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WOMEN IN THE ECONOMY OF MAHARASHTRA

BY

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Abstract

Maharashtra ranks the 4th in the HDL FEAR for Maharashtra is 35.97 % that is higher than the national average. The state has an outstanding record of establishing Women Development Corporation, way back in 1975. The state has 12 all women *panchayats*. Women constitute 11.60 % of membership in the cooperatives. In the rural Maharashtra, the FWPR is 46.5 %. Out of total rural female workforce 89 % is in the agrarian sector. In the urban Maharashtra, FWPR is 13 %. Out of total urban female workforce, 1 % is in the highly skilled jobs, 9.2 % is in the household industry, 45.3 % is self-employed, 33.3 % is in the regular employment and 21.4 % is casual labour. VRS has rendered blue-collar women 'No collar women'. Occupational diversification in the economy of Maharashtra has opened the avenues of job-opportunities in the information Technology, soft wear industry, call centers and other tertiary sector occupations.

Withdrawal of state from the social sector has manifested in decrease in budgetary allocation for PDS and public health has increased invisible work of housewives and poor women. ERA, 1976 remains the most flouted law in the state of Maharashtra. Declining juvenile sex ratio due to sex selective abortions of female foetus is a major cause of concern.

The state government is promoting SHGs for self-employment of poor women through micro-enterprises.

During the 10th Five Year period, concerted efforts need to be made by the government, the private sector and the NGOs for women's empowerment.

Key Words: WPR, FEAR. Empowerment, declining sex ratio, Maharashtra Policy for Women, Population Policy infrastructure, industry, agriculture. Self Help Groups

JEL Code(s): H6,1 1,)2,13, JI

Women in the Economy of Maharashtra

Vibhuti Patel

1. Introduction

Maharashtra ranks the 4th in Human Development Index. Female economic activity rate of 35.97% for Maharashtra is higher than the national average of 29%. Maharashtra has an outstanding record of establishing Women Development Corporation, way back in 1975. The state has 12 all women panchayats. Women constitute 11.60% of membership in the cooperatives. In the rural Maharashtra, the work participation rate of women is 46.5% out of which 89% in the agrarian sector. Among the total agrarian workforce, 41% constitutes cultivators and 48% constitutes agricultural labourers. In the Urban Maharashtra, the female work participation rate (Main Workers who get employment for 8 hours per day for 183 days in a year) is only 13%. Out of total urban female work force 1% is in the highly skilled jobs, 9.2% is in the house-hold industry, 45.3% is self-employed, 33.3% is in the regular employment and 214% is casual labour.

2. Women in the Work Force

Women's studies scholars have argued that increase in work participation of women in rural Maharashtra is a sign of distress, an index of unequal terms and limited options, not prosperity. Feminisation of labour in the contemporary Maharashtra signifies feminisation of poverty. The question, often asked is- Are women working themselves to death to keep the home fire burning? The allocation of funds for women in the state budget is less than 1% of the total. Gender audit of the state budget reveals that the amount allocated for promotive measures such as economic services is much less. The budgetary allocation is for protective measures, for distressed women.

Occupational Diversification of women is taking place in the economy of Maharashtra. Educated women are getting jobs in the information technology; soft wear industry, call centres and other tertiary sector occupations.

Withdrawal of state from the social sector manifested in decrease in budgetary allocation for PDS and public health has increased invisible work of housewives and poor women. There is high rate of unemployment among urban women. Decline of textile industry and closure of small-scale industries have affected women workers adversely. The highest percentage of female work force is of women agricultural labourers who don't own assets, get seasonal/ casual employment and get less paid Equal Remuneration Act, 1976 is the most flouted law in the state. In agriculture, women get 60-70% of male wages. In the public works programmes, women gets. 26.85 per day while men get Rs. 49.38 per day.

3. Interrelationship .of Work participation rate, Literacy and Juvenile Sex Ratio:

Table-1 Statistical Profile of Women in Maharashtra

District	Juvenile Sex Ratio	Work Participation Rate of Women (Main workers)	Work participation Rate of Women (Main & Marginal Workers)	Female Literacy Rates
Mumbai	913	12.53	16.48	80.39
Thane	933	14.94	23.96	75.00
Raigadh	943	18.38	36.93	68.06
Ratnagiri	954	26.55	48.02	65.98
Sindhudurg	946	18.20	44.96	71.67
Nashik	936	28.54	38.57	64.16
Dhule	907	22.64	39.82	61.76
Nandurbar	966	25.67	43.85	45.55
Jalgaon	867	25.71	38.91	64.95
Ahmednagar	890	32.84	42.32	64.88
Pune	906	23.74	32.80	72.32
Satara	884	28.33	43.20	68.71
Sangli	850	24.75	40.42	66.88
Sholapur	897	28.98	40.35	60.07
Kolhapur	859	28.61	39.54	66.38
Aurangabad	884	26.40	37.98	61.28
Jalna	914	31.14	43.41	49.25
Parbhani	926	28.72	41.80	52.98
Hingoli	935	37.25	44.69	51.96
Bhid	898	33.51	44.01	55.38
Nanded	944	25.22	41.41	55.12
Usmanabad	927	29.54	41.48	57.55
Latur	923	23.94	38.91	60.28
Buldana	915	34.67	42.61	64.55
Akola	936	23.50	33.88	73.82
Vasim	921	32,01	42.66	61.32
Amravati	947	22.53	35.37	76.21
Yawatmal	942	30.59	41.31	63.01
Wardha	934	24.06	38.18	72.80
Nagpur	949	17.05	29.99	77.65
Bhandara	958	24 89	44.77	68.11
Gondia	964	25.06	45.97	67.89
Chandrapur	944	23.30	40.61	62.56
Gadchiroli	974	28.82	46.84	50.64

Maharashtra	917	23.95	35.97	67.51
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Source: Census of India- Maharashtra, 2001.

As **Table 1** reveals that in Mumbai and Thane work participation fates of women as main workers are the lowest but the literacy rates for are quite high i.e. 80% and 75%. In Jalgaon, Ahmednagar, Satara, Sangli, Sholapur, Kolhapur, Aurangabad and Bhid. the juvenile sex ratio is dangerously low i.e. less than 900 girls for 1000 boys in spite of relatively high work participation rate of women and high Female literacy rates i.e. more than 60% of women in the state can read and write.

Economic Survey of Maharashtra, 2003 has made an apt remark in this regard, " It is suspected that in a society with a strong preference for male child, growing access to sex test has perhaps added sex selective abortions. Neglect of female child resulting in high mortality among girls aged 0-6 may be another cause of decline in the child sex ratio in the state." Maharashtra has been diagnosed as suffering from DEMARU- Daughter Eliminating Son Aspiring Rage of Ultrasound (Bose, 2001).

4. Challenges Before SHGs in Maharashtra:

Lack of options make women in poverty groups vulnerable to risks, restrict their freedom, grant insufficient endowments. Their victim status is enhanced due to lack of voice and unequal burdens/ responsibilities. Most of the schemes suggested by the state are such that they add on more duties to their backbreaking and drudgery prone household duties, though they bring more income to the households.

The state government has promoted self-employment of poor women through micro-enterprises facilitated by Self Help Groups (SHGs). But these programmes have also increased the work burden on women (DST, 2003). Addition of one more duty to their existing workload does not empower women. Increasing women's burden/ responsibility does not automatically give her authority. Policy makers must realise that economic empowerment is not something you look forward to see women as rag pickers or stone breakers for good. If upgraded technologies are introduced in women specific economic activities, their income, credit and quality of work improve

The State government has paid special attention to safeguard women's interests in sericulture, live-stock and poultry, fisheries and in the cooperative movement. (Economic Survey of Maharashtra, 2003).

.Maharashtra Aithik Vikas Mahamandal Limited (MAVIM) has provided the vision statement for "The Selp Help Group movement in Maharashtra- Vision 2020.(Thekkekara, 2003). MAVIM guestmate shows that the state has 122 federations of SHGs nurtured by MAVIM that cover 557.29 lacs families and 2.8 lac SHGs of poor men. These SHGs are focussing on a woman empowerment programme, enhancing women's capacities, building self-confidence, challenging gender bias, conducting literacy, accountancy and life skills classes, providing training

workshops for livelihood skills, finding markets and facilitating exposure to larger world. Major challenges faced by the SHGs in the state are

1. making banks meet the demands of micro-credit for micro-trade
2. coping with new issues posed by globalisation, livelihood issues and dumping of cheaper foreign goods in the market
3. Finding a way out in case of multiplicity of programmes with conflicting interests
4. Curtailing counter-productive competition among SHGs at field level
5. Dealing with political vested interests
6. Retaining quality while up-scaling

MAVIM is making an effort to evolve a strategy for convergence at governmental level in terms of joint programme between Department of Women and Child Development, MAVM, Banks, Departments of Agriculture, tribal, HRD, Planning, etc and NGOs. The new approach treats GOs and NGOs as networking partners not donor and donee. MAVIM's efforts are targeted at making banks accept poor women as bankable clients. "Recovery rates in SHG banking are 98+ % and the branches actively participating in SHG banking have neither missed their low cost deposit targets, priority sector advances targets or the estimates of profitability." (Kesavan, 2003).

The effort of MA VIM is inspired by the Andhra Pradesh Model of promotion and credit linking of SHGs in which 2.78 lakh groups have been extended financial assistance to the tune of Rs. 9.38 crore under SHG- Bank Linkage Programme in Andhra Pradesh by close of financial year 2003. (Reddy, 2003).

5. Implementation of New Economic Policy (NEP) in Maharashtra (1992-2004)

Economy in Maharashtra was the most responsive to the NEP. It included reductions in public investment, devaluation, cutting food and fertilizers subsidies, the reduction of budgetary provision for developmental planning, capital intensive and 'high-tech' productive activities, economies in government expenditure, an increase in the bank rate, insurance charges and rail tariffs. Simply put, the policy aimed at capital, energy and import-intensive growth with the help of 4 "Ds" - devaluation, deregulation, deflation and denationalisation. The NEP-SAP combine has affected women's survival struggles in Maharashtra in a massive way.

Work participation of women in Maharashtra has decreased from 33.1% in 1991 to 32.6% in 2001 as per the Census of India. Women have been targeted for Voluntary Retirement Scheme from the organised sector. Closures of the small-scale industrial units have taken heavy toll of women workers by rendering them unemployed.

Disciplined, hardworking, moderately literate young girls from the state are entering the workforce in the urban centres for skilled work in the Export Processing Zones, Special Economic Zones, Free Trade Zones. Young computer literate educated women are also getting employment as cyber coolies at call centres and other dot.com companies for

teleworking chores (Babu, 2004). While illiterate and semi-literate women are economically active in the agrarian sector and are roped in for menial chores.

6. Women in the Unorganised Sector:

90% of the total women workers in Maharashtra are in the 'informal' (dependent) sector. The NEP reinforces the trend of informalisation for the female workforce. The formation of a 'flexible' labour force is the key concept of NEP. A shift from a stable/organised labour force to a flexible workforce has meant hiring women on a part-time basis and the substitution of highly paid male labour by cheap female labour. In line with the growth models of 4 Asian Tigers- Hongkong, Singapore, Taiwan and Japan, the accent is on export promotion. The Santacruz Electronics Export Processing Zone (SEEPZ, that has 213 units operating within, as well as 247 Export Oriented Units operating out of the zone but in Maharashtra, Goa, Dadra and Nagar Haveli, Daman and Diu) has become a model that has been replicated in 80 Export Processing Zones in different states of India (Nair, 2002). The NEP provides congenial state support for the large corporate houses that are closing down their big city units and using ancillaries, which employ rural and tribal girls (without responsibilities for families and children) on a piece-rate basis. In the post riot (1992) milieu, home-based work by women and girls gets easily legitimised. This is called an increase in 'efficiency' and 'productivity' of labour.

Call centres are recruiting thousands of young women as business process outsourcing has become the most profitable venture for the rich nations. Young unmarried educated and computer literate women are recruited on a contract basis without any consideration of labour standards stipulated by ILO. (Ramesh, 2004).

In the name of increasing marginal efficiency of financial capital, there have been attacks on women's access to credit, extension services and input subsidies. The same concern for efficiency and the proper management of public funds, however, was not to be seen when it came to stock market speculators. The nationalised banks, indicted in the country's biggest financial scam, talked of increasing their interest rates, to the detriment of self-employed women who are dependent on loans. This had affected the small businesses of self-employed poor women. To continue their business, these women entrepreneurs and self-employed women had to approach private money-lenders who charge compound rates of interest. Now there have been improvements because of initiative of the Reserve Bank of India, which has suggested networking between Self-help groups/ non-government organisations and NABARD and other nationalised banks to "facilitate the emergence of the new architecture of the rural credit delivery system". (Mujumdar, 2001)

The liberalisation of the economy has not liberated women workers and employees of Maharashtra. The elimination of 7000 licences, the scrapping of MRTP limits and the reduction in customs duty on capital goods have given free grazing grounds for foreign capital. Following the liberalisation of the economy, the right to fish in Indian waters has been given to several foreign firms, including Union Carbide. As a result, 50,000 fisher-folk families have lost their jobs. Food processing industries with foreign collaboration are being established.

There has already been a major shift in the cropping pattern from subsistence production like rice, millet, corn, wheat to cash-crop production such as fruits, mushrooms, flowers and vegetables. This process has affected women's employment in the agrarian sector. Several studies have shown that a shift from subsistence to cash crop production invariably leads to women being the first to lose their jobs. (Banerjee, 1992; Desai & Patel, 1990; Shramshakti, 1988) As a result of shrinking self-employment prospects for women, the large majority of them join the rural and urban reserve army of labour. Use of women in the informal sector of electronics, diamond, garment-manufacture and pharmaceutical industries has increased. Here again, the underlying reality is disturbing. With globalisation of production and the introduction of assembly-line production, research and management is being controlled by the first world, while strenuous, monotonous, 'unskilled' or 'semiskilled' work is being done by third world women. Commenting on this situation, the UN Report, Third World Women: 1970-90 states, "The informal sector is by no means a panacea for women. It is far less secure than formal sector work and it generally pays less than the minimum wage." Even, National policy for the Empowerment of Women laments, "Benefits of growing global economy have been unevenly distributed leading to wider economic disparities, the feminisation of poverty, increased gender inequality through often deteriorating working conditions and unsafe working environment especially in the informal economy and rural areas (DWCD, 2001).

7. Employment Profile in the Public Sector:

The NEP has declared 200 public sector units 'economically unviable' and 'sick'. Consequently, millions of workers have lost their jobs. Disinvestments in public sector units, closures and retrenchment rendered 6.6 million workers (7% to 9% of them women) unemployed, within a year of the introduction of SAP, according to the Annual Survey of Industries, 1991. In Maharashtra, 50% of the factory employees who were supported by the National Textile Corporation are now unemployed. Now, new job opportunities are provided by the information technologies, in which an army of young computer-literate girls is working as tele-workers. (EPW, 2000)

In the last decade, new recruitment in railways, banks and insurance companies has virtually stopped. Following the SAP, the GOI had declared 4 lakh workers as surplus in the nationalised banks. Out of 900,000 bank employees in India, 20% are women. Plans for retrenchment in the Indian Railways, announced by the GOI, has made thousands of women typists, telephone operators, and clerks in Maharashtra jobless. The post and telegraph department has declared 200,000 workers as 'excess'. The women-dominated profession of nursing has been greatly affected due to budgetary cuts in public health expenditure will have dire consequences for women and girls in India. In the budget, funds for the treatment of tuberculosis, malaria, phylana and goitre eradication programmes have been reduced compared with previous years.

The inadequate funds for the rural sanitation programme in each and every budget throughout the decade and for provision of clean water, toilets and sewerage, have given rise to higher incidents of water-borne diseases and have increased the burden of women in terms

of nursing. Also, the reduction in the quota of clean water resources by 38% in the urban areas and 36% in the rural areas has increased the drudgery of working class women who have to stand in long queues for many hours to obtain one bucket of water (RKS, 1992 2002). Concrete programmes for water management have to be given top priority in the annual budget

8. Educational facilities:

In the 1991-92 budget, educational funds were reduced by Rs .801.3 million. In the subsequent budgets, they justified reduction of budgetary provisions for higher education by encouraging privatisation and collaborative ventures with the industrialised world. Cuts in funding for the mass literacy movement, in which women participate enthusiastically, were Rs. 10 million; which amounted to a 5% reduction compared with the previous year. Government expenditure cuts of 14% for primary education have forced many schools to approach private sources for funds. There was a massive opposition against these measures. Hence in the subsequent years, massive government sponsored advertisements were given in the national dailies about budgetary provision for education. As per 2001 Census, literacy rate for women and girls has improved to 68%. But there are many hurdles on the way of higher education of women. The privatisation of educational institutions promoted by the SAP makes higher education an expensive proposition for poorer households who are already disinclined to allow their girls to pursue higher education, instead of helping in domestic chores and/or earning income. Cuts of 17% in budgetary provision for non-formal education has forced the closure of many night schools and adult-education programmes in which working class women participate. Quality of education is extremely poor in the non-formal educational institutions. It badly needs an introduction of new information technology and distance education by television and radio programmes.

According to the 2001 census, 32% of women in Maharashtra are illiterate. In 1998-99, the school enrolment ratios for primary classes were 100.86 for boys and 82.85 for girls, and for secondary classes it was 65.27 for boys and 49.08 for girls. According to data given by the Department of Education, GOI, (1987-88) School Dropout Rates, at both primary and secondary levels, were much higher for girls than for boys. (43.28 and 49.42 respectively for primary classes boys and girls, and 58.80 and 67.55 respectively for secondary classes boys and girls). Privatisation in education promoted by the SAP will further increase the dropout rates for girls. In higher education, women are segregated into traditional streams such as Humanities, Arts and Commerce. Women constitute 43% of the total faculty enrolment in Arts and only 6% in Engineering. Reduction in government expenditure on higher education and encouragement towards private colleges will reduce women's opportunities for higher education, as private education promotes only the more lucrative professional and technical courses. Women students will be affected by the reduction in the number of colleges providing studies in the Arts and Humanities. Special scholarships, fellowships and study grants for women and girls are needed on a war footing. Maharashtra State Education Policy that has made provision of free education for girls up to 12¹" standard had proved to be a boon for the industrial

development of the state. Army of young women with high school education are joining the workforce in the modern industrial sector.

9) Poverty Alleviation Programmes:

Poverty is not only income gap, but poverty among women signifies vulnerability to risks, lack of options, restricted freedom, insufficient endowments, lack of voice, unequal burdens/responsibilities, Upgraded technologies enhance women's status, income and credit-worthiness and quality of work. The budgetary provision for a poverty alleviation programme and for the welfare and economic security schemes for the working people were slashed by 12% in the initial period. But because of tremendous pressure exercised by the left, poverty alleviation programmes were restored. As per the new official methodology, poverty line for Maharashtra is Rs. 266.97 monthly per capita for the rural and Rs.419 monthly per capita for the urban population (Kanaskar, 1999). In drought-prone districts, Employment Guarantee Schemes (EGS) for poverty alleviation are now finding better budgetary allocation. In these schemes, generally 1/3 of the work force constitutes poor women, and almost their entire earnings go to feeding the family. The resource cuts for the poverty alleviation programme affect female-headed households, in terms of their access to food, health care and energy expenditure on work. Cutting down of food-subsidies by tightening the criteria for eligibility governing access to the public distribution of food has been criticized severely (Mujumdar, 2002). In response to massive food-shortage in the tribal areas of Maharashtra, many development economists have raised voice. " Death of large number of tribal children due to malnutrition, year after year, even in this most developed state is a crying shame and shows how insensitive is the state government to this scrouge." (Godbole, 2002).

There are several centrally sponsored schemes such as DWACRA, ERDP, ICDS, NRY and TRYSEM that include as a women's component, the provision of ante and post natal care' for women, nutrition and immunisation for children. In EGS, where women constitute 40 % of the total work force, maternity leave with wages is a norm. (HRD Maharashtra, 2002).

Maharashtra has 8.8 million women who are separated, divorced widows and single, among whom 52% are older women, above 60 years of age. They suffer due to high morbidity and dependence.

10) Maharashtra Policy for Women

The state government of Maharashtra took major initiative to bring gender concerns in agenda for women's development by preparing a policy document, POLICY FOR WOMEN IN MAHARASHTRA in 1994. As the document declares, the policy is "an attempt to identify immediate steps that the state can take to improve the position of women." Important features of the policy are:

- Statutory provision for reserving 10 % of all income and land at the gram panchayats level under the control of women's committee.
- Government allotments and primary memberships of societies to be made in the joint names of husband and wife.
- Amendments in the Hindu Law of Inheritance (1956) for ensuring equal share of the movable and immovable property of the husband.
- Reservation of 30% of government jobs for women.
- Women would constitute 25% of the police force in the state of Maharashtra.

This policy has not been very effective in the agrarian sector where 89% of women in the workforce of the state find their livelihood. Wage differential between men and women in the state is around 25%. Though the policy ensures land-rights for women, in reality the picture is dismal. Very few own and control land and command authority to influence agricultural pattern. The women headed household suffer the most. Such households are increasing due to desertion (Parityakta), widowhood, divorce and male migration to the cities and towns.

In the context of erosion of women's survival base due to structural adjustment programme, stabilization policy and liberalization creating law of jungle in the already segmented labour, factor and product markets, the women's policy makes an effort to provide safety net for women from the marginalized strata. The policy also narrates its agenda for women's education, health, employment, credit facility and media image. Voluntary organisations of women and women's studies scholars have been organizing training programmes in collaboration with the state apparatus to make the policy effective in the day-to-day practical matters concerning developmental programmes for women.

11) Human Development Perspective

Earning and employment are only minimum necessary conditions for women's empowerment. Education, skills, freedom, opportunities are important for human development as they enlarge women's choices. Critical areas in this regards are long and healthy life and overall well-being that flows from property rights, land rights, right to live, equitable share in family resources- education, nurturance and all decision making fora. The state development Plan has integrated women's component in the planning process and local self government bodies are asked to prepare five year plans for women's empowerment. Ten percent of revenue receipts of urban bodies net of the committed expenditure is to be spent on women and child welfare.

11.1 Human Development Report, 2002 Maharashtra, published on 4-6-2002 has lamented the skewed development of Maharashtra that has a bearing on its relatively lower place on the Human Development Index despite its per capita state domestic product, which is higher by 40 % of the national average. HDR, 2002 recommends empowerment of women by better targeting of compulsory elementary education and growth of medi-care in the public domain by public spending. The main strength of HDR

Maharashtra is that it focuses on district as the main unit of development and provides accurate and up-to-date database on gender issues for strategic intervention concerning women's economic development. The report states that focused attention is needed to empower women by

1) Strict enforcement of the legally marriageable age which would, in turn improve their health, give them the time to complete secondary education, correct female-male ratio, delay childbearing tasks till they are ready.

2 Punishing female foeticide

3. Avoiding the system of male proxies for elected women and restore true power to women.

4. Targeting improvement of women's health to reduce anemia and make possible for children born being healthier." (Mahajan, 2002)

Maharashtra ranks fourth in the Gender Development Index. HDR Maharashtra, 2002 has also recommended enhancing nutritional status of women by ensuring food-security and netting more and more eligible women and children under the ICDS.

12. Maharashtra Population Policy Statement: Vision 2010-A Gender Analysis

As budgetary provision for population stabilization has increased, when the overall budget for social sector dealing with developmental issues has declined, I find it necessary to provide detailed analysis of the Vision 2010.

This policy paper is a cautiously written article that avoids all controversial issues related to politically volatile subject such as population policy.

In Maharashtra, the population policy has been the most over-researched area of intellectual activity since last 3 decades in terms of KAP studies, surveys, qualitative analysis and gender analysis. Collective wisdom arrived at as a result of the field-based studies and action research projects have not been reflected in the document. For 42 % of women in Maharashtra, the Body Mass Index is 18.5. In the state, 49 % of women and 76% of children are anaemic. Maternal mortality rate in Maharashtra is 297 that is quite high. Some of the missing aspects in the document are as follows:

12.1 Health Infrastructure: In 1991, there was a shortfall of 808 sub-centres, 61 primary health centres and 139 community health centres in the state. For an effective implementation of the population programme, there is a need to solve this problem on a top priority basis. The state Government revenue expenditure on health in Rs. Per capita is steadily increasing over the last 4 decades. But, in the recent years, it has been less as compared to the health budgets of Jammu and Kashmir, Kerala, Punjab, Karnataka, Tamilnadu and Rajasthan. In Maharashtra, only 13% of women in public hospitals and 18% of women in private health institutions are attended to by doctors and another 20% are handled by traditional birth attendants when they deliver a child. 29 % of pregnant women in the state are not getting Tetanus toxide injection as per the study of International Institute of Population Studies, Deonar, Bombay, 1995. Distribution and marketing of sanitary pads at differential rates should be organised by the public and private sector keeping into consideration specific context of the beneficiaries. Reduction

of Maternal Mortality Rate, which was 336 per 100000 births should be the objective of the public health policy of the state.

12.2 Child Marriage- Girls (below 18) who got married in the rural areas of Maharashtra is as high as 29 % and it is 11% in the urban areas. Nearly 1/4th (24.6 %) of girls are victims of child-marriage and even more are victims of teen-age-pregnancy (within and outside marriage). (Maharashtra Human Development Report, 2002). They have to suffer from repeated pregnancy due to son-preference. Women have been the main targets for family planning operations. Recent figures reveal that of the total sterilisation operations, women undergo, 98.37% of tubectomy/laposcopic sterilisations and only 1.63 % men vasectomy operations though they are less complicated and less risky. (Development Update, 2002)

The policy needs to spell out a modus operandi to deal with these issues. In the absence of mandatory power and protection from the state, ANMs, gram sevikas, social workers, anganwadi workers and their helpers and women's rights activists get victimised and witch-hunted.

Private sector is increasingly playing a crucial role in implementing population policy. Its prominent role is most visible in areas such as abortion clinics, hospitals offering new reproductive technologies for pre-conception and ante-natal sex-determination tests, pre-implantational genetic diagnosis (PGD), infertility treatments, artificial insemination. Still % share of MTP (medical termination of pregnancy) is only 15.9 among all abortions (legal and illegal) conducted in the state. On an average, one legal centre covers 21079 female populations in Maharashtra. Union territories (Goa, Mizoram, Manipur), tourist centre (Goa) and Delhi have better profile than Maharashtra in terms of safe abortion facility as a back-up service.

123 Sex Ratio (Number of women per 1000 men) in Maharashtra-

Declining sex-ratio: The first census report of the 21st century presented some alarming facts concerning demographic profile of women. Sex ratio i.e. number of women per 1000 men in the state has declined from 978 in 1991 to 922 in 2001. Moreover the juvenile sex-ratio (age group of 0 to 6 years) has declined from 946 in 1990 to 917 in 2001, which is much lower than the national average of 927 girls for 1000 boys. The neglect of girl child and use of sex determination test for killing of female foetuses are obvious reasons behind the declining number of women in the state (Madhiwala, 2002). In the state, there are 922 women per 1000 men and in Greater Mumbai, there are 774 women per 1000 men, as per the Census of India, 2001. In the age groups of 0-4, 5-14, 15-29, 30-44, 45-49, there are more men than women in the state. Affirmative action to safeguard chances of survival of girl infants, girl-child and young women should be spelt out categorically. Only elderly women are safe as they enjoy "honorary men" status but they are also vociferous supporters of sex-determination tests for female foeticide.

12.4 Quality of Life of Below Poverty Line population- Survival struggles connected with collection of fuel, fodder and water take heavy toll of rural and tribal women in

general and and pregnant and lactating women in particular. The budgetary allocation for Fuel and fodder projects has declined drastically. (Patel, 2003). Privatisation of water resources has also increased misery of poor women. Public health measures to provide safe environment and to reduce women's drudgery should be taken up on a war footing. Separate toilets (Indian style) for women in the community and public places must be constructed for working women to avoid kidney problems and ensure menstrual hygiene among working women and women commuters. Management of anaemia in pregnancy and low birth-weight babies is a major problem among the below poverty line population. The communities uncovered by ICDS centres are unable to meet nutritional requirements of this category of population. There is a scope for more ICDS centres in the state.

12.5 Violence against women and repeated/ forced pregnancy: Domestic violence puts major burden on the economy of Maharashtra due to loss of work-days and also due to increased health expenditure. So far the work regarding violence against women has been responsibility of the voluntary organisations. Bombay and Pune Municipal Corporations have started project to provide support services to women victims of domestic violence. Similar efforts are needed in all municipal and government hospitals of the state. Staff Training programmes to deal with increasing violence against women should be started as early as possible. Domestic violence as a result of differences regarding birth control practices, number of children, birth of a girl child—should be treated as a serious social problem and respect should be given to bodily integrity of women. Pregnant rape victim within or outside marriage should have a final say regarding continuation or termination of her pregnancy.

12.6 Predicaments of women employees involved in implementation of population policy: At present, in Maharashtra, one trained dai and village health guide covers average population of 793 and 1153 respectively. (Gopalan and Shiva, 2000). These women are powerless unless they get protection from women elected in Panchayats. Population education and training based on scientific and medically up-to-date course content should be made mandatory for elected representatives— 100182 in Gram Panchayats, 1174 in Panchayat Sabhas and 587 in Zilla Parishads. Their chairpersons—9203 of Gram Panchayats, 106 of Panchayat Sabhas and 10 of Zilla Parishads should be trained in democratic handling of the policy so that their personal examples become main motivator for efficient handling of the population policy in a congenial and secure environment. They should provide a protective umbrella to Auxiliary Nurses Midwives (ANMs), dais, ayahbai-s, nurses, anganwadi and village health workers and their helpers. Sexual harassment of these health-workers should command prompt action from the state.

12.7 Female Burden of Gynaecological morbidity:

Clinical study of women in Gadchiroli, (Mavalankar, Bang and Bang, 1998) revealed the nature of clinically diagnosed gynaecological morbidity as follows: 62% of women had vaginitis disorder, 19% has cervicitis, 46% had cervical erosion, 24% had pelvic inflammatory disease and 6.76 had primary and 2dary sterility. Studies of Parinche by FRCH, Nasik, Pune and Bombay studies of CEHAT and Malchiras studies of MASUM

have also revealed serious nature of gynaecological morbidity among urban and rural women in Maharashtra that are related to nature of women's work and public utility services. Occupation related gynaecological problems such as abortions, premature deaths and stillbirths, high rate of neonatal, infant and maternal mortality, pelvic inflammatory disorders leading to chronic back-pain have been documented in the Sramshakti Report. The population policy should address these issues keeping in mind reproductive rights of women.

Population Education programmes begin and end with a presumption that heterosexual and penetrative sexual activity is a be all and end all of human existence and within this context women's reproductive functions need to be regulated to establish small family norm. This fascist approach needs to be challenged keeping in mind diverse family-situations - female headed households managed by widows, deserted women, divorced women, unmarried women, single man and single women raising adopted child/children, lesbian and gay couples with or without their biological or adopted child/ children. Maharashtra should take lead in legitising these plural life situations. Public should be informed about the clinical and procedural aspects of all terminal and non-terminal methods of birth control practices- pills, jelly, diaphragm, condoms with spermicides, anti-pregnancy vaccine, implants, copper-t, ring, vasectomy, tubectomy and recanalisation operations. Informed consent means that the client accepts the method after adequate knowledge of the contra-indications. In the context of massive labour migration and erosion of traditional leisure-time activities among displaced population, sexual activity (within and outside marriage) becomes major time-pass. Revival of traditional festivals, educational melas, science jattras, collective community level activities along with increasing numbers of libraries, song groups, public gardens, sports complexes, art galleries, museum and craft melas, speak-out centres which promote safe human bonding based on mutual respect, care and concern can provide far more superior alternatives than bureaucratically administered contraceptive devices. The areas which need most concerted efforts for public education are male responsibility for fertility regulation, adoption as a more humane solution to the problems of couples or single women desirous of having child or children rather than infertility treatment, re-canalisation operations and other invasive technologies which are physically and psychologically painful. Occupational diversification of Women involved in certain labour processes, which cause backache, miscarriage, and joint pain, should be encouraged. E.g. rice transplantation, tobacco processing.

13. Gender Audit of the State Budget of Maharashtra:

As Table 2 reveals, non-plan expenditure for 2002-03 is nearly 4 times and for 2003-04 is 6 times higher than the plan expenditure.

Major funds of the department are spent on the administration. Budget estimates for Welfare Schemes for Women (WSW) for 1999-00, 2000-01, 2001-02, 2002-03 and 2003-04 were Rs. 7.62 crores, Rs. 7.71 crores, Rs. 6.81 crores, Rs. 4.67 crores and Rs. 33.27 crores respectively. Actual expenditure on WSW for 1999-00, 2000-01 and 2001-02 was Rs. 4 60 crore. Rs. 5 27 crore and Rs. 1.34 crore respectively. Actual expenditure on

Welfare schemes for women was less than 1/5 of the estimated expenditure during Women Empowerment Year, 2001.

Table-2 Budgetary Provision for Department of Women & Child Development, Govt. of Maharashtra

Year	Budget Estimates	Revised Estimates	Plan Expenditure	Non-plan Expenditure	(AE) Actual Expenditure	A.E. against price-rise
1999-00	228.82	178.33	59.16	40.75	99.92	65.57
2000-01	248.83	191.96	197.98	91.55	289.53	187.13
2001-02	277.70	250.89	229.25	195.67	424.93	258.45
2002-03	343.20	278.96	57.42	221.54		
2003-04	358.21		57.03	301.18		

Source: Centre for Budget Studies, Samarthan, Mumbai, 2003.

13.1 Maharashtra state has a detailed list of the programmes /schemes benefiting women under 4 categories:

1. Women specific schemes where 100 % of the allocation is required to be spent on women.
2. Pro-women schemes where at least 30% of allocation and benefits flow to women.
3. Gender-neutral schemes meant for the benefit of community as a whole where both men and women avail these benefits.
4. The residual state specific programmes having profound effect on women's position/ condition.

Per capita expenditure of the Government of Maharashtra for women specific schemes was 28 paise in 2001-02. Maharashtra allocated 0.65 % and 4 % of total government budget to targeted women's schemes and pro-women schemes respectively during women empowerment year. Gender-neutral schemes in Maharashtra employ large numbers of women through public works programmes of construction of schools, canals, roads. The residual schemes benefit women via saving schemes for SHGs.

Women don't get major benefits of the state subsidies because the sectors that "are major recipients of the subsidies include power, irrigation, agriculture (cotton, sugar and onion), irrigation, educational institutions (grant-in-aid), transport, industry and dairy. Except education, other subsidies hardly benefit women." (Datar, 2004).

All India Institute of local Self Government, Mumbai gives details of all schemes under these 4 categories through its publications and through its workshops and training programmes. Moreover, it also teaches the elected representatives the efficient ways of programme implementation through budgeting from below (Virmani, 2002).

13.2 In Maharashtra, only 66.5 % of fund under MPLADS is utilised. While local bodies suffer from a chronic shortage of funds, as little as one-third of the funds released by the union government under MPLADS remained unutilised in the state. The report of the Comptroller and Auditor General (CAG) has pointed out that the union government released over Rs. 214 crore under MPLADS for the period 1997-2000, but its utilization was only around Rs. 73 crore. In some cases M.P. s did not make even a single recommendation leading to a blockade of huge funds. For e.g. District collectors of Beed, Pune and Satara invested Rs. 5.76 crore allotted to (Members of Parliament) M.P.s of their areas in small savings schemes to achieve their targets for 1999-2000. (Panchayat Update, New Delhi, Vo. IX, No. 1, January, 2002).

14. Current Concerns on Women in the Economy of Maharashtra:

Women's studies scholars in Maharashtra have stated that for bringing about change in rural areas, reforms and expansion of irrigation and drinking water facilities are a MUST. Creation of watershed assets through employment schemes to be owned in a democratic manner would go a long way in reducing inequalities.

Gender stereotyping of vocational training-computers, electronics, tailoring have come under criticism. Owing to lack of market, mere training would not become an income generating mechanism. NGOs could step in, to fulfil this function.

The government restriction on limits to the growth of self-help groups after a certain income level has also been criticised. Recently held Maharashtra State Level Round Table on Women Empowerment Policy, 2001 recommended that the rules concerning SHGs should be made more flexible. Even those seeking loans upto Rs. 25000/- should be accommodated.

Women, in order to empower themselves, must be familiar with banking operations like opening and managing their own accounts. Prevailing rules and regulations act as a deterrent. They should be made women-friendly. Women should be issued bills in their names.

With the initiation of the New Economic Policy, the banks had been focussing solely on profitability. There was a dramatic decline in loans below Rs 25000/- which affected the rural sector. Focus of banks should be on expanding banking facilities rather than deepening the same service and unorganised sector must have labour laws including those relating to sexual harassment at work place. Similarly gender biases in existing labour legislation must be removed. For example, creches should be provided at places where thirty workers - both male and female work, instead of having at places where only 30 or more women work.

Women must be given 'the right to residence'. Hence putting private household property must be in the joint names of partners. Care, however, has to be taken that wherever

women have property in their name, men did not appropriate it under the pretext of property being in joint name.

Women with income below taxable limit should be exempted from paying stamp duties. Tax benefits should be extended to women who were only earners in a household. This would be a part of affirmative action for women. Issue of gender budgeting and auditing must be taken very seriously and must cover 'hard' sectors such as finance, monetary and fiscal policies, import export policies instead of focussing on soft sectors like health and education.

Globalisation had brought about structural changes that have been impacting gender. Apart from employment, it has affected sustainable development, has led to state withdrawing from commitments to social sector. This has affected women adversely.

The impact of WTO, taxation patterns and user fee concept also has affected women. No aspect of economic life is gender neutral. Therefore, every ministry at the Centre and State levels must have a women's division and it should be involved in all decision-making processes like planning, budgeting, implementing and monitoring.

Economic empowerment is not something you look forward to see women as rag-pickers or stone-breakers for good. More income is good thing but adding one more duty to the existing workload does not empower them. Increasing responsibility does not automatically give authority.

As per human development perspective, earning and employment are not enough for liberation of women who need education, skills, freedom and opportunities. Development of women implies not only the acquiring of capabilities which are necessary to function but also guaranteeing women's entitlements. For long and healthy life of women in Maharashtra, women's component in social sector budgetary allocation should increase.

Along with employment, women in Maharashtra need property rights, right to live, equitable share in family resources and voice in all decision making forums. What kind of rights women in Maharashtra have, indicate their level of well-being. Human Development is a process of enlarging women's choices.

15. Conclusion

Government of Maharashtra has taken affirmative action to promote women's economic empowerment. MAVTM (Maharashtra Arthik Vikas Mahanigam) has played pro-active and supportive role for women specific economic ventures with perspective of efficient allocation of resources. Women entrepreneurs have benefited the most from micro-credit schemes and self-help groups. But these efforts can't nullify negative implications of the macro policies damaging women's livelihood. Feminisation of poverty demands urgent attention in terms of safety nets. Gender sensitisation programmes are encouraged by the corporate world. Maharashtra State Women's Policy is trying to fulfill Strategic gender

needs and MAVIM is addressing itself to deal with practical gender needs². (Moser,1993) . Gender economics, gender planning in programme implementation, engendering budget are becoming increasingly popular in the official policy making exercise. During the 10th Five Year Plan period (2002-2007), to ensure better results in terms of Gender Empowerment Measure (GEM) for Maharashtra, that includes indicators such as employment, education, health, juvenile sex ratio, PQLI (per capita quality of life index) and political empowerment; the government agencies, private enterprises and non-government organisations in the state will have to join hands.

1) Strategic Gender Needs are different in different economic contexts and are determined by statutory provisions, affirmative action by the state, pro-active role of the employers to enhance women's position in the economy and social movements.

2) Practical Gender needs are identified keeping into consideration, gender based division of labour or women's subordinate position in the economy. They are a response to immediate perceived necessity, identified within a specific context. They are practical in nature and often are concerned with inadequacies in living conditions such as provision of fuel, water, healthcare and employment.

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