

**Gender Differences in the Impact of Retrenchment:  
A Comparative Study of Delhi and West Bengal in India**

*Swapna Mukhopadhyay*

*Rina Bhattacharya*

*Rajib Nandi*

*Ranjan Swarnakar*

**Institute of Social Studies Trust (ISST)**

**2003**

**MIMAP Gender Network Project, Phase II**

Co-ordinated by the Institute of Social Studies Trust (ISST), New Delhi

*and*

Sponsored by International Development Research Centre (IDRC), Canada.

<b>Section</b>	<b>Content</b>	<b>Page Number</b>
	<i>Acknowledgement</i>	<i>i</i>
<b>I.</b>	<b>Introduction</b>	1
<b>II</b>	<b>Economic Reforms and Industrial Growth in India</b>	3
II.1	Economic Reforms in India	3
II.2	Volatility in Overall Manufacturing Employment in India in the Post Reform Years	5
II.3	Employment Growth in Delhi and West Bengal in Pre and Post Reform Years	5
II.4	Secular Decline in Manufacturing in West Bengal	8
II.5	Industrial Scene in Delhi State: Case of the Garment Sector	10
II.6	Evidence from Micro Studies	12
<b>III</b>	<b>Results from the Household Surveys</b>	13
III.1	Selection of Retrenched Workers' Households	13
III.2	Questionnaire and Survey	14
III.3.1	Background Information	15
III.3.1a	Sample Details	15
III.3.1b	Infrastructural Facilities in the Sample Households	16
III.3.1c	Demographic Characteristics of the Households	17
III.3.2	Profile of Retrenched Workers	18
III.3.3	Effects of Retrenchment	20
III.3.3a	Deskilling	20
III.3.3b	Loss of Income and Changing Economic Conditions	23
III.3.4	Gender Relations	31
III.3.4a	Decision-making and Control over Resources	31
III.3.4b	Perceptions on Gender Roles and Mobility	32
III.3.4c	Tensions and Conflicts within the Family	34
<b>IV</b>	<b>Gender and Mental Health in the Sampled Households</b>	35
<b>V</b>	<b>Concluding Remarks</b>	46
Appendix-I	A Brief Report on the Type of Industries from Where Workers have been Retrenched	48
Appendix-II	Survey Questionnaire	55
Appendix-III	Job Description of Male and Female Workers by Skill, in West Bengal and Delhi	74
Appendix-IV	Measurement of Psychological Well-Being and Mental Distress: Subjective Well-Being Indicator (SUBI) and General Health Questionnaire (GHQ)	76

## **Acknowledgement**

This study has been conducted as a part of country level study of Gender Planning Network project (Phase-II) of MIMAP programme sponsored by IDRC. The data have been collected from the retrenched workers' households in Delhi and districts of West Bengal – Calcutta, Howrah, and North 24 Parganas.

We are thankful to all our field investigators; Veena, Pankaj, Prakash, Naveen, and Hema who have collected data in Delhi and Mahua Roy Choudhury, Mahua, Gaur, Arup, and Chhaya who have collected data from West Bengal. Mahua Roy Choudhury has shown commendable skill in collecting data from West Bengal. We would like to place on record our special appreciation to her.

We would like to acknowledge the help rendered to us by the district secretaries of Calcutta, Howrah, North 24 parganas, Shri Debanjan Chakraborty, Shri Deepak Dasgupta, and Shri Amitaba Bose. They were instrumental in linking us to all the trade union leaders, block level and district level leaders. Data collection would have not been possible without their cooperation. We are grateful to the office bearer of AITUC office in Kirti Nagar who have provided the list of retrenched workers from various garment units located in West Delhi.

The survey has been carried out under the supervision of Prof Swapna Mukhopadhyay Director, ISST. A team of researchers from ISST consisting of Rina Bhattacharya, Ranjan Swarnakar, Rajib Nandi, and Manjushree Mishra carried out much of the work. Shobna Sonpar, Abhijit Pathak and Tanzina Ghose have also contributed at the various stages of the project. Thanks are also due to computer programmers at ISST, Nidhi Gupta and Vishal Goyal.

# **Gender Differences in the Impact of Retrenchment: A Comparative Study of Delhi and West Bengal in India**

## **I. Introduction**

Two decades after structural adjustment programmes and economic reforms measures such as trade liberalization have been adopted in the developing world, there is little agreement among professional economists on the impact that increased globalization have had on the incidence of poverty.<sup>1</sup> While the experience in many countries like Latin America and Africa in the post-reform years has been pretty negative, the same does not apply for South and South East Asia. There is clear evidence from macro data that incidence of poverty has been by and large on a secular decline in the region in the post-reforms era.<sup>2</sup> However such a statement, even if it is true, applies only in the net, and could very well be associated with large-scale movements up and down the income brackets at the level of individual households. Trends in net figures on poverty incidence will have nothing to say on the nature and extent of such movements.

Thus while some households may have benefited from the changed economic environment under the reforms, others may have lost out in terms of job losses and diminished employment opportunities.

Also, there is the whole issue of absence of counterfactuals. Changes in poverty incidence could have taken place, one way or another, even if there were no reforms. How does one identify what

---

<sup>1</sup> See Joseph Stiglitz's recent book, 'Globalization and Its Discontents' where the winner of the 2001 Nobel Prize for Economics argues that globalization has been responsible for intensification of poverty and vulnerability for large masses of people, especially poor people, in many developing countries. Oxfam International has launched a worldwide campaign last year to press for 'Making Trade Fair' for developing countries in the current WTO regime. A counter argument on the impact of globalization is provided by Prof. Jagdish Bhagwati, of New York's Columbia University, who is also a long time adherent of free trade policies, who describes Prof. Stiglitz's characterization of the phenomenon of globalization as "Jurassic Park" economics. In between are academics like Dani Rodrik of Harvard University and Daron Acemoglu of M.I.T., who are arguing for greater caution and stronger institutional support in emerging economies for weathering the turmoil that may set in as a result of opening up.

<sup>2</sup> See for instance Deaton and Dreze (2002), where the authors clearly demonstrates that although there is a great deal of regional variations, there is indeed a secular decline in poverty incidence in India in the post reform years, thereby putting to rest a fair amount of controversy in this regard especially in the early years of reforms. Also see Gupta (1995), Chandrasekhar and Ghosh (2002).

fraction of such changes is attributable to changes in macro economic policy? After all policy changes do not take place in a vacuum. Policy shocks at the macro level interact with dynamic processes already at play within the existing structures of the economy and the polity, and get transmitted at the household level in diverse mutations, opening up opportunities for some while spelling disaster for others. The myriad channels of transmission of such impact may be much too intricate to model realistically.

When it comes to the issue of gender impact of macro policy, the problems get compounded. If it is difficult to establish a one-to-one correspondence between macro policy measures and poverty incidence, it is far more difficult to track gender impact of economic policy changes. First and foremost, it is far more problematic to ‘measure’ changes in gender bias compared to measuring changes in poverty. In case of the latter, there is at least one clear front-runner candidate, i.e., income or consumption poverty. There is no such clear ‘first choice’ indicator for tracking gender bias. A ‘good’ measure of gender bias may vary significantly from context to context.<sup>3</sup> Secondly, much of what is important for understanding gender generally takes place within the confines of the household. Not merely that it is outside the quantifiable money economy, oftentimes it is unobserved and unobservable, --- making it that much more difficult to monitor changes.

To counter these problems related to monitoring of gender bias, as well as to circumvent the problem of counterfactuals, one of the strategies that has been adopted in designing the MIMAP Gender Network is to try to understand what has happened to gender relations within households that have been known, from prior knowledge, to have been directly affected --- positively or negatively --- by reforms related factors.

Pursuing this logic, in Phase I of Gender Network, coordinated household surveys were conducted in four countries of South Asia, (Bangladesh, India, Pakistan, and Sri Lanka), which have been known to benefit directly from trade liberalization measures. Thus surveys were carried out in the households of women workers who have found employment in Export Processing Zones (EPZs) or Export Oriented Units (EOUs) in their respective countries. In the

---

<sup>3</sup> See Mukhopadhyay (2000) for examples of how standard or ‘conventional’ ‘measures’ of gender bias may turn out to be inexorably context-specific.

second phase of the project, surveys are being carried out in the households of workers who have been known to have had to bear direct negative impact of reforms, i.e., those who have been retrenched due to reforms related factors. This paper puts together the results of a household survey carried out in two locations in India i.e., in suburbs of Delhi and in three districts of the state of West Bengal. The paper is organised as follows:

Section II reviews the nature of industrial growth in pre and post reform years in India with special reference to the states of Delhi and West Bengal. Section III outlines the main results obtained from the survey. Section IV summarizes the results obtained on mental health indicators. Section V gives the conclusion.

## **II. Economic Reforms and Industrial Growth in India**

### **II.1. Economic Reforms in India**

The Indian economy has been undergoing changes since 1991 due to economic liberalisation. The basic rationale behind economic liberalisation has been to reduce the discretionary role of government with respect to economic matters and thereby increase the space for market forces to operate. Reforming the industrial sector in general and manufacturing in particular was central to this process of change.

The new policy actively encourages Foreign Direct Investment (FDI) as it allows investments with little or no restrictions in a defined set of industrial groupings, subject to a limit of 51 per cent foreign equity holding. Further, the new policy also envisages reform of the state-owned undertakings, with a promised thrust towards disinvestment in public sector units.

Other reforms affecting the industrial sector are in the areas of tax and financial sector, as well as trade and exchange rate policies. An important aspect of the trade and exchange rate reforms is that with the reductions in custom tariffs, removal of quantitative restrictions and the convertibility of the rupee, the Indian Industry is now subjected to increased external competition. Access to foreign capital and technology has been made freer; quantitative

restrictions on imports have been virtually abolished; import duties have also been significantly reduced.

Basic rationale governing the reforms in the industrial sector is to reduce the barriers to enter the Indian manufacturing sector. The main barrier to the entry is, of course, the licensing mechanism, which has for all practical purposes been done away with.

Government's overall new economic policy lays special stress on an increased role of the market forces, and consequently a reduction in the role of the state. The PSEs are being considered to be a drag on the government budget. An important component of PSE reform is the decision to close down the chronically sick enterprises. The workers thus retrenched are to be retrained and re-deployed using the national renewal fund (NRF); others are to be given a 'golden handshake' through the 'Voluntary Retirement Scheme' (VRS).

However, the fraction of the workforce in India who would qualify for these benefits in the event of job loss is very low. Most of the workforce is absorbed in the informal sector, or in informal labour contracts, where compensations for job loss are minimal at best. A large majority of these workers would also be at the lower rungs of the employment ladder, making it that much more difficult for them to find re-employment. Opening up of the market to foreign competition has indeed been beneficial in terms of efficiency gains, but it has also increased the volatility in the job market. In a situation where there is virtually no social security, or unemployment benefits, and where personal savings may be minimal, retrenchment could spell disaster for the families of workers, especially those who are at the lower end of the skill and income profile. The following sections provide some indications on the employment scenario in the country in pre and post reform years with special emphasis on the scene in Delhi State and West Bengal where the surveys of retrenched worker households were carried out.

## **II.2. Volatility in Overall Manufacturing Employment in India in the Post Reform Years**

Data supplied by the Annual Survey of Industries (ASI) by the Central Statistical Organization (CSO) of the Government of India reveal a fair amount of fluctuations in employment in manufacturing sector in the nineties, i.e., between 1990-91 and 1998-99, the latest year for which data are available. Even though employment in registered manufacturing sector had shown an average compound annual growth rate of 1.5 per cent in the nineties for several years during this period --- a performance which is better than what it was in the earlier decade --- annual growth had been negative. In fact for five out of nine years during this period, growth was negative.

It is important to remember in this context that the annual employment figures recorded in the ASI, as well as in other official documents such as the Economic Census for instance pertain only to net figures. While a negative rate of growth in employment clearly suggests that some people have lost their jobs during the years, it does not tell us anything about the gross numbers. The low, overall trend, figures could camouflage a fair amount of volatility in employment. It is more than likely that such volatility has indeed increased significantly in the post reform years, especially at the lower rungs of the employment spectrum. Since the ASI data pertain only to formal sector employment, we now turn to the Economic Census data, which cover the entire spectrum of employment in the country and examine the changes in the employment scenario in India, as well as in the states of Delhi and West Bengal.

## **II.3. Employment Growth in Delhi and West Bengal in Pre and Post Reform Years**

The recent publication of results of the Economic Census 1998 provides an opportunity to compare pre and post reform employment scenario in India, as well as in the states. Data provided by the 1998 Economic Census along with those from the two Economic Censuses carried out in 1990 and 1980 can be used to analyse changes in the growth rates of enterprises and employment in Delhi and West Bengal in the last two decades. Economic Census is the only data source, which generate countrywide data sets on all kinds of enterprises, including those in the informal sector. Using this information, it is possible to derive patterns of changes that have taken place even in very small units, such as own account enterprises (OAE's) and non-directory establishments (NDE's), as well as in relatively larger establishments such as directory



establishments and those that are in the factory sector.<sup>4</sup> Tables II.1.1 and II.1.2 provide information on the overall growth of enterprises and employment in Delhi, West Bengal, and India in the eighties and the nineties.

**Table II.1.1: Growth Rate of Enterprises**

	Rural		Urban		Total	
	1980-90	1990-98	1980-90	1990-98	1980-90	1990-98
<b>Delhi</b>	-1.84	3.07	5.12	5.38	4.60	5.27
<b>West Bengal</b>	5.70	1.48	3.52	3.11	4.90	2.05
<b>All India</b>	2.69	2.27	3.55	2.50	3.04	2.36

**Table II.1.2: Growth Rate of Employment**

	Rural		Urban		Total	
	1980-90	1990-98	1980-90	1990-98	1980-90	1990-98
<b>Delhi</b>	-2.81	2.12	3.88	6.84	3.55	6.70
<b>West Bengal</b>	4.95	2.34	2.09	1.80	3.38	2.07
<b>All India</b>	2.88	2.15	2.81	1.34	2.84	1.71

*Source: Economic Census 1998.*

It is clear from these tables that while in the earlier period i.e., 1980-90, although there were differences in the rural-urban patterns, the overall rates of growth of enterprises and employment in Delhi and West Bengal were fairly similar, a large difference has emerged in the later period. In terms of growth, both in the number of enterprises and employment generated between 1990 and 1998 in Delhi far supercede the figures for West Bengal. While in Delhi the rate of growth of enterprises has gone up from 4.6 per cent in the pre reform period to 5.27 per cent in the post reform years, in West Bengal the corresponding figures have gone down from 4.9 per cent per annum in pre reform years to 2.05 per cent in the nineties. The rates of growth of employment in Delhi and West Bengal also show similar patterns. From 3.55 per cent in the eighties, the growth rate of employment in Delhi has shot up to 6.7 per cent per annum in the nineties, whereas in West Bengal the corresponding rates in employment growth have gone down from 3.38 per cent per annum in the eighties to 2.07 per cent per annum in the nineties.

<sup>4</sup> Own Account Enterprises are establishments that are run without any hired worker on a regular basis. Non-Directory establishments are units that use one to five hired workers on a regular basis, while Directory establishments are those that use six to nine hired workers on a regular basis. Establishments in the Factory Sector are units that have 19 or more hired workers on a regular basis and are run with power, or 20 or more workers using no power.

It may also be noted that even this relatively low rate of growth in employment in West Bengal is mostly concentrated in very small units i.e., in Own Account Enterprises (OAE) and Non Directory Establishments (NDE). Tables II.1.3 and II.1.4 shows that 40 per cent of all employment generated in West Bengal between 1990 and 1998 were in OAEs, whereas the corresponding figure for Delhi is only 13.57 per cent.

**Table II.1.3: Number of Workers Engaged in All Non-agricultural Activities by Type of Enterprises in Delhi, West Bengal, and India (1990-98)**

States	Rural and Urban Combined			
	OAE	NDE	DE	All
<b>Delhi</b>	471,942 (13.57)	729,301 (20.97)	2,277,295 (65.47)	3,478,538 (100.00)
<b>West Bengal</b>	3,345,920 (39.99)	1,999,589 (23.90)	3,022,403 (36.12)	8,367,912 (100.00)
<b>All India</b>	26,886,121 (35.12)	17,701,969 (23.12)	31,962,486 (41.75)	76,550,576 (100.00)

Source: *Economic Census 1998*.

If one takes the distribution of workers engaged only in manufacturing sector in OAEs in West Bengal it is 38.07 per cent while that for Delhi is only 5 per cent (Table II.1.4).

**Table II.1.4: Number of Workers Engaged in Manufacturing by Type of Enterprise in Delhi, West Bengal and India (1990-98)**

States	Rural and Urban Combined			
	OAE	NDE	Others	All
<b>Delhi</b>	72,153 (5.01)	115,933 (8.05)	1,251,990 (86.94)	1,440,076 (100.00)
<b>West Bengal</b>	1,098,854 (38.07)	464,870 (16.11)	1,322,349 (45.82)	2,886,073 (100.00)
<b>All India</b>	7,047,371 (31.28)	3,362,496 (14.93)	12,118,821 (53.79)	22,528,688 (100.00)

Source: *Economic Census, 1998*.

Thus relative to Delhi, there has been a deceleration in the growth of employment in West Bengal in the post reform years. Also, most of the growth that has occurred, has taken place in very small units, such as OAEs and NDEs, where incomes are low and the extent of casualization is high. This difference in the employment scenarios between Delhi and West

Bengal in the post reform years should be kept in mind while comparing the results from the two samples.

#### **II.4. Secular Decline in Manufacturing in West Bengal**

West Bengal has experienced a steady decline in its share in industrial growth in the country since the early seventies. The percentage of employees in registered manufacturing in West Bengal of total number of employees in manufacturing sector in India declined from 15.11 per cent in 1974-75 to 8.38 per cent in 1997-98.<sup>5</sup> Organised sector employment experienced a steady decline for the period 1980-87 with disproportionately high rate of decline in the organised private sector.<sup>6</sup>

Public investment in industries in West Bengal has undergone a gradual decline over the years, thereby adversely affecting all sectors of the economy. Particularly badly affected has been the manufacturing sector. Engineering goods production, in which West Bengal had been a front runner in the sixties and earlier, slipped into doldrums. The politically turbulent days of the seventies, which witnessed the onrush of the Naxalite movement in the state, were marked by a flight of capital from West Bengal to other states. Continued labour troubles in the industrial sector, resulting in inadvertent strikes, lock-outs, and steady increases in employment benefits that are not linked either to productivity or to profits, are some of the other factors that have been cited.

The state has been functioning under a coalition of left-leaning parties with the Communist Party of India Marxist (CPM) holding a clear majority, for over two decades now, the longest running state government in the history of independent India. Tensions between the Centre which has never had a left party in the seat of power, and the government of West Bengal, on complaints of unfair treatment by the Centre in matters of distribution of central resources, has had a long history as well, such as in the case of unequal treatment meted out to the state in the matter of freight equalization.<sup>7</sup> Although the discriminatory freight equalisation policy for steel and coal were abolished in the 1990s, the long-term adverse consequence of this policy have been deemed

---

<sup>5</sup> Annual Survey of Industries, various years.

<sup>6</sup> Banerjee, *et.al.*, 2002.

<sup>7</sup> Dasgupta, 2002.

to be much too severe for the state to recover from as yet. The problems were cumulated by the state's own miseries through out the seventies and eighties and during most of the nineties in terms of strikes, lockouts, fluctuations of power supply, and poor conditions of other infrastructures such as roads, ports, sanitation, sewerage and so on. The financial sickness of a large number of organised medium and small units are manifestations of all these problems in this period.

Due to the absence of large public sector investments in West Bengal during the last two decades, and with other state governments granting considerable facilities for industrial expansion, many of the private industrial houses which have had large presence in West Bengal, have sought to invest in other parts of the country. A recent joint study by the World Bank and Confederation of Indian Industries (CII), based on data from over a thousand firms, provides some support for the view that low profitability rather than labour militancy is the key problem in West Bengal. The study reports that West Bengal is one of the 'poor investment climate' states. According to this report, value added per worker in the poor investment climate states is at least 30 per cent lower compared to what the study calls the best investment climate states (Maharashtra and Gujarat).

Other reports have cited inadequate infrastructure, such as assured supply of electricity, as the prime reason behind the low performance of the state.<sup>8</sup> Many cases of firms that have been cited, become non-viable simply because they got less than the promised amount of electricity from the State Electricity Board. Although lately there has been an improvement in power supply, the situation reportedly continues to be bad outside the metropolitan areas. The relative industrial backwardness in West Bengal vis-à-vis some other states during the last three decades is due to the interplay of these factors. The impact of economic reforms needs to be viewed in this context. In particular, it would be difficult to segregate loss of jobs pertaining to reform related factors from loss of jobs due to the secular decline in industrial activity in the state.

The other complicating factor in identifying causal links in West Bengal can be traced to the possible impact of a number of pro-poor and pro-small industry measures that have been taken by the State Government in recent years to alleviate hardships being faced by the working

---

<sup>8</sup> Choudhury and Sen (2001).

population of the state.<sup>9</sup> Although not very significant in relation to the need, taken together these measures would have had some impact on the industrial scenario of the state. Identifying the exact extent of the impact of such measures designed to provide some succour to the bottom rungs of the workforce would however not be an easy task.

## **II.5. Industrial Scene in Delhi State: Case of the Garment Sector**

Unlike in West Bengal, the capital city and its surrounding region has experienced fairly lively industrial growth in the period under review. The growth, as seen earlier, has been more vibrant in the post reform years as compared to the pre reform period. While this is true for the industrial sector as a whole, especially in the case of garment industry, the sector from which Delhi sample has been taken.

The available data on the number of working factories in various sectors and employment in them in Delhi State suggest an underlying process of attrition and new registration, as well as some evidence of structural changes going on in the nineties. While production in these factories cater to both foreign and domestic demand, trade-related effects will clearly be a function of the relative export intensity of demand for the products of the various sectors. Some sectors such as textiles will be more vulnerable to volatility in export demand than some others.

The total number of registered factories for all products in the manufacturing sector in Delhi had actually gone up from 5647 in 1990 to 6350 in 1998. However the distribution of such factories over various categories have changed. The number of factories dealing with textile products for instance have gone up by nearly 50 per cent in the period between 1990 to 1998: from a count of 947 in 1990 to 1373 in 1998. However during the same period, employment per factory in the sector has gone up from 68.2 in 1990 to 79.5 in 1993 and had then fallen to only 46.7 in 1998 --- a drop of over 30 per cent over the period of nine years. This means that either the existing factories have been shedding workers, or new factories that have come up during this period have been employing fewer employees, or both.

---

<sup>9</sup> Dasgupta 2002, *op.cit.*

The export segment of the garment industry in India has grown in and around three metropolitan centres i.e. Delhi, Mumbai, and Chennai. These centres accounted for over 80 per cent of the quantity and nearly 90 per cent of value of Indian garment exports in the late eighties. While Delhi specialises in fashion garments, Chennai caters to basic garments and Mumbai has both types. Because of the nature of the product, Delhi's garment units are smaller than those in Mumbai and Chennai.<sup>10</sup>

Production in the garment industry comprises of a chain of processes taking place in sequence --- - starting with designing, pattern making, fabric processing and testing, cutting, stitching, zipping/button work, and on to finishing. Of all these, stitching is the major operation in terms of time and costs. Sewing machines constitute 87 per cent of the value of all machinery and tailors account for 80 per cent of employment of the sector.<sup>11</sup>

Because much of the garment sector in Delhi is geared to exports, and because Indian garments face fairly high competition from a number of other Asian countries in the export market, the extent of volatility in demand for the product, and consequently for the labour employed in its production, is pretty high. The fact that the stages in the production process are sequential, and therefore separable, allows wide-ranging subcontracting of any number of operations, leading to a classic environment for casualisation of labour, which leads to frequent job losses. Given the buoyancy of the sector, there have also been frequent job gains. In Delhi from where a sample of 50 households was taken for the survey, the research team of ISST had faced a fair amount of problem in locating and identifying retrenched workers. In many cases, workers were unavailable because they were re-employed without much delay or if the period of unemployment between jobs is relatively long, workers with their families had migrated back to their home states. This is in sharp contrast to our experience in West Bengal where locating retrenched workers was relatively easier. In most cases, retrenched workers in West Bengal have generally not found new jobs. Also, most of them being either locals or settled for long in West Bengal, they had not shifted from the state.

---

<sup>10</sup> Koshy, 1997.

<sup>11</sup> Textile Committee Report, 1991.

## II.6. Evidence from Micro Studies

A number of studies have commented on the higher skill and capital intensity of post reform industrial production in India. Some have noted the worsening of wage disparities between skilled and unskilled workers.<sup>12</sup> Others have commented on the disproportionate burden of adjustments on the poorer segments of the workforce.<sup>13</sup>

In a study on industrial restructure affecting workers in the plastic processing industry, Shah and Gandhi (1998) noted that the majority of women workers' households were in low income categories, with per capita income less than Rs. 950/- per person per month. They found that adjustment in these households have led to budgetary cuts across the board, from food to non-essential and leisure expenses. In a case study of new Rajpur Mills, Naronha and Sharma (1999) have described the adverse impact that the closure of the mills have had on the livelihood of workers. Although most of the workers were re-employed after varied periods of unemployment, they were mostly absorbed in the informal sector at a salary loss in between Rs. 500 and Rs. 2,500 per month. Casualisation and de-skilling of the work force was rampant, the findings are corroborated from other studies as well.<sup>14</sup>

---

<sup>12</sup> Nambiar, *et.al*, 1999.

<sup>13</sup> Panchmukhi, 2000; Srinivasan, 1999; Datt, 1999.

<sup>14</sup> Roy Chowdhury, 1996.

### **III. Results from the Household Surveys**

#### **III.1. Selection of Retrenched Workers' Households**

A total of 214 households were selected from the two states, Delhi and West Bengal, for the survey. The retrenched workers' households that have been selected for survey in Delhi are from ready-made garment industries. In West Bengal, the households of workers who had been retrenched from various manufacturing industries have been selected from three districts of the state, for the study.

In Delhi, 50 households of the retrenched workers from ready-made garment industries were identified and have been visited for data collection. The industries in National Capital Region (NCR) of Delhi supply its products both in the domestic and international market. However, both textile and garment industries have suffered from significant downsizing in the recent years due to fall in demand. Consequently, the total employment in this sector dropped from 94,000 in 1993 to 64,000 in 1998.<sup>15</sup> The workers represented in the sample for this study had been retrenched from the following factories: Sewa International, Rajat International, Richa International, Lee Apparel, and Advance Apparel. The households of the workers are located in different areas covering Kirti Nagar, Hari Nagar, Sagarpur (West Delhi), Kailashpuri, Sultanpur, Chuna Bhatti, Nehru Camp, and Reshma Camp (East Delhi).

In West Bengal a total of 164 households were identified from three districts of Kolkata, North 24 Parganas, and Howrah. The workers surveyed were retrenched from National Jute Corporation, Braithwaite Co. Ltd., Bangashri Cotton Mills, Sodepur Cotton Mills, Bengal Immunity (Pharmaceutical Company), Jessop, Royolle Barn Ltd., Shankar Rubber Industries, Kesoram, Titagarh Paper Mills, Texmaco, Burn Standard, Guest Kin Williams (GKW), Arati Cottons and several other smaller industries.

A brief profile on each of the industrial units in Delhi and West Bengal mentioned above is presented in **Appendix-I**.

---

<sup>15</sup> See Section II.4.



It should be mentioned here that the identification of retrenched workers' household was not an easy task. Initial identification of the sites was done with the help of trade unions in both places. In Delhi, the office bearers of a Trade Union at Kalkaji and Kirti Nagar helped the team by giving addresses of different clusters where the retrenched workers from ready-made garment industries live in. In West Bengal the trade union leaders introduced the team of ISST researchers with the local leaders who accompanied the research team to the workers' households for the initial visit.

### **III.2. Questionnaire and Survey**

A structured questionnaire was canvassed among male and female retrenched workers. In addition to that a similar questionnaire was also canvassed among the spouses of the retrenched workers or a senior member from opposite sex. The questionnaire covered the basic demographic characteristics of the household, infrastructural facilities available within the household and in the locality. However, the main focus of the questionnaire was on the effect of the retrenchment on the household and individual level. The broad issues covered were changing economic situations in the household, coping up strategy, and changing social status and mental well being. Another important sets of questions were on perceived gender roles of men and women. The section covered the issues on pattern of authority, control over resources, decision-making, physical mobility of women, tensions, and conflicts among the couples. Sets of questions were canvassed to study the mental stress of men and women. Both in West Bengal and Delhi the actual survey was done by a group of hired surveyors supervised by ISST researchers. Short training programmes were arranged in both the places for the surveyors. **Appendix-II** presents a copy of the questionnaire used in the survey.

Prior to the actual survey, a pilot survey was conducted. In addition to that, a few focus group discussions were arranged with the retrenched workers in both the places and also with few trade union leaders.

### III.3.1 Background Information

#### III.3.1a. Sample Details

A total of 214 households, 164 households from three districts of West Bengal and 50 households from Delhi had been selected. The details of the sample are given below.

**Table III.3.1: Distribution of Households of Retrenched Workers by Location and Nature of Industrial Units in West Bengal and Delhi**

District	Private Sector	Public Sector	Small Scale Industries	Informal Sector
<b>WEST BENGAL</b>				
<b>Calcutta</b>	Jay Engineering Kesoram	Tyre Corporation of India National Jute Corporation, Braithwaite Co. Ltd.	Rubber Based Industry	
Households	<b>20 hhs</b>	<b>25 hhs</b>	<b>5 hhs</b>	
<b>North 24 Parganas</b>	Titagarh Paper Mills, Texmaco, Agarpara Jute Mill	Bangashri Cotton Mill & Sodepur Cotton Mills Ltd., National Jute Corporation, Bengal Immunity (Pharmaceutical Company), Jessop		
Households	<b>24 hhs</b>	<b>35 hhs</b>		
<b>Howrah</b>	GKW	Royolle Barn Ltd., Arati cottons, Burn Standard	Umbrella Industry, Shankar Rubber Industries, Small Engineering, B P Spring, Kolkata Iron Pvt. Ltd., Durga Processing, Diamond Cotton Industries Pvt. Ltd.	Readymade Garments
Households	<b>10 hhs</b>	<b>12 hhs</b>	<b>24 hhs</b>	<b>9 hhs</b>
<b>DELHI</b>	Garment Units	-	-	-
Households	<b>50 hhs</b>			

### III.3.1b. Infrastructural Facilities in the Sample Households

In West Bengal, sampled households are located in the suburban areas of Calcutta. The residents are from various neighbouring districts of West Bengal, who have settled in the present locations decades back. However, half of these people are still living in rented accommodations.

In contrast, in Delhi, many of the retrenched workers are present generation migrants from adjoining states of Western UP and Uttaranchal. More than half of the households own some property back home, and have also acquired some ownership rights of the houses (usually a one room brick structure) in their current location.

In West Bengal, most of the people have authorised connection of electricity, whereas very few people have the access to cooking gas in compare to Delhi (Table III.3.2).

**Table III.3.2: Selected Infrastructural Facilities in Sample Households**

Percentage of Households	West Bengal	Delhi	Combined
1. Drinking water source			
a. Tap inside the house	28.0	30.0	28.5
b. Tap outside the house	55.0	42.0	51.9
c. All others	17.00	28.0	19.6
2. Having access to electricity	92.1	36.0	79.0
3. Using Cooking Gas (LPG)	3.8	98.0	49.5
4. House with a brick structure	90.9	94.0	91.6
5. Owning the homestead	50.6	64.6	53.8

*Source: Survey Data, ISST 2002.*

### III.3.1c. Demographic Characteristics of the Households

Medium sized households are predominant in our sample both in West Bengal and Delhi. However, Delhi sample has a higher population of children (0-14 years) and West Bengal has a higher aged population (60 years and above) (Tables III.3.3 and III.3.3a).

**Table III.3.3: Age Distribution of the Sampled Population**

Age Group	Delhi			West Bengal			Combined		
	Male	Female	Sex Ratio	Male	Female	Sex Ratio	Male	Female	Sex Ratio
<b>0-14</b>	65 (46.76)	38 (36.54)	584.62	84 (20.10)	71 (19.94)	845.24	149 (26.75)	109 (23.70)	731.54
<b>15-29</b>	35 (25.18)	33 (31.73)	942.86	148 (35.41)	114 (32.02)	770.27	183 (32.85)	147 (31.96)	803.28
<b>30-44</b>	34 (24.46)	27 (25.96)	794.12	61 (14.59)	100 (28.09)	1639.34	95 (17.06)	127 (27.61)	1336.84
<b>45-59</b>	5 (3.60)	3 (2.88)	600.00	101 (24.16)	60 (16.85)	594.06	106 (19.03)	63 (13.70)	594.34
<b>60 &amp; Above</b>	0 (0.00)	3 (2.88)	—	24 (5.74)	11 (3.09)	458.33	24 (4.31)	14 (3.04)	583.33
<b>Total</b>	139 (100.00)	104 (100.00)	748.20	418 (100.00)	356 (100.00)	851.67	557 (100.00)	460 (100.00)	825.85

Source: Survey Data, ISST 2002.

**Table III.3.3a: Average Size of the Sampled Households**

	Male	Female	Total
<b>Delhi</b>	2.78	2.08	4.86
<b>West Bengal</b>	2.55	2.17	4.72
<b>Combined</b>	2.60	2.15	4.75

Source: Survey Data, ISST 2002.

Both male and female literacy is higher in West Bengal than in Delhi. Larger number of girls below 18 are attending school/college in West Bengal, while boys have a lower attendance rate (Table III.3.4).

**Table III.3.4: Literacy, Health, Marital Status and Employment of the Sample Population**

Age Group	Delhi			West Bengal			Combined		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Literate (18 yrs & above)	77.27	37.29	58.40	90.88	74.31	83.54	88.54	67.31	79.02
Attending school /college (below 18 yrs)	68.49	55.56	63.56	63.00	64.08	63.55	65.32	61.49	63.55
Ever married (below 18 yrs)	5.48	6.67	5.93	4.00	2.91	3.45	4.62	4.05	4.36
Ever married (18 yrs & above)	78.79	96.61	87.20	63.52	81.03	71.28	66.15	83.97	74.14
Suffered from illness (18 yrs & above)	6.06	10.17	8.00	34.91	3.16	20.84	29.95	4.49	18.53
Treatment sought (18 yrs & above)	100.00	100.00	100.00	94.59	87.50	94.12	94.78	92.86	94.57
Employed during last yr. (18 yrs & above)	65.15	28.81	48.00	34.91	5.14	21.72	40.10	9.62	26.44

*Source: Survey Data, ISST 2002.*

Almost all the females in the age group of 18 years and above (97%) are 'ever married' in Delhi. It is to be noted here that mean age of marriage is lower in Delhi. A larger number of young married women are found in Delhi than in West Bengal.

For females, going out for employment is prevalent in Delhi, which is not so in West Bengal. This can be seen more clearly in some of the later tables. Our sample contains 21 female retrenched workers, only two out of them come from West Bengal. In West Bengal most females in the age group of 18 and above were not employed prior to the year of survey.

### **III.3.2 Profile of Retrenched Workers**

In our sample, the retrenched workers are from varied educational background. Table III.3.5 shows the educational status of retrenched workers in Delhi and West Bengal.

**Table III.3.5: Distribution of Educational Status of Retrenched Workers in Delhi and West Bengal by Gender**

Response	West Bengal		Delhi		Combined	
	Male	Female	Male	Female	Male	Female
<b>Illiterate</b>	9.87	100	29.5	47.3	12.9	52.4
<b>Primary</b>	31.5	0.0	9.6	10.5	27.9	9.5
<b>Middle</b>	20.9	0.0	12.6	31.6	19.6	28.5
<b>Secondary</b>	27.3	0.0	29.0	10.5	27.5	9.5
<b>Hi-secondary</b>	5.5	0.0	16.1	0.0	7.3	0.0
<b>Graduate</b>	4.9	0.0	3.2	0.0	4.7	0.0
<b>Total No. of Respondents</b>	<b>162</b>	<b>2</b>	<b>31</b>	<b>19</b>	<b>193</b>	<b>21</b>

Source: Survey Data, ISST 2002.

In Delhi, retrenched workers are concentrated in the age group of 30-44 years, whereas in West Bengal the concentration is higher in the age group of 40-54 years (Table III.3.6). However, it seems that the situation is better in Delhi in terms of job opportunities, as can be seen from the nature of their re-employment and the average duration of unemployment. In West Bengal, because the average age of the retrenched workers is relatively high, it may be somewhat difficult to get a new job at that age. This, coupled with high duration of unemployment in West Bengal suggests why the feeling of insecurity is comparatively higher in West Bengal as compared to Delhi among the retrenched workers. These differences are highlighted in some of the later tables.

**Table III.3.6: Age Wise Distribution of Retrenched Workers in West Bengal and Delhi**

Age Groups	West Bengal		Delhi		Combined	
	Male	Female	Male	Female	Male	Female
<b>15-19</b>	1.9	0.0	0.0	0.0	1.6	0.0
<b>20-24</b>	3.1	0.0	0.0	5.3	2.6	4.7
<b>25-29</b>	4.9	0.0	3.2	5.3	4.7	4.8
<b>30-34</b>	8.0	0.0	19.4	26.3	9.8	23.8
<b>35-39</b>	13.0	50.0	25.8	36.8	15.0	38.1
<b>40-44</b>	17.3	50.0	29.0	15.8	19.1	19.0
<b>45-49</b>	21.6	0.0	16.1	0.0	20.7	0.0
<b>50-54</b>	19.8	0.0	0.0	5.3	16.6	4.7
<b>55-59</b>	10.5	0.0	6.5	5.3	9.8	4.8
<b>60 &amp; Above</b>	0.0	0.0	0.0	0.0	0.0	0.0
<b>Total</b>	100.00	100.00	100.00	100.00	100.0	100.00
<b>Total No. of Respondents</b>	<b>162</b>	<b>2</b>	<b>31</b>	<b>19</b>	<b>193</b>	<b>21</b>

Source: Survey Data, ISST 2002.

Length of service of the retrenched workers in West Bengal varies from 5 years to 34 years. Here, the major concentration of the retrenched workers has been found in the category of 20 to 34 years of service. While in Delhi the concentration of retrenched workers are in much younger age groups. Consequently, the average length of service in pre-retrenchment phase is lower in Delhi (Table III.3.7).

**Table III.3.7: Average Length of Pre-retrenchment Service (in years) by Age group and Sex of the Workers**

Age Groups	Delhi				West Bengal			
	Male		Female		Male		Female	
	No. of Retrenched Workers	Average Length of Service	No. of Retrenched Workers	Average Length of Service	No. of Retrenched Workers	Average Length of Service	No. of Retrenched Workers	Average Length of Service
15-19	0	-	1	2	0	-	0	-
20-24	1	2	1	3	3	5	0	-
25-29	6	8	5	7	5	5	0	-
30-34	8	8	7	7	8	12	0	-
35-39	9	9	3	10	13	17	0	-
40-44	5	8	-	-	21	20	1	12
45-49	0	-	1	16	28	24	1	32
50-54	2	19	1	16	35	27	0	-
55-60	0	-	-	-	32	31	0	-
60 & Above	0	-	-	-	17	34	0	-
All Groups	31	9	19	8	162	24	2	22

Source: Survey Data, ISST 2002.

### III.3.3 Effects of Retrenchment

#### III.3.3a. Deskilling

The kind of occupation male and female retrenched workers were engaged in has been analysed in detail for West Bengal and Delhi. It may be mentioned that there are as many as 35 types of jobs in West Bengal and 16 types in Delhi as reported by the workers. While analysing the data, we have classified the workers in two categories, i.e., skilled and un-skilled, according to their job profiles. Skilled jobs being the ones that need at least some amount of skill in some specific trade and the rest are considered as unskilled jobs. The list of job profiles is given in **Appendix-III**. The list is more exhaustive in West Bengal as the workers have been selected from different

types of manufacturing industries. While in Delhi, the retrenched workers were selected only from the garment industry.

It has been found that in both the places, before retrenchment, large number of workers were skilled workers (80.49% in West Bengal and 88% in Delhi) followed by unskilled workers (19.51% and 12%). In the combined sample, percentage of skilled workers is as high as 81.78 per cent and unskilled workers were as low as 18.22 per cent (Table III.3.8).

**Table III.3.8: Change in Occupational Pattern of the Retrenched Workers**

	West Bengal		Delhi		Combined	
	Pre	Post	Pre	Post	Pre	Post
<b>Skilled</b>	132 (80.49)	1 (0.61)	44 (88.00)	6 (12.00)	175 (81.78)	7 (3.27)
<b>Unskilled</b>	32 (19.51)	46 (28.05)	6 (12.00)	7 (14.00)	39 (18.22)	53 (24.77)
<b>Self-employed</b>	.	39 (23.78)	.	10 (20.00)	.	49 (22.90)
<b>Unemployed</b>	.	78 (47.56)	.	27 (54.00)	.	105 (49.07)

*Source: Survey Data, ISST 2002.*

*Note: All figures are correct up to 2 decimal places.*

Table III.3.8a provides a gender-disaggregated view of change in occupation pattern of retrenched workers for Delhi. Here, we find that before retrenchment among males 80.65 per cent were engaged in a skilled job and 19.35 per cent in unskilled job. But, after retrenchment, only 12.90 per cent are engaged in a skilled job, 19.35 per cent in unskilled job, 29.03 per cent are self-employed, and 38.71 per cent are unemployed. Again, among females, cent per cent were engaged in a skilled job before retrenchment, among which only 10.53 per cent remains in the same category after retrenchment, 5.26 per cent are in the unskilled category, and the same percentage are self-employed. Strikingly, 78.95 per cent of the females is unemployed after retrenchment.



**Table III.3.8a: Change in Occupational Pattern of the Retrenched Workers in Delhi by Sex**

Type of Jobs	Pre-retrenchment		Post-retrenchment	
	Male	Female	Male	Female
<b>Skilled</b>	25 (80.65)	19 (100.00)	4 (12.90)	2 (10.53)
<b>Un-skilled</b>	6 (19.35)	0 (0.00)	6 (19.35)	1 (5.26)
<b>Self-employed</b>	-	-	9 (29.03)	1 (5.26)
<b>Unemployed</b>	-	-	12 (38.71)	15 (78.95)

Source: Survey Data, ISST 2002.

Note: All figures are correct up to 2 decimal places.

It would be interesting to see the changes in the occupational pattern in the post-retrenchment period (Table III.3.8b). In West Bengal 20 per cent of retrenched workers are self-employed and 43.29 per cent of them are unemployed. Only one of the 132 skilled workers in West Bengal got a skilled job after retrenchment, moreover, a significant 53.79 per cent of them have no jobs currently.

**Table III.3.8b: Pre-retrenchment and Post-retrenchment Job Status in Delhi and West Bengal**

		Delhi			
Pre	Post	Skilled	Unskilled	Self-employed	Unemployed
	<b>Skilled</b>		6 (12.00)	4 (8.00)	9 (18.00)
<b>Unskilled</b>		0 (0.00)	3 (6.00)	1 (2.00)	2 (4.00)
<b>Self-employed</b>		.	.	.	.
<b>Unemployed</b>		.	.	.	.
		West Bengal			
Pre	Post	Skilled	Unskilled	Self-employed	Unemployed
	<b>Skilled</b>	1 (0.61)	30 (18.29)	30 (18.29)	71 (43.29)
<b>Unskilled</b>		0 (0.00)	16 (9.76)	9 (5.49)	7 (4.27)
<b>Self-employed</b>		.	.	.	.
<b>Unemployed</b>		.	.	.	.

Source: Survey Data, ISST 2002.

Note: All figures are correct up to 2 decimal places.

In Delhi also, the extent of deskilling is high although it is not as bad as in West Bengal. In Delhi 23.78 per cent of retrenched workers are self-employed and 56.82 per cent of them have no jobs. Only six out of 44 skilled workers in Delhi, i.e., 13.64 per cent have found skilled jobs in the

post-retrenchment period, although nearly 50 per cent is still unemployed. Again, in Delhi, among males only 4 out of 25 skilled workers i.e. 16 per cent and among females only 2 out of 19 skilled workers i.e., 10.53 per cent got skilled jobs after retrenchment (Table III.3.8c). Interestingly, self-employment is relatively more visible among males and most of the female skilled workers are unemployed in Delhi after retrenchment.

**Table III.3.8c: Pre-retrenchment and Post-retrenchment Job Status in Delhi by Sex**

		Male			
Pre \ Post	Post	Skilled	Unskilled	Self-employed	Unemployed
Skilled		4 (12.90)	3 (9.68)	8 (25.81)	10 (32.26)
Unskilled		0 (0.00)	3 (9.68)	1 (3.23)	2 (6.45)
Self-employed		.	.	.	.
Unemployed		.	.	.	.
		Female			
Pre \ Post	Post	Skilled	Unskilled	Self-employed	Unemployed
Skilled		2 (10.53)	1 (5.26)	1 (5.26)	15 (78.95)
Unskilled		0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
Self-employed		.	.	.	.
Unemployed		.	.	.	.

Source: Survey Data, ISST 2002.

Note: All figures are correct up to 2 decimal places.

This shows clearly that the workers in West Bengal and Delhi have confronted casualisation and deskilling of employment. In West Bengal most of the workers who are presently involved in selling vegetables, pulling rickshaws have been clubbed in the category of self-employment. In Delhi self-employment includes men and women who have taken up paid work as maidservant, ironing clothes of the residents of the neighbouring colonies, or vending vegetables and fruits.

### **III.3.3b. Loss of Income and Changing Economic Conditions**

The analysis of average income earned before retrenchment and after retrenchment in West Bengal indicates that there is a percentage loss of income among the workers in almost all the age groups. It is also important to note that the percentage loss of income has been in the increasing order as the age group increases. In other words, percentage loss of income is less

among the workers from younger age groups. Percentage loss of income has also been registered in Delhi, but certainly of a much lower scale (Table III.3.9).

**Table III.3.9: Average Income and Percentage Loss in Income by Age Group and Sex of the Workers**

Delhi						
Age Groups	Male			Female		
	Average Income Earned Before Retrenchment	Average Income Earned After Retrenchment	Percentage Loss in Income	Average Income Earned Before Retrenchment	Average Income Earned After Retrenchment	Percentage Loss in Income
15-19	-	-		3000.00	0.00	100.00
20-24	2600.00	0.00	100.0	2000.00	0.00	100.00
25-29	3050.00	2050.00	32.8	2662.00	1350.00	49.29
30-34	2725.00	1917.00	29.7	2388.60	800.00	66.50
35-39	2725.00	1720.00	36.9	2333.30	0.00	100.00
40-44	2770.00	2700.00	0.0	-		
45-49	-	-		3500.00	0.00	100.00
50-54	2600.00	0.00	100.0	2820.00	0.00	100.00
55-60	-	0.00		-		
60 & Above	-	0.00		-		
<b>All Groups</b>	2783.00	2019.00	27.5	2544.70	1075.00	

West Bengal						
Age Group	Male			Female		
	Average Income Earned Before Retrenchment	Average Income Earned After Retrenchment	Percentage Loss in Income	Average Income Earned Before Retrenchment	Average Income Earned After Retrenchment	Percentage Loss in Income
15-19	-	-	-	-	-	-
20-24	1900.00	800.00	57.8			
25-29	1766.00	1188.00	32.7			
30-34	2374.00	969.00	59.2			
35-39	2366.00	980.00	58.6			
40-44	3366.00	1125.00	66.6	3000.00	0.00	100.00
45-49	3161.00	1453.00	54.0	3000.00	0.00	100.00
50-54	3243.00	970.00	70.1			
55-60	3858.00	1000.00	67.0			
60 & Above	3417.00	1045.00	69.4			
<b>All Groups</b>	3200.00	1113.00	65.2			

Source: Survey Data, ISST 2002.

Note: i) All figures are correct up to 2 decimal places.

ii) Age of a worker is the age that was recorded at the time of survey.

Along with the age wise distribution of retrenched workers regarding loss of income, it will be interesting to look into the same with respect to their educational status. Available data clearly shows (Table III.3.9a) that for all categories of educational attainment loss of income is much higher for females than for males. The scene is clearer in Delhi where we have a sizeable number of female retrenched workers in our sample.

**Table III.3.9a: Loss of Income with Respect to Educational Status**

Delhi						
Educational Status	Male			Female		
	Average Income Earned Before Retrenchment	Average Income Earned After Retrenchment	Percentage Loss of Income	Average Income Earned Before Retrenchment	Average Income Earned After Retrenchment	Percentage Loss of Income
<b>Illiterate</b>	3311.10	1232.60	62.77	2408.30	365.33	84.83
<b>Primary</b>	2250.00	1032.70	54.10	2405.00	799.00	66.78
<b>Secondary</b>	2583.10	1168.50	54.76	2571.30	98.38	96.17
<b>Post Secondary</b>	2691.70	732.17	72.80	0.00	0.00	..

West Bengal						
Educational Status	Male			Female		
	Average Income Earned before Retrenchment	Average Income Earned after Retrenchment	Percentage Loss of Income	Average Income Earned before Retrenchment	Average Income Earned after Retrenchment	Percentage Loss of Income
<b>Illiterate</b>	2920.00	557.20	80.92	3000.00	98.00	96.73
<b>Primary</b>	2741.60	715.51	73.90	0.00	0.00	..
<b>Secondary</b>	3452.90	646.95	81.26	0.00	0.00	..
<b>Post Secondary</b>	3752.90	440.00	88.28	0.00	0.00	..

*Source: Survey Data, ISST 2002.*

*Note: All figures are correct up to 2 decimal places.*

Again, regarding the skill level it can be clearly seen that incidence of loss of income is always relatively higher for the skilled workers. It is evident from the fact that, the workers who were engaged in some unskilled job before retrenchment did not have to face much of a change after retrenchment since the existing labour market of India does not happen to exhibit any trend of upward mobility of the labour force in terms of the level of skill of a worker. Moreover, it would be very interesting to note that the loss of income due to retrenchment is always relatively much

higher for the female workers than the male workers regardless of educational attainment or skill level of the worker. This clearly exposes the in-built gender disparity of our society to a naked eye.

**Table III.3.9b: Loss of Income with Respect to Skill Level**

Type of Job	Delhi					
	Male			Female		
	Average Income Earned Before Retrenchment	Average Income Earned After Retrenchment	Percentage Loss of Income	Average Income Earned Before Retrenchment	Average Income Earned After Retrenchment	Percentage Loss of Income
<b>Skilled</b>	2861.20	1019.20	64.38	2423.70	303.24	87.49
<b>Un-skilled</b>	1916.30	1382.70	27.85	0.00	0.00	.

Type of Job	West Bengal					
	Male			Female		
	Average Income Earned before Retrenchment	Average Income Earned after Retrenchment	Percentage Loss of Income	Average Income Earned before Retrenchment	Average Income Earned after Retrenchment	Percentage Loss of Income
<b>Skilled</b>	3263.10	604.95	81.46	3000.00	98.00	96.73
<b>Un-skilled</b>	2948.40	801.50	72.82	0.00	0.00	.

*Source: Survey Data, ISST 2002.*

*Note: All figures are correct up to 2 decimal places.*

Nevertheless, in West Bengal retrenched workers in the higher age groups have got more benefits than the younger groups. This may be because of the fact that all the previously skilled workers' jobs were being held by persons in higher age groups in our sample and most of them were either in PSEs or in registered manufacturing units and private limited companies. In Delhi more than 50 per cent of the retrenched workers received the benefit in terms of a consolidated amount of around Rs. 25,000/-, which had been given arbitrarily to almost everybody, those received the compensation (Table III.3.10).

**Table III.3.10: Percentage of Workers Received Any Benefit at the Time of Retrenchment by Age Group**

Age groups	Delhi		West Bengal	
	Percentage of Persons Received Any Benefit		Percentage of Persons Received Any Benefit	
	Male	Female	Male	Female
<b>15-19</b>	-	0.00	-	-
<b>20-24</b>	0.00	100.00	33.33	-
<b>25-29</b>	83.33	80.00	20.00	-
<b>30-34</b>	87.50	71.43	62.50	-
<b>35-39</b>	66.67	100.00	38.46	-
<b>40-44</b>	60.00	-	28.57	100.00
<b>45-49</b>	-	0.00	57.14	0.00
<b>50-54</b>	50.00	0.00	48.57	-
<b>55-60</b>	-	-	87.50	-
<b>60 &amp; above</b>	-	-	88.24	-
<b>All Groups</b>	70.9	73.6	58.02	50.00

*Source: Survey Data, ISST 2002.*

In 69 per cent cases both the retrenched worker and his/her spouse in our sample have mentioned that the economic condition have deteriorated considerably since retrenchment. Only five per cent have mentioned that there is no change. However, it is interesting to note that, there are cases where the retrenched workers, irrespective of their sex, have reported that there is an improvement in the household economic condition while their spouses have disagreed to this view. The spouses feel that the household economic condition has worsened. In our sample, all of these households are from Delhi. This is plausible that in these households the retrenched workers have got a lump sum amount in cash as compensation at the time of retrenchment, to which their spouses did not have much access. This is true for both male and female retrenched workers, suggesting that female retrenched workers could not hold on to their compensation just as the male retrenched workers did. It should also be noted here that the retrenched workers' households in Delhi were surveyed within a gap of couple of months after their retrenchment (Table III.3.11).

**Table III.3.11: Percentages of Couple Responses on Economic Conditions after Retrenchment**

		<b>Delhi and West Bengal (Combined)</b>			
Male	Female	Improved	Worsened	No Change	No Response
	Improved				
<b>Improved</b>		0.93	11.21	0.93	0.47
<b>Worsened</b>		6.07	68.69	2.34	0.93
<b>No Change</b>		1.40	1.87	5.14	0.00
<b>No Response</b>		0.00	0.00	0.00	0.00

*Source: Survey Data, ISST 2002.*

*Note: One record is missing in Delhi.*

To cope with the deteriorating economic situation, households of retrenched workers have adopted different strategies. One of the major strategies in both the places was to curtail expenditures on food, clothing etc. The retrenched workers households in West Bengal had to take a number of different measures to cope up with the situation than in Delhi (Table III.3.12). A large number of households in West Bengal have reported that they have had to take loans, and/or dietary habits had to be changed, and/or assets had to be sold. Unlike in Delhi, many of the retrenched workers in West Bengal were retrenched several months back. Therefore, the average post-retrenchment duration is longer as compared to Delhi. In addition to that, half of the population of the retrenched workers is still unemployed in West Bengal. Naturally, in this duration they had to take more measures to cope up with the crisis.

**Table III.3.12: Coping Strategies Adopted by the Households**

<b>West Bengal</b>					
Responses	Both of the couple say yes	Only female spouse says yes	Only male spouse says yes	Either both or any of the couple says yes	None says yes
<b>Assets had to be sold</b>	45	17	14	76 (46.34)	88
<b>Children had to be withdrawn from the school</b>	14	7	10	31 (18.90)	33
<b>Dietary habits had to be changed</b>	55	20	28	103 (62.80)	61
<b>Had to take loan</b>	119	8	13	140 (85.36)	24
<b>Expenditure had to be cut on food, cloths etc.</b>	77	15	23	115 (70.12)	49

Delhi					
Responses	Both of the couple say yes	Only female spouse says yes	Only male spouse says yes	Either both or any of the couple says yes	None says yes
Assets had to be sold	0	0	0	0 (0.00)	49
Children had to be withdrawn from the school	2	1	3	6 (12.2)	43
Dietary habits had to be changed	1	5	2	8 (16.3)	41
Had to take loan	0	6	3	9 (18.4)	40
Expenditure had to be cut on food, cloths etc	11	9	5	25 (51.02)	24

Source: Survey Data, ISST 2002.

In West Bengal the male workers reported that after retrenchment they miss a number of things apart from money such as social status (32.1%), loss of self respect in not being able to fulfill family responsibility (40.1%) and losing a sense of independence (46.3%). In contrast to this, male workers from Delhi reported that they miss having own money, in addition to loss of a sense of independence after retrenchment. However, the female workers have identified loss of own money as the most important loss after retrenchment in both West Bengal and Delhi (Table III.3.13). Loss of having own money is also identified as the most important setback among the spouses of male retrenched workers in both Delhi and West Bengal. Because females do the role of home managers, the money they earn or obtain from their husbands is usually spent on important household expenditures, like medicine, food, clothing etc. After the retrenchment, they feel the absence of liquid cash as a serious loss. In contrast, males are responsible for earning and providing money for the household expenditures and they feel sad due to the inability of fulfilling the role of bread earner of the family.



**Table III.3.13: Changes in Personal and Social Life of the Retrenched Workers After Job Loss**

Response	West Bengal		Delhi		Combined	
	Male Worker	Female Worker	Male Worker	Female Worker	Male Worker	Female Worker
Feels humiliated	8.6	0.0	3.2	0.0	7.8	0.0
Loss of Social status	32.1	0.0	9.7	10.5	28.5	0.0
Sad of being unable to fulfill family responsibilities	40.1	0.0	42.0	26.3	40.4	9.5
Loss of access to liquid cash	7.4	100.0	22.5	42.1	9.8	23.8
Sensing a loss of freedom	46.3	0.0	6.4	15.8	39.8	47.6
Sad at losing of interactions with outside world	11.1	0.0	3.2	0.0	4.6	14.3
Any others	0.0	0.0	6.4	0.0	1.0	0.0
No change	0.0	0.0	29.3	26.3	4.6	0.0
<b>Total No. of Respondents</b>	<b>162</b>	<b>2</b>	<b>31</b>	<b>19</b>	<b>193</b>	<b>21</b>

Source: Survey Data, ISST 2002.

There are lots of other effects of retrenchment on households. These are loss of self-confidence, change in social status, activities in the leisure time etc. More than 50 per cent couples from our sample have reported loss of self-confidence since retrenchment. More than 62 per cent of the couples have reported that leisure time has become boring and frustrating (Tables III.3.14 to III.3.16).

**Table III.3.14: Couple Responses on Whether There is a Loss of Self-confidence Since Retrenchment for Combined Sample**

Female \ Male	Loss in Self-confidence	Same as Before	No Response
Loss of self confidence	50.47	10.28	1.40
Same as before	11.21	24.77	1.40
No response	0.00	0.00	0.47

Source: Survey Data, ISST 2002.

**Table III.3.15: Couple Responses on Change in Social Status After Retrenchment for Delhi and West Bengal (Combined)**

Female \ Male	Loss of Respect	Same as Before	No Response
Loss of respect	27.57	9.81	0.93
Same as before	7.94	50.93	0.47
No response	0.93	0.47	0.93

Source: Survey Data, ISST 2002.

**Table III.3.16: Couple Responses on Extra Spent Time Spent Since Retrenchment for Delhi and West Bengal (Combined)**

Male \ Female				
	It is relaxing	Boring and frustrating	No time since job loss	No response
It is relaxing	0.93	3.27	0.93	0.00
Boring & frustrating	0.93	62.15	7.01	1.40
No time since job loss	0.00	8.41	13.08	0.93
No response	0.00	0.47	0.00	0.47

Source: Survey Data, ISST 2002.

### III.3.4. Gender Relations

#### III.3.4a. Decision-making and Control over Resources

Women in our sample, whether in or out of the labour force, have reported lower decision making powers and lower control over resources than their husbands. It is clear from the tables III.3.17 and III.3.18, that males have the final decision making power at the household level, whether it is a minor or a major matter. A large number of male workers as compared to their spouses have mentioned that they themselves take final decision on minor matters (59.4%) and major matters (55.7%). Among the females, spouses seem to have the least say in the decision making process. It is interesting to note that husbands of female workers reported that their wives have much more say in decision making as compared to the wives of male workers as reported by the latter. Economic independence helps women to exert/enjoy some decision making power at the household level (Table III.3.17).

**Table III.3.17: Decision-making Power in the Family (After Retrenchment) for Male Retrenched Workers and their Spouses (West Bengal + Delhi)**

	Final Say on Minor Matters				Final Say on Major Decision			
	Male	Spouse	Female	Spouse	Male	Spouse	Female	Spouse
	Worker		Worker		worker		Worker	
<b>Self</b>	59.4	22.9	23.8	23.8	55.7	20.9	20.0	28.6
<b>Husband/Wife</b>	10.4	37.9	19.0	28.6	3.1	32.8	20.0	28.6
<b>Both</b>	23.9	31.6	38.1	33.3	27.6	33.9	40.0	23.8
<b>Other</b>	6.3	7.5	19.0	14.3	13.5	12.3	20.0	19.0

Source: Survey Data, ISST 2002.

In response to the question as to whether one can spend money on his/her own, the overall trend shows that females have less control over resources or less power to spend money on her own. However, it was found that the working women have still a better control over resources, whether working or retrenched, than women who do not work (Table III.3.18).

**Table III.3.18: Control over Resources: Can You Spend Money on Your Own?**

Responses	West Bengal		Delhi			
	Male Worker	Spouse	Male Worker	Spouse	Female Worker	Spouse
Yes, I can spend money	59.7	5.7	87.1	40.0	68.4	84.2
No, I have to seek permission from Husband/Wife/other members of the family	29.4	6.3	12.9	36.7	21.1	15.8
Not applicable/No response	10.8	87.9	0.0	23.3	10.5	0.0
<b>Total No. of Respondents</b>	162	162	31	31	19	19

*Source: Survey Data, ISST 2002.*

*Note: There are only 2 female retrenched workers in W.B. One of them said, she can spend money of her own, and another said she has to seek permission. One of their husbands said he can spend money freely, where the other did not give any response.*

### **III.3.4b. Perceptions on Gender Roles and Mobility**

Perceptions on mobility of adolescent girls and women are almost similar among men and women. They see it unsafe and also believe that it may reflect badly on the family. In addition to these, in Delhi both men and women believe that movement of adolescent girls leads to gossip and suspicions about her character in the neighbourhood (Table III.3.19). More than 50 per cent couples disapprove the free movements of adolescent girls and women. However, it is interesting to note that more female members (74%) dislike free movement of adolescent girls and women as compared to male members (63%) (Table III.3.20).

**Table III.3.19: Perceptions on Mobility of Adolescent Girls and Women**

Responses	West Bengal		Delhi		Combined	
	Male	Female	Male	Female	Male	Female
It is unsafe	21	19	16	17	37	36
It leads to gossip and suspicions about character	3	4	7	10	10	14
It reflects badly on family	25	9	9	9	34	18
Any other	11	1	7	2	18	3
Total Respondents	164	164	50	49	214	213

**Table III.3.20: Couple Responses Whether Female Members Should Move Freely or Not for Delhi and West Bengal (Combined)**

Female \ Male	They should move freely	They should not Move freely	No Response
They should move freely	15.42	16.82	0.47
They should not move freely	8.41	53.74	0.93
No Response	0.47	3.72	0.47

*Source: Survey Data, ISST 2002.*

The perception on whether daughters or women should go out for work or not is highly gendered. In our sample, 61 per cent men think women should go out for work, whereas only 20 per cent women think that women should go out for work (Table III.3.21). It is important to note that more than 81 per cent females in our West Bengal sample disapprove going out of women for work, whereas, only 28 per cent of females from our Delhi sample do so. This is an instance of sharp difference of views between Delhi females and West Bengal females. However, our sample couples from West Bengal are comparatively aged as compared to Delhi couples, and this may be one factor for this difference in views.

**Table III.3.21: Couple Responses Whether Daughters and Women Should Go Out for Work or Not for Combined Sample**

Female \ Male	They should go out	They should Not go out	Depends on Circumstances	No Response
They should go out	10.28	45.33	3.27	1.87
They should not go out	6.54	16.36	1.87	0.47
Depends on circumstances	2.34	5.14	3.74	0.00
No Response	0.47	1.40	0.00	0.93

*Source: Survey Data, ISST 2002.*

### III.3.4c. Tensions and Conflicts within the Family

Around 26 per cent of the couples in our sample have said that tension/conflict within the family has increased after retrenchment. However, 48 per cent of the couples have mentioned that tension/conflict has not increased after retrenchment (Table III.3.22). It seems that there is underreporting on this question. If we include responses of either the wife or the husband in the count, then in 49 per cent cases, either or both have agreed that there is an increase in the tension and conflict in the family after retrenchment.

**Table III.3.22: Couple Responses: Whether Tension and Conflict in the Household has Increased or Not After Retrenchment for Combined Sample**

Female \ Male	Tension/Conflict Has Increased	Not Increased	No Response
Tension/Conflict has increased	25.70	9.35	1.87
Not Increased	11.21	48.60	2.34
No Response	0.47	0.47	0.00

*Source: Survey Data, ISST 2002.*

Male workers from both the places have identified money and major expenditures as the most important reasons behind family tensions. This is similar to the response given by the females from West Bengal. In Delhi the major factors for tension seem to be money, followed by suspicion on spouse and alcohol (Table III.3.23).

**Table III.3.23: Major Issues Related to Tension/Conflict for Retrenched Workers' Families**

Responses	West Bengal		Delhi			
	Male Worker	Spouse	Male Worker	Spouse	Female Worker	Spouse
Money	62.3	59.8	35.5	58.0	52.6	52.6
Decision: Children's marriage, edu. major exp.	27.1	20.9	32.3	3.2	26.3	0.0
Not doing HH chores properly	17.9	14.2	9.6	9.6	21.0	10.5
Sex	0.6	0.0	32.3	3.2	26.3	0.0
In-laws	0.0	0.6	32.3	3.2	26.3	0.0
Suspicion on spouse	0.0	0.0	32.3	16.1	0.0	36.8
Alcohol	4.9	3.7	6.5	9.6	10.5	5.3

Source: Survey Data, ISST 2002.

Both in West Bengal and Delhi, verbal and physical abuse has been identified as major manifestation of abuse. Workers from both the sexes and their spouses have agreed on this. However, incidences of abuses are more prevalent in Delhi than in West Bengal. This could again be due to the fact that the couples are more aged in West Bengal than in Delhi. A lower incidence of violence could be a factor in that.

In Delhi a large number of female spouses of retrenched workers and female retrenched workers themselves reported that they are subjected to verbal abuse very frequently. The females, both working and non-working, have reported about the verbal and physical abuse more than their male counterparts. It is clear that, women are easy prey of violence as the tension and conflict is created in the family due to job loss of either sex.

#### **IV. Gender and Mental Health in the Sampled Households**

In the first phase of the project, members of households of women workers working in EPZs and EPU were surveyed and their mental health status was examined to assess differences, if any, in the nature and extent of mental distress and levels of mental well being between men and women (India Country Report, 2001). In the current phase of the project, the same issues were probed. The questionnaire contained a number of questions, which were similar to those asked in the earlier exercise. Also identical questions were canvassed as in the earlier phase to assess the scores on Subjective well-being Inventory (SUBI) and General Health Questionnaire (GHQ) as

before. However, the exercises carried out on the data were somewhat different, as were the results. **Appendix-IV** gives the details on GHQ and SUBI.

The results obtained from analysis of GHQ and SUBI scores in the households of retrenched workers from the two locations turn out to be qualitatively different from what was obtained in the earlier phase. Unlike in the households of women workers of EPZs, where generally both the working women and the men were relatively happy, in the current sample, levels of distress recorded were extremely high among both. The pre-ordained cut-off points for the two indicators (less than two for GHQ and less than 16 for SUBI), covered less than 17 per cent under GHQ and less than 10 per cent under SUBI of the sample population, leaving the remaining susceptible to the prospect of serious mental stress. This is understandable because unlike in the last time, the sampled population this time has been chosen to be one that is already excessively stressed out in any case, having to go through the process of retrenchment. Tables IV.1 and IV.2 provide distributions of GHQ and SUBI scores in West Bengal, Delhi, and the combined sample.

**Table IV.1: GHQ Distribution across States**

GHQ	Combined			West Bengal			Delhi		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
<2	19.02	14.63	16.83	10.19	13.38	11.78	47.92	18.75	33.33
<4	28.78	25.85	27.32	17.83	21.66	19.75	64.58	39.58	52.08
<6	38.54	40.49	39.51	26.11	34.39	30.25	79.17	60.42	69.79
<8	51.71	55.61	53.66	39.49	46.50	42.99	91.67	85.42	88.54
<10	68.78	70.24	69.51	61.15	62.42	61.78	93.75	95.83	94.79
10-12	31.22	29.76	30.49	38.85	37.58	38.22	6.25	4.17	5.21

**Table IV.2: SUBI Distribution across States**

SUBI	Combined			West Bengal			Delhi		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
<12	1.95	2.44	2.20	0.00	1.27	0.64	8.33	6.25	7.29
<15	5.85	7.32	6.59	0.64	3.82	2.23	22.92	18.75	20.83
<16	7.80	8.78	8.29	1.27	3.82	2.55	29.17	25.00	27.08
<18	15.12	17.07	16.10	5.10	8.28	6.69	47.92	45.83	46.88
<21	36.10	34.15	35.12	25.48	21.02	23.25	70.83	77.08	73.96
<24	58.05	54.15	56.10	46.50	42.68	44.59	95.83	91.67	93.75
24-27	41.95	45.85	43.90	53.50	57.32	55.41	4.17	8.33	6.25

It can be seen from these tables that an excessively high percentage of both males and females in both the samples are under severe mental distress since in fact nearly one third of the population have GHQ scores in the range of 10-12 which by all accounts suggests excessively high levels of mental distress. As far as SUBI scores are concerned 43.9 per cent of population falls in the range of 24-27 implies high level of mental stress.

The other important difference from the results of the last time is that males in the current sample have a higher level of mental stress than females: a situation, which is very different from our findings in the last phase. Also, standard multivariate analysis of the data failed to suggest any significant impact of the gender variable.

There are a few things that may be pointed out about the gendered picture of mental distress and mental ill being in the sample:

1. There are more males than females in both the sample sites with the severest form of mental distress as seen from the GHQ score (last row of Table IV.1). The situation with respect to SUBI scores is somewhat different (last row of Table IV.2). Here, although West Bengal far supercedes Delhi in recording the severest form of mental ill being for both males and females, in both locations, the incidence of mental ill being is higher in females than males in the highest brackets where SUBI scores range between 24 and 27.
2. Attempts to run multivariate logit regressions on the combined sample with a state dummy, and a sex dummy and other demographic and economic variables as was done in the earlier phase come out with fairly insignificant results for the sex dummy. Some sensitivity analysis was done by changing the dependent variable with increasing cut-off points, and the sex dummy continues to be insignificant except in the middle ranges where it reaches a significance level of around ten per cent. This exercise was carried out with various permutation and combination of various explanatory variables, but the results on the sex dummy turn out to be fairly robust (Tables IV. 3 and IV.4).



**Table IV.3: Results for GHQ for Combined Sample**

<b>Variables</b>	<b>GHQ 2</b>	<b>GHQ 4</b>	<b>GHQ 6</b>	<b>GHQ 8</b>	<b>GHQ 10</b>
<b>State Dummy</b>	1.09 (2.98)	1.57 (4.83)	1.87 (5.90)	2.38 (6.15)	2.54 (4.99)
<b>Age</b>	0.02 (0.88)	0.00 (0.07)	-0.01 (-1.08)	0.00 (-0.30)	-0.02 (-1.66)
<b>Sex Dummy</b>	-0.22 (-0.68)	0.08 (0.27)	0.39 (1.57)	0.35 (1.41)	0.33 (1.28)
<b>Education Dummy</b>	-1.05 (-3.27)	-1.25 (-4.41)	-0.90 (-3.76)	-0.77 (-3.28)	-0.44 (-1.81)
<b>Coping Strategy Dummy</b>	1.31 (3.91)	1.27 (4.03)	1.21 (3.59)	1.10 (2.88)	1.54 (2.77)
<b>Constant</b>	-0.07 (-0.11)	-0.54 (-0.93)	-1.11 (-1.95)	-2.67 (-4.43)	-3.43 (-4.23)
<b>Pseudo R2</b>	0.15	0.17	0.16	0.17	0.14
<b>Wald Chi2 (6)</b>	50.67	65.15	64.23	63.46	37.01

*Note: 1) All values are correct upto two decimal places*

*2) Total number of observations=410*

*3) The z value is given in the parenthesis*

*4) The dependent variable is  $GHQX_i$  ( $i=2,4,6,8$  &  $10$ ), which is defined as:*

$$GHQX_i = 1, \text{ if } GHQ = X_i \\ = 0, \text{ otherwise}$$

*5) The explanatory variables are defined as :*

*a) State Dummy :*  $D = 1$ , for West Bengal,  
 $= 0$ , for Delhi

*b) Sex Dummy :*  $D = 1$ , for males  
 $= 0$ , for females

*c) Education Dummy :*  $D = 1$ , if respondent has studied upto 6<sup>th</sup> standard or more  
 $= 0$ , if not

*d) Coping Strategy Dummy :*  $D = 1$ , if the any coping strategy was used  
 $= 0$ , if not

**Table IV.4: Results for SUBI for combined sample**

Variables	SUBI 12	SUBI 15	SUBI 16	SUBI 18	SUBI 21	SUBI 24
State Dummy	2.74 (2.31)	2.53 (3.63)	2.54 (4.15)	2.65 (6.20)	2.99 (7.88)	3.49 (7.03)
Age	-0.04 (-0.80)	-0.02 (-0.48)	-0.01 (-0.40)	-0.01 (-0.28)	-0.05 (-3.22)	-0.05 (-3.47)
Sex Dummy	0.69 (0.84)	0.51 (1.00)	0.29 (0.66)	0.39 (1.13)	0.47 (1.65)	0.31 (1.15)
Education Dummy	-0.35 (-0.47)	-0.31 (-0.67)	-0.24 (-0.58)	-0.68 (-2.08)	-0.92 (-3.35)	-0.70 (-2.89)
Coping Strategy Dummy	2.02 (2.47)	0.95 (1.99)	1.13 (2.63)	0.36 (0.94)	1.28 (3.45)	1.61 (3.30)
Constant	2.65 (1.96)	1.15 (1.14)	0.63 (0.62)	0.17 (0.22)	-0.18 (-0.28)	-2.28 (-2.79)
Pseudo R2	0.24	0.20	0.22	0.22	0.25	0.25
Wald Chi2 (6)	29.66	42.89	50.41	72.03	82.27	71.16

*Note: 1) All values are correct upto two decimal places*

*2) Total number of observations=410*

*3) The z value is given in the parenthesis*

*4) The dependent variable is SUBIX<sub>i</sub> (i=12, 15, 16, 18, 21 & 24), which is defined as:*

$$\begin{aligned} \text{SUBIX}_i &= 1, \text{ if SUBI } X_i \\ &= 0, \text{ otherwise} \end{aligned}$$

*5) The explanatory variables are defined as :*

*a) State Dummy : D = 1, for West Bengal,  
= 0, for Delhi*

*b) Sex Dummy : D = 1, for males  
= 0, for females*

*c) Education Dummy : D = 1, if respondent has studied upto 6<sup>th</sup> standard or more  
= 0, if not*

*d) Coping Strategy Dummy : D = 1, if the any coping strategy was used  
= 0, if not*

3. It can be seen from these tables that while the sex dummy performs poorly through out, the two variables that come out with very high levels of significance is the state dummy and the coping strategy dummy. The state dummy in the combined sample shows a substantially high intercept value for observations from the West Bengal sample, a result which has already been referred to. The other variable that comes out to be consistently significant is a dummy variable on coping strategies (whereby the variable is set equal to zero if no coping strategy has been used by the household after retrenchment and is set equal to one if any one or

several strategies like selling property and jewellery, taking loans, making changes in food budgets, cutting down expenses in other essentials etc., have been resorted) comes out with the significant Z values.

### ***How Does One Interpret these Results?***

The high level of significance of the state dummy, indicating a systematic difference between stress levels of individuals, both men and women, between Delhi and West Bengal can be explained by differences in labour market conditions in the two locations that have already been alluded to. The labour market in Delhi is tighter and far more vibrant than it is in the study sites in West Bengal. In our sample, a higher percentage of retrenched workers from West Bengal have been unemployed for a longer period, and have stayed unemployed at the time of interviews than has been the case with the Delhi population. Also, a much higher percentage of the sample population in West Bengal has been forced to get into low paying self-employment activities as compared to Delhi. The average age of the retrenched worker population in West Bengal is also higher, presumably rendering them less employable. All these factors must have contributed to significantly higher levels of stress and mental ill being in the West Bengal sample.

The significance of the coping strategies dummy is also understandable. Adoption of any one or some of these strategies is an indication of significant financial distress, which automatically raises stress levels. The question that still needs to be explored and the one which is of the major concern in this paper is how one explains the gender differences in stress levels that we have got in the sample.

### ***Gender and Work Status of Women as Contributory Factors of Relative Female Stress***

We looked at the relative stress levels and state of mental well being of male and female interviewees within households using GHQ and for SUBI scores from both states as well as in the combined sample and we found that the differences are fairly evenly spread across the positive and negative axes (Tables IV.5 and IV.6). Yet if one looks into these figures a little more carefully, some interesting conclusions emerge.

**Table IV.5: Distribution of the Sample According to Relative Stress Levels of Males and Females within Households (GHQ)**

<b>Difference of GHQ between male and female in a household (=D1)</b>	<b>Combined</b>	<b>West Bengal</b>	<b>Delhi</b>
<b>D1 &lt; 0, (Higher stress level for females)</b>	44.88	40.13	60.42
<b>D1 = 0, (Equal stress level for both sex)</b>	12.68	10.83	18.75
<b>D1 &gt; 0, (Higher stress level for males)</b>	42.44	49.04	20.83

**Table IV.6: Distribution of the Sample According to Relative Levels of Well-being of Males and Females within Households (SUBI)**

<b>Difference of SUBI between male and female in a household (=D2)</b>	<b>Combined</b>	<b>West Bengal</b>	<b>Delhi</b>
<b>D2 &lt; 0, (Higher well-being for males)</b>	38.54	33.76	54.17
<b>D2 = 0, (Equal well-being for both sex)</b>	20.49	24.84	6.25
<b>D2 &gt; 0, (Higher well-being for females)</b>	40.98	41.40	39.58

From Tables IV.5 and IV.6, one can see that if one takes couples as units, compared to West Bengal, stress levels for females relative to that of their husbands are higher in Delhi. Out of the female respondents in Delhi 60.42 per cent have a higher stress level than their husbands as compared to corresponding figure of 40.3 per cent in West Bengal. On the flip side, only 20.83 per cent of husbands in Delhi have a higher stress level than their wives as compared to 49.4 per cent in West Bengal.

The pertinent issue in this context is that there are practically no working women in the West Bengal sample whereas nearly 40 per cent of the Delhi sample of retrenched workers were women. This could have a clue to the answer as to why Delhi women are more stressed out, relatively speaking, than West Bengal women, and why men in West Bengal are so much more stressed out on an average than men in Delhi.

It is known from a large number of studies here and abroad that in general women record a higher level of mental distress under “neutral” situations. In the last phase of our study in India, we found much higher levels of stress for women than for men, although almost all the women who were working in EPZ’s and EOU’s were happy to have had the opportunity of working outside the home. In joint families older women who were not working outside expressed unhappiness at having lost out on the opportunity. It was not just the financial aspect of working

that was cited by the women as the primary reason for this view, but the opportunity of social interactions outside the home, the boost in self confidence that it entails and the perceived rise in their status and self esteem. Those results are discussed in detail in the India Report of Phase I. The most commonly cited reasons by men for their satisfaction of having their women work in the factories was the increase in household incomes.

On the other hand, one of the situations which has been found to be a major generator of male stress is where men perceive themselves to be in a situation where they cannot fulfil their socially ordained role of the principal bread earner in the family. The fact that all these men have been involuntarily retrenched from their jobs must have been the major contributory factor in pushing up average levels of stress being experienced by the males. We believe that this is in fact the sole contributory factor that is responsible for the overall higher stress level for males as compared to females in the sample. All the retrenched workers in the West Bengal sample are men, with the exception of two lone women. In contrast, in the Delhi sample 40 per cent of the retrenched workers are women. In West Bengal the male stress because of not being able to provide for the family has subsumed the generally higher levels of gender-related female stress, making for overall stress levels for males at much higher levels than for their wives. In Delhi, for the working females, the distress of having lost a job would have compounded with the higher stress levels usually associated with the female gender. This is presumably what makes Delhi women more stressed out relatively speaking compared to their men, than the West Bengal women, who are by and large non working in any case, and have never experienced the emancipatory potential and financial benefits of outside work.

In order to investigate this hypothesis in some more detail, we looked at the mean GHQ and SUBI scores for the samples from both the sites and in the combined sample. The only situation where the males in the family have unquestionably higher mean scores than females is where neither the worker nor the spouse is working. Almost in every other case the female mean scores are higher, suggesting that retrenchment combined with continued unemployment for males is what generates very high levels of stress for males in all situations, overriding higher stress levels for females arising from the gender factor.

Other dimensions of gender differences in stress levels are suggested by results of some multivariate analysis carried out by incorporating the asset position of households and the coping strategy dummy (Table IV.7). The dependent variable in these equations is the difference between GHQ and SUBI scores of all the retrenched workers in the sample, male and female, and their corresponding spouses. It can be seen that two variables come out to be highly significant. These are asset ownership and the use of any or more of the coping strategies. In households with assets, husband's stress levels turn out to be lower than their wives, while families which have had to take resort to some coping strategies once again, the husband's stress level is lower than that of his wife. This result is independent of the current labour status of the couple.

**Table IV.7: Factors Affecting Relative Psychological Health of Males and Females within a Household in Terms of GHQ and SUBI**

Results for Variables	GHQ		SUBI	
	Equation 1	Equation 2	Equation 3	Equation 4
Household Size	-0.27 (-1.56)	- -	-0.19 (-1.11)	- -
Child Proportion	- -	-1.39 (-1.17)	- -	1.60 (1.43)
Compensation Dummy	-0.90 (-1.43)	-0.68 (-1.13)	-0.80 (-1.63)	-0.61 (-1.18)
Asset Position Dummy	-1.68 (-2.83)	- -	-1.36 (-2.17)	- -
Ownership of House Dummy	- -	0.04 (0.08)	- -	-0.09 (-0.15)
Coping Strategy Dummy	-2.26 (-3.71)	-2.27 (-3.68)	-0.31 (-0.43)	-0.25 (-0.34)
State Dummy	1.89 (3.52)	2.17 (3.83)	0.33 (0.48)	0.89 (1.25)
R <sup>2</sup>	0.12	0.10	0.05	0.03

*Note: 1) All values are correct upto two decimal places*

*2) Total number of observations=410*

*3) t statistic is given in the parenthesis*

*4) The dependent variable is defined as :*

*a) For GHQ;  $Y_i = (GHQ_h - GHQ_w)_i$*

*b) For SUBI;  $Y_i = (SUBI_h - SUBI_w)_i$*

*(where, 'i' denotes household number, 'h' denotes husband & 'w' denotes wife)*

*5) The explanatory variables are defined as:*

*a) Child Proportion: Number of children below 12 yrs. divided by household size*

*b) Compensation Dummy:  $D = 1$ , if respondent was paid some compensation  
 $= 0$ , if not*

- c) *Asset Position Dummy*:  $D = 1, \text{ if the household owns some assets}$   
 $= 0, \text{ if not}$
- d) *Ownership of House Dummy*:  $D = 1, \text{ if respondent owns a house}$   
 $= 0, \text{ if not}$
- e) *Coping Strategy Dummy*:  $D = 1, \text{ if the any coping strategy was used}$   
 $= 0, \text{ if not}$
- f) *State Dummy*:  $D = 1, \text{ for West Bengal,}$   
 $= 0, \text{ for Delhi}$

This is a very interesting result which suggests that in all the sampled households, asset ownership is less of a stress relieving factor for the wives than it is for the husbands. In other words, the perceived sense of financial security that comes from ownership of assets is more important for men than women. For women, in their role as home managers, what is more important is not so much the security of owning an asset but perhaps the ready and regular access to liquid financial resources which provides them with the ability to put adequate food on the plate for all household members and to be able to manage the day to day requirements for running the household: a finding which is corroborated by the answers to the qualitative questions on stress inducing factors in the questionnaire that has been given by men and women in the sample.

Similarly the high level significance of the coping strategy dummy in the equations in Table IV.7 above suggests that use of one or more coping strategies in a household is likely to be a more of a potent indicator for female stress, much more than it would be for men. Once again, women are likely to be affected more directly than men if daily needs are being met through recourse to any one or more of the coping strategies listed in our questionnaire because of women's home management role. If the food budget in the household has to be pruned, if jewellery has to be sold, if children have to be withdrawn from school, it is the women who seem to feel the pressure more than their husbands.

There is another issue which needs further probing. If gender and loss of jobs are identified as two of the major factors resulting in stress in men and women, then families, where women had been working and have now been retrenched, should exhibit higher stress levels for their women as compared to their husbands, unless of course, there are other, clearly identified, countervailing factors. Since there are hardly any working and retrenched women in the West Bengal sample,

an attempt was made to investigate these questions in the families of the 19 retrenched female workers in Delhi. The results are reported in Table IV.8.

**Table IV.8: Mean GHQ and SUBI for Men and Women in the Households of Female Retrenched Workers in Delhi.**

Work Status of Retrenched Worker & Spouse	Average GHQ			Average SUBI			No. of HHs
	Male	Female	Total	Male	Female	Total	
<b>Retrenched Worker Not Working &amp; Spouse Working</b>	1.17	4.17	2.67	16.50	19.00	17.75	6
<b>Both Retrenched Worker &amp; Spouse Not Working</b>	..	..	..	..	..	..	<b>0</b>
<b>Both Retrenched Worker &amp; Spouse Working</b>	2.57	4.71	3.64	15.00	16.86	15.93	7
<b>Retrenched Worker Working &amp; Spouse Not Working</b>	1.67	4.83	3.25	14.67	17.17	15.92	6

*Note: HHs denotes households*

Table IV.8 pertains to the 19 households in the Delhi sample where the retrenched workers happened to be women. A few of them have found some re-employment, usually at considerably low pay. Others are still unemployed. Some of the husbands are working. Others are unemployed. We found that there was no household where both the woman and husband were unemployed at the time of the survey.

We looked at the average GHQ and SUBI scores of wives and husbands in the other three categories and found that in all of them, the average level of mental stress and mental ill being is considerably higher for the wives than for their husbands. This confirms our suspicion that women workers who have been retrenched would show up with higher levels of stress than their husbands, as they would be bearing the double burden of two stress inducing factors: that of retrenchment and that of gender.



## **V. Concluding Observations**

The effort in this study has been to explore the possible gender differences on the impact of retrenchment due to economic reforms. The survey done in Delhi and West Bengal among the selected households of retrenched workers has brought out some interesting insights into the possible nature of the manner in which men and women get affected by loss of jobs.

In both locations, the study came up with evidence of mental distress and material impoverishment, loss in incomes, de-skilling and general disruption in the lives of the households. However, due to different economic environment of the two states, the impact on households is somewhat different. In Delhi where the labour market is much more buoyant and active, a lot of the retrenched workers got re-employed or were able to start small informal activities. In West Bengal, this did not happen because retrenchment took place in a stagnant industrial climate.

The retrenched workers who were interviewed in West Bengal had been older than the retrenched workers in Delhi and had little hope of getting back to some kind of paid employment. While this is the general scenario for both men and women in West Bengal, the males stress levels came out to be uniformly higher than that of the women. This came as a bit of a surprise because in earlier exercises of its kind one has found that female stress levels are generally much higher than male stress under varied conditions.

Some in-depth analysis of the data threw up interesting insights. The higher stress level of males could be the outcome of their inability to perform the male gender role i.e., the role of the bread earner for the family. If this hypothesis is true, then it would follow that females who also happen to be participants in the paid labour force, and have lost their jobs, would experience higher stress because of job loss, as compared to females who have not gone through this experience because they are out of the labour force any way. Since the size of the West Bengal sample of women workers was very small, a closer look at the Delhi sample was needed. This showed that indeed female retrenched workers in Delhi were exhibiting much higher stress levels than their male counter parts and with respect to other females after controlling for other

attributes. In other words, these females were bearing the double stress of job loss compounded with the higher stress level that is associated with the fact of being woman.

The other interesting gender difference that came up in the sample was that while households who have taken recourse to any of the usual coping strategies such as selling assets, getting into debt or reducing households consumption etc. demonstrate higher stress levels *ceteris-paribus*. There is a certain difference between men and women even in these households. Women are more stressed out than men if there is a forced reduction in family consumption levels or consumption patterns. However, the mere fact of asset ownership is less of a stress relieving factor for the wives than it is for their husbands. In their role as home managers what is more important to women is not so much the continued security of owning an asset but the ready access to liquid financial resources which provide women with the ability to put food on the plates of all household members.

Retrenchment is a massively stressful incident in a person's life, especially if the prospects of getting a new job with adequate income is low. In the melee of job losses and job gains, the net macro figures cannot reflect these individual tragedies. Given the differential roles of men and women in all households, including households of retrenched workers, the manner in which these shocks are internalised by different members of the households is quite different. In case of job losses, women seem to be able to absorb the shock and cope with it better than men, especially if they are not in the work force. Nevertheless, different things give succour to men and women in the households. For men, psychological security of owning an asset brings down stress levels comparatively more than it does for women. For women, it is their inability to manage the household with inadequate resources that generates the stress, and the mere fact of owning an asset is no palliative for it.

## **Appendix-I: A Brief Report on the Type of Industries from Where Workers have been Retrenched**

In the present survey, the surveyors visited numerous households of retrenched workers in Calcutta, parts of North 24 Parganas and Howrah District of West Bengal as well as certain areas of Delhi. However the aim of the following chart is to provide a broader picture of the industries affected by liberalization whose closure brought about the sorry state of these households. Even though the ISST research team could not procure information about all the affected industries this chart provides data on quite a few of them belonging to the private, public and informal sectors as well as small scale industries located in the above mentioned area. This part of the report is based on the information gathered from the retrenched workers, trade union leaders, and a few high official retired from the respective units.

### **Guest Kin Williams (GKW)**

GKW, established in 1920, and managed by a private owner, used to produce weighing machine wagons, and looms. The factory as well as the workers' colony is located in Shibpur. In 1994 it was taken over by Bangurs. It has many ancillary units, which used to produce a lot of materials for this large-scale industry. With units also in Bangalore, Pune, and Bhandup (Mumbai) it used to get its order from the Government of India (GOI), mainly railway and automobile industries. The major crisis started in 1982. The Automobile Industry stopped taking material from GKW because cheaper material was available from China and Japan. GOI too stopped giving order to GKW. As a result there was no work left for the workers.

It has a prolonged history of lockouts since 1969 when it was locked out for 17 months. Since then it has faced lockouts in 1976, 1982, 1987 and lastly in 1998. During 1998 the steel division at Howrah closed down. The management did not put up any notice of lockout but sent a show cause notice of suspension of work so that there was no obligation to provide any pay or compensation to the workers. In 1999 – 2000 other divisions within GKW also closed down. At present only the corporate office is functioning. However the staffs have not been paid their salary for 6 to 8 months. The workers feel that lack of modernization and lack of resources to upgrade the infrastructure is the main reason for failure.

### **Barn Standard Co. Ltd. (PSU)**

More than 100 years old and with 11 units all over India it used to produce wagon, different types of intermediate goods, coupling, etc. In 1992 it became a Public Sector Unit (PSU). Its principle buyer was GOI Railway Ministry and it also exported its products to Vietnam, Uganda, and Yugoslavia. The last recruitment took place in 1984.

There were negotiations between the management and trade union but nothing improved the situation. In 1992, it was referred to Board for Industrial & Financial Reconstruction (BIFR). After that a joint consultation committee was formed and BIFR recommended that the unit had a potential to run. So for 3 years workers were given a chance to run the show under the condition that within three years if the company could show profit then it would be declared viable and allowed to continue. Accordingly the unit was given a production target of Rs 76 crore but it failed to produce the target. Once more it was proved that the unit was incapable of production. Ultimately the management made it clear that the workers would have to take Voluntary Retirement Scheme (VRS) otherwise the whole unit would be closed down and the workers would have to go without any compensations or pay. The unit in Howrah had 3011 workers out of which 2744 opted for

VRS. Recently the management cleared all the dues to the workers. Some of the places where the workers' colony located are Kalabibi, Heartlane, and Rameshwar Malia.

### **Arati Cotton Mill**

Arati Mill is one of the 14 units of National Textiles Corporation (NTC). In 1972, its management was taken over by the Government of India (GOI) though the assets remained under private ownership. From 1975 onwards it was going on a no loss - no profit basis. The first VRS came in 1995-96 with the concept of the golden handshake. Earlier, GOI used to provide raw cotton but for the last 7 years it has stopped giving any raw material to NTC. In 1980s and early 90s modern machinery was imported from Korea and installed in the unit. However at the top level there was no engineering skill available that could have really helped in boosting the production process. Over the years, machines accumulated but production was not up to the mark. The quality of cotton was poor and started losing the market. For instance even Tantuz (a marketing outlet) refused to take material from NTC because of its poor quality. Currently out of the 850 workers only around 100 workers have not yet opted for VRS. At the moment, the unit is being run on the basis of job work, that is, raw material is collected from some private agency and according to their demand, the things are produced.

The situation was quite ticklish. The workers had not been paid their salaries for a few months. They were asked to take VRS by the management. However as soon as the workers applied for VRS it was approved and within no time the dues were cleared to them. Now there is a move that Central Cotton Industry, which is also a PSU, will be merged with Arati Cotton Mills to run the show.

### **Rayolle Barn Ltd**

The company was established in 1964 under private ownership with two units, one at Pharsa road and the other at Dr Abni Dutta Road. Around three hundred workers were working in both the units. The last recruitment took place during 80s. The unit used to produce switchgear and electrical gazettes used in coalmines and powerhouses. The GOI used to procure most of its products. The unit was taken over by Central government in 1989.

It was referred to BIFR in 1996 and it was decided that IRBI would support them to run the show for some time. From 1998 the workers ran the unit on their own, on job work basis. However, in February 2001 management put up a notice asking workers to take VRS. When the workers came to know that there is no hope to revive the unit, all of them opted for VRS. The workers allege that the closure is due to lack of capital resources in the unit.

### **Sanjay Tube Factory** (Umbrella industry)

The industry is located in Salkia, in Howrah District. In order to cut down infrastructure cost the unit reduced the number of workers who used to work full time. The owner of one such unit was of the opinion that the cost of production of the tubes and the frames used for the umbrellas could be drastically cut down if they are imported from China. Also lots of imported materials are coming into the market and people prefer those to the ones being produced in these units. This unit was supplying frames and tubes to the most populous umbrella producer & manufacturer in West Bengal i.e. Mahindra Dutta & Co. Since, for the past two years the umbrella parts are being imported, many of the workers are sitting idle and the owners are helpless and apprehensive about revival of such units. According to the owner of the unit, if this market trend continues it is likely that he would have to close down all his units producing umbrellas in near future.

### **Shankar Rubber Industries**

The unit used to produce tyres and tubes for cycles. It was established in 1967 with a total strength of 400 workers. In 1996 new recruitment took place and another 250 workers were taken in. The products were sold in Orissa, Uttar Pradesh, Madhya Pradesh and Bangladesh. The market demand came to a halt in 1998. In 1999 the management declared lay off and in 2001 it was closed down with a show cause notice of suspension of work. During the lay off time workers used to get half their salary which continued for nearly two years. This is actually a direct impact of the liberalization policy. In the market there was a stiff competition for these products. The industry could not stand the competition with "Good Year" tyre, which was sold in the market at a lower cost than Shankar Rubber. The idea is that larger units can produce much more in less time than smaller units like Shankar Rubber because of better infrastructure and technology. The owner of this industry had other units, which used to produce uppers of the military shoes, hosiery stuff, horse pipe, canvas shoes etc. involving strength of around 2000 workers. Almost all these units have closed down and around 2000 families are affected by the closure.

### **Readymade Garment Units**

The Howrah district has a major concentration of ready-made garment industry workers. About 2 lakh workers, male, female, children who constitute around 20,000 households are involved in this industry and are mostly located in Balitikudi, Munshi danga, Shankuna. This is quite an established informal sector in the district and has been functioning for the last thirty years or even more. Raw material has never been a problem for this industry since most of these industries used to get raw material from Surat. All the materials produced were sold in the Howrah *Haat* and the buyers were fixed and regular. Most of these buyers were from Orissa, Madhya Pradesh, Uttar Pradesh and Mumbai. Over the last few months these people have been unable to get orders from the buyers because of quality and design.

We have been told that buyers are not satisfied anymore with the finishing of the garments produced by these household industries. Better materials at a lower rate are available since a lot of stuff produced using sophisticated machines is coming to the Indian market. This obviously gives a better finishing touch. On the other hand, the producers from Howrah are producing everything manually.

### **Jay Engineering**

This is owned by Sriram. It was started in 1938 and was doing very well till 1963. It used to export its products to more than sixty countries. It had a very democratic union. There was a system that every year there was an election to have workers representatives in the committee comprising management, technical and marketing persons. When Lala Charat Ram was the chairman, the policy was that every thing would be produced in-house whether it was a wooden board or a switch, etc.

During 1963 there was a massive strike in the company and it lasted for nearly seven months. During that period the company changed its policy and started selling the sewing machines by assembling the parts. The company used to get spare parts from outside and assembled it in the company. Gradually the quality started falling. The company has a history of lockouts. It has had lockouts in 1969, 1973, 1978, and 1989. The closure in 1989 was declared illegal.

During 1995-96 the company had a financial loss of sixty-three crores. In 1997 the case was referred to BIFR for revival of the company. The cost of the scheme was rupees sixty crore. It was decided that Jay Engineering and Usha International will be merged together and the cost will be borne by the management. The company premises at the Anawarshah Road would be sold for 30 crores and the same would be given for the purpose of the company's revival and the other 34 crore rupees would be given directly by the management. Till date the land has not been sold and the proposal remains under consideration.

In 1997 the company was supposed to produce 10000 sewing machines and 50000 fans. However it failed to produce the required material in time. The labour union alleged that it was the management's decision to hold the production after producing about 4000 fans and 10000 sewing machines. It is claimed that the company did provide the required number of fans by taking the material from smaller companies and selling it in their name. This was done deliberately since management is not interested in running the company any more.

It has also been alleged that around the same time the company, without any discussion, went on to buy different types of fans from a Hong Kong based company and sold it in the Indian market.

The proposal that was put forward by the management during Januray, 2002 intended to retain only 85 persons out of 972 workers with almost half the infrastructure. All the 887 employees have been given notice to leave the job.

### **Kesoram Textiles Mill**

Established in 1940 by Birla group it is a private company. This was the only composite cotton mill of West Bengal. It used to produce cotton as well as yarn. Export was very less. Most of the products used to be purchased by cloth merchants and business houses from Uttar Pradesh, Punjab, and Bihar. The company declared suspension of work in January 1999. During 1987-89 the unit had taken technological up-gradation programme. This created a threat of labour retrenchment. The Company had to lockout for some time. During this time around three thousand workers left the place and as a result the strength of the workers became only five thousand.

The unit started facing problems since mid nineties when India started importing ready-made cloth from China and Korea. This also created price competition. The cotton produced by the unit could not stand market competition. The crisis became acute in 1995-96. Before the declaration of suspension of work the company intended to run the mill with half of the existing labour. This created a massive problem and the company had to take the decision to declare a suspension of work.

### **Tyre Corporation of India**

Kedar Mukerjee started the factory called National Rubber Factory in 1947. It used to produce molded rubber products. In 1960 another unit was started in Kakinara in collaboration with Czechoslovakia. There was an increase in production of conveyors, cycle tyres, belts used for industries and molded rubber. There were 3500 workers in the Tangra unit and 700 workers in the Kakinara unit. Another unit was opened for recycling scrapped rubber, but in the process there was lot of investment and the parent unit started having capital resource crisis.

In 1978 the unit became PSU but only partially. Only the management was taken over by the government. However, in 1984 it became a total PSU. At this time it was decided that the Tangra unit would take care of industrial reuse product and Kakinara unit would look after the tyre production. During 1987-88 there was a recommendation that 26 crore rupees be given to the Tangra unit and 66 crore rupees to Kakinara for modernization. The Kakinara unit went for modernization but Tangra unit did not. As a result rate of production started diminishing and in 1992 it was referred to BIFR. In 1993 production was closed down and 2200 workers used to go to the factory but had no work. The corporation went on like this for four years. During this period salaries were given to the workers. In 1996 BIFR recognized the proposal submitted by the management as well as the workers union. The same was challenged because it did not follow Sick Industrial Companies Act (SICA). In 1997 the unit was revamped with a sanction of rupees forty crore. Also the corporation got an order for rupees seventy crore. Trade union leaders felt that still they have market goodwill and products will be in demand like earlier times if they are given a chance. The lack of modernization and working capital are the reasons for the downfall of the corporation. From 1993 onwards VRS notices were put up. Since then workers started taking VRS and a major chunk of workers have left.

#### **National Jute Manufacturer Corporation (NJMC)**

There are six mills of NJMC in West Bengal. There are around 30000 workers working in these mills. Most of the mills were incurring loss since 1992. The cases were referred to BIFR. In 1994 an agreement was signed between NJMC authority and trade unions to make the corporation viable and profitable. But the agreement was never implemented. Now Govt. wants to close down these units for lack of resources. The trade union leaders believe that the government is keen on selling these units at a throwaway price to private owners. Jute being an environment friendly fibre it has its demand at the international market. There is always a chance of increasing its export.

In the jute mills, workers do not have a regular job. The jobs are seasonal but still it is beneficial to those who work there. Those who grow jute are also benefited because of its consumption in these mills. But closure would mean thousands of jute growers dependent on these mills would lose their livelihood. In 2002 an agreement was signed by which jobs will be ensured, the wage structure, and the benefits of the workers will also be revived.

#### **Taxmaco**

K. K. Birla established Taxmaco in 1939. The original strength of workers was 3000. The main production was manufacturing of textile machines and the slump in production started after 1991. There was no demand for textile machines since most of the machines were imported due to modernization. There are other units too, which were engaged in the production of wagons. The transport cost went up during 90s and so did the price of wagons. This is a related feature. If the company has to spend much for its raw material and infrastructure obviously the price will shoot up. The other reason for slump is the competitive price of the products.

The government has taken off the Monopoly & Restrictive Trade Practices (MRTP) act as a post liberalization policy. This has facilitated many small companies to come up and market their products in competitive prices. Earlier government used to give order for some specific amount and a company was bound to produce against the demand. Recently government has also started following different pattern to buy the products. It asks for tender from the companies and goes for only those who quote comparatively less price. It is also not possible for large companies to quote

prices like the small companies since they have to include the cost of infrastructure and other cost of maintenance. The organized industry therefore cannot afford to give the products at the same price like that small units.

### **Bengal Immunity (BI)**

The BI was a private company and was started by Mr. Narendra Dutta in 1946. The company used to produce life saving medicines, injections, saline water, etc. In the late 70s it started incurring losses. Ultimately it was taken over by GOI in 1979. In 1992 the management put up the VRS notice and at that time the strength of the workers was around 2000. More than 1500 workers have taken VRS and got their benefits cleared. The strength of the worker as of now (in 2002) is around 450.

Since the company was incurring loss, the same was referred to BIFR in 1995-96. One of the reasons for not doing well is the competition faced by the company in the market in terms of quality and price of the products. The company had a neck to neck competition with another pharmaceutical company (Smith & Stencil Pvt. Limited) which started producing same medicines like that of BI with better quality and less price thus breaking the monopoly of BI in the market.

The other version is the quality of the produce has gone because of lack of expertise at the top level. The trade union leaders allege that the lack of capital resources and technical expertise are the reasons for the sickness in the company.

### **Garment Units in Delhi**

#### **Le, Apparells**

Le, Apparell Company is located in Mayapuri, Phase I, New Delhi. It was started in 1999 and has no other unit. Workers were selected on the basis of their capacity for output. Most of the recruitment is done for the machine operators and for cutting, tailoring etc. Currently the company has 580 workers in total. 80 per cent of them are permanent and 20 per cent are helpers who are not permanent. The concept of these helpers came in because many of the permanent workers come from outside Delhi and in festivals like Dipawali, Dusseshra they take long leaves for about one month or so during which period these helpers are taken as supplements. Company produces skirts, tops, trousers etc. on the basis of export orders they get. Most of their orders come from USA and other European companies. Raw materials for the garments are bought from the markets of Bombay, Jaipur, Gujarat, etc. Although they have the international market, however, rejects are sold in the domestic market in order to cover the loss. The company maintains the quality of the products. Therefore, there is very little chance that the material produced gets rejected by the buyers. Because of new technology they are able to produce printed materials by themselves. Usually there is low production season during July – September. From October onwards production picks up. The management says that in order to cope with the stiff competition in the market, it has to put more efforts as compared to earlier times. With the new technology, management feels they are able to produce more and earn more profit.

#### **Sewa International Fashion**

Sewa International is located in Kirti Nagar. It was established in 1974. Usually it keeps workers on daily wages or weekly payment basis. For years workers have been working here who have not been given permanent status. At the time of survey, the management reported that for the past 6-8 months the company has suffered heavy losses



because of which it closed some of the units. However, workers reported that they formed a union and wanted to demand their rights. Company found it difficult to retain these workers and therefore they closed the units on the pretext of loss so that these workers would have to leave these units automatically. After a period of eight months the company reopened and retrenched those workers after giving some amount of compensation to them. The Company recruited new people according to the needs of the organization. Once again none of these workers were permanent, all of them were recruited on daily wage basis. The company had captured the US market and only during July-August the production went down. Otherwise the whole year they had orders. Raw materials for these were bought from Gujarat, Ahmedabad, Amritsar, and Madras. Most of the products were produced in-house in terms of design, printing etc. Their products were hardly rejected because before production they used to get the sample approved from the buyers. Even if some products get rejected they put it up for sale or otherwise they gave away as donations for creating goodwill in the market. Their marketing executives mentioned that this creates more demand for the products in the market. The products are sold under the Naxle trademark. The company has around 800 workers but management refused to give the research team the exact number of workers employed in different capacities. Although, the company has suffered a setback due to loss, but in reality the profit remains same since the products are sold for a much higher price in USA, than what it incurred in terms of infrastructure cost and the duty aid to the GOI.

They do not face problem in terms of quality since the company maintains very highly. Everything is produced in-house. They use the latest technology using high cost machine but production is very high almost triple the amount what used to be produced earlier. All these machines are bought on loan, therefore, they get lot of tax rebate while exporting the goods, which helps them maintain their infrastructure. Management makes special efforts to upgrade the technology and design. The management encourages frequent visit of the buyer so that new designs are incorporated for production. This boosts up the quality of the products and the sales.

### **Richa & Co.**

A Government recognized trading house – The factory is located in Kirti Nagar and was established in 1975. Currently they have 12 manufacturing units. Richa's factories are multi-product-manufacturing units. They produce everything like denim, embroidery, yarn dyed, and mill made checks. They do very less basic garments and all their exports are value added. For the past four to five years they have been investing 5-6 crore of rupees every year in technology upgradation. Richa is at the moment consolidating and adopting new systems as old systems are to be replaced which means they would close down the small factories which at one point of time did very well. As far as the clients are concerned, Richa's main clients are US and Europe markets. Currently they are not into the competition of exploring new markets as they are not at the lower end of the market like Latin American market where price is the main factor and it is difficult for Richa to compete in that market. Richa & Co. is doing woven, knitted and leather garments as a 100 per cent export unit with an annual turnover of 55 million dollars despite bleak market conditions. Total number of employees working in the company is 5000 and number of machines imported and indigenous are 2500. The annual turnover is 50 million dollars.

## Appendix-II: Survey Questionnaire

### Household Information

#### I Identification

<b>HH. Identity No.</b>	
<b>Date</b>	
<b>Name of village</b>	
<b>Block/Taluka</b>	
<b>District</b>	

#### II Infrastructure

##### *Infrastructure Facilities*

##### *Type*

2.1 Drinking water source

---

2.2 Electricity

---

2.3 Fuel

---

2.5 Sanitation

---

2.6 Type of house

---

2.7 Own/rented house

---

2.8 Any other property owned

---

2.9 School

---

2.10 College

---

2.11 Health facilities

---

#### **Codes**

2.1 1. Tap inside household

2. Hand pump

2.2 1. Kerosene

2.3 1. Kerosene

2. Electricity

2.4 1. Facility inside hhld.

2. Open pit inside hhld.

2.5 1. Kutcha

2.9 1. Primary

2.11 1. PHSS

2. Govt. Hospital

3. Tap outside household

4. Others

2. Gasoline

3. Oil lamp

3. Facility inside hhld.

4. Shared with other hhld.

2. Pucca

2. Middle

3. PHC

4. Primary Hospital

5. Well

3. Firewood

4. Solar

5. Open ditch or field

3. Secondary

5. ICDS

6. Private Doctor



**IV Work History (to be asked only to the retrenched worker)**

**4.1 For how long have you been working?**

1. Less than 5 yrs. 2. 5 to 10 yrs. 3. More than 10 yrs

**4.2 Where all did you work for all these years?**

1. Company 2. Factory 3. Shop 4. Own business 5. Any other

**4.3.1 Did you ever have a continuous job? Yes/No**

**4.3.2 If yes, ask the following**

4.3.3 Maximum period you worked continuously	4.3.4 Kind of work performed	4.3.5 Payment received /wage/ piece rate/ monthly salary	4.3.6 Employment status Permanent/ Temporary/ Contract	4.3.7 Any other benefit

**V Occupational Status**

**5.1 When did you get retrenched?**

**5.2 Name of the company that retrenched you?**

*Give the details on the employment status at the time of retrenchment:*

**5.3.1 Number of years worked:**

**5.3.2 Kind of work performed:**

**5.3.3 Employment Status: Permanent/ Temporary/ Contract**

**5.3.4 Payment Received: Wage/ Piece Rate/ Monthly Salary**

**5.3.5 Any other Benefit Apart from Salary:**

- |  |                          |
|--|--------------------------|
| 1. Medical Coverage                        | 6. Home travel allowance |
| 2. Weekly rest by rotation                 | 7. Uniforms              |
| 3. All national holidays & public holidays | 8. Footwear              |
| 4. Provident fund                          | 9. Child care facilities |
| 5. Maternity leave                         | 10. Any Other            |

**5.4 Did you receive any training in this company? Yes/No**

**5.5 If yes, What kind of training did you receive?**

**5.6 Did you get any notice before retrenchment? Yes/No**

**5.7 If yes? What kind of notice?**

**5.8 Did you get any compensation? Yes/No**

**5.9 If yes, what kind of compensation?**

**5.10 Have you got the compensation in installments? Yes/No**

**5.11 If yes, give details**

**VI Current Occupational Status**

**6.1 Are you currently working? Yes/No**

*If Yes, ask the following information*

6.2.1 Name of the company

6.2.2 Kind of job

6.2.3 Kind of payment

6.2.4 Salary (amount in Rupees)

6.3 Benefits Enjoyed apart from salary

- |  |                          |
|--|--------------------------|
| 1. Medical Coverage                        | 6. Home travel allowance |
| 2. Weekly rest by rotation                 | 7. Uniforms              |
| 3. All national holidays & public holidays | 8. Footwear              |
| 4. Provident fund                          | 9. Child care facilities |
| 5. Maternity leave                         | 10. Any Other            |
|  | 11. None                 |

**VII Extent of Training/Counseling** (to be asked only to the retrenched worker)

7.1 Was some training/counseling made available to you before VRS or retrenchment? (Yes/No)

.....

7.2 If yes, give details and indicate its usefulness to your Post-VR settlement?

.....

**VIII Economic**

**8.1 How has the household financial situation changed since the job loss?**

- a) it has worsened
- b) it has improved
- c) there is no change

**8.2 Since the job loss, has the financial loss been partly or fully compensated by any of the following?**

- a) re-employment (of retrenched person)
- b) employment/income of another family member
- c) other income generating activity eg. shop, business, etc
- d) none of the above

**8.3 If there was a compensation package how was it used?**

- a) the money has not yet been received
- b) the sum was too small to invest in anything
- c) the sum was invested to bring in some income
- d) the sum was spent on some major expenses eg. building house, marriage of children, repayment of loan, etc
- e) the sum is being used for current living expenses
- f) any other \_\_\_\_\_
- g) there was no such compensation

**8.4 In order to cope with the changed family economic situation, which of the following steps have had to be taken?**

- a) property (land, house) had to be sold
- b) assets (jewelry, consumer durables, utensils, etc) had to be sold
- c) expenditure had to be cut eg. new clothes, provisions, medical expenses, etc
- d) nonworking partner/spouse had to take up paid work
- e) child had to take up paid work
- f) child/children had to be withdrawn from school to save on school fees
- g) daughter/s had to be withdrawn from school to take over domestic responsibilities since mother had to go out to work
- h) dietary habits had to be changed to save on money eg. cutting down on expensive food items, having fewer items at meals, reducing number of meals, etc

- i) had to take a loan
- j) any other
- k) none

**8.5 For retrenched person only**

**8.5.1 Do you have any new work ? (Yes / No)**

**8.5.2 If you have some new work how does it compare with your old job?**

- a) do not have any new work
- b) it is on daily wages/ short contract
- c) the new work is better than my old job in income/benefits
- d) the income/benefits are lesser
- e) it is physically more strenuous
- f) it is of lower status
- g) any other

**8.5.3 How much of your earning did you/do you keep for yourself?**

- a) all
- b) 75%
- c) 50%
- d) 25%
- e) 15% or less
- f) none

**8.5.4 To who did you/do you hand over all/some of your income?**

- a) spouse
- b) parent
- c) parent-in-law
- d) any other
- e) no-one

**8.5.5 Can you/could you spend the money you kept in any way you liked?**

- a) yes
- b) no, have to/had to take permission of spouse or other family member

**IX Personal and Social**

**9.1 Since the job loss, how do you feel about the extra time on your hand ?**

- a) it is relaxing
- b) it is boring and frustrating
- c) there is no extra time because of reemployment and other tasks

**9.2 How is the extra time spent (by the retrenched worker)?**

- a) there is no extra time
- b) religious, community affairs
- c) helping children with schoolwork, playing with them
- d) pursuing some personal hobby or interest, knitting, sewing, etc
- e) household work
- f) socializing with friends
- g) playing cards for money, gambling
- h) drinking
- i) sleeping, lying down
- j) watching TV
- k) any other

**9.3 Do you think that there has been any change in status or social position in your community or neighbourhood or biradari since the job loss?**

- a) Yes, people do not give as much respect
- b) No, it is the same as before

**9.4 Apart from the money, what else do you miss missed about that job?**

- a) social life, camaraderie at work
- b) social status and respect
- c) self-respect in fulfilling family responsibilities
- d) having own money
- e) sense of independence, freedom
- f) being out in the world, not being home-bound
- g) learning new things, broadening vision
- h) any other
- i) nothing else is missed

**9.5 Do you think that there is some loss in self-confidence since losing the job?**

- a) yes
- b) no

**9.6 For female retrenched worker**

What have been the effects of her job loss?

- a) none
- b) not applicable since she is re-employed
- c) better care of home
- d) better care of children
- e) removal of double burden of domestic and outside work
- f) greater sense of safety since not going out
- g) less friction at home
- h) any other

**X Household Dynamics**

**10.1 Authority and Decision-making**

10.1.1 Who is involved in decision making in the family now?

Self Spouse Both Other

- a) consultation on minor matters  
(minor expenses, daily needs)
- b) final say on minor decisions
- c) consultation on major matters  
(major expenses, education,  
marriage of children, work)
- d) final say on major matters

10.1.2 Who was involved in decision making before the job loss?

Self Spouse Both Other

- a) Consultation on minor matters  
(minor expenses, daily needs,etc)
- b) Final say regarding minor decisions
- c) Consultation on major matters  
(major expenses, education, marr-  
iage of children, work, etc)
- d) Final say regarding major decis ions

**10.1.3 If there was compensation paid following job loss, how was its utilisation decided?**

- a) not applicable (no compensation)
- b) through joint discussion and decision
- c) decision taken by the retrenched worker alone
- d) decision taken by spouse of retrenched worker
- e) spouse doesn't know anything about it

**10.2 Household Work**

**10.2.1 In which of these household chores did you/do you participate substantially?**

Before                      After

- a) buying daily provisions
- b) care of small children, elderly
- c) tutoring children in school-work
- d) cooking
- e) cleaning the house
- f) cleaning utensils
- g) washing clothes
- h) no work
- i) any other

**10.2.21 How many hours do you rest each day (TV, radio, reading, chatting, etc)? \_\_**

**10.2.22 How many hours do you sleep each day? \_\_\_\_**

**10.2.23 How many hours does your spouse rest each day?**

**10.2.24 How many hours does your spouse sleep each day?**

**10.3 Conflict and Violence**

**10.3.1 In all families there is some tension and conflict. In your house, has this increased since the job loss?**

- a) No
- b) Yes

**10.3.2 What is the conflict or tension about usually?**

- a) money
- b) alcohol
- c) decisions about children's marriage, education, major expenses, etc
- d) misbehaviour of children
- e) disrespect/disobedience
- f) not doing household chores properly
- g) sex
- h) in-laws
- i) suspicions about character of wife
- j) suspicions about character of husband
- k) interference in domestic tasks
- l) wife/daughter working outside home
- m) any other

**10.3.3 Do these fights involve**

- a) verbal abuse (taunts, vulgarity, insults)
- b) physical abuse (slapping, punching, shoving, kicking, pulling hair, etc)
- c) emotional abuse (refusing money, refusing sex, not speaking, not eating, not allowing to go to maika, etc)
- d) sexual abuse (harassment, coercion, humiliation)



**10.3.4 As a result of such fights has there ever been some physical injury?**

- a) yes, spouse has had small cuts and bruises
- b) yes, self has had small cuts and bruises
- c) yes, spouse has had severe cuts and bruises, broken bones, lost consciousness
- d) yes, self has had severe cuts and bruises, broken bones, lost consciousness
- e) no

**10.3.5 Has the extent of violence increased since the job loss?**

- a) yes, verbal
- b) yes, physical
- c) yes, sexual
- d) no

**10.4 Attitude towards Woman Working/ Physical Mobility**

10.4.1 Do you believe that grown up girls and women should not move about freely?

- a) yes
- b) no

10.4.1.1 If yes, why?

- a) it is unsafe
- b) it leads to gossip and suspicions about character
- c) it reflects badly on the family
- d) any other

***For Male Respondents Only***

**10.4.2 Would you/did you object to your wife or daughter going out to work?**

- a) yes
- b) no
- c) depends on the circumstances

**10.4.3 What reservations do you/did you have about your wife/daughter going out to work?**

- a) it is unsafe for women
- b) there can be gossip about her character
- c) it is against our family tradition
- d) it reflects badly on my being the provider
- e) the children/domestic work will be neglected
- f) she may become too independent or bossy
- g) she does not have the confidence/ability
- h) any other
- i) no reservations at all

**10.4.4 What benefits do you see in your wife/daughter going out to work?**

- a) additional income
- b) knowledge about the outside world
- c) gain in self-confidence
- d) greater independence and ability to handle life
- e) no benefit
- f) any other

**10.4.5 Since your wife/daughter has been going out to work, has there been any change in your attitude about women working?**

- a) yes, I am more positive about it now
- b) yes, I am more negative about it now
- c) no
- d) not applicable (women in family not working)

***For Female Respondents Only***

**10.4.2 Was there/will there be any objection to you/your daughter going out to work?**

- a) yes
- b) no
- c) depends on circumstance

**10.4.3 What are/were your reservations about yourself/daughter going out to work?**

- a) it is unsafe
- b) there can be gossip about character
- c) it is against family tradition
- d) it reflects badly on the earning capacity of family men
- e) children/domestic work will be neglected
- f) women can become too independent or bossy
- g) lack of confidence/ability
- h) any other
- i) no reservations at all

**10.4.4 What benefits do you see in yourself/your daughter going out to work?**

- a) more income
- b) knowledge about outside world
- c) gain in self-confidence
- d) greater independence and ability to handle life
- e) any other

**10.4.5 Since you/your daughter have been going out to work, has there been any change in your attitude about women working?**

- a) yes, I am more positive about it now
- b) yes, I am more negative about it now
- c) not applicable (women in family are not working)
- d) no

**10.5 Health and Habits**

**10.5.1 Since the job loss, have you been falling ill more often with minor illnesses (such as colds, cough, fever, backache, etc)?**

- a) yes, I have been falling ill more often
- b) no, it is about the same
- c) no, I am keeping better health than before

**10.5.2 Since the job loss, have you had any major illnesses or serious health problems?**

- a) yes, major illness (malaria, typhoid, TB, etc)
- b) yes, health problems (diabetes, high blood pressure, etc)
- c) no

**10.5.3 How have you been feeling mentally?**

- a) Same as before
- b) More relaxed and happy
- c) More anxious, worried, depressed, irritable or frustrated

**10.5.4 Has your, and your spouse's, consumption of any of these items changed since the job loss ?**

- Never   More   Less   Same
- a) Alcohol  
Self  
Spouse
  - b) Tobacco

- Self
- Spouse
- c) Ganja
  - Self
  - Spouse
- d) Other
  - Self
  - Spouse

## **XI Mental Distress**

### **General Health Questionnaire (12-items)**

Instruction: We would like to know if you have had any medical complaints and how your health has been over the past few weeks. Please indicate the answer that most closely applies to you. Remember that we want to know about your recent complaints, not those you had in the past.

#### **11.1 Have you recently been able to concentrate on whatever you're doing?**

- a) better than usual
- b) same as usual
- c) less than usual
- d) much less than usual

#### **11.2 Have you recently lost much sleep over worry?**

- a) not at all
- b) no more than usual
- c) rather more than usual
- d) much more than usual

#### **11.3 Have you recently felt that you are playing a useful part in things?**

- a) more so than usual
- b) same as usual
- c) less useful than usual
- d) much less useful

#### **11.4 Have you recently felt capable about making decisions about things?**

- a) more so than usual
- b) same as usual
- c) less capable than usual
- d) much less capable

#### **11.5 Have you recently felt constantly strain?**

- a) not at all
- b) no more than usual
- c) rather more than usual
- d) much more than usual

#### **11.6 Have recently felt that you couldn't overcome your difficulties?**

- a) not at all
- b) no more than usual
- c) rather more than usual
- d) much more than usual

#### **11.7 Have you recently been able to enjoy your normal day-to-day activities?**

- a) more so than usual
- b) same as usual
- c) less so than usual
- d) much less than usual

**11.8 Have you recently been able to face up to your problems?**

- a) more so than usual
- b) same as usual
- c) less able than usual
- d) much less than usual

**11.9 Have you recently been feeling unhappy and depressed?**

- a) not at all
- b) no more than usual
- c) rather more than usual
- d) much more than usual

**11.10 Have you recently been losing confidence in yourself?**

- a) not at all
- b) no more than usual
- c) rather more than usual
- d) much more than usual

**11.11 Have you recently been thinking of yourself as a worthless person?**

- a) not at all
- b) no more than usual
- c) rather more than usual
- d) much more than usual

**11.12 Have you recently been feeling reasonably happy, all things considered?**

- a) more so than usual
- b) about the same as usual
- c) less so than usual
- d) much less than usual

GHQ TOTAL SCORE =

**XII Mental Well-being**

Subjective Well being Inventory (SUBI) - 9 items

**12.1 Do you feel your life is interesting?**

- a) very much
- b) to some extent
- c) not so much

**12.2 Compared with the past, do you feel your present life is:**

- a) very happy
- b) quite happy
- c) not so happy

**12.3 On the whole, how happy are you with the kind of things you have been doing in recent years?**

- a) very happy
- b) quite happy
- c) not so happy

**12.4 Do you think you have achieved the standard of living and the social status that you had expected?**

- a) very much
- b) to some extent
- c) not so much

**12.5 How do you feel about the extent to which you have achieved success and are getting ahead?**

- a) very good
- b) quite good
- c) not so good

**12.6 Do you normally accomplish what you want to?**

- a) most of the time
- b) sometimes
- c) hardly ever

**12.7 Do you feel you can manage situations even when they do not turn out as expected?**

- a) Most of the time
- b) sometimes
- c) hardly ever

**12.8 Do you feel confident that in case of crisis (anything that substantially upsets your life situation) you will be able to cope with it/face it boldly?**

- a) very much
- b) to some extent
- c) not so much

**12.9 The way things are going now, do you feel confident in coping with the future?**

- a) very much
- b) to some extent
- c) not so much

SUBTOTAL SCORE=

## VIII Economic

### 8.1 How has the household financial situation changed since the job loss?

- a) it has worsened
- b) it has improved
- c) there is no change

### 8.2 Since the job loss, has the financial loss been partly or fully compensated by any of the following?

- a) re-employment (of retrenched person)
- b) employment/income of another family member
- c) other income generating activity eg. shop, business, etc
- d) none of the above

### 8.3 If there was a compensation package how was it used?

- a) the money has not yet been received
- b) the sum was too small to invest in anything
- c) the sum was invested to bring in some income
- d) the sum was spent on some major expenses eg. building house, marriage of children, repayment of loan, etc
- e) the sum is being used for current living expenses
- f) any other \_\_\_\_\_
- g) there was no such compensation

### 8.4 In order to cope with the changed family economic situation, which of the following steps have had to be taken?

- a) property (land, house) had to be sold
- b) assets (jewelry, consumer durables, utensils, etc) had to be sold
- c) expenditure had to be cut eg. new clothes, provisions, medical expenses, etc
- d) nonworking partner/spouse had to take up paid work
- e) child had to take up paid work
- f) child/children had to be withdrawn from school to save on school fees
- g) daughter/s had to be withdrawn from school to take over domestic responsibilities since mother had to go out to work
- h) dietary habits had to be changed to save on money eg. cutting down on expensive food items, having fewer items at meals, reducing number of meals, e
- i) had to take a loan
- j) any other
- k) none

#### 8.5.1 *For spouse of retrenched person only*

Do you have paid work?

- a) yes, outside home (factory, company, shop etc.)
- b) yes, business
- c) yes, home-based work
- d) no

#### 8.5.2 **For Spouse of Retrenched Person Only**

Did you take up paid work?

- a) before retrenchment of spouse
- b) after retrenchment of spouse
- c) not applicable

#### 8.5.3 How much of your earning did you/do you keep for yourself?

- a) all
- b) 75%
- c) 50%

- d) 25%
- e) 15% or less
- f) none
- g) not applicable (is not/has not been earning member)

**8.5.4 To who did you/do you hand over all/some of your income?**

- a) spouse
- b) parent
- c) parent-in-law
- d) any other
- e) no-one
- f) not applicable (is not/has not been earning member)

**8.5.5 Can you/could you spend the money you kept in any way you liked?**

- a) yes
- b) no, have to/had to take permission of spouse or other family member
- c) not applicable (is not/has not been earning member)

**IX Personal and Social**

**9.1 Since the job loss, how is the person (the retrenched worker) feeling about having extra time on his/her hands?**

- a) it is relaxing
- b) it is boring and frustrating
- c) there is no extra time because of reemployment and other tasks

**9.2 How does the retrenched worker spend the extra time?**

- a) there is no extra time
- b) religious, community affairs
- c) helping children with schoolwork, playing with them
- d) pursuing some personal hobby or interest, knitting, sewing, etc
- e) household work
- f) socialising with friends
- g) playing cards for money, gambling
- h) drinking
- i) sleeping, lying down
- j) watching TV
- k) any other

**9.3 Do you think that there has been any change in status or social position in your community or neighbourhood or biradari since the job loss?**

- a) No, it is the same as before
- b) Yes, people do not give as much respect

**9.4 Apart from the money, what else is missed about that job (by the retrenched worker)?**

- a) social life, camaraderie at work
- b) social status and respect
- c) self-respect in fulfilling family responsibilities
- d) having own money
- e) sense of independence, freedom
- f) being out in the world, not being home-bound
- g) learning new things, broadening vision
- h) any other
- i) nothing else is missed

**9.5 Do you think that there is some loss in self-confidence (in the retrenched worker) since losing the job?**

- a) yes
- b) no

*For female worker's spouse only*

**9.6 What have been the effects of her job loss?**

- a) none
- b) not applicable since she is re-employed
- c) better care of home
- d) better care of children
- e) removal of double burden of domestic and outside work
- f) greater sense of safety since not going out
- g) less friction at home
- h) any other

**X Household Dynamics**

**10.1 Authority and Decision-making**

**10.1.1 Who is involved in decision making in the family now?**

Self Spouse Both Other

- a) consultation on minor matters (minor expenses, daily needs)
- b) final say on minor decisions
- c) consultation on major matters (major expenses, education, marriage of children, work)
- d) final say on major matters

**10.1.2 Who was involved in decision making before the job loss?**

Self Spouse Both Other

- a) Consultation on minor matters (minor expenses, daily needs, etc)
- b) Final say regarding minor decisions
- c) Consultation on major matters (major expenses, education, marriage of children, work, etc)
- d) Final say regarding major decisions

**10.1.3 If there was compensation paid following job loss, how was its utilisation decided?**

- a) not applicable (no compensation)
- b) through joint discussion and decision
- c) decision taken by the retrenched worker alone
- d) decision taken by spouse of retrenched worker
- e) spouse doesn't know anything about it

**10.2 Household Work**

**10.2.1 In which of these household chores did you/do you participate substantially?**

Before After

- a) buying daily provisions
- b) care of small children, elderly
- c) tutoring children in school-work
- d) cooking
- e) cleaning the house



- f) cleaning utensils
- g) washing clothes
- h) any other

**10.2.21 How many hours do you rest each day (TV, radio, reading, chatting, etc)?\_\_**

**10.2.22 How many hours do you sleep each day?\_\_\_**

**10.2.23 How many hours does your spouse rest each day?**

**10.2.24 How many hours does your spouse sleep each day?**

### **10.3 Conflict and Violence**

**10.3.1 In all families there is some tension and conflict. In your house, has this increased since the job loss?**

- a) Yes
- b) No

**10.3.2 What is the conflict or tension about usually?**

- a) money
- b) alcohol
- c) decisions about children's marriage, education, major expenses, etc
- d) misbehaviour of children
- e) disrespect/disobedience
- f) not doing household chores properly
- g) sex
- h) in-laws
- i) suspicions about character of wife
- j) suspicions about character of husband
- k) interference in domestic tasks
- l) wife/daughter working outside home
- m) any other

**10.3.3 Do these fights involve**

- a) verbal abuse (taunts, vulgarity, insults)
- b) physical abuse (slapping, punching, shoving, kicking, pulling hair, etc)
- c) emotional abuse (refusing money, refusing sex, not speaking, not eating, not allowing to go to maika, etc)
- d) sexual abuse (harassment, coercion, humiliation)

**10.3.4 As a result of such fights has there ever been some physical injury?**

- a) yes, spouse has had small cuts and bruises
- b) yes, self has had small cuts and bruises
- c) yes, spouse has had severe cuts and bruises, broken bones, lost consciousness
- d) yes, self has had severe cuts and bruises, broken bones, lost consciousness
- e) no

**10.3.5 Has the extent of violence increased since the job loss?**

- a) yes, verbal
- b) yes, physical
- c) yes, sexual
- d) no

#### **10.4 Attitude towards Woman Working/ Physical Mobility**

##### **10.4.1 Do you believe that grown up girls and women should not move about freely?**

- a) yes
- b) no

##### **10.4.1.1 If yes, why?**

- a) it is unsafe
- b) it leads to gossip and suspicions about character
- c) it reflects badly on the family
- d) any other

*For male respondents only*

##### **10.4.2 Would you/did you object to your wife or daughter going out to work?**

- a) yes
- b) no
- c) depends on the circumstances

##### **10.4.3 What reservations do you/did you have about your wife/daughter going out to work?**

- a) it is unsafe for women
- b) there can be gossip about her character
- c) it is against our family tradition
- d) it reflects badly on my being the provider
- e) the children/domestic work will be neglected
- f) she may become too independent or bossy
- g) she does not have the confidence/ability
- h) any other
- i) no reservations at all

##### **10.4.4 What benefits do you see in your wife/daughter going out to work?**

- a) additional income
- b) knowledge about the outside world
- c) gain in self-confidence
- d) greater independence and ability to handle life
- e) any other

##### **10.4.5 Since your wife/daughter has been going out to work, has there been any change in your attitude about women working?**

- a) yes, I am more positive about it now
- b) yes, I am more negative about it now
- c) no
- d) not applicable (women in family not working)

*For female respondents only*

##### **10.4.2 Was there/will there be any objection to you/your daughter going out to work?**

- a) yes
- b) no
- c) depends on circumstance

##### **10.4.3 What are/were your reservations about yourself/daughter going out to work?**

- a) it is unsafe
- b) there can be gossip about character
- c) it is against family tradition
- d) it reflects badly on the earning capacity of family men
- e) children/domestic work will be neglected
- f) women can become too independent or bossy
- g) lack of confidence/ability

- h) any other
- i) no reservations at all

**10.4.4 What benefits do you see in yourself/your daughter going out to work?**

- a) more income
- b) knowledge about outside world
- c) gain in self-confidence
- d) greater independence and ability to handle life
- e) any other

**10.4.5 Since you/your daughter have been going out to work, has there been any change in your attitude about women working?**

- a) yes, I am more positive about it now
- b) yes, I am more negative about it now
- c) no
- d) not applicable (women in family are not working)

**10.5 Health and Habits**

**10.5.1 Since the job loss, have you been falling ill more often with minor illnesses (such as colds, cough, fever, back ache, etc)?**

- a) yes, I have been falling ill more often
- b) no, it is about the same
- c) no, I am keeping better health than before

**10.5.2 Since the job loss, have you had any major illnesses or serious health problems?**

- a) yes, major illness (malaria, typhoid, TB, etc)
- b) yes, health problems (diabetes, high blood pressure, etc)
- c) no

**10.5.3 How have you been feeling mentally?**

- a) Same as before
- b) More relaxed and happy
- c) More anxious, worried, depressed, irritable or frustrated

**10.5.4 Has your, and your spouse's, consumption of any of these items changed since the job loss ?**

Never    More    Less    Same

- a) Alcohol  
    Self  
    Spouse
- b) Tobacco  
    Self  
    Spouse
- c) Ganja  
    Self  
    Spouse
- d) Other  
    Self  
    Spouse

## **XI Mental Distress**

### **General Health Questionnaire (12-items)**

Instruction: We would like to know if you have had any medical complaints and how your health has been over the past few weeks. Please indicate the answer that most closely applies to you. Remember that we want to know about your recent complaints, not those you had in the past.

#### **11.1 Have you recently been able to concentrate on whatever you're doing?**

- a) better than usual
- b) same as usual
- c) less than usual
- d) much less than usual

#### **11.2 Have you recently lost much sleep over worry?**

- a) not at all
- b) no more than usual
- c) rather more than usual
- d) much more than usual

#### **11.3 Have you recently felt that you are playing a useful part in things?**

- a) more so than usual
- b) same as usual
- c) less useful than usual
- d) much less useful

#### **11.4 Have you recently felt capable about making decisions about things?**

- a) more so than usual
- b) same as usual
- c) less capable than usual
- d) much less capable

#### **11.5 Have you recently felt constantly strain?**

- a) not at all
- b) no more than usual
- c) rather more than usual
- d) much more than usual

#### **11.6 Have recently felt that you couldn't overcome your difficulties?**

- a) not at all
- b) no more than usual
- c) rather more than usual
- d) much more than usual

#### **11.7 Have you recently been able to enjoy your normal day-to-day activities?**

- a) more so than usual
- b) same as usual
- c) less so than usual
- d) much less than usual

#### **11.8 Have you recently been able to face up to your problems?**

- a) more so than usual
- b) same as usual
- c) less able than usual
- d) much less than usual

**11.9 Have you recently been feeling unhappy and depressed?**

- a) not at all
- b) no more than usual
- c) rather more than usual
- d) much more than usual

**11.10 Have you recently been losing confidence in yourself?**

- a) not at all
- b) no more than usual
- c) rather more than usual
- d) much more than usual

**11.11 Have you recently been thinking of yourself as a worthless person?**

- a) not at all
- b) no more than usual
- c) rather more than usual
- d) much more than usual

**11.12 Have you recently been feeling reasonably happy, all things considered?**

- a) more so than usual
- b) about the same as usual
- c) less so than usual
- d) much less than usual

GHQ TOTAL SCORE =

## **XII Mental Well-being**

### **Subjective Well being Inventory (SUBI) - 9 items**

**12.1 Do you feel your life is interesting?**

- a) very much
- b) to some extent
- c) not so much

**12.2 Compared with the past, do you feel your present life is:**

- a) very happy
- b) quite happy
- c) not so happy

**12.3 On the whole, how happy are you with the kind of things you have been doing in recent years?**

- a) very happy
- b) quite happy
- c) not so happy

**12.4 Do you think you have achieved the standard of living and the social status that you had expected?**

- a) very much
- b) to some extent
- c) not so much

**12.5 How do you feel about the extent to which you have achieved success and are getting ahead?**

- a) very good
- b) quite good
- c) not so good

**12.6 Do you normally accomplish what you want to?**

- a) most of the time
- b) sometimes
- c) hardly ever

**12.7 Do you feel you can manage situations even when they do not turn out as expected?**

- a) Most of the time
- b) sometimes
- c) hardly ever

**12.8 Do you feel confident that in case of crisis (anything that substantially upsets your life situation) you will be able to cope with it/face it boldly?**

- a) very much
- b) to some extent
- c) not so much

**12.9 The way things are going now, do you feel confident in coping with the future?**

- a) very much
- b) to some extent
- c) not so much

### Appendix-III: Job Description of Male and Female Workers by Skill, in West Bengal and Delhi

#### *List of Jobs (Before Retrenchment) of the Retrenched Workers in Delhi*

Job Description	Number of Respondents		
	Male	Female	Total
Skilled Jobs			
Checker	3	8	11
Electrician	1	0	1
Sewing	3	0	3
Cutting	0	1	1
Quality	1	0	1
Tailor	9	1	10
Pressing	2	0	2
Production	0	1	1
Cutting Thread	0	8	8
Supervisor	1	0	1
Tag Man	1	0	1
Colouring	1	0	1
Finishing & Packing	2	0	2
Sampling	1	0	1
Unskilled Jobs			
Helper	4	0	4
Sweeper	1	0	1

Source: Survey data, ISST 2002

Note: Job description is missing for a single sample point

*List of Jobs (Before Retrenchment) of the Retrenched Workers in West Bengal*

Job Description	Number of Respondents		
	Male	Female	Total
<b>Skilled Jobs</b>			
Machine Operator	27	0	27
Cook	3	0	3
Fitter	18	0	18
Clerk	1	0	1
Purchase Staff	1	0	1
Draftsman (Drawing)	5	0	5
Spring Department	1	0	1
Cutting Department	3	0	3
Welder	3	0	3
Security	1	0	1
Repair Work	7	0	7
Calendar	3	0	3
Spinning & Weaving	6	0	6
Tube Maker	2	0	2
RMG***	10	0	10
Assembler	3	0	3
Grinder	2	0	2
Storekeeper	5	0	5
Electrician	1	0	1
Technician	2	0	2
Feeder	2	1	3
Maintenance	4	0	4
Boiler	3	0	3
Dry Wash	1	0	1
Packing, Binding & Finishing	5	1	6
Checker	1	0	1
Supplier	1	0	1
Testing	1	0	1
Supervisor	1	0	1
Preparation	5	0	5
Blacksmith	2	0	2
<b>Unskilled Jobs</b>			
Labour	14	0	14
Coolie	8	0	8
Helper	7	0	7
Hawker	3	0	3

Source: Survey data, ISST 2002

Note: \*\*\* RMG stands for readymade garments; basically a home based industry and the associated job includes a whole lot of skilled work, viz. tailoring, cutting, sewing, designing etc.



#### **Appendix-IV: Measurement of Psychological Well-Being and Mental Distress: Subjective Well-Being Indicator (SUBI) and General Health Questionnaire (GHQ)**

Various factors, both internal and external, can affect the mental health of individuals. These factors are primarily demographic and socio-economic, the effects of which are most likely to vary significantly across individuals within the same community or even within a household. Now, the most important task in this context is to assess the levels of psychological well-being and distress of individuals belonging to different groups and the extent to which the aforesaid factors affect the prevailing level of mental health of the same group of people. A number of instruments ranging from elaborate semi-structured interview schedules to brief self-administered questionnaires are available which assess different aspects of mental health and distress. These have been used in psychiatric epidemiology and in research on stress and well-being.

A widely used tool in survey research is the *General Health Questionnaire (GHQ)* developed by Goldberg (1972), a questionnaire that has found application in a variety of psychiatric and non-psychiatric contexts, and has been translated, revalidated and used in many countries including India. It has been used in many studies related to economic situation, occupation and unemployment (Strandh, 2000; Warr et al, 1980). The GHQ is available in several versions of varying length. The 12-item GHQ has the advantage of brevity and hence convenience of administration and scoring. It is also as sensitive and valid as are the longer versions. It consists of the 12 “best items” of the original 60-item questionnaire, that is, those items that were most discriminating in determining clinical status and were not endorsed by a physically ill control group. In India, the 12-item GHQ has been validated against the Indian Psychiatric Survey Schedule and has been found to demonstrate excellent sensitivity and specificity, that is, it is able to accurately identify the presence of psychological disturbance with few false negatives and false positives (Shamsunder *et al*, 1986). Each of the 12 items of the questionnaire has four possible response choices. Each item is coded as (0,0,1,1) for the 4-point scale on each item. The scoring is simple, the total score being a summation of the score on each item. In surveys, the GHQ can be used as a dimensional measure of psychological disturbance and can also be used to identify a “case”. In the former situation, the total score is used to indicate the degree of psychological distress, that is, a higher score indicates higher mental distress. In the later situation, a threshold score is used so that persons scoring above the threshold are identified as potential psychiatric cases. Thus, for the 12-item GHQ, the recommended threshold score is 2 and above.

In order to assess the psychological well-being of a population, it is useful to include both positive and negative aspects in order to get a complete picture. This is an important concern since there is some evidence that psychological distress and well-being are two separate dimensions and not the two ends of a single dimension. However, as Bartlett and Coles (1998b) point out in their assessment of well-being instruments, the positive scales are not as well validated as are the negative (ill-being) scales. It is also of interest that the differences in psychological health of different socio-economic groups pertain to differences in ill-being or mental distress. Nagpal and Sell (1985) found that there is little difference among socio-economic groups on the positive dimension of well-being. They posit that the negative aspect of distress or ill-being is more sensitive to the effect of situational adversity. Further, they predict that a significant impact on the positive factors would herald a more serious problem like chronic demoralization or anhedonia (Sell and Nagpal, 1992).

The *Subjective Well-being Inventory (SUBI)* developed by Sell and Nagpal (1992) attempts to address this issue by including both positive and negative aspects. It consists of a 40-item questionnaire, each item having three response options. It yields a total score as well as sub-scores for the positive (well-being) and negative aspects (ill-being). Its validity has been established through factor analysis. Factor analysis over different samples, in different languages, and, in different parts of India show a good degree of stability of factorial structure. There are 11 factors, namely, general well-being – positive effect, expectation-achievement congruence, confidence in coping, transcendence, family group support, social support, primary group concern, inadequate mental mastery, perceived ill-health, deficiency in social contacts and general well-being – negative effect. In the present household survey, a 9-item SUBI has been used. The three responses on each item are scored (1,2,3) with lower scores indicating greater well-being. The scores on each item are summed to arrive at the total score.

## References

- Banarjee, Abhijit *et.al.* (2002) "Strategy for Economic Reform in West Bengal", *Economic and Political Weekly*, Vol. 37 (41), October 12.
- Bartlett, C J and Coles, E C (1998b), "Psychological Health and Well-being: Why and How should Public Health Specialists Measure it? Part II: Stress, Subjective Well-being and Overall Conclusions," *Journal of Public Health Medicine*, Vol.20, No.3, pp.288-294.
- Chandrasekhar, C.P. and Ghosh, J (2002), *The Market that Failed: A Decade of Neoliberal Economic Reforms in India*, New Delhi: Leftword Books.
- Chhachhi, A and Pittin, R (eds.) (1996), *Confronting State, Capital and Patriarchy: Women Organising in the Process of Industrialisation*, London: Macmillan.
- Choudhury, Sudip and Anindya Sen (2001), *Report on Industrial Sickness in Eastern India*, (mimeo), IIM, Kolkata.
- Dasgupta, Isha (2002), "Effects of Liberalisation on Industry in West Bengal," Paper prepared under IDRC Project of ISST.
- Deaton, Angus and Dreze, Jean (2002), "Poverty and Inequality in India: A Re-examination," *Economic and Political Weekly*, Vol 37 (36), September 7.
- Datt, Gaurav (1999), "Has Poverty Decline Since Economic Reforms?" *Economic and Political Weekly*, Vol. 34 (50), Dec. 11-17.
- EPW (1998), "Living on the Edge: Human Cost of Closures of Industries," *Economic and Political Weekly*, Vol. 33 (15), April 11.
- Government of India (1991), "Textile Committee Report," Ministry of Textiles.
- Gupta, S.P. (1995) "Economic Reform and its Impact on Poor," *Economic and Political Weekly*, Vol. 30 (22), June 3.
- ISST (2001), *A Report on the Household Survey of Workers from EPZs and EOUs in India: India County Report Volume II*.
- Koshy, D O (1997), *Garment Exports: Winning Strategies*, New Delhi: Prentice-Hall of India.
- Mukhopadyay, Swapna (2000)," MIMAP Gender Network Background and An Account of Work in Progress," Paper Presented at the Seminar Organised by Philippines Institute of Development Economics.
- Nagpal, R and Sell, H (1985), "Subjective well-being," *SEARO Regional Health Paper No.7*, New Delhi: WHO.
- Nambiar, R G; Mumgekar, B L and Tads, G A (1999), "Is Import Liberalisation Hurting Domestic Industry and Employment?" *Economic and Political Weekly*, February 13.
- Nandrajog, M L (1999), *National Renewal Fund – A Look Ahead*, New Delhi: International Labour Organisation.

- Noronha, Ernesto and Sharma, R N (1999), "Displaced Workers and Withering of Welfare State," *Economic and Political Weekly*, June 5.
- Panchmukhi, P R (2000), "Social Impact of Economic Reforms in India: A Critical Appraisal," *Economic and Political Weekly*, March 4, 2000.
- Roy Chowdhury, S (1996), "Industrial Restructuring Unions and the State: Textile Mill Workers in Ahmedabad," *Economic and Political Weekly*, February 24.
- Sell, H and Nagpal, R (1992), "The Assessment of Subjective well-being," WHO Regional Health Paper, SEARO, No.24.
- Shah, Nandita and Gandhi, Nandita (1998), "Industrial Restructuring: Workers in Plastic Processing Industry," *Economic and Political Weekly*, May 30.
- Shamsunder, C; Sriram, T.G; Raj, Murali S G and Shanmugham, V (1986), "Validity of a Short 5-Item Version of the General Health Questionnaire (GHQ)," *Indian Journal of Psychiatry*, July, Vol.28, No.3, pp.217-219.
- Sonpar, Shobna and Kapur, Ravi (2001), "Non Conventional Indicators: Gender Disparities under Structural Reforms," *Economic and Political Weekly*, January 6.
- Srinivasan, T N (1999), "Poverty and Reforms in India," Paper Presented in the Conference on Reforms, Organised by NBER AND NCAER, December 14-15, 1999, Neemrana Fort Resort, Rajasthan.
- Stiglitz, Joseph E (2002), *Globalisation and its Discontents*, New York: W.W. Norton and Company.
- Strandh, M (2000), "Different Exit Routes from Employment and their Impact on Mental Well-being: The Role of the Economic Situation and the Predictability of the Life Course," *Work, Employment and Society*, Vol. 14, No.3, pp 459-479.
- Warr, P; Jackson, P and Banks, M (1988), "Unemployment and Mental Health: Some British Studies," *Journal of Social Issues*, Vol.44, pp.47-68.