions have been set-up specifically for the purpose of outreach to the mass of the population. Other financial sector regulators, such as the Insurance Regulatory and Developmental Authority (IRDA) and Pension Fund Regulatory and Developmental Authority (PFRDA), too have made regulatory provisions for service providers to offer micro-insurance and micro-pension products for the low-income segment. The PFRDA also offers a micro-insurance scheme called NPS Lite for informal-sector workers.

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3. Planning Commission data on population living below the poverty line (2011–12)
4. In October 2012, the RBI asked banks to convert ‘no-frills’ accounts into ‘Basic Savings Bank Deposit Accounts’. This was done with a view to do away with the stigma associated with the nomenclature ‘no-frills’ account and to make the basic banking facilities available in a more uniform manner across the banking system.
5. The graphs and tables in this chapter have been taken from the report ‘Status of Access to Financial Services to Women in Informal Economy in Bihar’ authored by Neeraj Kumar (2012)
6.2 Why Financial Inclusion is Important for Women in the Informal Economy

The coverage of women by the financial systems in India is quite recent and came into prominence with the growth of the SHG movement and microfinance institutions (MFIs). These movements broke the myth that women do not need financial services and they amply demonstrated that women have better financial discipline than men when it comes to regular savings and regular repayment and utilisation of money. However, even today, 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. Lack of financial inclusion is a form of disempowerment.

This means that the women:
1. have no safe place to save, and so are unable to save to build capital for the future;
2. often cannot access credit at all, due to lack of ownership over assets to offer as collateral; and also because of the invisibility of their economic contribution they are treated as ‘mere’ home-makers;
3. are heavily dependent on local moneylenders for credit, and are thereby exposed to non-transparent transactions which leads to them being cheated, meeting with undignified treatment and paying high rates for credit resulting in the loss of a major part of their income;
4. use informal sources for receiving remittances from family members who have migrated to urban centres of the state or to other states for employment. These informal channels are often not reliable and at the same time are very costly, and this leaves the women open to being cheated out of their family earnings;
5. have no insurance to take care of their heavy financial burden during times of personal crises, such as illness or death in the family, which often pushes them into a downward spiral of poverty;
6. have no pensions or financial support in their old age when they are unable to work and earn income; thus are most vulnerable at their time of maximum need;
7. are often unable to access Government programmes and so are unable to obtain needed social protection; and
8. are unable to access any benefit of Government schemes or financial services by mainstream financial institutions because they often cannot satisfy the ‘Know Your Customer’ (KYC) norms prescribed by regulators, as they rarely have independent identity or identification documents.

6.3 Financial Inclusion and Access to Government Programmes

It is a well-known fact that due to leakages, Government schemes meant for the poor often do not reach them. In order to overcome some of these leakages, Government support and monetary benefits are increasingly being delivered via bank or post-office accounts, so that benefits directly reach the intended recipients/beneficiaries without going through too many intermediaries, or too many ‘clogged pipes’. For example, the Mahatama Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is an employment programme, which requires payment of wages. Due to the corruption that crept into MGNREGS, all payments are now made through bank accounts or post-office accounts only. Although this has not eliminated corruption completely, it has curbed it to a large extent. Unfortunately, the lack of financial inclusion means that these payments are often delayed.

Many Government schemes today involve regular cash transfers or a one-time cash transfer. The most popular and successful regular cash transfer schemes include old age or widow pensions, and scholarships or educational grants of various types. Additionally, there are schemes such as minimum support prices, Janani Suraksha Yojana (JSY) etc., which involve a one-time payment but also require access to a mainstream financial institution.

6.3.1 Limited Information on Financial Inclusion of Women

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. The secondary research uses both
qualitative and quantitative data to assess the products available, machineries for delivery, outreach, extent and quality of coverage. Descriptive and empirical studies have been used to analyse the role of various actors in achieving financial inclusion in Bihar. Special references to some articles have been also used to find out the need, scope, opportunities and challenges in this direction.

Meetings with key officials of the state and Central Government, financial institutions and civil society institutions were conducted to get a first-hand opinion on the research subject.

In spite of such extensive search it was found that data available was insufficient for our purposes. Generally financial systems do not have gender-wise disaggregated data. Data on the informal sector is also limited. Furthermore, data on a number of indicators on financial access of the poor are unreliable, as has been acknowledged by banks and the Government itself. 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 the poor and among women in particular, are very limited in supply.

### 6.4 Women’s Access to Financial Institutions in Bihar

#### 6.4.1 Banks

One of the key determinants of economic development of a society is the extent to which its population is served by mainstream financial institutions. Since independence several steps, including the nationalisation of banks, were taken by the Government of India to expand financial services to the remote corners of India and the low-income segment. A plethora of financial institutions, including Regional Rural Banks (RRBs), Land Development Banks (LDBs), Co-operatives, Financial Corporations etc., were set up for the purpose from time to time. Since banks are primarily conceived as institutions to realise the mandate of delivering financial services to the last mile, it is imperative to a look at their spread and outreach to get a sense of financial inclusion of the poor in general and women in particular.

However, it is well known that this network tends to exclude the poor, and poor women in particular. Even though the Government of India has adopted a policy on financial inclusion and RBI has strict directives to banks to open ‘no-frills’ accounts (now called ‘Basic Savings Bank Deposit Accounts’), a large population still remains financially excluded. This is because even today no-frills accounts only reach a fraction of the population and these accounts mostly remain inoperative. There is no reliable data on the number of inoperative ‘no frills accounts’, and even the RBI admits to this fact. Also, even if there are impressive numbers of bank accounts in a region, these may not be a good indicator of financial inclusion.

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, as against the population share of about nine per cent. The rural urban divide in Bihar is stark with each rural branch serving a population of 32,000, as compared to 5,000 in urban areas. In all, 14 blocks in Bihar have no branch of any commercial bank, while two blocks still don’t have even a single branch of RRB. There are about 700 branches that remain a single-person branch.

Six districts (Muzaffarpur, Gaya, Purbi Champaran, Patna and Samastipur) account for nearly one-fourth of all rural branches of Bihar. Even in these districts, rural bank branches have limited staff, often resulting in poor service-delivery through these outlets.

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1. These figures were arrived from dividing total rural and urban population of Bihar with total number of bank branches in rural and urban areas in the state. The population figures are taken from census 2011 and bank branches figures are taken from State Level Bankers Committee, Bihar.
2. Economic Times, August 13, 2011, “Bihar’s banks credit deposit ratio increases to 36.51% in Q1”
Table 6.1 shows the distribution of commercial bank branches in Bihar as of September 30, 2012. It shows that private banks are concentrated in only a few urban centres and the onus of serving the rural populace is completely on Public Sector Banks (PSBs), RRBs and to a lesser extent the Co-operative Banks. Forty per cent of total bank branches in Bihar are in urban areas, where only 11 per cent of the population resides.

Table 6.1: Bank Branches in Bihar as on 30 September 2012

<table>
<thead>
<tr>
<th>Category of Bank</th>
<th>Branch Type</th>
<th>Rural</th>
<th>Semi-Urban</th>
<th>Urban</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Sector Banks</td>
<td></td>
<td>1,425</td>
<td>757</td>
<td>685</td>
<td>2867</td>
</tr>
<tr>
<td>Regional Rural Banks</td>
<td></td>
<td>1,335</td>
<td>187</td>
<td>72</td>
<td>1594</td>
</tr>
<tr>
<td>Co-operative Banks</td>
<td></td>
<td>137</td>
<td>87</td>
<td>62</td>
<td>286</td>
</tr>
<tr>
<td>Private Sector Banks</td>
<td></td>
<td>1</td>
<td>39</td>
<td>73</td>
<td>113</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>2,898</td>
<td>1,070</td>
<td>892</td>
<td>4860</td>
</tr>
<tr>
<td><strong>% of Total Branches</strong></td>
<td></td>
<td>59.6%</td>
<td>22.0%</td>
<td>18.4%</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Source: 42nd Agenda of SLBC Meeting, 2011-12

Source: Statistical Tables Relating to Banks in India, 2010-11, RBI and Census of India, 2011
The number of bank branches has been growing in Bihar over the last few years but the share of rural branches in total bank branches in Bihar has declined steadily (Table 6.2), coming down to 54.6 per cent in 2011–12 from 64.8 per cent in 2004–05.

<table>
<thead>
<tr>
<th>Year</th>
<th>Total</th>
<th>Growth Rate (%)</th>
<th>Distribution (%) of Branches</th>
<th>Rural</th>
<th>Semi</th>
<th>Urban</th>
<th>Urban</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>2004–05</td>
<td>3,648</td>
<td>0.69</td>
<td>64.80</td>
<td>20.07</td>
<td>15.13</td>
<td></td>
<td></td>
<td>100.00</td>
</tr>
<tr>
<td>2005–06</td>
<td>3,675</td>
<td>0.74</td>
<td>63.59</td>
<td>20.60</td>
<td>15.81</td>
<td></td>
<td></td>
<td>100.00</td>
</tr>
<tr>
<td>2006–07</td>
<td>3,712</td>
<td>1.01</td>
<td>62.80</td>
<td>20.66</td>
<td>16.54</td>
<td></td>
<td></td>
<td>100.00</td>
</tr>
<tr>
<td>2007–08</td>
<td>3,792</td>
<td>2.16</td>
<td>61.60</td>
<td>21.00</td>
<td>17.40</td>
<td></td>
<td></td>
<td>100.00</td>
</tr>
<tr>
<td>2008–09</td>
<td>3,942</td>
<td>3.96</td>
<td>59.70</td>
<td>21.70</td>
<td>18.60</td>
<td></td>
<td></td>
<td>100.00</td>
</tr>
<tr>
<td>2009–10</td>
<td>4,180</td>
<td>5.43</td>
<td>57.40</td>
<td>22.80</td>
<td>19.80</td>
<td></td>
<td></td>
<td>100.00</td>
</tr>
<tr>
<td>2010–11</td>
<td>4,388</td>
<td>4.98</td>
<td>56.20</td>
<td>23.60</td>
<td>20.20</td>
<td></td>
<td></td>
<td>100.00</td>
</tr>
<tr>
<td>2011–12</td>
<td>4,666</td>
<td>6.34</td>
<td>54.60</td>
<td>24.50</td>
<td>20.90</td>
<td></td>
<td></td>
<td>100.00</td>
</tr>
</tbody>
</table>

Source: Statistical Tables Relating to Banks in India, 2011-12, RBI

The per capita credit of Bihar, as on 31 March 2011, was only Rs 3,537, as against the national figure of Rs 34,800. The share of Bihar in the total deposits of scheduled commercial banks in India was mere 2.20 per cent but its share of credit was even poorer at 0.85 per cent.

Figure 6.2: State-wise Comparison of Credit-Deposit Ratio of Banks as on March 2012

Source: Economic Survey, 2011-12, Government of Bihar
The credit-deposit ratio (CDR) of banks in Bihar is also very low—one of the lowest in the country at 29.1 per cent, as against the national average of ~78 per cent. Out of 38 districts in Bihar, four districts (Bhojpur, Lakhisarai, Saran and Siwan) have a CDR that is still less than 25 per cent. It hovers between 25 per cent and 30 per cent in nine districts, including Patna. Ten districts have a CDR above 40 per cent—Kaimur, Rohtas, Araria, Kishanganj, Purnea, East Champaran, West Champaran, Katihar, Begusarai, Samastipur, Sheohar, and Khagaria.

Table 6.3: Key Banking Indicators of Bihar vis-a-vis Other Large States

<table>
<thead>
<tr>
<th>State</th>
<th>% of Total Indian Population (Census 2011)</th>
<th>Average Population per Branch* (In 000)</th>
<th>CD ratio of SCBs (March 2012)**</th>
<th>Area (Sq km.) per Branch</th>
<th>% of Households Availing Banking Services (Census 2011)</th>
<th>Per Capita Bank Deposit (Rs) March 2011</th>
<th>Per Capita Bank Credit (Rs) March 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uttar Pradesh</td>
<td>16.49%</td>
<td>16</td>
<td>44.0</td>
<td>20</td>
<td>72</td>
<td>18,611</td>
<td>8,114</td>
</tr>
<tr>
<td>Maharashtra</td>
<td>9.28%</td>
<td>12</td>
<td>87.1</td>
<td>32</td>
<td>69</td>
<td>1,30,631</td>
<td>1,06,217</td>
</tr>
<tr>
<td>Bihar</td>
<td>8.58%</td>
<td>21</td>
<td>29.1</td>
<td>19</td>
<td>44</td>
<td>12,193</td>
<td>3,537</td>
</tr>
<tr>
<td>West Bengal</td>
<td>7.55%</td>
<td>15</td>
<td>62.9</td>
<td>15</td>
<td>49</td>
<td>35,011</td>
<td>22,300</td>
</tr>
<tr>
<td>Andhra Pradesh</td>
<td>7.00%</td>
<td>10</td>
<td>110.4</td>
<td>33</td>
<td>53</td>
<td>34,493</td>
<td>37,927</td>
</tr>
<tr>
<td>Orissa</td>
<td>3.40%</td>
<td>13</td>
<td>46.9</td>
<td>47</td>
<td>45</td>
<td>25,331</td>
<td>12,984</td>
</tr>
<tr>
<td>Jharkhand</td>
<td>2.72%</td>
<td>15</td>
<td>33.6</td>
<td>36</td>
<td>54</td>
<td>24,211</td>
<td>8,483</td>
</tr>
<tr>
<td>India</td>
<td>13</td>
<td>78.1</td>
<td>32</td>
<td>59</td>
<td>46,321</td>
<td>34,800</td>
<td></td>
</tr>
</tbody>
</table>

*SCB Branch statistics of RBI in March 2012
** RBI Annual Report 2011–12
Available data on Bihar thus suggests that the state scores very low on financial inclusion as compared to the national average and other states. As per census 2011, the percentage of households availing banking services in the state is only 44 per cent, as against the national average of 58.7 per cent. However, RBI figures (as of September 2009) are in complete contrast with the census figures. In the figure below, Bihar is among the states with less than 20 per cent of the population has a bank account.

The main way that banks reach out to the poor is through no-frill accounts. Unfortunately there are no reliable figures on the numbers of no-frill accounts. As per the State Level Bankers Committee (SLBC) of Bihar, a total of 1,17,98,639 no-frills accounts had been opened by 31 December 2012. Of these, 91,49,347 accounts are claimed to be operational, which seems to be too good to be true. Further, an overdraft facility has been extended to 4,36,468 no-frills account holders; the amount involved being Rs 9.91 crore. Apart from this, 43,065 General Credit Cards have been issued to no-frills account holders, with aggregate credit limits of Rs 92.75 crore.

Although this data has been provided by the banks, the bankers themselves admit that some of it may be highly exaggerated, which means that the numbers of operational no-frill accounts are actually much less. Even though there are no gender-segregated indicators on financial inclusion in the state, it is clear from the above figures that they are bound to be low.

As of 31 December 2012, the amount advanced by banks to women in Bihar came to a measly 6.54 per cent of the total amount advanced by banks in Bihar. However, even this figure represented growth over 5.14 per cent.
advanced to women as of March 2011. SLBC, Bihar, prescribes a five per cent benchmark for amounts advanced to women. Though the figure achieved by banks is above the prescribed benchmark, it is still far from satisfactory considering the share of population of women in the state.

### Table 6.4: Trend of Lending to Women by Banks in Bihar

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Mar'11</th>
<th>Mar'12</th>
<th>Dec'12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advances to women (disbursement in Rs crore)</td>
<td>1,312.89</td>
<td>1840.76</td>
<td>2038.04</td>
</tr>
<tr>
<td>Share of advances to women in total disbursement</td>
<td>5.14%</td>
<td>5.68%</td>
<td>6.54%</td>
</tr>
</tbody>
</table>

*Source: State Level Bankers Committee, Bihar.*

### 6.4.2 Reaching Out: Are Banking Correspondents a Solution?

The RBI has promoted the system of banking correspondent agents (BCAs) to promote and facilitate the opening of bank accounts for rural and poor households. The BCAs are local people who open no-frill accounts through mobile telephony or through laptop ‘kiosks’. We interviewed BCAs across five districts—Patna, Bhagalpur, Munger, Jamui, and Katihar. The median customer outreach of BCAs was 600 and the median customer outreach per village was found to be 205. The coverage of female customers is nearly half (49.2%) of the total customer enrolled by BCAs.

Nevertheless, according to their estimate, 40 to 60 per cent of the total accounts opened through them are non-operational. A large number of such accounts belong to women. The common reasons furnished by them for non-operational accounts are: (i) accounts not being activated by banks; (ii) faulty cards issued by banks to customers; (iii) application forms lost by banks; and, (iv) women do not have the money for savings.

Though bank officials do make regular inspection/supervision visits to operational areas allotted to BCAs, a sizable proportion (about 40%) of the BCAs reported that no bank official has ever visited their operational area for inspection/supervision of their work.

About 70 per cent of the mobile BCAs were found visiting a village at regular intervals, whereas, 20 per cent of them visit a village only when a customer calls. About 40 per cent of the mobile BCAs visit a village between 15 to 20 times in a month. In contrast, 30 per cent of such BCAs were found to be visiting a village only up to five times a month. In terms of the average footfall of bank customers each day at designated kiosks run by BCAs, 40 per cent of the kiosks were found to have an average footfall of up to 15 customers a day.

About 62 per cent BCAs encountered problems in performing their day-to-day operations. These problems ranged from lack of functional knowledge to disruption in hand-held devices or related technical support. In terms of bank support provided to BCAs to perform their work, the majority—58 per cent respondents—rated bank support at the lowest level of 1 on a scale of 1 to 10. About 40 per cent of BCAs reported that no bank official had ever visited their operational area for inspection/supervision of their work. In all, 46 per cent of these agents faced a problem in receiving monthly payments from the bank, resulting in disillusionment amongst them to take it up as a long-term career option, as the actual income realisation by more than half the BCAs did not cross even Rs 2,500. About 58 per cent of these agents rated their monthly income at 1 on a scale of 1–5. Most of them did not feel this could prove a long-term career option for them.

### 6.4.3 Post Offices

India has the largest postal network in the world with nearly 1,55,000 post offices of which about 90 per cent are located in rural areas. The postal network in India is about one and a half times larger than the banking network in India—the number of rural post offices is nearly three times that of rural bank branches. Given the wide network of post offices in rural areas and financial products in its service portfolio, post offices could play a critical role in achieving the goals of financial inclusion in India.
The Postal Department has also set itself the goal, ‘to be a focal point for delivery of all social security schemes of the state.’ This strategy to increase financial inclusion is through a combination of opening of accounts in the Post Office Savings Bank, financing of SHGs by post offices, and collaboration with banks, etc.

As of 31 March 2011, there were 9,055 post offices in Bihar, of which 8,581 (~95%) were in rural areas. Post offices in Bihar constitute about 5.8 per cent of the post offices across India and the numbers are twice that of bank branches in Bihar. When compared with rural branches of banks in Bihar, the number of rural post offices in Bihar is nearly three times as much. On an average, each post office in Bihar covers an area of 10.4 sq. km. and serves a population of 11,464, as against national average of 7,814 people.

Post offices offer a wide range of savings products, including Recurring Deposit (RD) Accounts, Time Deposit Accounts, Monthly Income Scheme (MIS), Senior Citizen Savings (SCS) Accounts, National Savings Certificate (NSC) and Public Provident Fund (PPF). In addition to savings, post offices also provide money remittance services and insurance. Postal Life Insurance was first offered in the year 1884 as a welfare scheme for the employees of the Post and Telegraph Department. It is the oldest life insurance scheme operating in India. In March 1995, the Rural Postal Life Insurance (RPLI) scheme was introduced with the objective of providing the rural populace an affordable insurance cover, with special emphasis on weaker sections and women workers.

The most used financial service is the Post Office Savings Bank (POSB) Account. Any citizen can open this account with a minimum amount of Rs 20 and has to maintain a minimum balance of Rs 50. A person can open only one such account in a post office. A cheque facility is also available for this account with a minimum balance of Rs 500. The rate of interest offered on this account is four per cent per annum (p.a.) for balance only up to Rs 1 lakh and Rs 2 lakh on single and joint accounts respectively.

One of the most popular services is money remittance, through which migrants can transfer money to their villages. Of these the Money Order (MO) scheme is the oldest and most commonly used in rural areas for domestic transfer. The key feature of MO is that the money is delivered at one’s doorstep. There is a provision for sending a short communication also along with the money order. The maximum amount for which a single money order can be issued is Rs 5,000. The charge for the service is five per cent of the value of money to be transmitted. Instant Money Order (iMO) is a web-based money transfer service, which is more safe and convenient. Under this, amounts from Rs 1,000 to Rs 50,000 can be remitted through designated iMO post offices.

As of 31 March 2011, there were over a crore POSB accounts in Bihar, accounting for nearly 10.6 per cent of all such accounts at the national level. As of 31 March

<table>
<thead>
<tr>
<th>Savings Schemes</th>
<th>Number of Accounts</th>
<th>% Share in National Total of Respective Account</th>
<th>Outstanding Balance (in Rs. crore)</th>
<th>% Share In National Total of Respective Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Savings Bank Deposit</td>
<td>1,02,24,438</td>
<td>10.6%</td>
<td>1,781.52</td>
<td>5.9%</td>
</tr>
<tr>
<td>Recurring Deposit</td>
<td>27,61,285</td>
<td>3.3%</td>
<td>1,957.38</td>
<td>3.2%</td>
</tr>
<tr>
<td>Term Deposit</td>
<td>9,77,137</td>
<td>10.4%</td>
<td>2,924.04</td>
<td>10.3%</td>
</tr>
<tr>
<td>Cumulative Time Deposit</td>
<td>688</td>
<td>0.2%</td>
<td>1.21</td>
<td>8.2%</td>
</tr>
<tr>
<td>Monthly Income Scheme</td>
<td>9,48,597</td>
<td>3.5%</td>
<td>6,294.10</td>
<td>2.9%</td>
</tr>
<tr>
<td>Senior Citizen Savings Scheme</td>
<td>21,670</td>
<td>1.5%</td>
<td>269.47</td>
<td>0.9%</td>
</tr>
<tr>
<td>Public Provident Fund</td>
<td>37,883</td>
<td>1.7%</td>
<td>505.77</td>
<td>1.6%</td>
</tr>
</tbody>
</table>

Source: Book of Information, 2010-11, Department of Posts
2011, the POSB accounts in Bihar had a total balance of Rs 1,781.52 crore, which is about 5.9 per cent of the total savings balance in such accounts at the all-India level. Bihar comes in at the seventh position in terms of share in balance of POSB accounts, as against overall second position in terms of share in total number of accounts.

Like other financial institutions, post offices too do not disaggregate data based on gender; therefore, it is difficult to ascertain the proportion of women customers. Table 6.5 provides the outreach and outstanding balance of major Postal Department savings schemes used by the low-income segment in the state of Bihar.

In addition to POSB accounts, there is also the provision to open a MGNREGS account at a post office to receive payment under MGNREGS. Out of the total number of accounts opened in the country to receive MGNREGS payment, nearly 43 per cent are post office accounts, while the remainder are bank accounts. States like Bihar, Jharkhand, Gujarat and Maharashtra have high percentage of MGNREGS workers using post office accounts.

The MGNREGS account is similar to a POSB account but it was launched originally to be used only for receiving wages under MGNREGS. The Finance Ministry, Government of India, in its August 2008 notification directed that ‘no deposit other than MGNREGS wages can be made in these accounts.’ However, in January 2013, it amended the notification to allow such accounts to also receive other ‘Government benefits and deposits’ such as disbursement of widow pension, old age pension, disability pension, support to pregnant and lactating mothers, etc. The bar on deposits from other sources still remains, making the account redundant for savings from own sources.

As of 31 March 2011, 18,03,621 MGNREGS accounts were operational in post offices in Bihar. There has been exponential growth in opening of MGNREGS accounts in post offices in Bihar. As is evident from table 6.6, the number has grown more than double in two years between 2008–09 and 2010–11.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of MGNREGS Accounts opened</td>
<td>25,52,931</td>
<td>45,40,010</td>
<td>54,44,970</td>
</tr>
<tr>
<td>Amount Disbursed (Rs lakh)</td>
<td>6,175.57</td>
<td>60,716.98</td>
<td>1,68,785.14</td>
</tr>
</tbody>
</table>

Source: Book of Information, 2010–11, Department of Posts

The RPLI is the second largest life insurer in rural areas after the Life Insurance Corporation (LIC) of India, with 20.71 million rural policies including around six million policies of women. Bihar is among the top five states (as per data of 2008–09) in India in terms of sum assured under RPLI with total sum assured of Rs 1,258.83 crore.

6.4.3.1 Key challenges before Postal Department to become a driver of financial inclusion

**Lack of basic infrastructure**
Post offices in India, especially in rural areas, play an important role in providing financial services but are not equipped with basic infrastructure. Most post offices do not even make proper sitting arrangements for staff.

**Manpower crunch**
There is a manpower crunch and most post offices are run by one or two persons who need to tackle all the work, which in turn has a very adverse effect on performance and output.

**Slow progress of innovation**
To cope with the fast-changing environment, the Department of Posts also needs to invest in new technology. It still follows age-old practices. Though it has been observed to be bringing in some innovation recently, it is all happening very slowly. As of 31 March 2011, only
about 10 per cent of the post offices in Bihar were computerised.

The study team visited post offices in different districts and also conducted focussed group discussions (FGDs) to determine people's attitudes towards them. The observations from the field are below.

- Only one transaction is allowed in a savings account per day, so a person cannot deposit and withdraw on the same day, which hampers convenient use.
- SHGs find it inconvenient to use post office accounts. Though the Department of Posts plans to cover five crore people in rural areas by tying-up with SHGs and other financial institutions, including banks, SHG accounts can be opened only after approval from the General Post Office (GPO).
- Very few accounts are opened by women in post offices. MGNREGS accounts are opened for families but mostly in the name of the male head of the family.
- MGNREGS payments are usually made in the presence of Village Pradhan at the post office. The deposit entry is made in the account of account holders but it is disbursed (in total) to the heads of the family on the day when official entry of deposit is made in their accounts.
- Men/women who cannot sign need to come with any account holder (at some post offices, they ask for two) of the post office or any reputed person of the village who can put his/her signature to withdraw money from account. Such persons have to vouch for the illiterate account holders by giving an undertaking (as witness) in writing.
- When asked (by post office staff) why the account holders need to bring other account holders to withdraw money when their specimen thumb impression is with the post office, they replied that they had no mechanism to establish the authenticity of a thumb impression and they did not want to take the risk of unauthorised withdrawal from an account by others. Such a practice discourages the poor, especially women from using the post office as a channel for savings.
- When asked why they did not use photographs of account holders in their records to establish identity instead of asking account holders to bring other account holders to confirm identity, they replied that it was for account safety, as post office staff may misuse the photograph and customer money would be at risk.
- Lack of technology hampers working. However, a core banking solution (linking all branches with an online server) is underway and is currently implemented in only selected urban branches. It will be implemented in all post offices in a phased manner. Once all post offices are linked and come online, it will curb frauds, make services more efficient (time-saving) and serve more customers.
- The staff claims that they are overloaded with work as there is a huge staff shortage, therefore they cannot handle more customers and so they discourage customers from using the post office.
- Unlike banks, they do not have a system of appointing BCAs to extend their services. However, they have agents for fixed deposit schemes (e.g. NSC) and PPF.

6.4.4 Microfinance Institutions in Bihar

Apart from the various state-owned institutions, a number of private players have also entered the microfinance space in the state of Bihar. These are mostly non-banking finance companies (NBFCs) working primarily through joint liability groups (JLGs), though the SHG format is also used by some of them. Apart from NBFCs there are various NGOs, and Section 25 Companies, which operate in the state. Both the SHG and JLG format of lending is prevalent amongst these microfinance institutions (MFIs).

The MFIs operating in Bihar have various legal forms. Some of these are of local origin and were earlier involved in grant-based social activities and subsequently took up microfinance activity and then transformed into NBFCs for expansion. There are also a number of NBFC-MFIs operating at the national level with their origins in the southern states.
According to the *Bharat Microfinance Report 2012* published by Sa-Dhan, there were about 20 MFIs operating exclusively in Bihar while 16 MFIs operating in Bihar also had operations in other states by end-March 2012. As of 31 March 2012, all the MFIs operating in Bihar covered about 12.46 lakh clients, predominantly women. The total loan outstanding of these MFIs (on 31 March 2012) stood at Rs 895.35 crore. More than 90 per cent share of client-outreach and loan outstanding belong to those MFIs that are not headquartered in Bihar. A total of Rs 1,610 crore was disbursed by these MFIs during 2011-12. The share of MFIs in Bihar in total client outreach, loan outstanding and loan disbursement during a year at the national level at the end of March 2012 was about five, four, and six per cent respectively. According to the *Bharat Microfinance Report, 2012*.

### Table 6.7: Growth of MFIs in Bihar

<table>
<thead>
<tr>
<th>Year</th>
<th>No. of Clients (in lakh)</th>
<th>Loan Outstanding (in Rs crore)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009–10</td>
<td>7.50</td>
<td>496.50</td>
</tr>
<tr>
<td>2010–11</td>
<td>10.19</td>
<td>537.24</td>
</tr>
<tr>
<td>2011–12</td>
<td>12.46</td>
<td>895.35</td>
</tr>
</tbody>
</table>


The *State of the Sector Report, 2012* for microfinance has analysed regional penetration of microfinance in India. The report provided state-wise intensity of microfinance penetration among the poor, through an index called Microfinance Penetration among Poor Index (MPPI) derived by dividing the share of the state in microfinance clients by share of the state in population of the poor. Bihar continues to remain amongst the last five states in the country (see Table 6.8).

### 6.4.5 Self-help Groups: Savings, Credit and Empowerment

Over the years, SHGs of poor women have proven to be a great tool to deliver or route social and monetary benefits to them. The SHG movement has become the cornerstone of financial inclusion in India. The earlier versions of SHGs were known by local names such as chit funds, beesis, mandals, and committees, and were mutual help groups, not linked to banks or any mainstream financial institutions. However, after successful demonstrations from NGOs like Myrada, the Government has adopted the SHG as a vehicle of reaching the poor. The linkage of SHGs with banks has become an integral part of the SHG movement that has helped thousands of women in moving towards the goal of financial inclusion. In Bihar too, Government departments have adopted the SHG model to empower women and to give them a channel for savings and credit. The initiatives of both state and Central Government are highlighted below, highlighting how they adopted the SHG as a vehicle to achieve the objectives of financial inclusion of poor women.

#### 6.4.5.1 Swarnjayanti Grameen Swarojgar Yojana (SGSY)

The Swarnjayanti Grameen Swarojgar Yojna (SGSY) is a comprehensive programme that includes all aspects of self-employment, such as organising the poor in the form
of SHGs, training, loans, technology, basic infrastructure and marketing. In Bihar, SGSY is the biggest poverty-alleviation programme and banks, in coordination with the Department of Rural Development, have been actively participating in the scheme. After December 2011, National Rural Livelihoods Mission (NRLM) has now replaced the programme.

**Table 6.9: Disposal of Loan Application under SGSY During 2011–12**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Number</th>
<th>Amount (Rs Crore)</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of Swarojgaris (individual) financed during the year</td>
<td>12,040</td>
<td>41.96</td>
</tr>
<tr>
<td>Percentage of achievement against target</td>
<td>91.03%</td>
<td></td>
</tr>
<tr>
<td>No. of Swarojgaris (group) financed during the year</td>
<td>19,929</td>
<td>211.22</td>
</tr>
<tr>
<td>No. of individuals in groups</td>
<td>2,08,088</td>
<td></td>
</tr>
<tr>
<td>Percentage of achievement against target</td>
<td>64.88%</td>
<td></td>
</tr>
<tr>
<td>Total number of Swarojgaris provided loans</td>
<td>2,20,128</td>
<td>237.62</td>
</tr>
<tr>
<td>Percentage of achievement of amount of loan financed</td>
<td>87.51%</td>
<td>41.46%</td>
</tr>
</tbody>
</table>

Source: 42nd Agenda of SLBC Meeting, 2011-12

**6.4.5.2 Bihar Rural Livelihoods Project (Jeevika)**

The World Bank-supported Bihar Rural Livelihoods Project (BRLP), known as Jeevika, was set up with the objective of improving livelihoods of the rural poor in the state through social and economic mobilisation to enable them to access credit, assets and services such as social safety nets from public and private sector agencies, including commercial banks. The State Government has set up the Bihar Rural Livelihoods Promotion Society (BRLPS) for implementing the project.

Of the total estimated project cost of US$ 73 million, the World Bank support for BRLP is US$ 63 million. While the State Government is contributing US$ 7 million, the community is expected to contribute US$ 3 million. The target of BRLP is to create 44,000 SHGs covering 5.90 lakh households in 42 blocks in six districts of Bihar over two phases, covering a total of 4,000 villages. In addition, the project will receive US$ 30 million from the World Bank as part of the Kosi Reconstruction and Rehabilitation Project to expand its scale of operations to 13 more blocks and to create 15,000 more SHGs covering 1.60 lakh households in these flood-affected districts. As of March 2011, Jeekiva has 3.70 lakh poor households in Bihar within its fold. These households have been mobilised into 27,317 SHGs.

**Table 6.10: BRLPS Progress in Bihar as on June 2012**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Progress</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of SHGs formed</td>
<td>58,069</td>
</tr>
<tr>
<td>Total village organisations (VO) formed</td>
<td>3,726</td>
</tr>
<tr>
<td>Households linked with insurance (JSBY)</td>
<td>1,25,973</td>
</tr>
<tr>
<td>No. of SHGs with savings bank account</td>
<td>43,775</td>
</tr>
<tr>
<td>Total SHGs credit linked with banks</td>
<td>26,688</td>
</tr>
</tbody>
</table>

Source: BRLPS website

**6.4.5.3 Women Development Corporation**

Women Development Corporation (WDC) is the nodal agency for implementing women development programmes of the state. It aims to promote entrepreneurship among women and provide them with backward and forward linkages. It also promotes SHGs of women and their federations and provides them with margin money and capacity-building support. Mukhya Mantri Nari Shakti Yojana (MNSY) is one of the flagship schemes of WDC in the state. Under the SHG promotion component of the scheme, implementation is being carried out in 165 blocks of 27 districts of the state. The scheme covers 6,131 villages of 1,532 Panchayat areas.
Table 6.11: WDC Progress as of March 2012

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Progress</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of districts where MNSY is currently operational</td>
<td>19</td>
</tr>
<tr>
<td>No. of development blocks covered under MNSY</td>
<td>68</td>
</tr>
<tr>
<td>No. of SHGs formed</td>
<td>42,133</td>
</tr>
<tr>
<td>Total women members under SHGs</td>
<td>5,16,587</td>
</tr>
<tr>
<td>Total cluster/VO formed</td>
<td>1,862</td>
</tr>
<tr>
<td>No. of SHG federation (block level) formed</td>
<td>66</td>
</tr>
<tr>
<td>Cumulative saving of SHGs (Rs crore)</td>
<td>44.68</td>
</tr>
<tr>
<td>No. of SHGs with savings bank account</td>
<td>26,671</td>
</tr>
<tr>
<td>Amount of loan disbursed by banks (Rs crore)</td>
<td>38.14</td>
</tr>
<tr>
<td>Total SHG credit linked with banks</td>
<td>9,794</td>
</tr>
</tbody>
</table>

Source: Women Development Corporation Office, Patna

6.4.5.4 Rashtriya Mahila Kosh
Rashtriya Mahila Kosh (RMK) extends loans to MFIs who lend to SHGs of poor women. Apart from MFIs, organisations like WDCs, women welfare agencies, are also eligible for loans from RMK, which covers both rural as well as urban women of the country. As of 31 March 2013, RMK has cumulatively supported 30 NGO-MFIs in Bihar to reach 1,680 SHGs covering 16,806 women members by disbursing Rs. 408.83 lakh to them. Its present reach in Bihar is insignificant with only five NGO partners through which it has covered 810 women to whom Rs 87.5 lakh has been disbursed.

6.4.5.5 NABARD–SHG–bank linkage
National Bank for Agriculture and Rural Development (NABARD) has been the prime mover of the SHG–bank linkage movement in India. NABARD promotes and builds the capacity of SHG–promoting institutions (SHPIs) and facilitates linkage of SHGs to banks for savings and credit. Towards this NABARD provides refinance to banks and support for capacity building.

Table 6.12: Fact Sheet on SHG–Bank Linkage in Bihar (2012–13)

| Potential rural households to be covered (in lakh) | 72.67     |
| Rural households covered* (in lakh)               | 35.22     |
| Districts with low SHG-coverage                    | 35 out of 38 districts |
| Average savings/SHG (Rs)                           | 6,264 National Average: 11,230 |
| Average credit disbursed/SHG (Rs)                  | 72,616 National Average: 1,68,757 |
| No. of loans issued to SHGs (in lakh)              | 0.31      |
| Loans issued (in crore)                            | 222.02    |
| Loans outstanding (in crore)                       | 932.30    |

* No. of SHGs x 13 members/SHG
Source: NABARD, Status of Microfinance in India 2012–13
6.5 Savings

While credit remains a focus of each financial intermediation, it is well established that even poor households save regularly. However in the absence of a reliable and accessible source of keeping their deposits, the poor mostly keep their savings at home. For most people savings and borrowing is their main source of social security. Most poor women do try and save for emergencies. They save in informal ways, hiding their money within the house or with relatives. They save for longer-term investments, such as upgrading their house or starting a new business and they save for future large expenditure like marriage. Given the lack of financial inclusion they save in traditional ways, investing in gold or land or other physical assets.

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

Table 6.13: Progress of SHG–Bank Linkage in Bihar

<table>
<thead>
<tr>
<th>Year</th>
<th>New SHG Linked</th>
<th>Cumulative SHG Linked</th>
<th>Amt. of Credit (Rs crore)</th>
<th>Cumulative Credit (Rs crore)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to March 2004</td>
<td></td>
<td>16,246</td>
<td>51.82</td>
<td></td>
</tr>
<tr>
<td>2004–05</td>
<td>11,769</td>
<td>28,015</td>
<td>37.42</td>
<td>89.24</td>
</tr>
<tr>
<td>2005–06</td>
<td>18,206</td>
<td>46,221</td>
<td>31.20</td>
<td>120.44</td>
</tr>
<tr>
<td>2006–07</td>
<td>26,517</td>
<td>72,738</td>
<td>82.54</td>
<td>202.98</td>
</tr>
<tr>
<td>2007–08</td>
<td>49,738</td>
<td>1,22,476</td>
<td>240.99</td>
<td>443.97</td>
</tr>
<tr>
<td>2008–09</td>
<td>25,696</td>
<td>1,48,172</td>
<td>211.44</td>
<td>655.41</td>
</tr>
<tr>
<td>2009–10</td>
<td>30,241</td>
<td>1,78,413</td>
<td>295.05</td>
<td>950.46</td>
</tr>
<tr>
<td>2010–11</td>
<td>26,055</td>
<td>2,04,468</td>
<td>198.13</td>
<td>1,148.59</td>
</tr>
<tr>
<td>2011–12</td>
<td>22,714</td>
<td>2,27,182</td>
<td>179.64</td>
<td>1,328.23</td>
</tr>
<tr>
<td>2012–13 (up to Dec.)</td>
<td>20,684</td>
<td>2,47,866</td>
<td>144.16</td>
<td>1,472.39</td>
</tr>
</tbody>
</table>

Source: State Level Bankers Committee, Bihar.

6.5 Savings
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 on 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 up 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.

Box 6.1: When Mice Ate Up Her Savings—Rama Devi Switches to Banking
6.6 Credit

Most families in the informal economy need credit at some point in their lives. This can be emergency credit (as for illness), it can be credit for income enhancement (such as enterprises), or it can be credit for creation of an asset (such as house or land). In some poor families, credit is used even to meet everyday needs, leading to continuous indebtedness. Added to that is the credit taken for social occasions, with expenditure on marriages leading to major indebtedness crises.

What do poor people and especially poor women do, when they need credit? The most common source of credit is the moneylender. In a study supported by the Planning Commission a primary survey was conducted in four districts of Bihar to evaluate economic empowerment of women. 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 had taken unsecured loans from moneylenders and 18.4 per cent had mortgaged their land or property. These mortgages were again to traditional sources.

An approximate assessment of the demand for credit in the informal economy (including both men and women) can be derived based on the number of households living below the poverty line. Table 6.14 estimates the demand for credit in the informal economy in Bihar over a period of one year.

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**Box 6.2: SHGs Gift Nukho Devi a Life with Dignity**

Nukho Devi, living in 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'. Once her husband borrowed Rs 2000 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, and all the SHG members in the locality protested against this demand of the mahajan. Within 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.
Table 6.14: Estimates of Demand for Credit in Bihar

<table>
<thead>
<tr>
<th>Parameter</th>
<th>(in Millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population of Bihar (as per census 2011)</td>
<td>103.80</td>
</tr>
<tr>
<td>Total no. of households (as per census 2011)</td>
<td>18.94</td>
</tr>
<tr>
<td>No. of rural households (89.37% of total)</td>
<td>16.93</td>
</tr>
<tr>
<td>No. of urban households (10.63% of total)</td>
<td>2.01</td>
</tr>
<tr>
<td>No. of rural BPL households (42.1% of rural population)</td>
<td>7.28</td>
</tr>
<tr>
<td>No. of urban BPL households (34.6% of urban population)</td>
<td>0.72</td>
</tr>
<tr>
<td>Total BPL households</td>
<td>8.00</td>
</tr>
<tr>
<td>Credit Requirement Per Poor Household Per Annum (assumed) (in Rs)</td>
<td></td>
</tr>
<tr>
<td>(a) Rural</td>
<td>8,000</td>
</tr>
<tr>
<td>(b) Urban</td>
<td>12,000</td>
</tr>
<tr>
<td>Credit requirement per poor household per annum</td>
<td>(in Rs crore)</td>
</tr>
<tr>
<td>Total credit demand for rural BPL households per annum</td>
<td>5,822.87</td>
</tr>
<tr>
<td>Total credit demand for urban BPL households per annum</td>
<td>869.91</td>
</tr>
<tr>
<td>Total credit demand for all BPL households per annum</td>
<td>6,692.78</td>
</tr>
</tbody>
</table>

The demand for credit for BPL households is thus estimated at Rs 6,693 crore per annum, which may be further extended to assume that this also represents the credit demand by the informal sector in Bihar including both the genders. This presents the huge potential that exists for financial intermediaries for serving the credit needs of the informal sector.

6.7 Insurance

India's insurance penetration is lower than the world average, which in 2009 was seven per cent, while for India it was 5.2 per cent. In the non-life insurance sector India, at 0.6 per cent, lags behind the world penetration average of three per cent. India’s world ranking for insurance penetration is at 37 according to the Swiss Re-Insurance Report for 2011.

There is no disaggregation of data state-wise and gender-wise on the number of insured persons. Nevertheless there is no denying the fact that the demand for insurance remains largely untapped in India.

The demand for insurance exists in both life and non-life segments, for individuals as well as groups. It could be life-risk cover, health, livestock, personal accident, farm machinery etc. A McKinsey report says that rural penetration is likely to increase from about 25 per cent at present, to 35–42 per cent in 2012. It also forecasts that penetration in the low-income segment in urban India would also rise from 30 per cent to 35–40 per cent by that time. The emergence of newly bankable households with Unique Identification Authority of India (UIDAI) Adhaar project will also give a boost to potential low-income insurance clients. Insurance is required for long-term savings by this newly emerging bankable class, to provide them a higher rate of return with low premiums. It is thus estimated that with eight million poor households in Bihar, there is huge potential to tap this financial need in the state.

The Insurance Regulatory Development Authority (IRDA) introduced micro-insurance regulations in November 2005 for expanding the outreach of insurance

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9The table contains calculation to estimate the demand for credit and is not taken from any source. The demographic figures are taken from census 2011, which is mentioned in the table at appropriate places.


companies to low-income segments. As with banks, insurance companies did not have an intrinsic interest in the bottom of the pyramid market since they expected costs to be high and revenues small.12

The micro-insurance regulation defines a micro-insurance policy as one that has been sold under a plan specifically approved by IRDA qualifying it as a micro-insurance product. The cover for the micro-insurance life product is a minimum of Rs 5,000 and up to Rs 50,000 with a maximum term of 15 years. For non-life products the maximum coverage is up to Rs 30,000.

By end-March 2010 there were 48 insurance companies operating in India, including 23 in the life insurance business, 25 in the general (including health) insurance business and one national re-insurer. As of March 2012, there were 28 micro-insurance products offered by 14 life insurance companies and a number of other products offered by the general insurance companies.13 The micro-insurance policies are usually bought under group mode through MFIs. The difficulty is that over 80 per cent of these policies amount to no more than insurance that guarantees the credit of MFIs and other microfinance providers such as cooperative banks and RRBs, rather than providing significant support to bereaved families.14

According to IRDA’s Annual Report 2010–11, 3.65 million micro-insurance policies were sold in India in 2010–11, covering the lives of 18.9 million people. The cumulative premium collected from micro-insurance was Rs 2.86 billion. Hence, micro-insurance constituted 4.59 per cent of the total lives covered, 7.6 per cent of the total number of policies and 0.23 per cent of the premium collected by the insurance industry of India.

The Jeevika Programme supports the LIC group scheme ‘Jana Shree Bima Yojana’ in the state. Life insurance penetration in India stood at 4.4 per cent in 2014.15 The Government-run LIC has three per cent of its offices in Bihar, while Maharashtra alone has 11 per cent. India as a whole scores low on insurance penetration; it can thus further be assumed that just as with credit, the outreach of insurance in Bihar is bound to be low. As with post office savings, here too data disaggregated gender-wise on insurance is not available.

6.8 Success Stories From the Field

6.8.1 SHGs Promoted by NGOs

We conducted FGDs with eight SHGs promoted by Priyadarshini, an NGO in Dumra block. The Nodal Officer, Enterprise, while talking to us said that instead of starting new activities, they had been encouraging activities the women already did. New activities would require imparting new skills, which they were working towards. Till then the women were helped in their own traditional trade.

We met women engaged in making vermillion, pottery, and lac bangles, selling local wine (tadi), tailoring, and growing vegetable for sale. The women engaged in the above were mainly agricultural labourers. Except for the lac bangle makers and the wine-sellers, the primary occupation of all these women was agriculture.

The potters had returned to their craft only after connecting with Priyadarshini. The high input cost and low returns coupled with the fact that they were unable to sell the products in bigger markets—had caused them to abandon pottery as a profession and agricultural labour had become their only means of sustenance. Priyadarshini has given them the confidence to return to their craft. The group has collectively bought mud out of the money they saved. They are also aiming to bake the pots collectively which would bring down the cost. The women were very enthusiastic and hopeful about the future.
The women workers of Dumariya block in Gaya are organised in 23 SHGs by the local NGO, Samnvaya Tirth. As a result of this development they have got rid of moneylenders but do not have enough capital to undertake income-generating activities.

In rural areas where electricity is non-existent, SEWA has used SHGs to extend solar energy to women through SHGs. In Kharagpur block of Munger, the intervention began where home lights were provided to members at subsidised rates through a payback model. An SHG took an interest-free loan from the project to buy solar home-light systems and gave these on loan to adjoining households. Some margin of profit was kept for the group to be willing to undertake the experiment. The lights also had option of mobile charging. Every month Rs 90 was deposited by the user with the SHG. After two years the user had paid back the loan, and owned the lamp.

Some results of the project were:
- zero defaulting in rental payment by poor households during the course of the project;
- increase in income of home-based workers by Rs 400 a month;
- expenses on mobile charging and buying additional kerosene oil were drastically reduced;
- children got better light to study and their school performance improved; and
- women could conveniently carry out household chores, there was also reduction in smoke fumes, and accidents due to cooking on an open fire.

The insights along with impact encouraged us to scale the model to larger group. To scale up this project, the Bihar Grameen Bank has agreed to lend poor households organised into SHGs, money to buy solar home-light systems at a 12 per cent rate of interest per annum, so as to reach out to additional 4000 households.

**6.8.2 SHGs Promoted by the Government**

As described earlier, the Government of Bihar has promoted SHGs. The largest called Jeevika, is the flagship programme of the Department of Rural Development.

In Purnea, we were guided by Jeevika personnel to Bardhela where we met about 50 women who were attending a meeting. There were two groups, one from Bardhela and the other from Kumarkhand, Madhepura. They were discussing their problems and the more knowledgeable women were giving tips on how to access government schemes and also how to improve production. We learnt that the women were members of SHGs promoted by the organisation Jeevika. Each SHG was represented by the President, Secretary, and Treasurer. Eight to ten SHGs together make a village organisation (VO). Bardhela Panchayat had six such VOs. The women there had formed a producers company, which had been quite beneficial for their livelihood. Prior to becoming members they used to borrow from moneylenders at a five to ten per cent rate of interest. Now they avail loans from the SHG at two per cent. They have been successfully able to drive the moneylenders away from them. Some women were cultivating using a new technique called ‘Sridhi’.

**6.8.3 Microfinance Interventions of SEWA Bharat in Bihar: From SHG to Co-operative**

The SHG–Bank linkage model for poor women has been the backbone of SEWA Bharat’s microfinance programme in Bihar, which has been working intensively in Munger, Bhagalpur and Katihar and has just intervened in Khagaria and Purnea, with 80 per cent of the SHG members being agricultural workers. However, it was found that although SHGs are sustainable at the village-level, they are unable to combine together to create their own capital base. Therefore, SEWA Bharat registered the first Thrift and Credit Co-operative for women under the Bihar Co-operative Society Act 2008. The SEWA model is based on the experience of SEWA Bank in Gujarat, and Co-operative societies presently existing in different parts of the country.

The board members of the co-operative are selected from among the members with leadership capacity from

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the community. They are trained to run an institution through formal training processes. Staff is trained on system, documentation, regulations, operations and reporting. Service is at the doorstep and the community women provide this service. Time-tested financial literacy modules are introduced to build a cadre of locally available trainers. Board members meet regularly with staff and service providers to collectively keep the co-operative updated with the needs of the community and fill in gaps in products, processes, people and delivery during the course of operations. The revenue model is planned in a way that the income would take care of the expenses and the surplus is available to the member owners as dividend in the future. This model has started in a small way with a capital base of about Rs 1.5 crore and 7000 members.

6.9 Way Forward
A multi-pronged strategy with the engagement of various state actors can help achieve the goal of financial inclusion of women in the informal economy in Bihar. While the Central Government can provide the impetus to this goal by establishing and enabling operational and legal framework for all agencies associated with the financial inclusion process and allocating adequate resources for it, the role of state governments is complementary to achieving this goal. The success of this goal is hugely dependent on the effective interplay of various arms of central and State Governments, regulators, financial service providers, technology service providers, and technical support organisations. While some of the roadblocks against this goal can be addressed in the short-term, some impediments remain—infrastructure, geographical, technological, social and class prejudices, quality of human resource etc. These may not be removed in the short-term, hence the policy will have to keep evolving with the changing environment. Given below are the key recommendations (both short-term and long-term) towards achieving this goal.

6.9.1. Gender-disaggregation of Data
Availability of data is the primary requirement to monitor the progress of any programme and give shape to any policy. It has already been explained earlier in this chapter that non-availability of sex-disaggregated data on key parameters becomes a major handicap in estimating the extent of financial exclusion of women. Traditionally, financial institutions are not in the practice of tracking and reporting sex-disaggregated data on key parameters of financial inclusion. Hence, it is recommended that respective governments/regulators should direct all agencies under them that are engaged in delivery of financial services, to start tracking such data and report on periodic basis.

Such data should also be published on web portals of financial institutions/government departments for all to access. 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. It is also required that such data be monitored regularly in various policy circles.

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) Credit and thrift co-operative societies

6.9.2 Identification of Gender Constraints
Prejudice against women emanating from a patriarchal value system is among the key reasons behind the neglect of women as far as effort towards financial inclusion across states is concerned. There is an all-pervasive gender bias against women as far as product designs and procedures of financial institutions are concerned. Women face a double burden—lack of entitlement plus invisibility of their work. The constraints to financial inclusion should be identified and remedied. Some examples are discussed in brief below.
6.9.2.1 Kisan Credit Card (KCC)
The KCC is invariably issued to adult male members of a household, as the title deed to the land is usually in their name. It is a systemic bias, as traditionally in Indian societies land titles are not transferred to women members of a family. Despite the valuable role women play in several stages of farming, women are still considered only as homemakers and not farmers. As we have seen in Chapter 2, there is a ‘feminisation of agriculture’ and so it is important for productivity of farms that women who actually do the work of farming their own fields, be issued KCCs.

6.9.2.2 Know-Your Customer (KYC) Norms
These norms are often more difficult for women to achieve. Residence proof is particularly difficult to achieve as land and house titles as well as utility bills are in the name of men. Furthermore women change their residence after marriage and it takes a long time before they can obtain any proofs in their marital home. Identity proofs too are difficult as women’s names may vary in their parent’s home and marital home. KYC norms for women need to be redesigned to take into account the societal realities.

6.9.2.3 Distance of Financial Institutions
Distance is often a constraint for women to access financial services, which is why SHGs, that are within the village are so successful. Banking Correspondent Agents or BCAs too find that women are eager to avail of their services. Effective methods of doorstep banking need to be devised and executed in order to reach women. In particular the system of BCAs needs to be revamped and scaled-up. Women are also willing to pay a slightly higher price for doorstep banking.

6.9.3 Spread Financial Literacy among Women
Financial literacy is the bedrock of financial inclusion. It not only helps in creating awareness of financial services among the financially excluded, but also makes customers aware about their rights and responsibilities. It builds their capacities to make better decisions for their own well being. An aware customer will assert her/his right and use the services available, which will make financial service providers more accountable. This will also result in greater demand for financial services by the excluded group, from mainstream financial institutions, which in turn will help the latter achieve economies of scale. So, the spread of financial literacy creates a win-win situation for both customers and financial institutions.

   It is therefore imperative that as part of the financial inclusion agenda, the State Government should also (parallel with the Central Government) design and rollout a comprehensive financial literacy campaign tailored to the needs of the target audience. While the role of financial institutions in spreading financial literacy is important, voluntary organisations and BCAs should also be actively engaged in spreading financial literacy.

   Experiences from the field suggest that a one-time interaction is not effective unless it is repeated with refresher modules on periodic basis. This helps in retention and reinforcing the message. Like other social benefit initiatives by the Government, by and large, the financial literacy initiative of the Central Government is also no different in terms of a target-oriented approach, where the quality or impact takes a back seat. It’s high time that the Government focuses on quality and conducts audits of financial literacy trainings to monitor their impact. There are also several innovative approaches and cost-effective modes of delivery of financial literacy in practice by NGOs that the Government needs to study and adopt.

6.9.4 Increase Credit Benchmarking for Women
At present the benchmark for credit to women by banks is set very low at only five per cent of total credit. This needs to be increased to 33 per cent and ways to reach credit to women need to be worked out.
6.9.5 Make Banks More Accountable Towards Financial Inclusion

The approach of banks towards financial inclusion also needs to be changed. Currently banks are focusing on only appointing BCAs and opening of no-frills savings accounts. There are several estimates that suggest that nearly 70 per cent of such accounts are not operational. They should move beyond just opening of accounts and implement the financial inclusion agenda in its true spirit by focusing on keeping the accounts operative. The financial literacy initiatives of banks and BCAs will help them reviving such accounts and increasing their financial gains.

The CDR of banks in Bihar is among the lowest in the country and there has been no significant improvement on this front in last one decade. The State Government should build consistent pressure on banks to improve the ratio. The State Government should take the proactive measure of increasing credit off-take from banks by providing credit-guarantee to projects in priority areas. At the same time, the State Government should also invest in building an economic environment and infrastructure, that creates more viable economic opportunities that can be financed by the banks.

Regional imbalance of spread of banking services in Bihar should also be addressed by opening of bank branches in underserved districts and blocks. The State Government should also build pressure on banks through state-level bankers committees to spread the branch network in underserved areas.

The private banks also need to improve their presence in rural areas. Their CDR is deplorable and far worse than their public sector counterparts in the state. The State Government in co-ordination with RBI should build pressure on private banks to urgently improve their presence and credit off-take.

6.9.6 Revamping the Business Correspondent Model

Needless to mention that BCA model, which uses technology and a doorstep-delivery approach, is key to spreading financial services to the last frontier. However, by and large, the mobile BCA model has been still struggling to become viable and hence it fails to attract more people towards it to take-up as a long-term career option. The study shows that the daily transactions volumes of rural agents are far lower than those of urban agents. The cases of delay in payment of commission to agents by banks are also rampant, further discouraging BCAs to remain in this vocation. The viability is primarily affected due to lack of scale and scope of services that a BCA can provide. Currently a majority of BCAs offer the single service of opening ‘no-frills accounts’ and banks are not forthcoming to allow BCAs to provide other banking services to its customers. Lack of timely technical support from banks in case of technical trouble in handset is also among one of the key reason for high drop-out rate of BCAs at banks.

The kiosk model of BCs is showing some positive results but it is still an early trend. More pilots for engaging corporate and retail networks as BCs should be launched with financial support from Government sources for banks. The scope of banking services to be delivered through BCAs should also be expanded to help them achieve viability early and increase the attractiveness of the job. The G2P payments routed through no-frills accounts can also be disbursed through BCAs to increase their viability.

Given the fact that the extent of financial exclusion is more acute among women vis-à-vis men, the banks should actively promote women as BCs by providing added incentives to them. This will help banks to bring more women customers as women find more comfortable transacting with women BCs vis-à-vis men.

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17E/M Banking in India: State of the agent network, Microsave, August 2012
6.9.7 Greater Involvement of Post Offices

The role of post offices in financial inclusion in Bihar has been described adequately, earlier in this chapter. The Central Government now should speed-up the process of implementation of recommendations of the expert committee on ‘Harnessing the India Post Network for Financial Inclusion’ (2010). The process of computerisation and virtual networking of post offices must increase pace on an urgent basis, as this would greatly facilitate the process of financial inclusion.

Post offices should upgrade to biometric authentication of customers. This will help illiterate customers who therefore cannot sign, to carry out transactions. In the interim, the post office should relax the requirement of bringing along a fellow customer for establishing identification. This will encourage women customers to open accounts and start using services.

Currently, the process of opening of account for SHGs is cumbersome and post offices should make these rules easy. This will not only help in organising more women into SHGs but also help them to park their savings with post offices. The pilot of the SHG–post office linkage should now be upgraded and be offered at all post offices. This will also provide an impetus to the SHG movement in the state and will benefit poor women who are excluded by mainstream financial institutions.

6.9.8 Increase All Forms of Doorstep-Banking

It has been found that doorstep banking is the most effective way of reaching the poor women. As of now these include promotion of SHGs, MFIs working through JLGs and BCAs. Models of doorstep-banking need to be further improved and scaled up. The use of various forms of technology also needs to be introduced into doorstep banking.

6.9.9 Use of Technology

There is tremendous potential of use of technology to lower transaction costs of delivering financial services and address many of the obstacles women face due to constraints in their mobility or in their social interactions. The development in information technology (IT) should be harnessed to move towards branchless banking as women have to incur substantial costs in order to access formal financial services. The Central Government should be swift to act on the recommendations of the several committees it had set up that also look into the role of technology in financial inclusion. The expert committee set up by the Government of India on ‘Harnessing the India Post Network for Financial Inclusion’ (2010) and the Rangrajan Committee (2008) had also made several recommendations on technological interventions for IT-enabled financial inclusion by post offices and banks respectively. It is high time the Government put all these recommendations into practice. The banks and post offices have a greater role to play in terms of upgrading their technology platform to better serve the financially excluded population. The financial inclusion technology fund should be used towards this effect.

6.9.10 Promotion of Women’s Thrift and Credit Co-operatives

The scope of financial inclusion should not be confined to linking the excluded population only with banks and other large financial institutions. Thrift and credit co-operatives run by women can also address their financial needs, perhaps better than any mainstream financial institutions. Therefore, it is suggested that the State Government should include promotion of women’s thrift and credit co-operatives in its policy imperatives.

To promote the formation of women’s thrift and credit co-operatives, the State Government should provide financial support on the following areas:

- capacity-development of co-operative members;
- technical assistance to co-operatives; and
- technology up-gradation.

The Government should also make budgetary provision for the same.
6.9.11 Focus Also On Remittance, Insurance and Pension Services

Most of the focus on extending financial services to the financially excluded population goes towards credit and savings, whereas remittance, insurance and pension services do not get due attention from policy-makers. It is important to recognise that these services are also of critical importance to poor women. Given their importance in the life of women in the informal sector in Bihar, the State Government should also monitor the quality of these services among poor women in the state.

The State Government can use its own network to distribute social security schemes of insurance and pension, like, JSBY, RSBY, NPS Lite etc. For this, the State Government can use its arms that are engaged with poor women, like Jeevika and Women Development Corporation (WDC), which are involved in promotion of SHGs and have a service network. The same can be sold to SHG members and their families other villagers, wherever they have a service network.

In addition to that, the State Government should also consider making a partial contribution to the annual fee of social security schemes of insurance and pensions for poor women in the informal sector. The State Government should also use the army of ASHA and anganwadi workers to promote social security schemes among poor women.

6.9.12 Addressing Quality and Sustainability Issues of SHGs

Though the number of SHGs promoted by state agencies seems impressive, the quality of SHGs remains a key area of concern. Several micro-studies suggest that the bulk of SHGs formed by these agencies are not up to the mark. This can also be attributed to the quality of support provided to the SHGs. The success of financial inclusion of women associated with SHGs will also depend on the quality and sustainability of these SHGs. Therefore, it is imperative for the State Government to bring the focus back to quality rather than achieving numbers. To do so, the Government also has to address the issue of ensuring human resource quality of the people associated with such interventions. This will also give confidence to bankers to extend credit to SHGs.

The Government should continue to have SHGs graded by independent agencies on a periodic basis and take corrective measures based on the results. It should simultaneously provide skill-building training to staff to ensure quality of SHGs. The capacity building of staff should be done on regular basis. The Government can also think of promoting separate training institutions to ensure adequate and quality supply of manpower to manage such programmes.

6.9.13 Enhancing Livelihood Opportunities

While extending financial services to women is important, it is not enough in itself to fight poverty unless we also create economic opportunities for women. Steps towards ensuring financial inclusion among poor women should also be supplemented by building an economic environment that creates remunerative livelihood opportunities, and by taking measures to strengthen existing livelihood.

Linking micro-credit with livelihood will enhance the effectiveness of credit services. However it is also required that there are quality capacity-building initiatives for the poor including skills that bestow marketability and employability. In addition to its own efforts, the State Government should also encourage voluntary organisations to promote skill-development and employment activities, especially for women in the informal sector.
The Government of Bihar allocates funds towards various forms of development and social security expenditures, through Centrally-sponsored and State-sponsored schemes, which are included within the budget of the State Plan. In particular the schemes that are targeted towards women in the informal economy include those within the departments of Rural Development and Social Welfare, which together had allocated over Rs 11,000 crore in the year 2012-2013, although others like the Departments of Health, Agriculture and Labour, too have schemes which cover these workers.

It is well known that Government schemes do not fully reach the beneficiaries. There are many reasons for this. First, many schemes rely on people showing their below poverty line (BPL) cards which have many exclusion and inclusion errors; second, the awareness of beneficiaries about the schemes is usually low; third, the eligibility criteria for the schemes as well as the conditions required to be fulfilled are onerous and often out of reach of the beneficiaries; fourth, the implementation of the schemes is complex and requires the intervention of many intermediaries; fifth, there is a multiplicity of schemes and the conditions and amounts in the schemes change often and so both beneficiaries and officials remain confused; finally, there is corruption, which is encouraged by the lack of awareness among the beneficiaries, the complexities of the schemes and the requirements of intermediaries.

The study team of the task force took particular note of the schemes meant for the women they were meeting and during field work and focussed group discussions (FGDs), women were asked questions about some Government programmes targeted towards informal-sector workers, as well as those meant for the poor. Although, we do not claim this to be a comprehensive representation of the outreach and execution of the various welfare programmes running in Bihar, the results of our study stem from quite a good sample-size across 11 districts of Bihar. These results may be taken more as an indication of how many women the schemes are actually reaching and the discrepancies in their execution.

In 11 out of 38 districts of Bihar the SEWA team met with women labourers in 178 villages of 79 blocks of these districts. We present some of the indicative findings here.

7.1 Identity Cards for Home-based Workers

Home-based work is widespread among women in Bihar. This work includes piece-rated work such as rolling bidis or making agarbattis, as well as artisanal work such as weaving and Madhubani painting. Some of these home-based trades are covered by the welfare-related or promotional schemes of various Government departments. For example, the Commissioner (Handicrafts) has special schemes for artisans, the Department of Handlooms has special schemes for weavers, and the Labour Ministry for bidi workers. The benefits from these schemes include health insurance, scholarships for children, skill-training and many more. In order to benefit from these schemes, the workers have to be issued a card.

We enquired from the women we met as to whether they had cards from any of these schemes. As can be seen from Table 7.1, we found only 25 per cent women who were eligible had cards.

We cite the instance of the women and girls in Azad Chowk area of Sitamarhi. Around 80 per cent of them are engaged in decorating lac bangles. None of them have artisan cards. Most belong to the Muslim community and therefore, culturally, need to work from home. The work they do is very fine and requires a lot of concentration and patience. But the payment is as low as Rs 2 or Rs 3 per set of 12 bangles. Many girls have dropped out of school due to poverty and taken to decorating lac bangles. A cluster card for these women workers could be of some relief. Above all, something must be done about the intermediaries who supply them with raw materials and take away the produce but also take away most of the profits. In such circumstances the women are compelled either to leave the profession or to work at meagre rates.

<table>
<thead>
<tr>
<th>Cluster Name</th>
<th>No. of Home-based Cards</th>
<th>Total</th>
<th>% of Card-holders</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mixed artisan activity through SHGs</td>
<td>21</td>
<td>37</td>
<td>56.7</td>
</tr>
<tr>
<td>Rolling bidos</td>
<td>16</td>
<td>153</td>
<td>10</td>
</tr>
<tr>
<td>Weaving baskets</td>
<td>5</td>
<td>101</td>
<td>5</td>
</tr>
<tr>
<td>Weaving blankets</td>
<td>2</td>
<td>13</td>
<td>15</td>
</tr>
<tr>
<td>Rearing tussar-silk cocoons</td>
<td>2</td>
<td>2</td>
<td>100</td>
</tr>
<tr>
<td>Making lathis</td>
<td>27</td>
<td>57</td>
<td>47</td>
</tr>
<tr>
<td>Madhubani painting</td>
<td>29</td>
<td>32</td>
<td>91</td>
</tr>
<tr>
<td>Making papads</td>
<td>2</td>
<td>27</td>
<td>7.5</td>
</tr>
<tr>
<td>Skki mauni work</td>
<td>5</td>
<td>30</td>
<td>16.6</td>
</tr>
<tr>
<td>Weavers</td>
<td>7</td>
<td>16</td>
<td>43.7</td>
</tr>
</tbody>
</table>

Table 7.2: Cluster-wise Home-based Workers Card
Table 7.3: District-wise No. of Home-based Card-holders

<table>
<thead>
<tr>
<th>District</th>
<th>No. of Home-based Card-holders</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bhagalpur</td>
<td>12</td>
</tr>
<tr>
<td>Jamui</td>
<td>4</td>
</tr>
<tr>
<td>Kaimur-Rohtas</td>
<td>23</td>
</tr>
<tr>
<td>Muzaffarpur</td>
<td>37</td>
</tr>
<tr>
<td>Purnea</td>
<td>3</td>
</tr>
<tr>
<td>Sitamarhi</td>
<td>3</td>
</tr>
<tr>
<td>Madhubani</td>
<td>34</td>
</tr>
<tr>
<td>Total</td>
<td>116</td>
</tr>
</tbody>
</table>

Variations across districts were quite large, with 80 per cent of the women we interviewed in Muzaffarpur having cards, as compared to only 10 per cent in Sitamarhi.

Basket-weavers in Patna were denied cluster cards because they are not recognised as artisans by the Ministry of Handicrafts, Government of India. However, those who make items of decoration as well as items of utility were benefitted from the artisan card.

Figure 7.1: Percentage of Artisan Card-holders/Home-based Card-holders

Variations across districts were quite large, with 80 per cent of the women we interviewed in Muzaffarpur having cards, as compared to only 10 per cent in Sitamarhi.

Basket-weavers in Patna were denied cluster cards because they are not recognised as artisans by the Ministry of Handicrafts, Government of India. However, those who make items of decoration as well as items of utility were benefitted from the artisan card.

Figure 7.2: District-wise Variations in Access

We met a few bamboo workers in some fairs in Patna who had artisan cards as they made decorative items. The artisan card enabled them to sell their products at Government fairs and additionally receive some health benefits.
7.2 Mahatma Gandhi National Rural Employment Guarantee Act

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), introduced in 2005, explicitly recognises the ‘right to employment’. It intends to provide for 100 days of unskilled manual work in a year to one adult member of every household in the rural areas whose adult members volunteer to do such work.

The other wage-employment generation programmes, such as Sampoorna Grameen Rozgar Yojana (SGRY) and the National Food for Work Programme (NFWP) have been subsumed into the MGNREGA. The difference between the National Rural Employment Guarantee (NREG) and the earlier programmes is that now the employment is statutorily guaranteed and one member of all the families, poor and non-poor, in the rural areas would be employed whereas only the poor were entitled to get employment under NFWP and SGRY.

We found that only 22.7 per cent of households were able to collect their job cards. We were unable to find out who among the 22.7 per cent who received the job cards actually got work and for how many days. During our interaction with women in various districts, we found that even when women had job cards, they rarely got work as generally men tend to get work under MNREGA schemes. We also found that those women who received job cards faced a problem in getting the entitlement due to them. They were either not given equal opportunity to work, or if they got work they were underpaid.

There seems to be a general lack of awareness about the scheme among women. We came across many instances when women were not even aware about the scheme. Many of those who had heard of the schemes did not know the details or what benefits they could expect. Even when they knew of the benefits, they were not aware of how to avail the entitlements. Some women informed us that when they tried to avail the scheme, they had difficult experiences so other women were no longer keen to try (see Box 7.1).

According to a report by PACS on MNREGA, based on a study conducted in 2007, of the total registered households, 44.6 per cent received job cards. Although this figure looks quite good, the report says that the impression from the field gives a different picture. Among the 44.6 per cent who received the cards, were the following categories too: (i) people who had never applied for registration—the Panchayats had done the registration and issued the cards on their own, without following the proper eligibility criteria; (ii) people who did not get the opportunity to work, despite job cards; (iii) in several instances, job cards were issued without any number on them, or the holder’s photograph had not been pasted onto the card; and (iv) in some districts of Bihar, villagers were required to pay sums ranging from Rs 20 to Rs 200, to get a job card.

A special report from the office of the Comptroller and Auditor General (CAG) on MNREGA, studied 15 districts as a sample (out of the 38 districts of Bihar) and found that a maximum of one to seven per cent households were provided with 100-day jobs during 2007–2012 (the duration of the Eleventh Five Year Plan), and only 35 per cent of the total 1.34 crore job-card holders in Bihar were employed under the scheme between 2007 and 2012. Of these, only 28 per cent of the beneficiaries were women—below the stipulated 33 per cent. Of 1,997 households surveyed, 26 per cent of the cards were found without photographs of beneficiaries, while in another 26 per cent cases, the amount entered on the job card of the labourer did not tally with the amount found in their passbook, which pointed to grave malpractices by officials. The CAG

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2The Poorest Areas Civil Society (PACS) Programme is an initiative of the UK Government’s Department for International Development (DFID) aimed at reducing the gap in wellbeing status between socially excluded groups in India and the rest of the population.

3http://www.pacsindia.org/key-themes/sustainable-livelihoods/mgnregs/status-nregs-implementation

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Table 7.4: Access to Job Cards

<table>
<thead>
<tr>
<th>No. of Eligible Women in the Sample</th>
<th>No. of Women with a Job Card</th>
<th>% of Women with a Job Card</th>
</tr>
</thead>
<tbody>
<tr>
<td>703</td>
<td>160</td>
<td>22.7</td>
</tr>
</tbody>
</table>
Box 7.1: Harassing the Innocent in Baruraj Panchayat, Muzaffarpur

Around 300 women worked in Baruraj Panchayat here under MNREGA, under the Van Poshak (reforestation) programme. When the trees they planted dried out the MNREGS local coordinator, called the rozgar sewak (or employment-helper), denied them payment saying, ‘show me green trees then only I will give you the money.’ The poor women pooled money, bought plants worth Rs 1000 and planted them again. By then the 100-days, or the three-month and ten day period, that they were to be paid for was over. They now worked to nurture the plants until they grew into green trees—all to show the rozgar sewak.

So all in all they worked for more than six months to mark attendance for 100 days. They were to be paid Rs 14,400. But even after six months of the completion of the work they were not given payment. In the month of July, an in-charge called the mukhiyapati along with the rozgar sewak asked the women to sign-off money withdrawals promising there would be no delays after that. Following this, the women trudged daily to their door and also to the post office. But every day they were told to come the next day. Nothing had materialised by the time of our field-visits.

Janki Devi is amongst those 300 women who awaited payment. She had been diagnosed with blood cancer and had to go to Patna for treatment. That sum of Rs 14,400 rupees would have made a difference to her now that she is unable to work.

Box 7.2: Cheating the Poor in Belaganj and Bhikhanpura

The team met women from Belaganj in Gaya who got Rs 50 per day as wages for working in a MNREGS project. They did not have a collective voice to demand full wages.

In Bhikhanpura, the women were extremely angry at the administration as they were not given job cards. Labourers from other villages were brought to their village for construction work under MNREGA. They were denied work when they went to ask for it.

The research study shows that around 76 per cent of eligible families have not benefitted from IAY. Table 7.5 reflects the number/percentage of women who have been able to avail the benefits.

Table 7.5: Beneficiaries of IAY

<table>
<thead>
<tr>
<th>Indira Awas Yojana</th>
<th>No. of Eligible Households in Sample</th>
<th>No. of Households Availing the Schemes</th>
<th>% of Households Availing the Scheme</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>883</td>
<td>214</td>
<td>24.2%</td>
</tr>
</tbody>
</table>
Government welfare schemes play a major role in the lives of the rural poor. This was very much evident during our field visits to various districts of Bihar. Those who are poor and marginalised have no genuine support system to manage their survival and improve their life standard, other than the little monetary support that they get under these various welfare schemes. One such example is given below.

Although the IAY is so beneficial many studies have reported on the low coverage of the IAY. A UNDP study done across seven districts of Bihar by the Institute for Human Development (IHD),^5^ notes that there were only 12 per cent households covered under the programme. Although a quick comparison of the IHD study in 2009 and SEWA’s study in the 2012 presents an increase in the number of beneficiaries from 12 per cent to 24.2 per cent, there is a lot left to be covered under the scheme.

Unfortunately, those families shown as benefitting from IAY are removed from BPL list, as at least on paper they now have a *pukka* (or concrete) house. This in many cases has adverse consequences, as can be seen in the cases observed by the study team.

### 7.4: BPL Cards and the PDS System

Most of the women workers we met were poor as they belonged to the informal-sector economy. We appreciated the fact that over 70 per cent of them had either BPL or EPL (Extreme Poverty Line) cards, as can be seen from table 7.7. However, we saw that even the nearly 30 per cent, who had either APL or no cards, were poor and should have been covered.

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^5^ Rodgers, G; Datta, Amrita; Rodgers, J; Mishra, Sunil K.; and Alakh N. Sharma (2013), The Challenge of Inclusive Development in Rural Bihar, Institute for Human Development and Manak Publications: New Delhi.
Box 7.4: Gulabo Devi—Waiting for Full Payment Under IAY

In Paliya 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 first installment, and rest was to be disbursed later. Since then two years have passed and she has not yet received 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 and is convinced that the rest of the amount has disappeared.

Box 7.5: Futures Destroyed in Chainpur

In Chainpur we met three young girls together making bidis in a small, dark and sparsely ventilated room. One of the girls had to leave her studies as she failed in her Class 10 exams and the family did not have money to pay her fees for another year of study. This family had been placed under BPL category a few years ago.

Then they received money to build a house under IAY. The house is still incomplete as the father said that the intermediary kept some money. However, the family was removed from the BPL category and pushed up to APL status, which they blame on this half-built concrete house.

The father was in tears as he narrated how he is now neither able to provide his daughters with an education nor arrange for their marriage because all that they earn goes into feeding the family.

Table 7.7: Percentage of APL/EPL/BPL/ Ration Card-holders

<table>
<thead>
<tr>
<th>No. of Women Workers Visited</th>
<th>% of BPL Card-holder</th>
<th>% of EPL Card-holder</th>
<th>% of APL Card-holder</th>
<th>Total % of BPL, EPL and APL Card-holders</th>
<th>% of nil Card-holders</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>1235</td>
<td>60.3</td>
<td>11.2</td>
<td>12.3</td>
<td>83.8</td>
</tr>
</tbody>
</table>

Figure 7.3: Percentage of APL/EPL/BPL/Ration Card-holders
We analysed the status of the women who did not have a BPL or EPL card and found that 20.3 per cent of them had kuchha houses and were mostly agricultural labourers or home-based workers. We also found cases where households had got an APL card but the condition of their houses was extremely poor. Around 7.5 per cent of those having kuchha houses possessed an APL card.

The main use of the BPL card is to receive grains and sugar from the Public Distribution System (PDS) shop at subsidised rates. The main complaint that the women had was that they did not get the grain they were entitled to. They complained about the quantity, the irregularity and the quality.

Most said they received the ration only three to four times in a year. Most of the time when they visited the ration shops to get their entitlements, there was no food grain available.

### Table 7.8 District-wise No. of Kuchha/ Pukka/ Semi-pukka Houses

<table>
<thead>
<tr>
<th>District</th>
<th>Kuchha</th>
<th>Pukka</th>
<th>Semi-pukka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bhagalpur</td>
<td>74</td>
<td>19</td>
<td>59</td>
</tr>
<tr>
<td>Jamui</td>
<td>142</td>
<td>36</td>
<td>38</td>
</tr>
<tr>
<td>Kaimur</td>
<td>111</td>
<td>6</td>
<td>36</td>
</tr>
<tr>
<td>Madhubani</td>
<td>27</td>
<td>21</td>
<td>13</td>
</tr>
<tr>
<td>Muzaffarpur</td>
<td>91</td>
<td>14</td>
<td>144</td>
</tr>
<tr>
<td>Purnea</td>
<td>59</td>
<td>3</td>
<td>51</td>
</tr>
<tr>
<td>Rohtas</td>
<td>30</td>
<td>8</td>
<td>32</td>
</tr>
<tr>
<td>Sitamarhi</td>
<td>111</td>
<td>6</td>
<td>95</td>
</tr>
<tr>
<td>Grand Total</td>
<td>645</td>
<td>115</td>
<td>469</td>
</tr>
<tr>
<td>Total (%)</td>
<td>52.23%</td>
<td>9.15%</td>
<td>37.89%</td>
</tr>
</tbody>
</table>

However, despite various discrepancies in the execution, outreach and issuance of BPL/APL cards, the complaints of those entitled to benefits, that they often do not receive these under the welfare programmes, we cannot deny the relevance and impact of such programmes on their lives. The absence of such programmes would have worsened the problems for the poor. The lives of those who have been able

### Box 7.6: Forced to Buy Rotten Rice Under Threat of Ration-Card Cancellation

Women in Virakh Panchayat in District Sitamarhi, Block Sursand, complained about the quality of the rice they are forced to buy. Villagers here generally consume two varieties of rice locally called ‘Usnachawal’ and ‘Arwachawal’.

The ration shop dealer provides them the mix of rotten Usna and Arwa rice at Rs 10 per kg, which they have to buy as the dealer threatens them with cancellation of their ration cards. Left with no option, they buy that rice at Rs 10 per kg but sell it off at Rs 7.5 per kg to middlemen who then sell it across the border in Nepal, where it is used for the production of alcoholic beverages.

The women said they do this otherwise their ration cards will be cancelled. This way they recover at least some of the cost.

### Box 7.7: An Effective PDS is a Blessing

Vimla of Bhagalpur, feeds herself and her family by selling dung cakes. She used to purchase grain and kerosene from the ration shop at subsidised rates but for some period of time the delivery stopped. She faced a lot of difficulty as selling dung cakes alone did not generate enough income to feed her family properly.

After the municipal corporation elections, the PDS system restarted, which was a great relief to her. She now gets 15 kg of rice, 10 kg of wheat and 2.25 litres of kerosene. Also, when her daughter-in-law was pregnant she received rice, dal and soybean or eggs as ‘poshahar’ under Integrated Child Development Scheme (ICSD)
to receive benefits reflect the importance of these programmes and how helpful the support provided to them has been.

7.5 Health Facilities

7.5.1 ASHA Workers
Women had very positive experiences with the accredited social health activists (ASHAs); 91 per cent reported that the ASHA/ANM had visited them. The women felt that the ASHA advised them well and helped them to link Government facilities.

Table 7.10: Women Reporting Visits by ASHA Worker

<table>
<thead>
<tr>
<th>Visit by ASHA/ANM</th>
<th>No. of Women</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>1128</td>
<td>91.34</td>
</tr>
<tr>
<td>No</td>
<td>86</td>
<td>6.96</td>
</tr>
<tr>
<td>N/a</td>
<td>21</td>
<td>1.70</td>
</tr>
<tr>
<td>Grand Total</td>
<td>1235</td>
<td>100%</td>
</tr>
</tbody>
</table>

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

Unfortunately, the situation is not so happy everywhere—neither for the women, nor for the ASHA. Most of the women informed us that ASHAs demand money for their services. Both—the women as well as the ASHAs—noted that since ASHAs are never paid their commission on time or on a regular basis, it becomes a genuine problem for them as most of them are equal bread-earners in their families.

7.5.2 Rashtriya Swasthya Bima Yojna (RSBY)
The team found that a commendable number of women (62%) had actually received the Smart Card under RSBY. This card entitles a family to Rs 30,000 worth of treatment in case of hospitalisation.

Table 7.11: Access to RSBY

<table>
<thead>
<tr>
<th>Rashtriya Swasthya Bima Yojna</th>
<th>Women Eligible for Smart Card in Sample</th>
<th>Women with Smart Card</th>
<th>% Women with Smart Card</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>883</td>
<td>469</td>
<td>53.1</td>
</tr>
</tbody>
</table>

Some districts had distributed more Smart Cards than others, for instance, in the district of Sitamarhi, we can see from the graph given below, the percentage of women with Smart Cards is quite impressive.

However, our interviews showed a mixed experience in the use of the card. Whereas some women benefitted from it, others could not use it.

7.5.3 Nirmal Bharat Abhiyan
Most of the women we talked to said that having a toilet...
was a high priority for them. However, the Nirmal Bharat Abhiyan (NBA) did not seem to have reached anywhere near the required numbers. As per the study conducted by IHD on sanitation provisions under NBA, only 11 out of 36 villages were able to avail of the subsidy for the construction of toilets. The study shows that only six per cent of the total households in the six districts have been assisted under NBA.

Table 7.12: Nirmal Bharat Abhiyan Coverage

<table>
<thead>
<tr>
<th>Districts</th>
<th>No. of Villages</th>
<th>No. of Assisted</th>
<th>% of Total Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>36</td>
<td>765</td>
<td>6%</td>
</tr>
</tbody>
</table>

Source: IHD Study Paper

The SEWA team found similar results and open defecation the norm rather than the exception.

Table 7.13: Toilet Type Used, by Household

<table>
<thead>
<tr>
<th>Toilet Type</th>
<th>No. of Households</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own toilet</td>
<td>122</td>
<td>9.88</td>
</tr>
<tr>
<td>Govt. toilet</td>
<td>56</td>
<td>4.53</td>
</tr>
<tr>
<td>Open defecation</td>
<td>1057</td>
<td>85.59</td>
</tr>
<tr>
<td></td>
<td>1235</td>
<td>100%</td>
</tr>
</tbody>
</table>

Table 7.14: District-wise Toilet Type (No.s)

<table>
<thead>
<tr>
<th>Districts</th>
<th>Own Toilet</th>
<th>Govt. Toilet</th>
<th>Open Defecation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bhagalpur</td>
<td>30</td>
<td>8</td>
<td>114</td>
</tr>
<tr>
<td>Jamui</td>
<td>4</td>
<td>0</td>
<td>214</td>
</tr>
<tr>
<td>Kaimur</td>
<td>19</td>
<td>5</td>
<td>128</td>
</tr>
<tr>
<td>Madhubani</td>
<td>18</td>
<td>0</td>
<td>44</td>
</tr>
<tr>
<td>Muzaffarpur</td>
<td>30</td>
<td>25</td>
<td>197</td>
</tr>
<tr>
<td>Purnea</td>
<td>7</td>
<td>16</td>
<td>94</td>
</tr>
<tr>
<td>Rohtash</td>
<td>10</td>
<td>0</td>
<td>61</td>
</tr>
<tr>
<td>Sitamarhi</td>
<td>4</td>
<td>2</td>
<td>205</td>
</tr>
<tr>
<td>Total</td>
<td>122</td>
<td>56</td>
<td>1057</td>
</tr>
</tbody>
</table>

In Jamui, the team visited 13 villages covering six blocks. The information collected shows that not a single toilet constructed under NBA was found in these six blocks.
Box 7.10: Government-built Houses but No Toilets

Bansphod Tola of Sivandih, Jamui is an urban slum. The main occupation of people here is weaving baskets. Some of them also rear pigs as it is the largest pig market in Jamui.

It was evident from the structure of the buildings that they had been constructed under a Government scheme but we were not told under which scheme. However none of the women that we talked to had toilets in their homes.

They encountered many problems defecating outside, from safety to hygiene. Many wanted to have a toilet constructed at home, but they said that no one ever has approached them with any scheme of that sort.

Box 7.11: Tiny Toilets Used to Shelter Goats and Store Hay

Mahadalit Tola in village Ghanghdih of Bakhtiyarpur block, Patna district, houses approximately 85 households. Only 20 households were seen to have toilets, which evidently had been freshly constructed when we first visited the area.

What we saw in the name of pukka toilets was a 3.5 feet tall and 2.5 feet wide structure that could only be used by very small children.

After six months when we again visited the area we found that the toilets were being used to house goats and store hay for the most part. If at all they were being used at some places, they were only being used by children.

The women defecate in the fields behind shrubs, and women living near the hills climb a hill to defecate. The most affected were the residents of Sivandih, Jamui.

In Gaya, the team covered 12 out of 25 blocks. Gaya is also not very different from other districts of Bihar when it comes to toilets and sanitation but it also reflects those who have been able to avail assistance under the scheme and their experiences. Some of the women in Indira Nagar have availed the scheme. Their experience is not very satisfactory as the septic tanks overflowed in less than a year’s time and getting it cleaned was quite expensive for them. So the women resorted to open defecation.

In Pashchim Champaran most of the areas the team visited were devoid of toilets. The women usually had to travel a long distance to defecate. In Paliya village, the team met women of the Musahar community, who said that they faced a lot of problems. During the rainy season they made sure to drink fewer liquids for fear of a need to urinate—as they would not be able to travel far, and in the village they faced harassment from the males.
7.6 Pensions

Under its pension scheme the Government makes regular cash transfers to vulnerable sections of the people. At present there are three types of pensions being disbursed: old-age pensions, widow pensions and disability pensions. A general observation one can make about these pensions is that most women have found it very difficult to actually enter the pension system, even when they are eligible. However, once they do enter the system, the regular flow of cash through their life-time is a source of security for them.

7.6.1 Widow Pensions

During its visit the SEWA team met 56 widows, of whom only 12 were receiving widow pensions. That is only 21.4 per cent of widows met.

Table 7.15: Comparative Look at % Women Receiving Widow Pension

<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>21.4</td>
<td>8.4</td>
</tr>
</tbody>
</table>

Table 7.16: Widow Pension  
(For the age-group 18–60)

<table>
<thead>
<tr>
<th>Districts</th>
<th>No. of Eligible Women</th>
<th>No. of Beneficiaries</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bhagalpur</td>
<td>6</td>
<td>2</td>
<td>33.3</td>
</tr>
<tr>
<td>Jamui</td>
<td>14</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Kaimur-Rohtash</td>
<td>5</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Madhubani</td>
<td>2</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Muzaffarpur</td>
<td>17</td>
<td>6</td>
<td>35.2</td>
</tr>
<tr>
<td>Purnea</td>
<td>10</td>
<td>3</td>
<td>30</td>
</tr>
<tr>
<td>Sitamarhi</td>
<td>2</td>
<td>1</td>
<td>50</td>
</tr>
<tr>
<td>Total</td>
<td>56</td>
<td>12</td>
<td>21.4</td>
</tr>
</tbody>
</table>

Pensions to widows presently (in 2012) are provided through two schemes. According to the circulars of the Department of Social Welfare, monthly pension of Rs 300 is provided to all widows between the age of 40 and 59 who belong to BPL families under the Indira Gandhi National Widow Pension Scheme (IGNWPS), introduced in 2009. The Laxmibai Social Security Pension Scheme, Bihar’s state pension scheme for widows, expands coverage by relaxing the age and income eligibility criteria. All widows between the ages of 18 and 39 who are BPL card-holders or whose annual family income is less than Rs 60,000 are eligible to receive Rs 300 per month. Further, widows above the age of 39 not being covered under the IGNWPS because of lack of a BPL card, but whose annual income is less than Rs. 60,000 are also eligible.

Both schemes described above have requirements of marriage certificate, death certificate, income certificate etc. Many of the schemes are changed from time to time.

Box 7.14: A Widow Turned Away

Shobha Devi is a widow with two children. Her husband died in an accident 12 years ago. Her in-laws have left her and she presently lives with her mother, who is also a widow, in Lal Sariya, Paschim Champaran.

Both of them make a living by rolling bidis, and making quilts. When she went to enquire about a widow pension, she was turned down by the ‘Bada Babu’ or big boss, who said that she did not have her husband’s death certificate and so she could not avail a widow’s pension. She was not informed of any other alternative way to avail the pension—women who don’t have a death certificate can get an affidavit from the court which serves as an equivalent of a death certificate.

Box 7.15: Neeraj Gets Her Widow’s Pension

Neeraj, who has two children, belongs to Kalayanpur, Phulkiya, and lost her farmer husband in 2004. He had been somehow managing the food and other limited expenses of his family by selling agriculture produce in the market. After his death she had to take care of her two children who were only seven and eight years old at the time.

She was not strong enough to work on the fields so she gave the agricultural land on lease. As agriculture is seasonal with irregularities of income depending on the monsoon, it was becoming difficult for her to support her family. Also, the quality of her field deteriorated with time as it was not well taken care of. Season by season she began receiving less and less income from it.

In 2005, Neeraj started applying for the Widow Pension, thinking that it could be a regular source of monetary help. Her earlier experience with Government offices and departments was very painful. Sometimes her documents were even thrown away, as she used to approach them repeatedly. Her documents were incomplete and there was no one to guide her.

When she became a member of SEWA, she gathered all the information about what all documents were needed, who needed to be approached and the procedure for availing the scheme. Without any external support, she got all the documents ready along with the affidavit in place of the death certificate of her husband and approached the Government department for her right. Fortunately, she started receiving the pension within 51 days of submitting her application in 2012. She now feels a sense of economic support and gets Rs 900 every three months.
time in order to ensure wider coverage, but the frequent changes are confusing not only to the beneficiaries but even to the functionaries who are uncertain as to who can benefit under which scheme. The complicated procedures required for a widow to prove herself eligible, are usually too difficult for the widow to manage. This is further compounded by middlemen who ask a percentage for getting them the benefit, and functionaries who demand money to process the application. One woman told us that the functionary even demanded sexual favours from her. However when a woman does manage to get her widow pension it provides considerable security to her.

7.6.2 Old-age Pensions
Older women are eligible for old age pensions under the Indira Gandhi National Old Age Pension Scheme (IGNOAPS), if they are 60 years or older and have a BPL card.6

Among the women we interviewed 27.1 per cent of the eligible women were benefiting from any old age pensions scheme. This is higher than many other schemes and provides a small security to older women.

<table>
<thead>
<tr>
<th>Districts</th>
<th>No. of eligible women</th>
<th>No. of beneficiaries</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bhagalpur</td>
<td>7</td>
<td>4</td>
<td>57.1</td>
</tr>
<tr>
<td>Jamui</td>
<td>12</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Kaimur-Rohtash</td>
<td>10</td>
<td>4</td>
<td>40</td>
</tr>
<tr>
<td>Madhubani</td>
<td>4</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Muzaffarpur</td>
<td>18</td>
<td>10</td>
<td>55.6</td>
</tr>
<tr>
<td>Purnea</td>
<td>5</td>
<td>1</td>
<td>20</td>
</tr>
<tr>
<td>Sitamarhi</td>
<td>14</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>70</strong></td>
<td><strong>19</strong></td>
<td><strong>27.1</strong></td>
</tr>
</tbody>
</table>

6Before 2011, the IGNOAPS applied only to persons 64 years and above and with a BPL card, so the Government of Bihar introduced The National Old Age Pension Scheme where elderly persons between the age of 60 and 64 with a monthly income of less than Rs 5,500 in urban areas and Rs 5000 in rural areas also received a pension to bridge the gap for elderly beneficiaries before they became eligible for IGNOAP. After the age limit for The National Old Age Pension Scheme was reduced to 60 in January 2011, no new sanctions have been issued under this scheme. New beneficiaries between the ages of 60 and 64 are now enrolled in the expanded IGNOAPS. During the financial year 2011-2012, Government of India introduced a new scheme to provide a monthly pension of Rs. 500/- to persons who are at the age of 80 years or above.

Box 7.16: 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 3000 and when asked what would she do with that money, she smiled and replied, ‘dava pe kharch karenga’. ‘I will spend it on medicines’.

On the other hand, there is Kadri Murmu of Adivasi Tola 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. She has to have some documents to avail the pension. Whomever she approaches for help to get these documents asks her for money.
7.7 Cash Transfers as a Method of Social Protection

There is an ongoing debate in India on whether or not cash transfers should be adopted as a method of social protection. The debate has become quite polarised with supporters of cash transfers pointing to the immense amount of leakages that take place in most Government schemes, and the opponents feeling that cash transfers are a means by which Governments will withdraw from responsibilities. It is generally acknowledged that Governments have many schemes and also have the intention of reaching the poor and bringing them the benefits of growth. The problem does not seem to be the lack of resources, or the lack of intention or sympathy. Rather, problems seem to lie with the types of schemes, the multiplicity of schemes and the ‘clogged pipes’, which do not allow the schemes to reach people.

Cash transfer is a method that is being proposed to directly extend benefits to people. As a first step the Direct Benefit Scheme has been formulated.

There is now some evidence on the effectiveness of cash transfers versus other Government schemes. Although this study did not directly collect information on this topic, SEWA has undertaken studies in other parts of the country on cash transfers and found them to be effective. IHD has undertaken a study on Government schemes and in fact found that cash transfer schemes were the most effective as they reached the beneficiary directly. SEWA has conducted two studies on this topic. The first one was in Delhi where food was substituted by cash for self-selected participants. This study found that:

- transfers were made into the bank accounts of women;
- the nutritional status of cash transfer recipients increased;
- whereas they continued to consume the same amount of grains, their consumption of pulses and eggs/meat/fish increased;
- they spent more on healthcare;
- the competition of cash transfers had a positive impact on the fair price shops and their services improved considerably; and
- there was no increase in liquor intake.

A different experiment was conducted in rural areas in Madhya Pradesh, where families were given a small monthly cash transfer as a social security measure. There was no substitution of benefits. The results in the poorer areas, especially the tribal areas, were quite dramatic resulting in improved nutrition, health, education and income.

However, in order for cash transfers to be successful, final inclusion is necessary for people and especially women. Without accounts in banks, post offices, co-operatives or any financial institution it would not be possible to transfer the cash.

Given the difficulties that Bihar is facing at this time regarding the transfer of all benefits and schemes, we recommend that cash transfers and financial inclusion could directly reach the benefits of schemes to the poor. Unconditional, regular cash transfers seem to be most successful in this regard. It would be useful if such a regular cash transfer system could be experimented with in two to three districts.

7.8 Recommendations

7.8.1 Convergence of Schemes

Today there is a multiplicity of schemes in each department, often targeting the same individual. Given the complexity of the schemes, their multiple and often difficult requirements, and the frequent changes in the requirements of each scheme, it becomes very difficult for beneficiaries to actually access these schemes. One of the ways to reduce complexity would be to converge delivery of schemes through one agency. Instead of multiplicities of agencies involved in the identification and delivery process one single agency could be entrusted with the task of identification, delivery and monitoring of all Government schemes at the grass-root level.

Convergence of schemes at the local level, are preferable through local structures. Local effective organisations could be delegated the task as ‘Worker Facilitation Centres’ or as ‘Welfare Facilitation Centres’, which could be an effective
organisation in the area—Governmental (any effective department), or an NGO such as SHG federation. This Centre would have the forms for all schemes, or better still, could design a simple form which would serve all schemes. It would collect and store data on all eligible persons in their area of coverage and would also serve as a data base for the area. One model that could be followed is the Gender Resource Centre innovated by the Government of Delhi (see Box 7.17).

### 7.8.2 Awareness, Linking and Outreach

Lack of awareness in the target group is one of the most important reasons behind the poor implementation of the welfare schemes of the Government. Creating awareness seems to be a big challenge, especially when a large portion of the population in our country is illiterate with hardly any access to mass media.

A broad range of activities and methodologies can be used to raise awareness about Government welfare schemes and their benefits. Some of the strategies which can be used for information dissemination are as follows.

#### 7.8.2.1 Mass and print media

**Media campaigns, including radio and television broadcasts**

Film screening on newly introduced schemes and campaigning through the medium of films, broadcasting information on Government schemes through audio tapes or cassettes in all the Government transport vehicles should be made mandatory.

**Poster campaigns, distribution of leaflets, flyers, stickers, etc**

Pictorial representation of Government schemes on walls and big posters or hoardings so that the message can reach those who are illiterate, Government-run middle and high schools can become major centres for awareness-creation where these hoardings and posters should be used and whenever a new scheme is launched, the school could be given the task of informing the students about the scheme.

#### 7.8.2.2 Efficient utilisation of human resource

**Vikas Mitras**, who are responsible for assisting SC and STs in filling out documents to avail the benefits of the welfare schemes, can extend their services to all eligible populations. They can play a major role in information dissemination and outreach of Government schemes and assist all those belonging to marginalised sections of society. A larger corps of Vikas Mitras would also increase employment opportunities for educated youth.
7.8.2.3 Sensitisation of Ward Councillors and Panchayat members and best-performance award

The State of Sikkim has achieved results by sensitising Ward Councillors, PRI members and other stakeholders of the community on crucial developmental issues of their community and the state as a whole. The State of Bihar can also use this approach to adopt a holistic approach for improving their socio-economic condition followed by community-led campaigns. The wards or villages where the welfare schemes have maximum outreach can be awarded as the best performer on a yearly basis.

Sikkim has done remarkably well to become India’s first state with 100 per cent sanitation coverage.¹ The state has also sensitised people to improve sanitation and hygiene for a clean environment while accelerating overall development in the state. This was possible by launching a community-led total sanitation campaign and encouraging sanitation activities. To encourage sanitation activities, the State Government instituted a ‘Nirmal Gram Puraskar’ (clean village award).

7.8.2.4 Social security camps

Special social security camps should be organised from time to time at the village and block level to increase the outreach of the welfare schemes of the Government. This medium should also be used for fostering communication and information exchange in order to improve understanding of the process as well as mobilising communities and the society.

7.8.3 Removing BPL/APL divide

Dividing the poor into two categories APL and BPL has created more complications than solving them. It has made not only the processing difficult, but also increased the difficulties of the poor who are denied the social security measures intended for them. We can see, for example, in the case of the poor households who have availed the benefits of Indira Awas Yojana (IAY), and then promptly been registered as APL in the next survey on the basis of them having a *pukka* house—despite their being *visibly vulnerable*. The concept of *Vulnerable Group* must be introduced and include all persons and families which meet *vulnerability criteria*.

7.8.4 Improving Governance of Welfare Programmes

7.8.4.1 Upgradation and increasing the human resource in the block offices

The block offices visited by the team in Pashchim Champaran, Jamui, Kaimur and other districts revealed the dearth of staff in them. Some of the officials complained that the Government goes on launching new schemes without upgrading offices and increasing manpower. This results in mismanagement and delay in the processing of applications.

7.8.4.2 Extensive use of self-declaration

Many of the problems which arise in implementation of schemes, come from the requirement for verification and certification of beneficiaries. As far as possible, schemes should allow for self-declaration and include punishment for wrong declarations. Age and occupation, for example can be made items for self-declaration.

7.8.4.3 Continuous survey for evaluation of schemes

Annual sample surveys should be carried out both within the responsible departments/agencies and the targeted population to find out how satisfied the stakeholders are with the services provided by the department/agency. This should be followed by participative review of the performance of various schemes to verify whether improvement is needed in the quality and quantity of the services provided. The findings and the actions taken should be publicised.

7.8.4.4 E-Governance for Government welfare schemes

Procedural complications arise due to multiplicity of schemes and agencies to implement it. One has to run from pillar to post for each scheme, which pushes the target group into the trap of the middleman. This problem can be sorted out through the scheme of data management at one central place. E-Governance will be a useful tool for more effective inter-departmental/inter-agency coordination, and more effective ways of servicing the department/agency’s/local management stakeholders.

The data obtained from 'one single form' should be entered in digital form in the central database, from where the list of beneficiaries should be sorted out for different schemes with the help of software. These should be sent to concerned officials for verification and inclusion of the people mentioned in the list as the beneficiary of the schemes they are eligible for. The infrastructural set-up of the Bihar Prashashnik Sudhar Mission (BPSM) can be used for this purpose.

7.8.5 Shift to Regular Monthly Cash Transfers as a Basic Scheme

Studies have shown that cash transfers are easier to administer than other forms of welfare. Furthermore, a regular cash receipt (like in pensions) is more useful for the poor than most other schemes. We recommend that many of the existing schemes be merged into a cash transfer which can be transferred monthly to all vulnerable families.
Women belonging to all identities and socio-economic groups experience some form of gender-based violence in the country, although the way violence is experienced by these groups may be qualitatively different. In the Indian context specifically, the way upper-caste women, or Hindu women experience violence, may be different from the way socio-economically weaker women or women from minority communities experience gender-based violence. The poorer sections suffer from multiple vulnerabilities owing to their weak economic and social status. Moreover, women in rural and urban areas also experience different kinds of violence.

Women living in rural areas suffer on account of infrastructural deficit and social discriminations stemming from stronger adherence to societal norms. Owing to the low social status afforded to Scheduled Castes (SC) also known as Dalits, and to Other Backward Classes (OBC) by society, women belonging to these groups face a range of multidimensional deprivations and vulnerabilities in terms of the nature of occupations they are involved in, lack of access to basic public services like water, toilets and health services, discrimination in various spheres of life, as well as being systematically and institutionally deprived of basic social, cultural and political rights. Thus they experience multiple and overlapping social, political, cultural and economic discrimination as they are at the intersection of caste and patriarchal institutions that are structurally and culturally embedded.

Gender-based violence has recently been acknowledged as a human-rights issue concerned with the profound impact on the physical and mental well-being of those affected by it. Less attention has been given to the health consequences of gender-based violence, as well as its broader socio-economic effects on development.

This chapter pulls together information from a range of sources including official records: National Crime Records Bureau, State Crime Records Bureau etc, newspaper articles and reports of Hindi and English daily, a field study by the Institute for Human Development (IHD), and interviews to understand the nature of the problem and to derive policy recommendations.
8.1 Defining Gender-Based Violence

In September 1992 the United Nations Commission on the Status of Women convened a special working group to draft a declaration on violence against women. This declaration, adopted by the UN General Assembly in 1993, offers for the first time an official UN definition of gender-based abuse. According to Article 1 of the declaration, violence against women includes:

‘Any act of gender-based violence that results in, or is likely to result in, sexual or psychological harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public and private life’.

Article 2 of the declaration states that the definition should be understood to encompass, but not to be limited to, physical, sexual, and psychological violence occurring in the family and in the community including battering, sexual abuse of female children, dowry-related violence, marital rape, female genital mutilation and other traditional practices harmful to women, non-spousal violence, violence related to exploitation, forced sex and sexual harassment and intimidation at work places, in educational institutions and elsewhere, trafficking in women, forced prostitution and sex with family members or close persons, and violence perpetrated or condoned by the state.

In another paragraph the declaration states, ‘violence against women is a manifestation of historically negligent poor relations between men and women, which have led to domination over and discrimination against women by men and to the prevention of the full advancement of women and that the violence against women is one of the crucial social mechanisms by which women are forced into subordinate position compared with men.’

Well aware of this historically subordinate position of women in society, makers of India’s Constitution had in Article 14 stated that ‘the state shall not deny to any person equality before the law or the equal protection of the law within the territory of India.’

In fact, the preamble of the Constitution guaranteed social, economical and political justice which, in the view of the Verma Committee would include gender justice,

<table>
<thead>
<tr>
<th>Table 8.1: Gender Violence throughout the Lifecycle</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Phase</strong></td>
</tr>
<tr>
<td>Pre-birth</td>
</tr>
<tr>
<td>Infancy</td>
</tr>
<tr>
<td>Childhood</td>
</tr>
<tr>
<td>Adolescent</td>
</tr>
<tr>
<td>Reproductive age</td>
</tr>
<tr>
<td>Elderly</td>
</tr>
</tbody>
</table>


*UN Declaration on the Elimination of Violence against Women, 1993*
liberty of thought, expression, belief, faith and worship; equality of status and opportunity that would again reinforce the theory of equality, while fraternity enjoins citizens to treat each other with respect and dignity, regardless of gender. The right to protection from sexual harassment and sexual assault is, therefore guaranteed by the Constitution, and is one of the pillars on which the very construct of gender justice stands.

8.2 Gender Violence through the Lifecycle
Table 8.1 presents an overview of gender-based violence as it occurs throughout the lifecycle of a woman. It provides an important insight into the immediate as well as accumulative effects of violence on the lives of women and girls. Violence can occur at any phase of a woman's life; many women experience multiple episodes of violence throughout their lives.

A lifecycle perspective also reveals that violence experienced in one phase of life can have long-term effects that predispose the victim to suicide, depression and substance abuse. Evidence suggests that the earlier the violence occurs in a woman’s life, especially sexual violence, the deeper and more enduring its effects are.

8.3 Gender Violence in Bihar
According to National Crime Records Bureau (NCRB), crimes against women in Bihar have been on the rise since the last decade, as shown in Table 8.2. The rate of total cognisable crime against women in Bihar peaked in 2004 and then again in 2008 and 2011. The contribution of crime against women to total crime in Bihar has also been increasing from 6.1 per cent in 2001 to 7.5 per cent in 2011. The contribution of crime against women in Bihar to the all-India total of crime against women has also been increasing, with crime against women in Bihar constituting 4.5 per cent of all-India total of crime against women.

The number of cases reported has almost doubled in the ten years from 2001 to 2011. According to police department reports in Bihar, crime statistics of gender-based violence are as shown in Table 8.3.

The data from State Crime Record Bureau (SCRB) 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 especially have registered nearly a six-fold increase. Cases of sexual violence have seen an increase of approximately 18 per cent.

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Cognisable Crime under IPC in Bihar</th>
<th>Total Cognisable Crimes under IPC in Bihar against Women</th>
<th>Year-to-Year Change in Total Cognisable Crimes under IPC in Bihar Against Women (%)</th>
<th>Rate of Total Cognisable Crime against Women in Bihar (%)</th>
<th>Contribution of Crime Against Women to Total Crime in Bihar (%)</th>
<th>Contribution of Crime against Women in Bihar to all India Total of Crime Against Women (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001</td>
<td>88,432</td>
<td>5,356</td>
<td>-15.0</td>
<td>6.5</td>
<td>6.1</td>
<td>3.7</td>
</tr>
<tr>
<td>2006</td>
<td>1,00,665</td>
<td>6,740</td>
<td>12.0</td>
<td>7.4</td>
<td>6.7</td>
<td>4.1</td>
</tr>
<tr>
<td>2011</td>
<td>1,35,896</td>
<td>10,231</td>
<td>20.8</td>
<td>9.9</td>
<td>7.5</td>
<td>4.5</td>
</tr>
</tbody>
</table>

Source: National Crime Records Bureau (NCRB-2011)

5Justice J.S. Verma Committee Report on Amendments to Criminal Law, 2013

There has been a record 66 per cent increase in cases related to violence inside the house, either by husband or other relatives and cases that have led to the death of the woman.

The official data reported above certainly underestimates the amount of violence that women suffer. Very few women actually report cases of violence to the police fearing first that the police will not take them seriously, and second that even if their complaint is recorded, they will be harassed and blamed for the incident. A survey by the National Family Health Survey (NFHS), for example, found that among women who experienced domestic violence, almost 80 per cent had an abusive family history. Only 20 per cent of these women sought help, mostly from family, while two per cent approached the police and one per cent approached an organisation (Kapoor et al. 2012).

The NFHS III (2005-2006) survey stated that almost 60 per cent of the women (married or recently separated) surveyed between the age group of 15–49 years reported experiencing physical and sexual violence, which was the highest among all states in the country. The national average for violence against married women is 37 per cent. According to the survey, although more women who were illiterate were subjected to domestic violence, a significant number of women who had 10 years of education also reportedly experienced domestic violence. Women with spouses who consumed alcohol were more likely to experience violence as compared to those whose husbands did not drink, although half of those women reported domestic violence too.

Discussions with NGOs, media persons, and social scientists revealed that many violent acts against women go unreported because either victims do not want to go public or the authorities are apathetic and do not register the case. This is truer in the cases of rape and sexual harassment. There has been some increase in reporting in recent years due to increased awareness and availability of various channels like electronic media, use of mobiles and emails, various agencies like women’s helplines, state women’s commissions and Janta Darbars held by the Chief Minister.

Reports in the media reflect the societal concerns and it has been observed that media reporting of gender-based violence has increased and become more sensitive towards the victim. A study of the news published in Hindi daily Hindustan of Patna, December 2002 and December 2012 and June 2013 gives some idea of the changes in the attitude of newspapers in reporting crime against women. As Table 8.4 below shows, the percentage of reported incidents have increased by about 60 per cent, from 65 to 102 in these 10 years. After the horrific Delhi rape incident, dubbed the ‘Nirbhaya case’ the reporting of rapes has especially increased, as has reporting of incidents of domestic violence.

### Table 8.4: Reports in Hindustan on Incidents of Gender-based Violence

<table>
<thead>
<tr>
<th>Crime</th>
<th>December 2002</th>
<th>December 2012</th>
<th>June 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Murder</td>
<td>11</td>
<td>14</td>
<td>21</td>
</tr>
<tr>
<td>Dowry death</td>
<td>7</td>
<td>8</td>
<td>4</td>
</tr>
<tr>
<td>Suicide</td>
<td>7</td>
<td>5</td>
<td>18</td>
</tr>
<tr>
<td>Domestic violence</td>
<td>4</td>
<td>6</td>
<td>14</td>
</tr>
<tr>
<td>Dowry harassment</td>
<td>10</td>
<td>10</td>
<td>2</td>
</tr>
<tr>
<td>Rape</td>
<td>7</td>
<td>7</td>
<td>15</td>
</tr>
<tr>
<td>Molestation</td>
<td>9</td>
<td>19</td>
<td>10</td>
</tr>
<tr>
<td>Acid Attack</td>
<td>-</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>Kidnapping</td>
<td>7</td>
<td>6</td>
<td>10</td>
</tr>
<tr>
<td>Prostitution</td>
<td>-</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Attacked for ‘being a dayan’ (witch)</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Others</td>
<td>2</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>65</strong></td>
<td><strong>80</strong></td>
<td><strong>102</strong></td>
</tr>
</tbody>
</table>


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9 In the year 2002, Hindustan was being published from three districts only and the Patna edition carried the reports from the whole state (65 for that year). While in 2012 the Patna edition carried news reports from the district only and some important reports from other districts, which took the total to 80 cases in December and 102 in June 2013.
Analysing Table 8.4, we found that the newspaper has touched upon the incidents of killing, suicides, forced prostitution, and atrocities upon women declared to be a dayan or witch, about which police data is silent. The highest numbers in Table 8.4 are consistently seen next to the heading of ‘Murder’ and this shows that the life of women in Bihar is at great risk. The table also highlights the fact that incidents of reported murder have more than doubled in the last 10 years.

Of the 35 total murders reported in December 2012 and June 2013, 11 were the result of domestic violence; four women were killed after rape; four killed to grab their property; and one because she was dubbed a dayan. The remaining 15 were killed in some other disputes. Most of the women killed were in the 15- to 30-year age-group.

Suicide cases have also gone up in the last 10 years, jumping from seven in December 2002 to 18 in June 2013. The next, in terms of numbers reported, is molestation; tragically, cases of rape, domestic violence and kidnapping are also on the rise. Acid attack (two cases) is an evil new phenomenon not seen in 2002. Dayan pratha or the tradition of hounding, attacking and murdering women after dubbing her a witch continues to prevail, and innocent women are being attacked or killed.

8.4 Gender-based Violence and its Multiple Negative Impacts
Multiple forms of violence against women have far-reaching, sometimes permanent effects on their personal, private and public life. It affects their health and curbs prospects of education, career and other economic development. Let us see how.

8.4.1 Gender-based Violence: Impact on Health
Violence has a direct impact on a person’s physical and mental health and is an important reason for loss of self-confidence and an impediment to participation in society. The mental health consequences of gender-based violence are post-traumatic stress order (PTSD), depression, anxiety, sexual dysfunction, eating disorders, multiple personality disorders, and obsessive-compulsive disorder.

The relation between battering and psychological dysfunction also has important implications for many women, however, the psychological effects of abuse are more debilitating than the physical. Fear, anxiety, fatigue, PTSD, and sleeping and eating disturbances are common long-term reactions to violence. Compounding the psychological consequences that women suffer from abuse, is their relationship to the abuser. Abused women frequently become isolated and withdrawn and they try to hide the evidence of their abuse (Mullen et al. 1988).¹⁰

8.4.2 Gender-based Violence: Impact on Girls’ Education
The education of the girl child is recognised as an important social goal. Studies have shown that there is a strong positive correlation between their education and many social indicators like fertility levels, higher income and better employment. The Government too, has been promoting education for girls through many different schemes, including the bicycle scheme.

Most girls today are able to go to get a primary education, as the primary school tends to be in or near their village or mohalla (locality). 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. In order to continue their education the girls often hide their ordeals from their parents, suffering in silence.

Interaction with students at Magadh Mahila College, Patna, revealed how unsafe they feel while going to college whether by a shared autorickshaw, by bus, by their own two-wheelers, or on foot. In a focussed group discussion (FGD), they said, ‘when we are on two-wheelers they

chase us, in autos they pinch us, they stalk us and shoot pictures on 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 is a part of our life. The humiliation we face affects our behaviour, studies and health but we have no way other than to bear it, otherwise we may have to sacrifice our studies and career and will have to live in society and in the family with scars and stigma.

Incidents of molestation and gender-based harassment in public places are common because hooligans treat it as ‘fun’ group activity and because it is a bailable offence and there is no punishment against it. In Muzaffarpur, Bhabua and Samastipur districts many students have stopped going to their educational institutions after the callous approach of the police against hooligans.12

In Suryupura Aliganj of Rohtash district, nine girls stopped going to college. They were being harassed by hooligans for the past five years while going to or coming back from college. The police and administration remained deaf and dumb to requests and then complaints made by the girls and their parents. An email to the Chief Minister also did not work. On 19 August 2012 the girls got a chance to meet a member of National Commission of Women (NCW) at Patna. After her intervention, the local police was asked by the office of the Director General of Police (DGP) to register the case. But those girls were still not very sure of their safety.13

In Vaishali district, Vimal Paswan of Prabodhi Sisona, stopped his six daughters from going to school after his second daughter was stalked, raped and killed by ‘dabang’ hooligans. The police did not register a case. Paswan said, ‘the police supports the dabang perpetrators. A daughter’s izzat (honour) cannot be put at stake.’14

After the infamous Delhi rape case in December 2012, it seems women have gained some confidence and have started to speak out. Five young men were caught at P&M mall in Patna when young girls complained to the police through a women’s helpline. They were stalking, staring and whistling at them. The perpetrators were all educated—two were engineers, two businessmen and one, a student (Hindustan, December 2012).

The fear of sexual harassment and rape means that parents are reluctant to send their daughters to school or college for education. Rape is an act of violence and humiliation in which a victim experiences not only overwhelming fear for her existence, but an acute feeling of powerlessness and helplessness, that hardly any events in one’s life can parallel (Hilberman 1976).15

The worst incidents of rape of students are often hushed up; nevertheless enough incidents have been reported to show society that gender-based violence becomes a major impediment to girls getting educated. Out of 29 cases of rape reported in the media from 2002 to 2013 (see Table 8.4), 10 victims were children, 14 were juveniles, and five were adult. Nine were gang-raped and five were killed after being raped. Among all of them, 10 victims were students.
Another form of violence against women on the increase is ‘acid attack’ and the targets appear to especially be young women students. An acid attack is the act of throwing acid onto the body of a person ‘with the intention of injuring or disfiguring her out of jealousy or revenge’. Perpetrators of these attacks throw acid usually at their faces, burning them, and damaging skin tissue, often exposing and sometimes dissolving the bones. The long-term consequences of these attacks include blindness and permanent scarring of the face and body.

In Bihar according to the police in 2012, a total 10 cases of acid attack on women took place. Cases occurred, three in Begusarai, two in Saran and one each in Patna, Siwaan, Sitamarhi, Darbhanga and Saharsa.

Chanchal and her younger sister, the only children of a daily-wage labourer Shailesh Paswan, are glaring examples of the brutality of this crime. Chanchal’s open letter to Chief Minister Nitish Kumar was published in The Hindustan Times and is given in Box 8.3.

8.4.3 Gender-based Violence: Impact on Women’s Work
As we have seen earlier, women work in a variety of occupations ranging from agriculture to domestic work, to work in offices. However, many women prefer to work from home, due to cultural considerations and also due to the fact that going out of the home exposes women to different types of gender-based violence.

Box 8.2: In Samastipur, and in Berphera Village in Banka District
A student of Samastipur inter-college was raped by two boys. She was kidnapped while coming back from a coaching class. They took her to Kamli Chaura and raped her.16

In Berphera village of Banka district, a Class 10 student was gang-raped on 15 December 2012. The police refused to register an FIR because one of the rapists was a relative of one of the policemen. Instead of arresting the rapists, the police forced the victim’s family to compromise. Angry people demonstrated, closed the market and blocked the roads. With the intervention of senior police officials, a case was registered and girl’s medical check-up done. The medical report established the gang-rape.17

Box 8.3: In Patna District—A Braveheart’s Pain
An open letter to CM from Chanchal18
Respected Nitish Kumarji,
I am a 19 year-old girl from Patna. My dream was to become a computer engineer and make my family proud. Last year, my dreams were shattered after I had acid poured on my face. Anil, Ghanshyam and Raja used to harass me in my village Chitnava under Maner police station in Patna district. They would stalk me, pull my dupatta, pass vulgar remarks and make obscene gestures at me. They even threatened me, but I was bold and did not pay attention to their threats.

On 21 October 2012, while I was sleeping on the terrace with my younger sister, the four men pinned me down and poured acid on me. Even my sister was hurt in attack. We have been trying to seek justice for the last seven months—which has been a tough process... However, I am thankful to organisations across Bihar and other parts of India which have raised funds for my family. I am also very grateful to Safdarjung Hospital (New Delhi) which is providing me free treatment for my wounds.

We didn’t get any legal or medical aid from the Government. My treatment is life-long and expensive. My father, who is a daily-wage labourer, had to take a loan of Rs 2.4 lakh, which he is struggling to pay-off. I am writing to you as a resident of Bihar, an Indian citizen and most importantly as a woman, to get me and my family justice and end such atrocities against women in Bihar.

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16Hindustan Times (2012) Patna, Bihar
17Hindustan Times (2012) Patna, Bihar
18Hindustan Times (2013), Patna, Bihar
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. The case below is just one such incident that shows the vulnerability of the domestic workers, especially those coming from poor and rural background to the towns to work.

Women are vulnerable whether in city, town, village or forest. In Nakati village of district Banka, a tribal woman was raped by a boy from her village when she was coming back from the forest with a bundle of firewood (Hindustan, 15 November 2012.) Forest produce is the main source of livelihood for forest-dwellers and though these women go in groups, they sometimes get scattered. That is when the hooligans get a chance to catch hold of them.

Women’s mobility in Bihar is also found to be closely associated with caste. According to Rodgers et al. (2013),19 women from higher castes experienced more restrictions in terms of mobility as compared to the lower-caste groups, and this has been confirmed by the current research. Muslims were seen to experience most restriction in mobility. Some women said, ‘if we go out somewhere, we do not tell them (husbands) and go quietly, but if they come to know later on then they beat us.’

Musahar men said the women did go for agricultural work in the fields, but that they preferred that the women went in a group as there was a fear of violence, especially rape, of their women from the men mainly of the higher castes or the landlords. They felt that the police did not record their complaints or provide them with protection.

The 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, while agricultural workers earn less than men.

8.4.4 Gender-based Violence: Impact on Political Participation of Women

Bihar is extremely progressive in trying to ensure 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. In many cases, women who have been elected have actively participated in the governance process, but we found that in the majority of cases the actual work was being done by ‘Sarpanch-patis’ or ‘Parshad-patis’, in other words the husbands. Although women’s political participation is a process and will definitely increase over the years, one of the major causes for women’s reluctance to participate and take on leadership roles is that those men who are in power feel threatened by assertive women and may resort to various forms of violence.

In 2006, 41 cases of violence involving women candidates for various posts in the Panchayat elections were noted, but field investigation could be carried out only in 23. The rest were dropped as the crime data against them was not available. In fact these cases were false and were booked to stop the women from standing for elections.20

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19Rodgers, G; Datta, Amrita; Rodgers, J; Mishra, Sunil K.; and Alakh N. Sharma (2013), The Challenge of Inclusive Development in Rural Bihar, New Delhi: Institute for Human Development and Manak Publications
8.5 Domestic Violence

According to an article in the *Times of India*, the State Commission of Women said that more than half the women in Bihar were targets of domestic violence, and pregnant women suffered the most. The IHD study (Satija 2012), during FGDs in four villages, found that domestic violence is widespread and both women and men talk openly about it.

Police data in Table 8.3 and coverage by the media as shown in Table 8.4 also suggest that domestic violence is not only widely prevalent, it is on the rise. In Table 8.4, 24 cases in all are reported as simply ‘domestic violence’ which spans beating, thrashing, mental torture, eviction from the home etc. However, the cruelest form of domestic violence comes to the fore when we go into details of data of murders and suicides in Table 8.4. Among 46 incidents of murder reported in those three months/years (December 2002, December 2012, and June 2013) in the newspaper, 15 were the result of domestic violence. Similarly, 20 suicides out of the 30 reported in the newspaper during the same periods, were committed by victims of domestic violence. Most of these women were aged between 15 to 35. According to NHP 2011, in Bihar women constitute 57 per cent of the total suicides up to the age of 14 years, half of all suicides in the age group of 15–29 years, and 30 per cent between the ages of 30–44 years (Kapoor et al. 2012).

These cases are enough to emphasise the need for a separate column under the heading of ‘crimes committed against women’ in police records on murder and suicide.

Domestic violence, according to the IHD study, is widely prevalent across socioeconomic groups in villages and is normalised among both among men and women, particularly women who not only justify such violence but are also ready to fight against anyone who tries to intervene. This normalisation is rooted in patriarchy, as

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**Box 8.5: Political Murder**

*Nisha Devi* stood for the post of *Mukhia* from Vaishali district from a seat that was not reserved for a woman. Her opponents first threatened her and then one night shot her with a gun. (Case No.3, *Panchayat Prahari*).

*Uma Devi* stood for election for the post of a *Mukhia* from a seat reserved for women in Islampur village, Aliganj block in Jamui district. Former Mukhia Krishnan at first offered her Rs 40,000 for not doing so, as he wanted his wife to be elected unopposed. Later his assistant threatened her twice, that if she insisted on fighting the election her family would be massacred. Despite this, she did not back down and remained in the fray. She lost three children but won the election. (Case No. 1, Panchayat Prahari). *Renuka Devi* from Muzaffarpur district stood for the post of Ward Panch from a seat that was reserved for Dalits but not for a woman. The members of an SHG of which she was a part urged her to contest since she was literate. However this did not go down well with the male elders of her family, nor with the opposition candidate who was a male. Eventually, she was beaten up badly by the associates of the male candidate, who kicked her stomach saying that since she was pregnant, this would ensure the death of both her and her child (Case No. 15, *Panchayat Prahari*).

*Bibi Shahjadi*, an educated Muslim woman and mother of three, was beaten to death in public on the diktat of the village Panchayat for alleged adultery, in Purnea district on 30 November, 2012, throughout the beating and until death not one voice dared protest. Bibi Shahjadi had formed an SHG called Suhana, and was quite popular among impoverished women. She was helping them to overcome poverty. Villagers said that in the last Panchayat elections Shahjadi and her husband Mohumud Saleem had campaigned against the incumbent Sarpanch and this had cost her her life (*The Hindustan Times*, 3 December, 2012).

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21Ibid.
well as helplessness on the part of women who feel they have nowhere to seek redress and nowhere to go. One of the main factors that reportedly leads to domestic violence according to most women, is the inability of men to provide for the family, while the main trigger is the consumption of alcohol. The study emphasises that most men felt that they beat their wives as they nagged them about finances, while others admitted to using it as a way to control their wives. Interestingly, some women felt that men beat them as they (wives) did not earn and contribute to the family.

During discussions with women from the Bhumihar caste-group, one woman said that her husband used to beat her and call her demented. She also said that her father-in-law tried to molest her. ‘Once my father-in-law tried to molest me. In defence I bit his hand.’ Muslim women said that women from other communities were beaten by their husbands who consumed alcohol, which does not happen in Muslim households. One Muslim woman said, ‘If a man beats his wife then it is alright, because he is superior to her.’ One of them said that husbands love their wives more than before, after they beat them.

Reflecting the patriarchal mind-set prevalent in the area, one woman said, ‘Husband is god, so we have to take care of him.’ Women belonging to the Ravidas caste group also admitted to the prevalence of domestic violence, and

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25All examples from Hindi Hindustan, Patna, December 2012 and June 2013.
in fact said that, ‘all husbands beat their wives, although some beat them more and some less.’ They felt that usually the women were at fault.

Women from the Musahar caste reported widespread domestic violence mainly due to alcohol. One Musahar woman said, ‘Sometimes in so much rage, my husband picks up anything around him and hits me with it.’ But these women reported reacting against it and abusing their abusers.

The *anganwadi* worker said, ‘domestic violence occurs in front of everyone, and no one intervenes, if someone does, then the husband will tell them to mind their own business. No one helps.’ During an interview with a couple of Kurmi women, it was revealed that if some third person tried to intervene in a domestic fight and blame the perpetrator, then wives will not tolerate it and beat the person who tries to intervene. This reflects the depth of normalisation of domestic violence among women in the community.

The State Commission for Women has been promoting awareness among women regarding legal provisions, and arranging for counselling of men who indulge in violence. In 2008,\(^{27}\) the Patna High Court directed the Government to begin the process to enforce 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 police officers in how to handle cases of domestic violence.

The *Times of India* (12 January 2013),\(^ {28}\) reported that the Government launched a women’s helpline number for 35 districts in Bihar to help victims directly contact protection officers of the Women Development Corporation (WDC). A ‘State Policy for Women Empowerment’ (SPWE) is also in the process of being formulated. There are currently 35 women helplines and 21 short-stay homes in Bihar, under the Mukhya Mantri Nari Shakti Yojna.

### 8.5.1 Domestic Violence and its Impact on Work

In India one incidence of violence translates into the women losing seven work-days.\(^ {29}\) According to the World Bank’s

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**Box 8.7 Domestic Violence: Impact on Pramila Devi’s Work and Well-being**

Pramila Devi, an agriculture labourer and SHG member of Mahila Samakhya in Kakadachak village, Bauchaha block, in Muzaffarpur, said during and FGD that her husband was a truck driver and used to come home twice a month. He used to give her just Rs 200 a month, hardly enough to even feed the children. Not only that, he also wanted her to give him accounts of each penny, she had spent of her own labour. Most of the time drunk, he used to beat her with a stick if she asked for more money for household expenditure or ever raised her voice against his violent behaviour. In fact, his home coming was more nightmare than joy.

To Pramila Devi, his visits meant economic loss too because many times she had to take leave from her work for three to seven days depending on the amount of physical violence she suffered at his vile hands. Once she had to take leave for a full month. The children also were badly neglected during this period. Once, when very drunk, he threw her out of the house. It was a severely cold winter night in January. She got pneumonia. Although after a month she was back at work it took her almost three years to fully recover. Meanwhile intermittent fever and time off from work was a constant feature. Expenditure on treatment was another burden on her budget.

Pramila Devi said that after joining the SHG, her relationship with husband has improved. Now he cannot beat her. So to express his anger he throws household things or sometimes beats the children without any reason.

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\(^ {29}\) Indian Journal of Community Medicine, 2008
annual *World Development Report*, which in 1993 focused on health, gender-based victimisation accounts for one in five healthy years of life lost to women aged 15 to 44.30

Rampari is a Sankul Sadhan Sevi (a category of social worker under the Mahila Samakhya programme, working with 60 SHGs in villages of Bouchaha block of Muzaffarpur district). She opines, ‘domestic violence takes a huge toll on the woman’s health and her economic well-being—it is a burden on both fronts. Taking leave means losing earning. In case of severe injuries, she may lose her job and may even have to take loan for lengthy treatment. Her children also suffer.’ Sometimes the work loss is permanent.

Poonam Devi, a cook in the mid-day meal programme in Majhauli Panchayat Samiti lost her job. Severely beaten by her husband, it took her a month to recover. By the time she went back to her work, another lady had been employed in her place. Rampari said that with the setting up of the SHGs, domestic violence in this area had reduced a lot. Earlier a victim had to take leave for seven to eight days. Now this period had reduced to two to three days.

In a group, women share their mental and physical problems and find solutions. Bonding and oneness gives them confidence. But where there are no such groups, the targets of violence feel alone and helpless.31

8.6 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 75 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 dangerous for women.

Media studies reveal that 30 per cent of all incidents of kidnapping take place at the time of open defecation.

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**Box 8.8: Open defecation and violence**

A mother and daughter were kidnapped in Rajapakar village of Vaishali district when they had gone to defecate in the nearby fields.

In another case, a girl of 15 was kidnapped in Kursakanta in Araria district when she had gone with her mother to defecate. She was kidnapped on 25 May, 2013. On 2 June, family members filed a report with the apprehension that kidnappers might have killed her after raping her.32

In Chand Kura some incidents of violence during open defecation were also reported by women. They said that they used to go to their employer’s fields but were often driven away and were even pelted with stones. In Khangoan Muslim women complained about being harassed and verbally abused during open defecation. Women from the Paswan sub-caste said they could go to the fields to defecate at night, but were scared to do so during the day. In Belabadan young girls complained that they were scared of going to the open fields for defecation as people watched them during that time.

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

Women and girls who left their native places and went to other towns or villages for study or work also tend to become vulnerable. This vulnerable group includes teachers, *anganwadi* workers, and ANMs who go to different towns or villages for work, and girls who go to study in colleges or schools far from home.

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30*World Bank Discussion paper on ‘Violence Against Women: the Hidden Health Burden’.*


32*Hindustan (2013), Patna, Bihar.*
8.7 Gender-based Violence is the Result of a Patriarchal Mindset

The patriarchal mindset is widespread, both among men and women. As we saw in the section on domestic violence, both men and women believe that the ‘husband is God’ and men have ‘a right’ to beat women. Since this belief is widely accepted, women do not complain until the violence becomes extreme, and then it is often too late to change the pattern of violence.

Sexual violence is accepted in society because women are afraid to acknowledge that it happens to them, to report it and to protest against it, simply because instead of help, healing and justice they get blamed for it. The IHD 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. However, in a situation where she was travelling with her husband or some family members and was attacked, then it was considered an accident. In Chand Kura women referred to a recent incident, and when asked who was at fault, most of them felt that the woman was at fault for roaming around freely. Incidents such as these were not reported due to fear of harm to the woman’s reputation.

The Anaganwadi worker from Chand Kura said, ‘In rape cases, most people blame the woman for the rape. Particularly those women, who dress up, put on lipstick and walk in a manner that draws attention. Even husbands of women who have been raped are mistreated, and are accused of being pimps. It is very bad. If a girl gets delayed from school and she is harassed on the way, then the family is blamed. “Why did you send a young girl out to study,” they are asked. No one will understand that it is not her fault’.

She narrated, ‘there have been three to four cases of rape; one such incident happened a couple of months ago, where a single woman of 35 or 40 was raped. She registered a complaint but even in this case, men and most women will support the rapist and blame the woman. Many times, women who are victims are seen as ‘do numbari’ (as having a bad character)’.

In the patriarchal mindset women are regarded as possessions of men. The ‘honour’ of the family and of the men of that family rests squarely upon the woman and her ‘proper behaviour and conduct’. In particular, such ‘honour’ is connected with her sexuality and reproductive role. If any outsider attacks this aspect of her life, it is seen as a blow to the ‘honour’ of the family, and in particular to the ‘honour’ of the man to whom she ‘belongs’—her father, her husband or any other male who is in-charge of her. Hence to keep people from pointing fingers at her, from starting rumours about her, or from implying in any way that she is less than ‘pure and untainted’ (since if she gets tainted their ‘honour’ does too), her mobility is severely restricted.

Another widespread patriarchal notion that puts women in a very vulnerable position is the horrendous ‘dayan pratha’ or the tradition of labelling someone a witch. The IHD study found that this tradition was widely prevalent, and that the ‘evil eye’ cast by a ‘dayan’ (always a woman!), only affected men, children and livestock. A distinct dichotomy of the sexes is thus found to emerge, where men are ostensibly victimised and women are openly demonised, which is again rooted in patriarchy and gives males and society a target to attack. The practice attempts to cast out women who are either single, living alone, widows or unconventional in any way and do not fit the socially defined roles for women. Discussions across villages revealed that spirits were known to enter some women who were either weak-willed, or young, or unclean, or widowed, etc. This transformed them into dayans, who then had to be ‘cured’ by being ‘cleansed’ through various ritualistic processes that are always painful and humiliating (see Box 8.9).

In December 2012 and June 2013, (see Table 8.4) three incidents of attack on so-called dayans took place. In two of these incidents, victims were forced to consume human excreta and in the third one a 55 year old lady was burnt to death in the name of purification. (Hindustan, June 2013).
8.8 Changing Scenario for Women
The turn of this century has seen a rapidly-changing scenario for women in Bihar. Emigration by men in search of work, has left behind women who have become more assertive in the field of work; emphasis on education has meant a later age of marriage and young women who have at least a school education; 50 per cent reservation for women in Panchayati Raj Institutions, has seen an unprecedented rise of women in the political sphere.

Women, especially younger women, are becoming more assertive, but the many types of violence against them may push them back into the homes and break their self-confidence. It is therefore most important that gender-based violence be addressed as seriously as possible.

8.9 Way Forward

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

b. A changed attitude towards women’s sexuality is required. A woman who is sexually harassed or raped, should not be stigmatised. These crimes against them are no different than assault and in no way should the woman or girl or her family be blamed for the crime. She should be given complete encouragement and support by the authorities, the legal system and by society and the perpetrator must be condemned and punished.

c. Young men are rarely exposed to an ‘equality’ mind-set. In particular, they rarely get a good sex-education and rely on their friends, or worse, on pornographic material to educate themselves. Educating men and boys is most important to curb gender-based violence, awareness programmes for adolescent boys need to be undertaken in particular, as a campaign.

8.9.2 Effective Ways for Authorities to Deal with Gender-based Violence
a. Judges have a special role to play as their judgements can strongly influence societal mind-sets. The judicial system needs to fast-track gender-based violence cases, especially those that relate to rape or sexual harassment. Special programmes for judges by judicial training institutes may be organised to make judges aware of the ground level realities and case law on the subject.

b. The role of police is the most important to curb violence against women. The police need to take women’s complaints seriously, and act immediately on receiving such complaints. Gender-based sensitisation of police should be a regular process at all levels, especially at the block- and village-level.

c. Serious cases need to be separately recorded. Records of rapes and murders should be maintained separately under ‘crimes against women’. Similarly, a separate record should be maintained of suicides committed by women because of domestic or sexual violence, at all levels of police stations. Such crimes should also be visible in the NCRB’s and SCRBB’s ‘cognisable crimes against women’ list.

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Box 8.9: Label them ‘Dayans’ or Witches and Unleash Violence

In Chand Kura, a man from the Kurmi caste said, ‘some women have an evil eye, and whatever they see turns bad. Mostly this affects men, children and animals. Sometimes it affects food also. For instance, if a woman is carrying a child and a dayan pays a compliment, or looks at the child, then the child falls ill, or when one is cooking and a dayan passes by, the food goes bad. It is believed that if the dayan casts an evil eye on someone’s cattle, then the cattle can fall ill and die.’

A man from the Ravidas caste said, ‘there are at least 10 women in this village who are considered to be dayan. One of these woman finished-off her own husband. It is said that whatever they speak comes true. If a woman is thought to be a dayan, she is made to undergo jharphook (cleansing rituals, which can involve severe beatings). If one comes across a dayan, one just walks the other way. No one talks to them.’
d. Laws such as Criminal (amendment) Act 2013, the act concerning domestic abuse and dowry, need to be strictly enforced. In particular The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 needs to be enforced, especially in the informal sector in the agricultural fields, brick-kilns and construction sites (see section on labour laws in this report for details).

e. Awareness of women in positions of responsibility needs to be enhanced. Awareness and training must be provided to women Panchayat members so that they can take action in their areas to curb gender-based violence.

f. Alternate ways of reaching awareness and providing justice need to be found. A successful model has been the Mahila Samakhya Nari Adalat and Hinsa Samiti, which could be scaled up and replicated.

8.9.3 Role of Media

The media bears a special responsibility in promoting a positive attitude towards women who have been attacked verbally or physically, and in building up negative opinion against attackers. The stories and opinions in newspapers, magazines, television and the social media need to be sensitive and reflect these attitudes.

Reports on crimes against women should be investigative in nature. Instead of sensationalising the incident, the reporter should bring out the facts in such a way that the culprit should be arrested. Hindi newspapers, which have correspondents up to village-level, have a special responsibility. Their reporters, instead of palming off ‘police reports’ on crimes against women, should bring out even those incidents of violence against women that are not reported and which otherwise would never gain a voice especially in such far-flung areas. The role of the police should also be addressed/questioned from time to time.

8.9.3 Infrastructure to for Women's Safety

a. As open defecation in the dark often leads to violence, it is very important to promote an active campaign for toilets. ‘A Toilet in Every Home’ should be an important goal of the Government and of society.

b. Survivors of violence, especially domestic violence often need a safe place to stay. As per the High Court Judgment33 there should be Short-Stay Homes in every district. So far there are almost no such homes. These need to be built as a priority.

c. Girls and women who leave their home towns or villages to study in cities need to be housed safely. Hostels for women need to be built in all cities. Similarly, women who go to villages, which are not their own, as nurses or school teachers or other functionaries, need to be adequately housed and this should be the responsibility of the department to which they belong.

Box 8.10: Mahila Samakhya's Nari Adalat—6,000 Cases of Violence Addressed

Mahila Samakhya's Nari Adalat or Women's Court has emerged as an effective instrument against all kinds of violence against women. At the state-level in two years (2010-2012) it sorted out 6,000 cases of violence against women. Hinsa Samitis (Anti-violence Committees) have been formed. The Nari Adalat is effective because it deals with each case by taking all related persons into confidence, including the Panchayat and if required, the police too. Focus group discussions with women belonging to Mahila Samakhya-promoted SHGs revealed to us that they are now confident. They have their own identity. ‘People know us by our name. The husband seeks advice even in financial matters. The Sarpanch invites us to the meetings. In the fields, our employer pays us the full amount for our labour and does not even think of sexual exploitation’.

33A division bench comprising Chief Justice Rajendra Mal Lodha and Justice K.K. Mandal passed the order after hearing a public interest petition by senior advocate Shrutti Singh on Wednesday, 30 July 2008. It ordered the state to 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. 31 July 2008, Times of India, Patna.
This chapter examines organising efforts of poor women in Bihar. These efforts may broadly be classified into two categories: empowerment, which is related to realisation of rights; and development, which builds capacities and delivers concrete benefits. Development and empowerment are both integral to the organising agenda, though neither can a clear-cut distinction be made between the two nor can each be considered insulated from the other.

Bihar has traditionally been intensely political, and mass mobilisation led by different streams of political ideologies has made its presence felt over different time frames. These ideologies range from Gandhian to Socialist and Traditional Left to Radical Left streams. The specific extension of the Socialist form of mobilisation also recorded its strong presence through the JP Movement during the 1970s.1 While Bihar is known for the Sarvodaya and Bhoomi movements, it has also remained the stronghold of the Radical Left movement (led by the Marxist-Leninist and Maoist ideologies) since the late 1960s, and of the Traditional Left (the Communist Party of India, in particular) since the 1940s.

The pioneers in organising for development, or what is today known as non-governmental organisation or ‘NGO activity’2 in Bihar, were activists of the Gandhian–Sarvodaya stream. The activists of the JP Movement were the next to follow suit. There was intense debate among JP activists, who were divided on whether they should in fact create developmental organisations (NGOs), or should just focus on agitation and mass mobilisation.

The pro-NGO activists were most active in the Jharkhand region of undivided Bihar during the 1980s, as missionary activities were widespread among the tribal population and there was already a network of ongoing developmental efforts. North Bihar (present Bihar state), on the other hand was a bastion of underground movements and mass mobilisation.

Nav Bharat Jagriti Kendra was the first NGO from the Gandhian-Socialist stream working in Jharkhand. Sulabh International Service Organisation was the first NGO in north Bihar and was also inspired by Gandhian ideology. Some of the important leaders in the present Government were engaged in NGO activity before joining the Janata Dal United (JDU) and their organisations have

1The JP Movement refers to the agitation led by Jayaprakash Narayan in the 1970s, which culminated in the declaration of a state of Emergency by the then Prime Minister Indira Gandhi and the arrest of JP and many others all across India.
2‘NGO activity and ‘voluntary’ activity are used interchangeably in this chapter.
*The data and figures used in this chapter have been taken from the given reference- Bharti, I. (2013) ‘Floating Isles in the Ocean of Poverty’ study commissioned by Sewa Bharat
remained active even after they joined office. Even from the Radical Left political stream (mainly represented by the CPI-ML, Liberation, in Bihar) some members left the party and formed their own NGOs. To sum up, all shades and colours of political ideologies are more or less engaged in 'organising efforts' through NGO activities in Bihar with the sole exception of the Radical Left forces, although contradiction between the practitioners of the Radical Left ideology and NGO activity is not as sharp now as it was till the 1980s.

Over the last 50 years, Bihar, perhaps more than other states, has seen intense political mass action leading to change. Mass movements have converted into political parties and have brought about new ideas and beliefs. However, movements rise and die down or are taken over by other ideologies. People get involved in the excitement of movements but after a while begin looking for changes in their own lives and closer to the ground. This is the process of organising.

9.1 The Process of Organising
In this chapter we refer to organising as the process by which women in the informal economy come together to improve their conditions. Organising could take the form of struggle, as when women unite in a trade union to agitate for higher wages, or forest dwellers come together for rights under the Forest Act, or urban women hold a dharna for clean water.

Organising can be into groups such as self-help groups (SHGs) or co-operatives or producer companies, where women pool their resources and are able to scale up their entry into markets or access Government benefits. Organising can be coming together to obtain a single focussed benefit such as healthcare or family planning or education or credit.

Violence against women and sexual harassment at school, home and the work-place are serious issues and here again women have organised to try and deal with it. Organising is often spontaneous, women who are being harassed by neighbourhood thugs get together to report them to the police or to challenge them openly. Women who have not received their payments under schemes of the National Rural Employment Guarantee Act (NREGA), gather together and surround the Sarpanch. When the Primary Health Centre (PHC) is shut down or the auxiliary-nurse-midwife (ANM) does not come, women gather to complain. However, unless these spontaneous actions lead to a more organised form of behaviour, they will soon die down and will not lead to continuing change. This is where building an organisation becomes important.

However, organising can also lead to advocacy, which changes structures and brings about new policies, new laws or new attitudes. Advocacy for changes in behaviour towards women in public places has lead to a change of definition of rape and a new law of sexual harassment in the workplace. Advocacy of street-vendors has led to a new Act for them. Advocacy of forest-dwellers has lead to a Forest Rights Act, giving them rights within the forest. Organising for change through advocacy often leads to political action, and so organising comes around a full circle from political action, to organisations to advocacy and back to political action. This dynamic is necessary to keep the process of change going and the interaction between politics, organising and civil society is sometimes harmonious and sometimes filled with tensions.

Although 'the poor' have traditionally been the target of developmental activities, women have been recognised as especially vulnerable. By the 1990s voluntary actions around a women-specific agenda widely expanded. The term 'empowerment' began to be used and it was recognised that unless women were specifically targeted they would be left out of developmental efforts due to the patriarchal construct of society.

9.2 The Pioneers in Organising for Development
Here we highlight two distinct early models of developmental organising efforts in Bihar, both of which worked for the most distressed communities of Dalit
women and rural poor women. These are Sulabh International Social Service Organisation and Adithi, an NGO. Both organisations are exemplary in their work and are bright examples of voluntary action and organising efforts in Bihar.

9.2.1 Sulabh International Service Organisation

Popularly, known as Sulabh International, this organisation was registered under the Societies Act in 1970. It was probably the first NGO in Bihar and was inspired by Gandhi’s teachings. In particular, it aimed to rid society of the worst practices of the caste system—the inhuman practice of carrying night-soil by the Mehtar caste. The solution envisaged by founder Shri Bindeshwar Pathak was the construction of low-cost modern toilets and elimination of the practice of scavenging. Sulabh constructed thousands of toilets, particularly successful were the public toilets, and this model has been replicated all over India. This has liberated both men and women from this work.

However, while men were able to find other jobs, women found themselves unemployed. Sulabh addressed this issue by helping to create a women’s collective of artisans from scavenger-families, with a vision to offer livelihood options to them through organising and training them to emerge as self-employed entrepreneurs.

This collective, Srijani, was founded in 2011 with women of scavenger-families and over two years this number grew to more than 200 women members. Srijani is engaged in re-discovering traditional fabric designing and making other kind of traditional products for marketing. At a recent three-day exhibition, Srijani’s mulmul summer collection of saris and other traditional dress materials were exhibited and marketed. Some cane products were also launched and marketed.

9.2.2 Adithi—Carrying Forward a Legacy

Adithi, which was initiated by Late Smt. Viji Srinivasan, in the 1970s, was another pioneer organisation which inspired many individuals and group of people to start similar type of organisations. Even though she was from Tamil Nadu, Viji Srinivasan chose to move to Bihar and started working with women workers. It was the first organisation, which took up the issue of gender in Bihar and organised women workers into SHGs and co-operatives.

Adithi worked extensively on female infanticide along with highlighting economic rights of women. It also organised women artisans who were highly skilled in making the beautiful sujani quilts, but did not have any access to market. Today, sujani is a well-known art form for designers, not only in Bihar but also in other parts of the country. Many other groups have started working with sujani artists. Adithi also showed way to form a fishworkers co-operative by setting-up and running a co-operative in Madhubani district. Adithi’s work and Viji Srinivasan’s leadership inspired the growth of other NGOs in Bihar as she actually helped many such initiatives.

Over the years many different forms of organising have developed in India. Laws on organising in India are more liberal than many countries and so organisations can be created under a variety of Acts. These include the Trade Union Act of 1920, the Societies Registration Act of 1860, The Bihar Co-operative Societies Act 1935 and the Bihar Self-Supporting Co-operatives Act 1996 and many others. In addition the Government itself has promoted various forms of organising directly and through financial support to other organisations. Here we will examine the different ways in which women in the informal economy have been organised.

9.3 Trade Union Model of Organising

The trade union method of organising was traditionally associated with the organised sector and workers in offices and factories. However, with liberalisation there was also a growth of informalisation of the organised
work-force and trade unions began to lose membership. In the last two decades trade unions have reached out to informal workers. Some examples include Bihar Domestic Workers Union (BDWU), Bihar Bidi Mazdoor Congress (BBMC), Bihar chapter of National Alliance of Street Vendors (NASVI) and Bihar Ghar Khata Mazdoor Union (BRGKMU) for home-based workers.

These workers are paid at a rate below the minimum wage and deprived of their labour rights both as human beings and as women, in absence of their coverage under the labour laws. While domestic women workers are visible and identified, home-based women workers are often ‘invisible’ and ‘unidentified’, because they are assigned work in the name of their male counterparts, in order to deprive them of their legal rights, by the employers.

Although many trade unions are working in the field, we have chosen a few cases merely to illustrate the type of work that trade unions can undertake.

9.3.1 Bihar Bidi Mazdoor Congress

The BBMC is a member of the Indian National Trade Union Congress (INTUC), and was registered under the Trade Union Act with the Government of Bihar in 1999 as a unit of the INTUC. The purpose is to ensure social security, minimum wages and other legal rights for bidi workers. The bidi-making industry in Bihar is dominated by home-based workers who are mainly paid at piece-rate per thousand bidis.

The total membership of the BBMC is 1,27,921, of which women constitute 60 per cent (76,752). Of the total strength of women members, 80 per cent (61,400) are from the Muslim community. These workers are rarely paid the legal minimum wage, nor do they receive the social security benefits due to them from the Bidi Welfare Fund. Since the bidi industry relies on home-based work, the whole family, including the children join in—the children often dropping out of school to help the family earn more. Therefore, child labour forms an important segment of the bidi workers and BBMC addresses the child labour problem as well.

The BBMC is broadly engaged in two types of activities for bidi workers. The first set of activities includes a ‘struggle’ to create better working conditions for the workers; and the second set of activities includes ‘facilitating’ initiatives to help them towards better working and living options for future.

9.3.2 National Association of Street Vendors, Bihar

Since its inception in 1998, NASVI is a federation of trade unions or trade union-like organisations with a presence in Bihar with 108 street-vendor organisations, trade unions and community-based groups across 40 cities and towns, as members. The member-organisations have built their capacities over the years and have won many battles against contractors and mafias.

In the initial years till 2004, the focus of NASVI, Bihar was on organising and network-building, but the subsequent years witnessed additional focus on strengthening of network and policy advocacy. Currently many of NASVI affiliates have their own wherewithal to engage with municipal bodies and police administration in terms of negotiation and collective bargaining. NASVI trains them regularly on enhancing their negotiation and leadership skills. A strong pool of women vendor leaders has developed in recent years and many of them participate in state- and national-level campaigns and struggles. The sustained struggle and advocacy efforts have yielded good results in the state and the State Government announced plans to create vending zones in all towns.

In Bihar, NASVI endeavours to make the policy environment supportive and municipal bodies responsive towards the street-vendors who have been socially excluded due to several factors, such as dominance of powerful caste-based business groups over the retail space in urban and semi-urban centres. Another feature of NASVI, Bihar is that it also undertakes schemes and programmes to enable vendors to get access to several financial services.
9.3.3 Bihar Rajya Ghar Khata Mazdoor Union
This is an all-women union working with home-based women workers in small-scale enterprises. The area of activities is education and empowerment of women workers, and it aims to link them to the union at large scale. The BRGKMU is working in five districts of the state. These are Gaya, Patna, Nalanda, Jamui and Bhagalpur. The vision for the future is to link all home-based workers of the state and expand and strengthen the organisation. This Union is the first organisation of its kind for home-based workers and this Union is associated with HomeNet India, which is a national-level network of organisations working with home-based workers.

9.4 SEWA Model of Organising
Self Employed Women’s Association (SEWA), started by Smt. Ela Bhatt in 1972, is a family of organisations that has become a movement. This movement of women workers in the informal economy is a confluence of three types of movements: the labour movement, the co-operative movement and the women’s movement.

Gandhian principles and ideology form the driving force of SEWA and underpin the twin goals of ‘full employment’ (at the household-level) and ‘self-reliance’ for its members. SEWA defines ‘full employment’ in terms of ensuring work security, adequate income-generation and food security and expands this definition to social security as well that includes basic healthcare, childcare, insurance and shelter for the workers and their families. Self-reliance is also defined in terms of both individual and collective strength at the economic, social, political and intellectual levels.

Since SEWA is grassroots-based organising, each state has its own family of SEWA organisations. In 1984 SEWA Bharat was created and is a federation of SEWA organisations across India. The prime objective of SEWA Bharat is to facilitate the formation of new member organisations across the country and to promote their growth and development.

SEWA has had a presence in Bihar for the last 15 years: SEWA Bihar is a registered trade union, and began its work in Bhagalpur and Munger districts in 2005. Its present membership is over 82,000 women members. SEWA has promoted the institutionalisation of livelihood and microfinance enterprises in the region, through cooperative formation, including an aggarbatti

| Table 9.1: Organisations/Institutions Developed to Work at District- and State-Level |
|---------------------------------|-------------------|----------------|--------------------------------------------------|
| Name of the Organisation        | Act Registered Under | Area of Operation | Purpose of Organisation                          |
| SEWA Bihar                      | Trade Union        | Entire state      | Unionising women workers in the informal sector  |
| Thrift & Credit                 | Cooperative Act (MACS) | Entire state | Thrift and credit                               |
| SEWA Bhagalpur (Swashrayee Mahila SEWA Sangh) | Societies Act | Bhagalpur | Development of members of SEWA               |
| SEWA Munger (Atma Rojgari Mahila Samiti) | Societies Act | Munger | Development of members of SEWA               |
| SEWA Sugandhit Producers’ Co. Ltd. | Companies Act | Based in Munger but can work across the country | Scenting of incense sticks                        |
| SEWA Udhyogik Shakari Samiti Ltd. | Cooperative Act | Munger | Rolling of incense sticks by shareholders      |
| SEWA Saheli Mahila Bunkar Swablambi Shakari Samiti Ltd. | Cooperative Act | Bhagalpur | Production of silk fabric on handlooms          |
| Saundrya SEWA Sharmik Swablambi Shakari Samiti Ltd. (proposed) | Cooperative Act | Katihar | Solid-waste management                          |
incense stick) co-operative and producers company linked with ITC for their brand ‘Mangaldeep’; rural household solar lighting through a network of SHGs; a silk weavers co-operative; and solid-waste management through a women’s collective.

Bihar Mahila SEWA Bachat Evam Sakh Swabharti Sahakari Samiti Limited is a state-level Thrift and Credit Co-operative Society for financial inclusion of its members who have already been organised through SHGs. Healthcare is another area of intervention in these regions with health camps, linkage to Government hospitals, effective training of midwives in childbirth, inclusion of members into the National Rural Health Mission (NRHM), to be incorporated as health agenda/related activities.

SEWA in Bihar has promoted several organisations in order to expand its outreach as well as create legal and sustainable community-led institutions. Table 9.1 lists the organisations/institutions that have been developed with a scope to work at the district- and state-level.

## 9.5 Non-Governmental Organisations

It is not possible to do justice to the work of NGOs whose number perhaps in thousands in Bihar, ranging from the very small to the very large. Here we choose a few NGOs whose focus is mainly women in the informal economy.

### 9.5.1 Nidan

Nidan was established in July 1996 as a registered not-for-profit society in Patna, but has since scaled up to work at the national level and in 11 states. Nevertheless, it is still headquartered in Patna and has strong presence in almost the whole of Bihar.

Nidan exclusively focuses on informal-sector workers engaged in street-vending, waste-picking, construction, handicraft, domestic work as well as dairy and agriculture. Nidan’s focus has always been the innovative organising of informal workers into well-knit legal structures. It has been successful in organising 2,77,372 workers (of which 1,80,291 are women

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**Box 9.1: Nidan helps to make Mainpura Patna’s first Slum Free of Open Defecation**

Mainpura slum is situated in the residential area of Mainpura, near several colonies, in the north of Patna. Around 137 families live in this slum, of which 53 families are Musahars. The commonest livelihoods pursued by people of Mainpura include ragpicking (as many as 51 families), rickshaw-pulling, household work, pulling handcarts etc.

Nidan, through a baseline survey, identified that the majority of handpumps were defunct and not a single household used toilets. There was no maintenance of water sources, open defecation was the norm as was absence of wastewater management/drain, and muddy streets. These were the foremost issues, including the practice of personal unhygienic behaviours. It was also found that diarrhoea was recurrent.

Nidan started with a community meeting and spread awareness messages through street theatre, wall paintings and a school sanitation programme. After three to four months of regular meetings, the people started recognising water, sanitation and hygiene as issues which were reflecting on their well-being.

Later a larger community meeting was organised in the slum and people decided to form a committee to plan and implement a water and sanitation programme or services at slum-level. A 20-member committee comprised of 10 men and 10 women was started as the Slum Water and Sanitation Committee, Mainpura (SWSC). SWSC opened an account in a local bank and started functioning.

Hemant Devi, leader of the women’s community played a key role in mobilising women of the slum and today due to the efforts of Nidan and the women of the community, Mainpura slum is not only Open Defecation Free (ODF) but diarrhoea also has become a rare occurrence in this slum.
workers) into a variety of membership-based organisations such as SHGs, SHG federations, co-operatives, societies, trade unions, companies and so on.

Nidan has promoted 1,426 SHGs, 275 community-based savings groups, 501 neighbourhood groups, 148 market associations, 79 trade committees, as well as five co-operatives, four societies, and two companies—all owned and controlled by informal workers. Nidan’s latest initiative has been to launch a separate trade union for informal-sector workers called the National Union of Informal Workers (NUIW).

While organising acts as a deterrent against exploitation, Nidan also runs legal clinics, which address issues such as harassment, non-payment of wages and undertake local-level advocacy of workers’ issues.

Advocacy of issues affecting informal workers and linking informal workers with Government programmes and policies have also been the core of organising for Nidan. Its efforts have led to many policy- and programme-level interventions in the areas of organising livelihood, social security, health and nutrition.

9.5.2 Janani
Janani focuses on the health of poor women and through free and cost-effective social marketing of products for family planning, it helps women, who are not articulate about their bodies and reproductive health.

Janani works as the ‘service provider’ for safe abortions and post-abortion careful treatment, at minimum charges through Surya Clinics. Janani also works as an important partner to execute the National Rural Health Mission (NRHM’s) programme and claims to have contributed to 13 per cent of the total family planning targets of the State Government.

Janani’s Swasthya Chetna Yatras through camps and ‘family planning corners’ are highly effective in spreading the message of family planning and in one month alone they are able to reach over 300,000 people with counselling and nearly 50,000 accredited social health activists (ASHAs).

Much of the outreach is through women in the communities called Surya Health Promoters who counsel couples and help them gain access to family-planning products, of which over 17 lakh are sold by them every year.

9.5.3 The Hunger Project Bihar
The Hunger Project is working since 2001 with thousands of elected women representatives with the objective of political empowerment. In 2001 Panchayat elections were conducted with 33 per cent reservation for women. In 2006, with provision for 50 per cent reservation for women in the ‘Three-Tier Panchayat System’, more than a lakh women were elected as Panchayat representatives during the 2006 Panchayat elections.

The Hunger Project Bihar, then started working with them on extensive and intensive, levels. It adopts a five-year strategy of inclusive nature to train and mobilise women. The strategy corresponds with the five-year term of Panchayati Raj Institutions.

Training and mobilising women begins from the pre-Panchayat election year and continues through the next five years of the Panchayat tenure. This sequence begins with the first year of the elected Panchayat bodies during which elected women representatives join office. The role of media and other associated partners is very important throughout this exercise.

9.5.4 Nari Gunjan
Nari Gunjan started working with Dalit women and organising them around issues of gender justice, gender equality, dignity, livelihood and overall empowerment since 1986 in Danapur near Patna. The organisation was formally registered under the Societies Registration Act in 2000. Nari Gunjan has established a unique institution for Dalit girls—a model Hostel-cum-School, through which altogether 1700 girls from the Dalit community have benefited since 2006, and has been awarded for ‘Innovative Education’. Gendered violence can be curbed through ‘gender-inclusion’ instead of ‘gender-seclusion’—Nari Gunjan believes and incorporates gender-inclusion into its agenda of overall development.
With a vision to prepare a new generation of Dalit girls as educated and developed beings and to liberate them from the age-old oppression and exploitation the idea of creating exclusive hostels for Dalit girls has been actualised through the Prerana Hostel (see Box 9.2).

Girls are not only formally educated but also get other kinds of facilities required for overall development of their personality. In addition to normal study curriculum, training for judo, karate, outdoor and indoor games, painting, music, dance etc. is also arranged for these girls. Seven girls trained in this hostel have participated in Karate Championships in Japan.

Over 300 Kishori Kendras (centres for adolescent girls) are run by Nari Gunjan as are Kishore Kendras (centres for adolescent boys), to develop them as good and ‘gender sensitive’ human-beings. Skill-training activities are conducted at both types of centres. Nari Gunjan believes that ‘gender seclusion’ leads to more gendered violence and crime, while ‘gender inclusion’ may control crime.

**9.5.5 Basix India Gramin Service**

Basix India Gramin Service (Basix-IGS), in association with local organisations and Government agencies works among women farmers with an innovative technique of paddy cultivation and offers training to them about this technique. BASIX-IGS is engaged in livelihood promotion through microfinance as well.

Basix is a livelihood-promotion institution established in 1996, working with over 3.5 million customers. Ninety per cent of its customers are from rural poor households, and 10 per cent are slum-dwelling urban poor. This clearly indicates the rural focus of the organisation. Basix is registered under the Company Registration Act and conducts many programmes for livelihood-promotion for women and men.

The objective of Basix is to promote livelihood services on the basis of equality of opportunity and justice through its own resources and capital.

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**Box 9.2: From Fields to the Classroom**

Susheela wanted to study and play like a normal child, without the burden of never-ending household chores or working in the fields with her mother. Her father is in jail. Susheela now stays at the hostel receiving an education and her confidence has bloomed. When she goes home, she teaches her family to read and write and the importance of cleanliness and hygiene.

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**9.5.6 Bihar Mahila Udyog Sangha**

The BMUS is the sole organisation of women entrepreneurs engaged in home-based micro- and small-scale production activities. It was established and registered as a society in 1995 under the Societies Registration Act. It has so far offered livelihood opportunities to about 10,000 women entrepreneurs in the state through mobilising them to become members of the BMUS.

The BMUS has organised hundreds of women entrepreneurs scattered across rural and urban locations in Bihar under its banner and offers display and marketing opportunities to them through Udyog Melas or fairs twice a year, accommodating 150-200 stalls of entrepreneurs. The BMUS provides a certain percentage of stalls free of cost to some young entrepreneurs, small entrepreneurs from Charkha Samitis and SHGs. The BMUS’s turnover from these Udyog Melas is about Rs 60 to 70 lakh per annum. This year 170 stalls were set up at the eighteenth Mahila or all-women Udyog Mela. The WDC, the Tourism Department of the Government of Bihar, banking institutions and others, who sponsored this Mela, also added their stalls.

Women entrepreneurs, in particular, due to their home-based industries and lesser access to markets face serious problems in marketing their products. The vision is to create a ‘Patna Haat’ on the lines of the very successful Dilli Haat. BMUS is fighting to get land to create Patna Haat as this will provide a permanent solution for marketing problems that small entrepreneurs face year after year.
9.5.7 Mahila Jagaran Kendra

Mahila Jagaran Kendra (MJK) began as a women’s group in 1992, with a vision to empower women to fight various forms of violence against them in society. The group was formally registered as an NGO under Societies Registration Act 21, 1860 in 1994. MJK basically works to eliminate all forms of violence against women. It also claims to be the first organisation to have taken up issues relating to ‘witch hunting’, the most prevailing superstition in Bihar.

MJK, working as facilitator in order to get justice for suffering women at the local level, formed Manav Adhikar Sahayata Kendra (MASK) at the block-level. MJK fights for women’s rights and against all sorts of discriminations, violence, untouchability, and superstitions constricting and crippling women’s life.

MJK is working for gender equality and elimination of ‘gendered violence’ in 255 villages of 38 Panchayats in 25 blocks of 18 districts in Bihar, under the flag name of the ‘We Can’ campaign. MASK is functional in 10 blocks. Altogether 72 Panchayat ‘Gram Kuchaharis’ are functional to strengthen the ‘Nyay Dal’ in the coverage area of 18 districts. In 16 districts, MJK is working with a network of 16 different organisations.

9.5.8 Bihar Women’s Network

Bihar Women’s Network (BWN) is a state-level forum constituted of liberal women collectives, women activists, women’s organisations with women leaders, women’s unions and women as individuals. This network was established in 1989.

The Action for Women’s Solidarity (ASW) in 1985, created a women’s network to promote and organise women. Out of this was made the Centre for Women’s Solidarity (CWS) with its separate identity. This was developed as BWN in 1989, which is a strong forum of women and women collectives.

**Box 9.3: Breaking Dangerous Myths**

Twenty-seven cases of witch-hunting were studied in Kauakole and Pakaribarawan area of Nawada district. Five more cases are also under scrutiny. The forum through its findings has succeeded in convincing the locals that accusing women of being a dayan (witch) is wrong and baseless. Wrong notions and myths about this practice have been shattered in societies where they had occurred in the past.

The BWN in 15 districts of Bihar, in partnership with activists and organisations, has launched campaigns and struggles on the issues of violence against women, trafficking, practices of witchcraft (*dayan pratha*), which is a distinct type of violence against women in rural and tribal areas (see Box 9.3).

The BWN takes up the cause of political empowerment of women in Panchayati Raj Institutions. Altogether 300 women Panchayat Representatives have been trained by BWN. Programmes and campaigns are conducted for participation of women in Panchayati Raj and empowerment of women representatives in Panchayati Raj. Efforts for the formation of Mahila Panchayat Parishad are ongoing.

The forum launched awareness programmes through *nukkad natak* or street plays, campaigns, legal training, collection of cases for study etc., in 11 districts of the state in 2005.

9.6 Co-operatives in Bihar

The co-operative model is one way of organising or collectivising the efforts of human endeavour to take up any economic activity collectively on the principles of co-operation. There is a growing body of empirical evidence to suggest that co-operatives can help overcome many obstacles. For instance, co-operatives can help

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smallholders achieve scale economies in input provision and output marketing, thus reducing their cost of production and improving their bargaining power in the market, improving their ability to demand public resources, resolve local conflicts and manage their own development priorities.

Although the co-operative movement in India is over a hundred years old, not many co-operatives in Bihar are strong; women-led or women’s co-operatives are especially not very prominent. However, Bihar was one of the initial states to adopt a more progressive co-operative act, the Self-supporting Co-operative Societies Act in 1996. This Act is to support voluntary formation of Co-operative Societies as accountable, competitive, self-reliant business enterprises, based on thrift, self-help and mutual aid and owned, managed and controlled by members for their economic and social betterment.

Here we very briefly discuss two state-promoted state-level co-operatives in the dairy and agriculture sector.

9.6.1 Co-operatives in the Dairy Sector
Established in 1983 on the model of AMUL, COMPFED was primarily set up to give a steady income to small milk producers. It markets its products under the name of Sudha Dairy. Women were included from the beginning as they were traditionally skilled in livestock rearing. Their inclusion in the dairy development programme offered women the opportunity for regular income and helped them become economically self-sufficient. With this vision, COMPFED strategically organised rural women through Dairy Co-operative Societies (DCS) and enabled them to become self-employed. Today the coverage area of COMPFED is 25.6 per cent of all villages in Bihar; altogether 5.33 lakh farmers are linked to these co-operative societies of which 15 per cent are women. In recent years the gender component has strengthened and COMPFED aims to increase the percentage of women members up to 50 per cent. The recent initiative of creating women-exclusive co-operative societies under the Patna Dairy Project (PDP) is a bright example. There are 2,637 co-operative societies in Patna district, the coverage area of which is extended to five districts. While women are included in all societies, 392 are women-exclusive in Patna district and are completely run and organised by women. Patna Dairy project is also working with the Jeevika programme of the Bihar Rural Livelihood Project (BRLP; discussed further below) in Nalanda district.

Where it is present, COMPFED has also played a major role in connecting families to centres where they have been able to earn an assured income. The price varies from Rs 17 to Rs 22 per litre for cow milk and Rs 28 to 32 per litre for buffalo milk, depending on the fat content. The average net earning is about Rs 150 per day per animal.

It is one of the most successful Government promoted co-operatives in India. Its revenue from a range of milk and milk products rose from $73.5 million in 2001-2002 to $136 million in 2007. The co-operative has 6,000 outlets covering 84 towns in the state. Over 260,000 milk farmers are members of the co-operative. This is the largest functional co-operative in Bihar and now they are focusing more on women.

The Milk Federation has already taken up organisation of Dairy Co-operative Societies (DCS) in the districts of Gaya, Jehanabad, Arwal and Nawada under the Magadh Dairy Project, and work has been initiated under the Kosi Dairy Project in Saharsa, Supaul and Madhepura, Katihar, Purnia, Araria and Kishanganj districts. This includes processing, and assistance with animal care, including artificial insemination, vaccination, and feeding.

9.6.2 Co-operatives in the Agriculture Sector
The Primary Agriculture Cooperative Society (PACS) is the bottom-tier of the short term co-operative credit structure

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4The Bihar State Milk Co-operative Federation Ltd (COMFED) was established in 1983 as the implementing agency of Operation Flood programme of dairy development on the ‘Anand’ pattern in Bihar. It markets its products under the label of ‘Sudha.’
functioning at the grassroots (Gram Panchayat) level. PACS are primary societies owned by farmers, rural artisans etc. and intended to promote thrift and mutual help among the members; and to cater to their credit requirements and provide credit-linked services like input supply, storage and marketing of agricultural produce etc. These Co-operative Credit Institutions with their wide outreach in the rural areas, and accessibility to the small and marginal farmers and the other marginalised populations, have been playing a vital role in dispensation of agricultural credit.

PACS are primarily used as a means of procurement and distribution of agro-products with little proactive action from local co-operative leaders, thereby defeating the very spirit of co-operative endeavour which hinges primarily on peoples’ initiatives. The review meeting of co-operatives in Bihar reflects resentment over the poor performance of PACS over the last few years. The present Government has been in the process of reviving the performance of PACS and improving its functioning to meet its objectives.

For instance, the Government of Bihar recently announced that that it would use the financially fit PACS for distribution of Kisan Credit Cards and refund of loans in a few districts of the state, to find out if it could work successfully. The PACS would get one per cent commission for doing this work.

9.7 Difference between Member-based Organisations and NGOs

It is important to understand and make a distinction between member-based organisations and NGOs, mainly because both have different objectives as well as a different approach to select their target groups. While member-based organisations work only for members depending upon their needs, NGOs choose one or many thematic areas around which they work. Around a thematic area, NGOs also select a geographical area where they work for the entire target group, whereas the member-based organisation develops programmes according to the needs of its members.

Most NGOs are formed by social workers who also become office-bearers of the organisation, whereas in member-based organisations, the members play an important role in the governance structure. The governance of member-based organisations is accountable to its members. In order to understand this distinction further, we can say that SEWA and other Trade Unions and Co-operatives are member-based organisations whereas Nari Gunjan and Janani are NGOs.

9.8 Government, Civil Society and Organising Poor Women

Civil society activity, whether of the NGO or member-based organisation type, is highly influenced by Government regulations. Although the laws governing registration of different forms of organisations are of themselves liberal, the application and implementation of laws is often exclusionary. So, for example, it has become very difficult to register a trade union of women in informal employment. Similarly, laws governing co-operative are extremely restrictive and it takes almost a year to register, even under the Self-Supporting Co-operative Act. Registering and actions under Societies Registration Act is however relatively simple.

However the State is not only a regulator of civil society but also plays a major promotional role. One of the constitutional duties of the State has been to promote equality and freedom from discrimination for all citizens. Women in the informal economy face discrimination as women, as lower castes and because of their poverty; and so are targeted by the State as part of the developmental agenda.

The first international women’s conference was organised in 1975 and in preparation the Government of India appointed a Committee on the Status of Women in India, which released its report Towards Equality in 1974. Since then issues on women’s development and women’s empowerment have progressively become more and more prominent.

In the 1980s and 1990s the State realised the potential of civil society action and supported NGOs and other civil society organisations to promote women’s
empowerment and development. The Women Development Corporation (WDC) was set up to exclusively address women's developmental needs. Soon after this, Mahila Samakhya was set up to empower women primarily through education. With the sanction and support of the State, voluntary actions in women's development sector grew fast in the decades to come. Today there are more than 200 organisations of all sizes registered with Patna as their address alone, of which many are ‘women exclusive’ and others, though engaged with a ‘gender neutral’ agenda, assign importance to women’s issues.

However, within the last two decades the State itself has entered civil society space and has begun directly promoting women’s organising, often bypassing or competing with the actions of NGOs and other civil society actors.

The entrance of Government agencies into direct organising has given a big boost to the issues of women and to their organising efforts. In particular, the formation of SHGs has been the medium through which Government organises and empowers women and at the same time delivers developmental programmes. Many departments of the Government are now involved in promoting women’s organising, with a focus on poor women.

9.8.1 Women Development Corporation

The WDC is one of the State’s pioneer initiatives for organising efforts and was established in 1991 as an official agency for development of women from excluded sections of society. The overall objective is the development and empowerment of women through innovative schemes and programmes. The organisation has a bureaucratic set-up right down to the district-level, and programmes are conducted under the leadership of the District Programme Manager, at the district level.

The registered office of the WDC is located at Patna and its area of operation extends to all 38 districts of Bihar. A large part of the activities of the corporation are conducted through selected NGOs and training institutions. Funds are obtained from the Government of Bihar and Government of India through budgetary allocations for specific projects and covered by sanctions through Government orders. The administrative affairs of the WDC are conducted through a Board of Directors appointed by the Government of Bihar. A woman Indian Administrative Service (IAS) officer is normally appointed as Managing Director.

The objectives of the WDC include building capacity of poor women to create their own institutions in order to enable them to break down social, economic, cultural and psychological barriers and, thereby, facilitate their overall development into empowered beings.

Unlike Jeevika and the non-governmental efforts, the WDC has been established in all 38 districts of Bihar with focus on the poor, SC/ST, physically challenged and destitute women for their social, economic and political empowerment. The organising strategy of the WDC is towards empowering and building women’s institutions. It supports NGOs as well as directly supporting SHGs/VOs/block-level organisations (BLOs). Another important area of activities is promotion and encouragement of entrepreneurship among women.

Gender-based violence is a major obstacle to women’s empowerment and another important area of activity for the WDC. The WDC reaches out to women mainly through the Women’s HelpLine, which was first established as a ‘Crisis Intervention Centre’ at Patna in September 1999, with the exclusive purpose of ‘grievance redressal’ for women victims of violence reaching out to this agency. At present, HelpLine is working in 33 districts of the state. HelpLine restricts itself to the issue of violence against women (VAW) as its area of intervention.

9.8.2 Mahila Samakhya

Mahila Samakhya, began as an educational programme for women and worked for this purpose for 14 years (1992 to March 2006) and then transformed into an autonomous body and registered as an independent society under the Societies Registration Act in April 2006.

Mahila Samakhya aims to bring about total change through education, in the lives of marginalised and
excluded women. Since its inception women's education has been its sole area of work, therefore the organisational network is wide and strategies adopted for education are many and multifarious. Table 9.2 looks at some of its education-related endeavours.

### 9.8.2.1 Mahila Samakhya’s Nari Adalat
The Nari Adalat is a result of Mahila Samakhya’s journey from Gender Equality to Gender Justice. The Nari Adalat is an alternative system of social justice for women, embedded in women’s collectives called *sanghas* and operating as an informal, conciliatory, non-adversarial social network to carry Constitutional rights to the poor and in particular to victims of violence.

In 2010 it dealt with more than 620 cases. The Nari Adalats handle cases in a semi-formal way, with facilitators from local communities. However, the cases are dealt with in a structured and formal manner.

Nari Adalats usually take cases related to domestic disputes stemming from issues such as adultery, polygamy, maintenance, physical torture (wife beating) and suspicion-led torture, mental harassment, dowry and dowry death, infertility, rape, custody of child, divorce and abandonment. Other cases include child-marriage and caste-based atrocities. Typically the women are from the marginalised communities.

The Nari Adalats provide a more speedy justice than do regular courts and they are more accessible to poor women as women do not have to hire lawyers. They are a contrast and an alternative to the very patriarchal Caste Panchayats, as they offer equal justice.

### 9.8.3 Bihar State Women’s Commission
The Government of Bihar has constituted the Bihar SWC and Women’s Help Line as grievance-receiving and grievance-redressing agencies for women in need. The SWC is much elevated in terms of its status and much expanded in terms of agenda than Help Line, which is basically a grievance-receiving and, to a limited extent, grievance-redressing agency; and offers some relief and counselling facilities to victim women.

According to available sources, 2,362 cases are registered with HelpLine across the state of which 174 cases had been resolved by March 2011. The remaining 2,188 cases are pending. Registered grievances include cases of domestic violence, dowry harassment and murder, bigamy, property disputes, exploitation etc.
9.8.4 Bihar Rural Livelihoods Programme

More recently the Bihar Rural Livelihood Programme Society or BRLPS, was created in 2006 as an autonomous institution by the Government of Bihar and registered under the Societies Registration Act in 2006. It is promoted by the Government of Bihar to address rural poverty in the state, in joint collaboration with the World Bank. An important objective of BRLPS is organising the rural poor, with a focus on women. In particular it undertakes the ‘creation of self-managed community institutions of participating households’ (BRLPS website).

The society altogether executed seven projects till the end of March 2012, however the most ambitious one, focused primarily on women, is ‘Jeevika’.

The BRLPS launched the Jeevika-Bihar Rural Livelihood Project (BRLP) in 2007, with the World Bank’s support. This five-year (2007–2012) project was initially launched in six districts of Bihar (Muzaffarpur, Madhubani, Purnea, Gaya, Nalanda and Khagaria). Five lakh families in 4000 villages across 44 blocks in six districts of the state were covered, with the objective to improve rural livelihood options through formation, strengthening and development of community institutions in the coverage area.

The BRLP intervenes with the community through the four themes around which its programmes are envisaged. These are institution and capacity building, social development, microfinance and livelihood. The Project Design of Jeevika-BRLP is based on the strategy of building a multi-tiered, self-sustaining model of community-based institutions, which would self-manage their development processes.

The core strategy of the BRLP is to build vibrant and bankable community institutions of women, which—through member-saving, internal credit facilities, regular loan repayment and economic activities—could be transformed into self-managed institutions for development. The focus is on a demand-driven approach for community-participation and ownership in implementation. The society builds social capital for strengthening and sustaining the community organisations and building bankable women’s community institutions.

This was created, in the first phase, in the form of large number of primary-level SHGs of rural poor women in the coverage area. The SHGs, through member savings, internal credit facilities and regular repayment, would become self-sustainable organisations.

After a successful completion of the first phase in 2012, it was decided to continue the second phase of this project for the next five years.

The second phase began in financial year (FY) 2012–13. The coverage area was extended to 102 blocks in other districts. In addition, 13 blocks of three districts affected by floods in the Kosi region have also been included, and under the Bihar State Livelihood Mission (BSLM) programme, another 53 blocks of 29 districts are to be covered for execution of the programmes. Phase three, the next phase, is expected to cover 168 blocks of all 38 districts of Bihar.

Jeevika-BRLP aims at augmenting the social and economic empowerment of the rural poor in the state. This objective is sought to be accomplished through improvement in rural livelihoods and enhancement in social and economic empowerment of the rural poor, thereby evolving organisations of the rural poor and producers that could strengthen and enable them to access services, credit, and assets from public and private sector agencies on better negotiated conditions; investing in capacity-building of public and private service providers; and promotion of the microfinance and agri-business sectors to work as catalysts for development and change.

As can be seen, the model of organising envisaged in Jeevika-BRLP is quite complex, based on a three-tier structure with primarily women members. The first tier of the organisation is made up of the small SHGs, which will run into hundreds of thousands of SHGs and cover millions of women.

In the second phase now underway, these primary level SHGs are being federated at the village-level to form the second tier of the community organisation—the village
organisations or VOs. The VOs would receive investments from the project for lending to the SHGs and members, be utilised for asset-creation, purchases to ensure food security and retiring of high cost debts.

In the third phase, the VOs are to be federated to form higher-level community organisations at the cluster and block levels. These apex community-level federations would be responsible for enhancing livelihood activities in a comprehensive manner acting as ‘microfinance institutions’ for lower level VOs, and as ‘economic institutions’ that would take up specific income-generating activities based on the assets created at the family-level, such as animal husbandry, micro-agriculture etc. The framework of the Project intervention focuses on investment in self-sustaining institutions and federations of the poor. The framework includes four components: social mobilisation; support to sustainable livelihood; facilitation and livelihood promotion, and information; access and accountability.

9.9 The SHG Form of Organising
The SHG form of organising a member-based organisation, was first experimented with by an NGO, MYRADA, and as it proved to be successful, was picked up by Government agencies and NGOs. In recent years the Government has been active in promoting member-based organisations in the form of SHGs, village organisations and federations of SHGs. These organisations are meant to be autonomous and yet supported by the Government. This has its pros and cons. Government supports organising through financing in terms of grants and loans. It also gives legitimacy to the organisation that is created as these SHGs etc. are seen as being within and protected by the Government. Finally, it spreads fast as existing Government officers are given targets and given the widespread of Government machinery, the organisations are quickly created.

However, often the strengths also lead to weaknesses. Since these organisations are dependent on the Government for finance, they have no incentive to become financially self-sustaining, we also came across cases were the loans were beyond their capacity to manage and they could not repay the debt. Often the organisations are created as part of a targeted approach and the members of the organisation are unprepared. Generally, such organisations are created as part of a special project and when the project is over they seem to decline and fade away.

Recognising the importance of member-based organisations, NGOs too have promoted SHGs and other community organisations. The numbers are generally much smaller than those promoted by Government but NGOs tend to invest more in building capacity, therefore the quality may be better. Similar to the organisations promoted by the Government, these organisations also run the danger of becoming too dependent and the NGO runs the risk of getting too attached.

In sum, member-based organisations do need support to grow and build capacity, and this support can come from Government or NGOs or a movement. However as they grow, they need to become more independent and self-sufficient so that the relationship changes positively over time.

9.10 Way Forward

9.10.1 Move Towards Independence of Government-organised SHG Federations
The Government itself has been organising member-based organisations in the form of SHGs and their federations. This has given a big boost to organising women in the informal economy. However, these are not yet autonomous or independent institutions and it is important to build the capacity of these institutions to become financially and managerially independent. The Government should have clear-cut plan to hand hold these SHGs and federations and time-wise plan to withdraw from such institutions in order to make them independent.
9.10.2 Building Women’s Organisations

9.10.2.1 Organise women-headed Civil Society Organisations
Along with direct organising, the Government should also encourage organising of civil-society organisations (CSOs), especially those are headed by women themselves. A special thrust should be given to encourage registration of women-led organisations or those organisations, which would only focus on women. There should be a time-bound deadline to register such organisations under the Societies Act, Co-operative Act and Trade Union Act. The women run organisations should also be encouraged to take trainings on how to run and build organisations. The government should organise common exposure programmes for the leaders of women’s organisations to see good models of organising and to learn how some of the women’s organisations in other states are functioning.

9.10.2.2 Provide sales tax and VAT exemptions
All women co-operatives, any other Producer’s groups such as SHGs, Federations and farmer’s groups should be given special exemptions such as relaxation in sales tax/VAT for the products and sales. This will encourage formation of new co-operatives and other type organisations and it will also help them in becoming sustainable. Initial moratorium on repayment of loans or exemption on payment of interest amount in initial years, taken by such initiatives, should be considered.

9.10.2.3 Government assistance in capacity-building
The Government should help organisations including NGOs and SHG federations in capacity building of office-bearers. It will help in improving the governance of these institutions. Government-sponsored trainings on financial management and self-sufficiency could encourage women to form new institutions. One of the key Government training institutions can be given the task of offering courses for women representatives of such institutions. Such training institutes can develop tailor made courses depending upon the need of the different levels of organisations.

9.10.2.4 Capacity-building fund
A capacity-building fund should be dedicated for this purpose. A line department with a dedicated officer should be given this responsibility to understand the needs of organisations and to ensure smooth implementation of the training programmes. Modern technologies should be used during the training programme in order to expose the trainees with latest technological advancements and its usages.

9.10.3 Including Women’s Organisations in Decision-making forums and making them part of Government Programmes
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 the members of such committees should be women. The process of these meetings should be well defined and known to all members. In order to give maximum ownership to civil society representatives, they should be given important roles in such committees.

Women’s NGOs and membership-based organisations such as co-operatives or SHG Federations should be recognised as part of the implementation system of social security and other developmental schemes and may be designated as ‘Worker Facilitation Centres’. In this case, proper trainings to impart knowledge of schemes etc. should be organised at regular intervals so that their knowledge base is also updated.

Organisations working in the health field need to work closely with the Department of Health and Panchayats to activate Village Health and Sanitation Committees (VHSCs). Many organisations and activists are unaware of the schemes and budget available at the village-/Panchayat-level or block-level. Therefore, there should be a very active participation of organisations/activists at the
implementation level of health programmes. It is quite necessary also because not everyone can afford private medical facilities.

There should be a special section of the Department of Labour on unorganised-sector workers along with a State-level committee and committee at the district-level in which women should be given adequate representation and not less than 50 per cent members of the committee should be women workers. The committee members should be well versed with the issues of the unorganised sector and especially the needs of women workers. They should be provided trainings on various aspects of unorganised sector such as the trainings, which are provided by the V.V. Giri National Labour Institute.

Since information technology (IT) is increasingly used everywhere, the labour department should also be modernised. Facility and usage of video conferencing, online-meeting of such committees where the Principal Secretary–Labour, can also participate can be thought of. Such facilities can also be used for State-wide trainings and dissemination of various schemes, brainstorming over certain issues pertaining to the unorganised sector.

Looking at the growing size of unorganised-sector workers in urban areas, the municipal bodies should also have a committee that should specifically deal with issues related to half the members of such a committee should be women. Among women, half of them should be representatives of women’s organisations and women ward councillors, and half of them should be women workers themselves. The task of bringing/nominating women workers should lie with the women’s organisations working in the specific city/town. If there is no prominent or effective organisation working in the city then the State-level women’s organisation should be given the task of nominating/bring women workers on such committees.
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 from 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 provide variety.

Women of Kusdih in the district of Gaya said that the Central Reserve Police Force have 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.
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 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.

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.

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