

Gender, Livelihoods & Resources in South Asia

By

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1. Introduction

In the new conceptualization of poverty reduction, access to livelihood resources, capabilities building, security against vulnerability and equality of gender have come to be viewed as one integral process of the national plans of macroeconomic and social policies to promote growth and reduce poverty. The adoption of Poverty Reduction Strategy Papers (PRSPs) approach and the Millennium Development Goals (MDGs) has led to an increased need for systematic analysis of poverty and its linkage with gender inequality. All South Asian countries have ratified CEDAW (Convention for Elimination of All Forms of Discrimination against Women), the Platform for Action at Beijing (1995) and other major human rights instruments and have National Plans of Action on women's development and gender equality.

Poverty is a human condition characterized by low income, lack of voice, sustained deprivation of capabilities, choices and power that are necessary for the enjoyment of fundamental human rights. It must be measured against the full range of rights, standards of social equality and non-discrimination as well as obligation of the state and other development actors, including civil society organizations, community management bodies and corporations. Women's movements, feminist researchers and numerous civil society organizations in the region have expressed deep dissatisfaction over the current poverty assessments for failing to incorporate women's concerns or overlooking gender relations of inequality. Furthermore, community perceptions are given great weight in participatory assessments, but these reflect social norms and values that tend to overlook gender inequalities in resources, voice and women's vulnerability to violence and economic risks. Measures like GDI (Gender Development Index) and GEM (Gender Related Empowerment Measures) adopted to indicate the level of women's development has not been able to capture the position gained by women in accessing livelihoods. As a result, such indices have failed to grasp real achievements and also the barriers against rural women.

Poverty diagnostic data are rarely gender segregated and likewise is the case of data on the informal economy and macro economic policies. The systems of national accounts in South Asia are seriously affected by statistical invisibility of women. There is poor conceptualization of women's economic roles and inadequate attention to home production, household work and unpaid family labour. Within these limits, this paper barely scratches the surface of this complex subject of gender factors in livelihoods and resources. Issues of women's alienation and the stereotypes of men as producers and primary income-earners are promoted by many factors such as culture, customary practices, polity, religion and economy. Moser (1993) with examples from countries in Asia and Africa explains how gender relations are socially constructed and often change in response to altering economic circumstances.

This study attempts to address the following questions: Have the livelihoods of women changed during the last decade? What impact have these changes made on women's right to resources and power, well-being and gender relations? What strategic interventions are needed to advance women's position and transform gender inequalities?

2. Gender Inequalities in South Asia

South Asian countries have an HDI value of 0.584 and GDI value of 0.535, which is 99 points lower than the average for developing countries (UN/HDR 2002). This is exacerbated in most cases by unequal allocation of food, lower wage rates, and lack of inheritance rights of women (Ramakrishna and Rangacharyulu, 1999). Despite numerous cases of success in managing the village level governance and micro-finance or self-help groups (SHGs), rural women of South Asia have significantly less access than men to livelihood resources, assets, health care, education, technology and community management. The most extreme form of gender inequality is the fact that over 79 million women are "missing" in South Asia, largely due to familial neglect of girls, sex-selective abortions, social practices like dowry, property related murders, 'honour killings', acid throwing and trafficking in women and girls (Human Development in South Asia, 2000).

Evidence from many countries in the region shows that disparities between women and men in their access to and control over resources are associated with women's systematically lower access to community governance, health and education facilities and less than optimal participation in economic decision-making (Elson 1991). Existing materials point to the lower status of women throughout the region. The GDP per capita for women, for example, is extremely low and is often less than half, or one-third of that of men. In India it is 38 percent; in Pakistan 30 percent; in Sri Lanka 41 percent; in Bhutan 51 percent and in Bangladesh 58 percent. The reason for the low GDP per capita for women and the reporting of women as economically less active (i.e. in the range of 29 to 44 percent in the above six countries) is determined by their low social status (Raju and Bagchi, 1993). Yet, when both household and 'productive labour' for market are considered, women work considerably longer hours than men do. This gap is particularly pronounced in poor households. The time that women allocate to agriculture or land-based labour is three to four times greater than that of their male partners (Mencher, 1993). However, customary practices throughout South Asia (with some exceptions in Sri Lanka and Bhutan) prevent women from exercising their right to own and control land. This results in their exclusion from the process of rural and agricultural development.

3. Macro-economic Policies

A recent analysis of macro-economic policies of South Asian Countries (Kelkar, 2004) suggests:

- In addressing the context specific poverty reduction and achieving the MDGs, the central theme has been the economy of income poverty; little attention is

paid to gender inequalities in economic opportunities and women's right to resources, voice and agency development.

- Despite official acknowledgements of the feminized poverty in the region and that “women suffer disproportionately from poverty” (the Pakistan PRSP), few PRSPs go beyond addressing women's practical needs, or treating them as instruments of poverty reduction. Several PRSPs do, however, state that women's participation can make poverty reduction projects ‘more successful’. These outcomes are not necessarily a bad thing and to some extent raise the visibility of gender issues. The problem however, is the general neglect of the strategic needs of women, of the enabling strategies to overcome gender specific inequalities and resource-based subordination of women, which is the central cause of the perpetuation of poverty, civil and domestic violence, social exclusion and inequality. There is general silence on domains of gender inequality. At best, women are stated as the vulnerable groups and development strategies are directed towards the ‘female headed households’-households headed by the women in the absence of men.
- There is focus on household surveys, with households treated as a unitary model. This fails to reflect intra-household differences in resource control ownership of property inheritance rights and bargaining power.
- There is no attempt to capture women's agricultural or non-farm ‘productive’ work and even less is said about ‘caring’ economic work.
- Gender disparities in ownership and control of land and other productive resources, or in sharing tax, inflation burdens or in countering economic risks have not been estimated, neither is there any examination of gender differentiated impact of public expenditures, even in countries where Gender Budget initiatives have recently been piloted. (Sri Lanka, Nepal and Bangladesh)
- Attention however, is given to poor women in the context of micro-finance, linking rural women with micro-finance institutions, urging governments to further expand these efforts in Sri Lanka, Nepal and Pakistan. These micro-finance strategies are likely to encourage self-employment / enterprise development. Further, Sri Lanka's PRSP suggests that in agriculture, gender strategy will focus on freeing women from their large-scale engagement in low-skilled, low paid jobs and increase women's income earning ability by providing training in undertaking small and medium scale businesses.
- Pakistan's PRSP in addition to the provision of micro-finance to encourage self employment, also proposes giving priority to women in the distribution of about 3 million acres of state owned agricultural land “so they can equally benefit from distribution of state land supportive packages”.
- By and large, however, there is no discussion on policies for correcting women's unequal access to land and property, agriculture and land use and on legislation concerning property rights or the right to other productive resources.
- There is silence about the cost of violence to productivity, efficiency and to producers as well.
- In social sectors like health, nutrition and education, PRSPs seem to be more engendered or have given some attention to girls and women, for example, promotion of Lady Health Workers and ‘women friendly hospitals’ in Pakistan; eliminating gender disparity in child mortality, measures to reduce maternal mortality rates by 75 percent by the year 2015 in Bangladesh; and

special attention to women being given, children and Dalits by enforcing the laws and other additional measures in Nepal. Nepal's PRSP also pays attention to gender concerns in the Energy, Water & Sanitation and Environmental sectors and some attempts at monitoring indicators to assess reduction of time in fetching water.

- There are some references to violence against women that prevents them from accessing markets and productive work
- Bangladesh PRSP is more sensitive compared to other countries. Pro-poor and women inclusive growth is to be accelerated, by emphasizing 4 priority areas: development of agriculture and non-farm economic activities; SMEs; infrastructure development and ICTs.
- In all the South Asian PRSPs gender disaggregated data appears to be more widely available for indicators reflecting human poverty dimensions and achievements in basic capabilities, as compared to resource based poverty and indicators reflecting access to resources and income. What is notable is the absence of monitoring indicators to capture women's empowerment e.g. decrease in income poverty, increase in complex capabilities, increase in ownership and control over land, assets and other productive resources by women.

To describe women as silent observers of the male appropriation of power and resources oversimplifies both the women's voice of resistance and the range of ways in which they have addressed livelihoods. There are women who speak publicly about the continuing male dominance and control of livelihood resources. Of course, many women are silent but would speak if power and resources inequalities did not create obstacles. Some choose not to speak publicly but instead exercise informal resistance in what James Scott describes 'off stage defiance' (1985, p.23) "infrapolitics of subordinate groups... a wide variety of low profile forms of resistance that dare not speak in their own name" (1990, p.19). There are also women who keep quiet and show nothing but compliance to male dominance; this is done as a result of fear of insult and physical assault. Moreover, gender-based domination is complex. In the case of women, relations of domination have typically been both personal and community-based; joint reproduction in the family and home without any control over productive resources has meant that 'imagining an entirely separate existence for the women as a subordinated group requires a more radical step than it has for poor peasants, working class or slaves' (Scott, 1990, p.19). It is not surprising, then, that women do not publicly speak out against their oppression and subordination, since like any other subordinated group, they may be socialized into accepting a view of their position and interest as prescribed from above, in maintaining patriarchal control within and outside their communities, or at least seek a space in 'macroeconomic policies'. Nonetheless, women and poor rural women in particular, are making use of their agency and capabilities to act and bring about change in economic, social and political domains and in turn influence public action and institutions of society.

As noted above, development policy in macroeconomic analysis has shown some concern in bringing about limited change in formal institutions, while paying much less attention to informal institutions that govern day to day life, and working through informal constraints called codes of conduct or norms of behavior. These form part of

the tradition that we call culture and which affects women's sense of the possible. "For those at the high end of hierarchy, it provides the means to maintain their high position, whereas for those at the low end, it can limit aspirations, create discrimination and block mobility". (North 1990, p.170) As Bourdieu argues, culture, therefore is a form of capital which makes it possible for certain individuals and groups (men in this case) to maintain and enhance their social, economic and political power. This type of social order plays an important role in the reproduction/perpetuation of gender inequality.

Gender equality is seen as only a goal, a social desirability to which many people think they should be seen to agree. Surely, that is a step forward in non-discrimination. But, South Asia still lacks a critical mass of people who are willing to launch public action for women's equality of access to livelihood opportunities (equality in employment/ self-employment and control of property and assets) and equality of reward or pay in work.

4. Changes in Livelihoods

4.1 Gender Division in the Workforce: Women's Economic Activity Rate

In assessing changes in women's livelihoods in the last ten years, we start with the overall position of women in the workforce and changes therein. One major problem that is faced in interpreting the available data is that the time series are often not comparable over time or between countries. Definitions are changed and this in turn makes it difficult to compare time series. For instance, the reference period or the reference age for labour force participation rates are changed, leading to major swings in data. But, at a broad level, women's labour force participation rate shows women's economic participation in non-domestic work. An equivalent measure is women's economic activity rate: The share of the women population of ages 15 and above, who supply, or are available to supply labour for the production of goods and services (UNDP/ HDR, 2004, p. 269).

**Table 1: Women's Economic Activity Rate for South Asian countries
(Ages 15 and above)
As percent of male rate**

Country	Rate (%) 2002	Index (1990=100) 2002	As % of male rate
Bangladesh	66.6	101	76
Bhutan	57.1	100	65
India	42.4	105	50
Maldives	65.4	100	80
Nepal	56.8	101	67
Pakistan	36.3	127	44
Sri Lanka	43.3	108	59

Source: UNDP, *Human Development Report*, 2004, Table 27, "Gender inequality in economic activity," pp. 229-232.

As a first approximation, this table shows that most countries of South Asia did not show much improvement, although none of them regressed in women's economic activity rates. There is a marked improvement in Pakistan, which, however, started on a much lower level of women's economic activity and this remains at 44 percent, the lowest of all South Asian countries in comparison to men's economic activity rate. The highest comparative levels are attained in Bangladesh and the Maldives, with 76 per cent and 80 per cent respectively. What this shows is that; 1) progress in most of South Asia has been very slow or has only kept up with increases in the labour force; 2) there is a long way to go before they match the performance of South-east or East Asia, where for example, it is 85 percent for Thailand and 86 percent for China (UNDP, 2004).

Within the economic activity rate, there is the question of women's status – as contributing family workers, own-account workers or wage and salary workers. A high proportion of women as contributing family workers will go along with a low proportion of women as independent earners. Consequently, a reduction in the proportion of women as contributing family workers can be taken as an improvement in their status as independent income earners.

Table 2: Women's Status in Employment
(perce nt of total)

Country	Wage/salary earners	Own-account workers	Contributing family workers
Bangladesh			
1991	5.2	6.4	
1996	8.7	7.8	77.3
2000	8.3	11.0	73.2
India			
1993-94	43.06	18.12	38.81
1999-2000	44.19	17.77	38.04
Pakistan			
1990	22.6	12.9	-
1995	24.8	13.5	61.7
2000	33.1	16.8	50.1

Source: ILO, 2003, *Key Indicators of the Labour Market*, Table "Status in Employment," for all countries, except India. For which NSS Rounds 1993-94 and 1999-2000, as calculated by Sandip Sarkar, Institute for Human Development, New Delhi, December 2004.

Note: We could not incorporate Maldives and Sri Lanka in this table and consequently in the table 3 due to lack of availability of comparable figures for these years.

Table 3: Percentage Point Changes in Distribution of Women Workers by Status

Country	Wage/salary earners	Own-account workers	Contributing family workers
Bangladesh	1996-2000 -0.4	1996-2000 + 3.2	1996-2000 - 4.1
India	1993-2000 + 1.13	1993-2000 - 0.35	1993-2000 -0.77
Pakistan	1995-2000 + 8.3	1995-2000 + 3.3	1995-2000 - 11.6

Source: Calculated from above.

There are numerous changes in the method of calculation of the above data, which make it difficult to make comparisons. Nevertheless, one broad conclusion is possible: There has been a movement of women away from “contributing family workers” towards both “wage and salary workers” and “own account workers” in most of South Asia, with only India showing almost no change in these proportions. This means that there is a movement in the direction of women being income earners away from being family workers. In Bangladesh there has been the development of the export-based readymade garments industry, which now absorbs about two million women as factory workers. In India, the movement out of family workers into income earners has been mainly into casual, home-based workers or “own account workers” in the above classification (Horton, 1996).

Why has the last decade’s globalization policy in South Asia failed to bring about the kind of transformation of women in the labour force that has been witnessed in South-east and East Asia? With the exception of Bangladesh, which has developed a large-scale garment industry, the rest of South Asia, India and Pakistan in particular, have failed to develop such labour-intensive export sectors. These labour-intensive export sectors like garment or toys manufacture are the ones that have employed large numbers of women in South-east and East Asia and led to the phenomenon of the “feminization of the labour force”.

In the case of India, it is clear that a historical policy of reservation for small-scale enterprises in many of these exports sectors has not allowed it to make the kind of push by China in these women-based manufacturing sectors. Indian export of garments has been only to those countries where there was quota support and more in sub-sectors like hosiery and high-end items in leather shoes, in which small batch production is the rule. The gendered nature of the definition of skill, as in operating knitting machines and stitching in hosiery manufacture (Chari, 2004) further means that workers in such small-batch production units, as in Tiruppur, are largely male. As a result, India has failed through its globalization process to make a dent in women’s employment in labour-intensive manufacturing.

End of MFA, Risks and New Possibilities: With the ending of quota regimes under the Multi-Fibre Agreement (MFA), there is now the perceived threat, for instance, to Bangladesh's garment industry. What this means is that producers and workers cannot remain content with having established certain positions in the production chain. As argued in Kaplinsky (1998) the increased participation of low-wage workers in the global economy has been driving down the returns to such labour, creating a systemic risk for developing countries. To meet this risk, upgrading is necessary for the part of the production chain within the developing country. Without upgrading, incomes will not only fail to rise, but may fall substantially. In the case of Bangladesh, remaining competitive in readymade garments requires two kinds of actions: first, to increase the speed at which orders are delivered, and second, to reduce the overall costs per unit of production. But, the situation with the end of MFA shows the new kind of market-based risks that comes along with globalization.

Given the garment industry's established position in stitching done by women in their millions, it is said, "that the MFA phasing out is not a major concern for Bangladesh" (UBNIG, 2004). The garment industry has in fact attracted an increase in orders with the end of the MFA quotas (*The Daily Star*, Dhaka, December 22, 2004). Large units are investing to expand capacity, rather than closing down or down-sizing. In India too, there is an increased investment in large garment manufacturing units, along with takeovers of smaller units by larger ones. In the next five years, there is likely to be an expansion of employment in the garments industry of up to 15 million workers (*India Today*, December 2004). But it is in the medium-term that the Bangladesh garments industry will have to increase productivity in order to remain competitive (Md. Gulam Robbani, 2005).

A number of factors have combined to make possible an increase in South Asia's share in world garments trade. The biggest competitor, China, has imposed a tax on garment exports, as part of an attempt to cool-down the economy, which is still growing at close to double digit rates. Suppliers too are looking to depend on not just one source of supply, but to diversify to a few well-established suppliers. One of the large US retailers, J.C. Penny, is reported to have decided to develop close relations with five major supplying countries, of which Bangladesh is one. It has decided to buy up to \$700 million of garments every year from Bangladesh, India and Pakistan for the next five years (*The Daily Star*, Dhaka, December 22, 2004). Retailers are developing links with a handful of big supplying countries in order to reduce dependence on China, a dependence which is both risky to their business, as the SARS disruption showed, and increase the bargaining power of the supplier. With policies that promote labour productivity, increase quality and reduce speed in meeting orders, it will be possible for South Asian countries to take advantage of opportunities created by the end of the MFA regime and increase women's employment in the garments industry.

But there is the problem of women labourers in the smaller garment units which might not remain competitive any more. Under MFA, with the possibility of exporting up to the quota limit, it was possible for small units to remain in the market. With a more

competitive condition after the end of MFA, these small units are unlikely to be able to continue on their own in the market. They could continue, as in Tiruppur, if they are in the high-end of knitted garments. But even these would have to combine with other units to achieve economies of scale in governance of quality control, marketing and logistics. Small, stand-alone units, however, are unlikely to survive in the market.

In Bangladesh it is likely that there are about 300,000 workers or about 15 percent of the total garments' workforce, working in small units, which are in danger of closing down. Some of them might find work in the larger units that are expanding. But many of them, particularly the older women, might not be able to find new jobs in these expanding units. This was also the experience in Thailand after the Asian crisis, when older women, who were the main stay of their households, became unemployed and were unable to find new jobs in industry.

What this likely situation shows is that South Asia is now entering the age of livelihood risks related to globalized markets, a factor that its workers did not face much, earlier. The South Asian governments also need to put in place social security systems that meet the needs of industrial workers, as also systems to retrain and re-employ laid-off workers. In this regard, the Government of Bangladesh has reportedly allocated Tk 24 crore for dealing with the problem of retrenched garment workers, but no concrete measures have come up yet. (Authors' discussion with government officers and trade union leaders in Dhaka, December 2004).

4.2 The Information Technology (IT) Workers

In South Asia, India has emerged as an IT superpower and the second largest software developer in the world. The Indian IT industry in 2003-04 was a US\$15.9 billion enterprise that has developed from scratch in less than three decades (NASSCOM, 2003). The software industry in India which started in the early 1970s has grown at a phenomenal rate since 1980 due to software services such as coding and custom software development., (Heeks, 1998). At the beginning, much of this work was carried out at the client's facility 'onsite' rather than offshore in India (Heeks, 1998; Millar, 2000; Rajghatta, 2001). The year 2000 Y2K scare of the 1990s and the building of the India Inc. brand helped the software industry develop an annual export growth rate of 42 percent from 1990 to 2000 (Heeks, 2001). At the same time, IT-enabled services such as call centers, customer interaction, back office operations, insurance claims processing, medical transcription, database management, digital content and online education also developed in the country. In all, the Indian IT industry employed over 813,000 people in 2003-4. Of these, more than 568,000 people were in the software sector and about 245,000 in IT-enabled services/Business Process Outsourcing (BPO) sector (NASSCOM, 2003).

The exact number or percentage of women at various levels in the Indian IT industry is not available due to the lack of gender-segregated data in existing literature, including the National Association of Software and Service Companies (NASSCOM). It is estimated that women constitute 21 percent of the total IT workforce, which is

higher than their participation in the national economy as a whole, (NASSCOM, 2001). In a recent study undertaken for UNDP, (2004) of nine Asian countries (China, India, Indonesia, Malaysia, Mongolia, Pakistan, Sri Lanka, Thailand and Vietnam) the authors noted that despite the absence of gender segregated data at national levels, the role of IT industry in promoting gender equality was positive. On an average, among professionals, there is one woman employee for every seven men employed in the IT industry. Women professionals constitute 12.5 percent of the IT industry, with National Institute of Information Technology (NIIT) having the highest proportion of women employees (29 percent), and Rolta the lowest (4 percent). Nearly 20 percent of TCS employees, 19 percent of Wipro employees and 17 percent of Infosys employees are women (Sarita Rani, 2003).

There is a definite male preference in hiring and promotions at the senior levels of management in the IT industry. There are fewer women in the high echelons of the IT industry. The higher the position in the corporate ranks, the more serious is the gender divide. 'Even within the same hierarchy, female executives earn much less than their male counterparts,' says Ranjit Shahani, CEO, Novartis India Ltd. (*Financial Express*, 2001).

Notwithstanding the glass ceiling in the IT industry, the development of IT in Asia has had a clear impact on women. Studies of 'Village Pay Phones' in rural Bangladesh (Richardson, Ramirez and Haq, 2000), and computer aided technologies and teleworking in India (Mitter and Sen, 2000; Gothoskar, 2000a, 2000b) have observed that household income has increased, and women have more mobility and say in household matters. But women's work has multiplied, while the gender-based division of labor has been maintained, and in some cases even magnified. Further, communication via the internet is itself gendered and strongly shaped by patriarchal yardsticks of class and gender (Veena N. and Kusakabe, 2004).

Information Technology is characterized by a production system of networking, outsourcing and subcontracting which requires individualization of capacities. The nature of work in the IT industry is different as compared to other industries. In the IT industry, labor loses its collective identity and individualizes the capacities of workers. The positions of owners, producers, managers, and workers are increasingly blurred in a production system of variable geometry of teamwork, networking, outsourcing, and subcontracting (Castells, 2000). The networking of capacities required by information technology increases women's capability to take decisions on their own and construct greater space to enhance their agency, though within the limited terms of socially sanctioned structural inequalities of women.

Importantly, women's presence in decision-making positions as partners or entrepreneurs makes a difference to the recruitment and promotions of women in higher positions. A woman, who is a partner in a growing IT company, said her physical presence at the interviews led to the recruitment of more women. Otherwise, even sensitive men do not look for alternatives or other ways of recruiting women.

The attitude of the people in charge of recruitment plays an important role in the number of women and their positions.

Women's work: A major concern of feminist scholarship has been the impact of new technologies on women's lives, particularly on women's work (Cockburn and Furst-Dilic, 1994; Folbre, 1994; Kelkar and Nathan, 2000, 2002; Omvedt and Kelkar, 1995; Mitter 2000; Shrestha, 2001; Wajcman, 1991, 2003). While employment in the IT industry has decreased the time available to women for domestic work, their responsibility for these tasks has not diminished. Women are expected to balance both home and work. Most women have mothers-in-law or housekeepers to count on. Men do help in the housework, though this help manifests itself mainly in childcare or when the woman is traveling. The housework remains the woman's responsibility and is unshared or minimally shared, with the exception of one or two cases where it is equally shared.

The primacy of domestic work has several consequences for women who seek wage employment. Given the patriarchal structure of the Indian family, women are swamped in never-ending demands of caring for the homes, husbands, children and the aged. We found women agitated by the culturally defined gender-based division of labor, which they feel is unfair to them. A 30-year-old woman employed in a call center in Delhi reported; 'I am frustrated when my unmarried junior colleagues are promoted. However, because of my household responsibilities, I cannot work long hours and therefore cannot expect to progress at work.'

There are, however, some innovative examples of attempts to introduce a change in the gender-based division of labor. NIIT, with a large proportion of women employees, has instituted part-time and flexi-time schemes for both women and men as some men were found to be involved in childcare. Paternity leave and part-time/flexi-time work for men are also being instituted in some companies in Delhi and Bangalore. Women's entry into the labor market and the changing socio-economic structure of the family may help change the gender division of labor.

Mobility: During the last 10 years, women's participation in IT-enabled services has been increasing. Many women have moved from the hotel industry, sales, fashion designing, teaching and so on to IT-enabled services. They view IT as an emerging phenomenon, an ideal working environment for women. Gender differences operate in how women and men are differentially placed in availing these opportunities. Men, for example, move from one company to another as they find better opportunities. However, the percentage of women who move from one company to another for better opportunities is very small. Restrictions on women's mobility due to household responsibility and societal barriers make it difficult for them to change jobs frequently. Women have fewer locational choices than men do. This makes them less competitive with regard to exploiting the opportunities. Married women cannot spend a lot of time on commuting to work unlike single women and men who can. So they negotiate for a lower position in companies near their house. One woman in a call

center in Delhi said; 'Although the work is monotonous, I do not want to quit this job, because it is close to my house.' (Authors' interview, 2002)

Restrictions on women's mobility have however, loosened over the years since such mobility has a direct bearing on their ability to take up employment outside the house (Kalpagam, 1992). While a large number of married women are still bound by domestic and childcare responsibilities, single women seem to find a significant change in their mobility enabling them to take up jobs and advance their careers. However, women are still not as mobile as men. A DQ-Jobs Ahead survey in 2003 found that 52 percent of the women (and 28 percent of the men) were 'not open to relocation' (Kalghatgi and Seth, 2003).

Strangely enough, women's lower mobility has influenced the recruitment policies in the industry in their favor. Several instances during our discussions have led us to realize that women and men, who are unable to get into the more competitive areas of the industry like MNCs or large Indian firms, join IT-enabled sector. Therefore, they move on to more challenging and better paying jobs. Hence employers prefer married women with children, as they are not too mobile and would be willing to stay in 'a boring job' for domestic reasons. Women were viewed as 'efficient in the work and do not leave the company as soon as they get better opportunities'.

Towards Transforming Structural Inequalities and Gender Relations:

Notwithstanding the above, there has been an undeniable improvement in the social mobility and work participation rate of women in the IT industry. The nature of work (such as flexi-time, tele-working and working from home), the tools (such as email and internet) and the individualization of capacities required by information technology make women more capable of taking decisions on their own and construct greater scope to enhance their agency.

Women's groups in various parts of Asia are able to keep in touch with each other and with groups in other parts of the world through email and other such communication systems. The resulting networks of such organizations are able to work in close coordination in conducting campaigns on various issues affecting women. Indigenous women's groups, indigenous people's organizations, organizations protesting against large dams – all such groups are now networking in a manner made possible by the new communication technologies. The transformation of information technology does not end power inequality, but it does allow women and disadvantaged groups more scope to project themselves.

A recent example includes an innovative program for Village Knowledge Centers set up in 1998 by M.S. Swaminathan Research Foundation, Chennai, in a group of six villages in Pondicherry, India. Two major features of the project were the development of local language Tamil Software and gender sensitivity (for example, considering the health needs of impoverished rural women) in the assessment of the information needs of the local people (MSSRF, 2002). Another example from Thailand involves the struggle against the forced relocation of Akha villagers in Huay

Mahk village of Northern Thailand, in 2000. The Internet was used to communicate the problems of an isolated people and mobilize support from others around the world. In a breakthrough for community rights, the villagers were able to retain their homes, lands and forests, thereby avoiding the drugs, crime and poverty cycle that has hit other relocated communities in the region (Satyawadhana, 2001).

IT does therefore, constitute the basis of the redefinition of traditional gender norms and supports a media of information, understanding and knowledge in which women's interests, opinions and rights are taken into account. Nevertheless, they function within the dominant interests of the market and the state. This provides a non-threatening mobilization of women's labor for the benefit of their families and communities. It has not yet been possible for women in the IT sector to challenge and transform structural inequalities and gender relations.

The gender-equitable answer lies in working out systems, whereby society, industry and government institutions share the cost of social services required to keep women working on a regular basis, like other employees (unlike on two tracks – full time employees and employees with full domestic responsibilities). Cultures do play a major role in interpreting human values. However, cultures are not static, nor something given for all time. The sources of change are varied, including inter-cultural discussion and communications where information technology has a major role to play. The cultural ceiling that effectively debars women from contributing to creating new technologies needs to be overcome in order to increase the potential of human society.

4.3 Informal Workers

Informal workers include workers in the unorganized or informal economy, including both employees and own-account workers in non-agriculture and manufacturing employment. The majority of informal workers are characterized by low wages and long hours of work. Throughout South Asia, the informal workers have grown both in absolute and relative terms, to the formal sector workers (ILO 2003). This growth can also be seen in terms of growing casualisation of the workforce. In India, women and men informal workers constituted about 72 and 68.4 percent of the workforce respectively in the country. High proportion of informal workers, were found in trade, hotels and restaurants, followed by manufacturing (UNIFEM and SEWA Bharat, 2002). In Bangladesh between 1983-84 and 1995-1996, the number of women among the informal workers increased from 44 percent to 75 percent, (Mahmud 2000). Interestingly, the growth rate for male labor force during 1995-1996 to 1999-2000 stands at 1.2 percent, while for women this growth rate in the labor force during the same period is 14.4 percent (Statistical Profile of Women in Bangladesh 2002: p. 137). According to 1991 figures for Nepal, the majority of informal workers are women: 83.7 percent women and 69.5 percent men and they were self-employed (Human Development in South Asia, 2000:60). A study of Pakistan (Klein and Nestvogel, 1999) reported that approximately 100,000 women worked in brick kilns, but were not officially employed because, although the entire families worked, only the men were registered as the head of the households.

Women's entry into the workforce in South Asia has largely been in the informal economy. There has not been that substantial movement of women into the so-called formal workforce i.e. those employed in registered, corporate units with the various benefits that workers are expected to get, like provident fund, medical insurance, etc.. Before going to discuss the issues and manner of intervention in the informal economy it is necessary to clarify some broad issues related to the informal economy.

The commonly used term for the informal part of the economy has been the 'informal sector'. But this gives the perception of a sector that produces certain kinds of goods and services that are not produced in the formal sector, in the manner that we differentiate between agriculture, industry and services as various sectors of the economy. In a sense, this goes back to the dualist notion of a traditional agricultural sector as against a modern industrial sector. But this distinction is no longer valid, if it ever was. Various goods and services (for instance, garments, textiles and transport) are produced in both the formal and in the informal sectors. So, there is no clearly separable sector of production that is the domain of the informal economy. Products are produced on both sides, and besides, what is called the informal sector often produces material for the formal sector. Part of the process of production of various final products, certain kinds of processing, for instance, are produced by home based workers, and then supplied back to the formal sector. Or, own-account farmers grow crops that are procured, packaged and resold by large chains. For all of the above reasons, a better approach is to view informalization of labour relations as the character of regional economy, rather than a "conventional dichotomy of informal – formal sectors or "economies". (ILO, 2004:XX)

Consequently, we prefer the term informal workers to informal sector, using an employment-based definition of work in the informal economy, as proposed by Women in Informal Employment Globalizing and Organizing (WIEGO). The difference between formal and informal workers then relates to the different ways in which the two relate to production. Informal workers are those without accepted workers' benefits, like provident fund, medical insurance, etc. Informal workers themselves may be divided into two categories – those who are self-employed or own account workers, like farmers, hawkers, or petty traders; and those who are waged workers and without the benefits. This would include disparate types of employees – home based workers, employees of informal (or, in India, unregistered) enterprises, casual and contract workers (including those who are part of the labour force of registered or formal corporate sector), temporary and part-time workers and other unregistered workers. The above employees may be paid on either time-rate or piece-rate basis, but most often they are paid on piece-rate basis, as this reduces the costs of supervision.

With the spread of globalization of commodity chains, informal workers have been incorporated into the commodity chains in order to reduce the costs incurred in parts of the chain. Various forms of home based work or putting-out have developed, which pass off part of the cost of production onto the workers, e.g. space for production is provided by the worker in her house. There are also informal enterprises that reduce

costs by economizing on the various benefits of formal economy workers. Further, with producers seeking to utilize their comparative advantage, there is a growing tendency for own-account workers to specialize in some parts of commodity production and buy most of what they consume. Thus, instead of using upland swiddens for its varied self-consumption possibilities, farmers in the uplands are moving in the direction of specializing in high-value crops and buying their own food consumption requirements. Thus, own-account farmers are also being integrated into commodity chains, with those who cultivate food, consuming negligible portions of what they produce. Of course, there are still areas that are marginal to these commodity chains. Some upland economies sell only their surpluses and buy only what they cannot produce locally. However, such areas that are not very well connected are becoming fewer and fewer.

The global as compared to the local commodity chains are subject to stricter standards, whether in the matter of sanitary standards for food products or quality marks in the case of various manufactured commodities. With the opening up of global trade, there is competition among intermediate suppliers and producers as they try to gain a larger share of business. Flexibility to reduce costs, through denying producers various types of benefits, is the most frequently used form of competition.

The UNIFEM-SEWA Bharat organized workshop in New Delhi in December 2002, noted three distinct outcomes of the current economic reforms and associated deregulation process. 1) growth of the informal sector; 2) greater feminization of labor market with widening gender wage differentials (women being paid far less than men for the same or similar work); 3) re-emergence of home based work as an important constituent of industrial production. Further, the workshop proceeding showed (p.8) the unorganized sector (not considering agriculture) accounts for over 90 percent of all women workers, including waged workers, piece rate workers and the self-employed. The growing presence of women in the household industry of India showed a steady increase from 2.06 million in 1981 to 4.23 million in 1991 and to 8.08 million in 2001 (based on Census of India 2001).

Several well-known civil society organizations in the region have played a significant role in assisting informal workers with livelihood needs. These include Self-Employed Women's Association (SEWA), Working Women's Forum and Myrada, in India; BRAC, PROSHIKA and Grameen Bank in Bangladesh; Aga Khan Foundation in Pakistan and ABC in Nepal among others. SEWA in Gujarat, India, has a total membership of 318,527 women workers. One of SEWA's recent projects is "Jeevika" assisting the poor, and women in particular with secure livelihoods.

Box 1: Jeevika SEWA: Livelihood Security Project

Jeevika SEWA is an innovative livelihood security project aimed at assisting approximately 40,000 rural households in the three earthquake affected districts of Kutch, Patan and Surendernagar in Gujarat, India. In partnership with IFAD, WFP, Government of India and Government of Gujarat, SEWA in 2003 launched and implemented the project with the following objectives: capacity building; strengthening membership based community institutions; protecting and diversifying income generating activities and disaster preparedness and mitigation. The programme employs a decentralized approach where Village Development Committees (VDCs) and Self-Help Groups (SHGs) play a central role in programme planning, implementation and monitoring. The ultimate goal of the Jeevika project is to empower rural women to be self-reliant, enabling them to cope with any disaster and secure their own livelihoods. **Jeevika SEWA Mandals (JSM)** are formed in each village. JSMs are village development committees formed by the villagers themselves comprising representatives from the poorest of the poor and from all castes and communities.

Direct lending to poor women: One of the major crises faced by the poor women is access to affordable credit. In view of this, loans (in the range of Rs. 500 to 10,000 at an interest rate of 12 percent per year), are given directly to women through JSM, and not through SHGs. This is done in order to reach those women who were excluded from SHGs because they lacked resources to be able to save even a small amount each month to join the SHGs. The loans are used as a working capital for women to invest into an existing micro trade or pursue new income earning activities. Women themselves set the amount of the monthly installments, depending on their income. In most cases a monthly installment is Rs. 100. Requests for loans and selection are carried out through mutual discussion between the villagers and the JSM members with a priority assigned to those with lowest income. For example, eight traveling vendors (all women) from Bandhwan village, received loans in the range of Rs. 1,500 to 5,000 to trade in human hair. In a period of less than two years, they increased their profit margins from Rs. 20 to 25 a day to Rs. 50 to 1,000 a day. In several villages of the project area, savings of the women who received such loans has increased the cash income in their control and this has led to asset creation such as house, cattle and gold or silver ornaments.

Effective Market Linkages: In view of an effective preparedness for economic risks, the SEWA Mahila Gram Haat (SMGH) and the SEWA Trade Facilitation Centre (STFC) were established as the commercial arm of Jeevika, with the main objective of providing a range of integrated services to attain commercial viability. Both STFC and SGMH work towards empowering local communities by setting up alternative livelihood options and establishing strong linkages with mainstream markets at the local, regional and global level. STFC focuses on converting the traditional skills of hand embroidery and craft in Kutch and Patan districts, into a commercially viable self-sustainable model, while SGMH concentrates on providing marketing services to rural producer groups engaged in the production of agricultural goods, inland salt, gum and forest produce. The SMGH was set up as an umbrella organization for the rural producer groups to provide marketing services and technical inputs to the rural producers engaged in agriculture, raw inland salt, gum and forest produce. SGMH undertakes guidance and training program in soil testing pest and disease management/ post harvest technology, grading and processing of agricultural products. Small and marginal farmers are regularly informed on the use of new seed varieties, fertilizers and pesticides and effective water management techniques which are crucial to strengthening agriculture in these arid zones. STFC provides comprehensive market intelligence that includes market surveys for specific product categories, access to buyers' databases, information on tariff structures and non-tariff barriers, identification of possible distribution channels and development of an effective sales strategy.

Jeevika SEWA has developed an innovative strategy to address economic risk of the poor in market failures. Artisans/ craft workers have been mobilized and organized into collective enterprises and thereby strengthening their bargaining power, moving beyond the atomized character of the informal workers in achieving economies of scale and acquiring competitiveness for the informal workers and their enterprises.

Source: Based on "Jeevika" IFAD Workshop paper, unpublished November 2004

4.4 Agricultural workers

Few dispute that an overwhelming majority of the economically active in agriculture are women. In 1997, close to 70 percent of the women of working age in low-income, food-deficit countries were engaged in agricultural work (IFAD, 2002). Yet women own less than 2 percent of all land and receive only 5 percent of extension services worldwide (ibid). In South Asia, approximately 3 to 10 percent of rural women own land which they cultivate. Bina Agarwal (1994) has argued that land defines the social status and political power in the village. The exclusion of women from the allocation

of intra household resources limits their power of control over land based livelihoods. This is further reinforced by: 1) socio-cultural perceptions of physical and biological constraints on women's work; and 2) patriarchal property ownership practices where land/ property is inherited from father to son (or another close male relative in the absence of son) in most of South Asia, with exceptions in Bhutan, partly in Maldives, and some pockets in North east India like Khasi, Garo and Jaintia Hills. However, we have still not addressed the question whether women's lack of ownership and control of agricultural land affects productivity. Recently, the taskforce on "Technological Empowerment of Women in Agriculture" of National Commission for women in India recommended that "women be recognized as cultivators in their own right. This would enable them to get loans and become active partners in the acquisition of farm equipment and management of their farm". (The Hindu, January 11, 2005). The proportion of women's employment in South Asia (Table 4), shows that a large number of them are engaged in agriculture.

**Table 4: Employment of Women in South Asia by Major Sectors
(in percent)**

	Agriculture	Industry	Service
Bangladesh (1996)	41.7	27.8	30.5
India (1994)	78	10.9	11.1
Nepal (1996)	93.7	1.4	4.5
Pakistan (1997)	66.4	10.6	23.2
Sri Lanka (1995)	41.5	30.8	27.7

Source: Mahbuh ul Haq Development Centre, 2000, Table 4.2

In India, we can look at changes in the sectoral distribution of labour a little more closely, using NSS Rounds of 1993-94 and 1999-2000. We agree with a recent study, "Despite the various efforts for improving the coverage of female workers, several of the activities such as collection of fuel, fodder and water; unpaid work in home based enterprises; and agro processing work are not adequately captured even by NSS surveys". (Shah, 2004:3)

**Table 5: Employment of Women in India by Major Sectors
(in percent)**

	Primary (Agriculture +)	Secondary (Industry)	Tertiary (Services)
Rural 1993-94	86.44	7.60	5.61
Rural 1999-00	85.77	8.46	5.77

Source: NSS Rounds of 1993-94 and 1999-2000, as calculated by Sandip Sarkar, Institute for Human Development, New Delhi.

The primary sector as defined in the NSS Rounds includes not only agriculture but also forestry and fisheries. The primary sector includes mining and such other extraction as well. But this should not make much difference to the comparisons.

What this shows is that there is some structural change in rural women's sectoral workforce participation. There is very little movement out of agriculture. As the Table 6 shows, there is increase in women's participation as agricultural labourers. A recent study of gender and agriculture in Maharashtra region in India (Parikh, Acharya and Krishnaraj 2004) noted the increase in the number of women's work in the capacity of labourers, while most of the cultivators are men: from 51.58 percent (men 38.70 percent) in 1991 to 54.22 percent (men 41.63 percent) in 2001. The 55th NSS Round of 1999-2000 noted 57.70 percent rural women engaged as agricultural labourers and men 45.60 percent, in the same region. Although these women gain in incomes, it is relatively less as compared to men. The daily agricultural wage of women were reported in the range of Rs.35-38, while that of men was Rs.45-50; with unemployment in the range of 8-10 percent (NSS 55th Round, as given in Parikh, Acharya, Krishnaraj, 2004).

**Table 6: Status of Work Force in Agriculture
(in percent)**

	Cultivator	Agricultural Labourers
Women		
1993-94	58.65	41.35
1999-00	56.73	43.27
Men		
1993-94	61.58	38.42
1999-00	59.56	40.44

Source: NSS Rounds of 1993-94 and 1991-2000.

In fact, for both women and men there is some deterioration in their status as cultivators, reflecting either loss of land by some households or the addition of new households that are landless, or a combination of both of the above.

**Table 7: Rural Casual Workers: Women's Daily Money Wages as a Proportion
of Men's Wages
(in percent)**

India	1993-94	1999-2000
Agriculture	68.3	69.39
Non-Agriculture	58.36	62.17
Bangladesh	1984-85	2000
Rural	48	75

Sources: NSS Rounds of 1993-94 and 1999-2000 for India and Statistical Profile of Women in Bangladesh, Table 7.5 for Bangladesh.

Evidently, in India there is not much change in the overall wage disparity between rural women and men. The disparity is lessening more in the case of non-agricultural rural employment than in the case of agricultural employment. In Bangladesh, on the other hand, there is a substantial change in rural women's wage as a proportion of men's wage, rising from 48 percent in 1984-85 to 75 percent in 2000. This change in the proportion of rural women's wage to men's wage is the result of a combination of two factors. First, there is the large growth of women's economic activities through Micro-Finance Institutions (MFIs). This has reduced the extent of rural women's under-employment to almost half, from 74.6 per cent in 1993-94 to 38.2% in 1999-2000.

Table 8: Underemployment Rate of Rural Employed Persons, Working Less than 35 hours

	Women	Men	Total
1995-96			
National	7.07	12.4	34.6
Rural	74.6	13.1	37.9
1999-2000			
National	52.8	7.4	16.6
Rural	38.2	4.7	12.2

Source: Statistical Profile of Women in Bangladesh, 2002, Table 7.6

With under-employment falling and MFIs developing forms of income-earning activity, there is an obvious increase in pressure on the labour market. This pressure is further increased by the second factor – the migration of more than a million young women to work in the garment industry in the cities.

An important change in India, is the switch from production of food grains to production of cash crops, either raw materials industry like cotton, tobacco, oil seeds or goods for export such as vegetables and horticulture items. But these movements while important in some areas, particularly in the semi-arid regions of the Deccan Plateau, are not uniformly important all over India. In particular, the irrigated zones still remain based on a combination of wheat and rice, given the prop of procurement prices higher than corresponding international prices.

The switch from production for self-consumption to production for the market is important in the dry areas. It has brought with it not only new opportunities but also new risks. With farmers often going in for large loans to expand the area under production, any fall in output or price carries the risk of large debts. This has resulted in the recent phenomenon in India of 'farmers' suicides'. Most often the suicides are of men, leaving women to fend for their families and themselves.

The phenomenon of farmers' suicides reveals at least two points. First, farmers need to learn the ways of dealing with the market, ways of minimizing or reducing risk. Rather than putting everything into one crop, it is necessary to adopt methods of

multiple-cropping. Downturns in output or price of one crop can be made up by upturns in income from another crop. Over a period of time, multiple cropping can yield a higher income than the 'boom and bust' sequence that characterizes single crops.

Second, along with the promotion of commercialization of agriculture, it is also necessary to put in place financial, insurance and safety net measures to deal with income failures and losses. Most agricultural loans are still informal, from moneylenders and other irregulars. Political and economic force is often used for recovery of loans. There is no system of orderly exit or bankruptcy systems, as it exists in the industrialized countries. Nor are there modern systems of safety relief in the event of income declines. As the South Asian countries go further in the process of globalization, the above risks are going to increase and new systems of finance, insurance and safety nets will have to be put in place. In their absence, the burden of such catastrophes will fall disproportionately on women, as they try every measure to keep their families going.

In Pakistan, there has been substantial migration of men, to work in West Asia or elsewhere. Prior to this, women had supposedly no role in managing agriculture and other non-domestic activities. After substantial male migration, all this has changed (Lefebvre 2001). There are, of course, conflicts in this change, for instance, between older male relatives and the younger wives. But there are considerable changes through these conflicts. Women in the Neelum-Jhelum Valley areas play a substantial role in managing the household agricultural and other non-domestic economic activities. Other accounts also point out that women in Pakistan are quite comfortable and even happy with their new management roles and responsibilities. When men return after many years' absence, women do not easily or willingly give back the management roles to them.

Box 2: Women Acquiring Agricultural Land and Assets

Micro-finance has become a source of capital for women to acquire access to land. MFIs in Bangladesh in fact discourage women from using loans to acquire land, since the return from land is neither quick nor regular. But women nevertheless use loans to lease land, often leveraging their own capital with finance from their husbands. There are few purchases of land, but leasing in land has become quite common for women members of credit groups. Of 261 women of several micro finance groups in rural Bangladesh, 117 reported land acquisition through purchase or lease. In 87 instances, (including three of inheritance), land was in women's names. Ten of these instances were those of two groups of women leasing land for vegetable production. In four instances, land was acquired in the joint names of husband and wife, while in 26 instances the land was in the name of the men alone (for details, see Kelkar, Nathan & Jahan, 2004).

Leases are of three kinds: (1) share-cropping; (2) cash lease (either annual contract or a contract for a fixed number of years); and (3) mortgage – in return for a lump sum payment, the use of a piece of land is transferred until the amount is repaid. The land leased by women in the microfinance groups is largely for growing vegetables, not field crops like rice and the terms are changing in favour of the tenant – for example instead of 50-50, with the tenant providing all the inputs, it is now 33-33-33 for land, labour and inputs. This reflects the rise in agricultural wages relative to the price of rice, which is also reflected in the growth of mechanization and in the greater involvement of women in field labour.

In India, the Deccan Development Society (DDS) has deliberately used savings and credit to enable groups of women to take land on lease. Very poor women can substitute labour for personal cash contribution. Leasing in land as a group makes the women stronger in the lease market. They are also able to lease larger areas of land (for details see Agarwal 2003).

The above are market-mediated forms of land reform, in which those wishing to lease in land, acquire it from those wishing to lease out land. There are also other types of market-mediated land reform, for instance, in which land is purchased from a willing seller and transferred to a willing buyer. Unlike many of the state-sponsored schemes for distribution of government-owned land, in this case it is relatively good quality land that is transferred to the landless.

In the state of Andhra Pradesh, India, the government agencies, like the Integrated Tribal Development Authority and Schedule Caste Development Corporation, have purchased land from owners wishing to lease the land and have transferred it, free of any charge, to the landless. All such land can only be transferred in the names of women. Among the Chenchu, land has been transferred in the names of women. Chenchu men too concede that this is better for the household, as there is little chance that women, unlike men, will lose the land because of drinking or gambling debts (for details see Nathan et al, 2003). Instead of waiting for a state-enforced land reform, women are making use of access to capital and the market system to acquire land.

Box 3: Women's Control over the Fish Ponds

Aquaculture in fish ponds is an important livelihood in Bangladesh. But like land, ponds too are entirely owned and controlled by men. Two recent initiatives, however, show how women can get access and control over aquaculture activities in fish ponds. In the mid-90s, the Government of Bangladesh gave user rights of fishponds to women in the Ox-bow Lakes Project of Government of Bangladesh-IFAD and DANIDA. They were also provided training and credit through an NGO. Since getting user rights to these ponds, women have had to fight to retain control over them. There have been frequent attempts by men, connected to the ruling political parties, to take over these fishponds. So far, in a majority of cases, women have retained these ponds and used the income from fish culture activities to improve their own well-being and that of their households (Nathan and Appu, 1998).

More recently, in the Aquaculture Development Project of Faridpur (also Government of Bangladesh and IFAD) women, whose husbands owned ponds, were given capital and training for aquaculture. With this they increased household income from fish ponds, and their own control over this income. Though the ponds remained in their husbands' names, the fish enterprise was clearly their own. As one woman put it, "the pond belongs to my husband, but the fish belong to me." This is a kind of lease of the pond from the husband to the wife, with the fish enterprise clearly belonging to the wife. Women, who have established their control over the fish aquaculture enterprises, have used the lumpy income from fish to build assets like cattle and shops, and take land on lease. They have developed confidence in dealing with officials and other outsiders. Their self-esteem and respect for them within their families and in the villages have increased.

Both of the above are instances of changes in the way resources are managed: in the first case, what was government-owned has been handed over to women; in the second case, women used capital and knowledge to take-over effective management of ponds from their husbands. (Nathan et al, 2003)

4.5 Forest-based Livelihoods

In most patrilineal societies, women's major responsibility in reproduction and/or income earning does not necessarily lead to social empowerment or gender equality within the household (Kelkar and Nathan, 1991; Munshi, 1986; Yang, 2000; Chhakchhuak, 2000). However, the policy of indigenous people's rights to forest and women's rights to access forest resources can mitigate, to some extent, this inequality in gender relations. K.S.Singh (1999) and Bosu Mullick (2000) found that in forest-based (patrilineal) communities, because of their involvement in gathering from forests and their marginal dependence on agricultural produce, women are economically more independent and have a higher status than their counterparts have in the rest of India. Among the patrilineal Naga of Northeast India, for example, women's role in swidden agriculture and in the processing of forest products for sale has kept gender relations relatively balanced.

Matrilineal societies often associate women with forests through their specialized roles in healing and religious ceremonies. Indra Munshi's interviews with the Warlis in India suggest that many women have a fair knowledge of medicinal properties of trees, roots, herbs and medicinal plants, useful for reproductive health of women, men and children. Common ailments are treated at home. In the Tamang village Chisapani in Nepal, Suman Subba (2000) notes that there is no gender difference in carrying out rituals and healing people, except that the women shamans do not sacrifice animals and ask for help from a male member of the family. Women having a 'soft heart' was stated as the reason for this difference in the sacrificial ceremonies. Both women and men, however, acquire the knowledge of shamanic treatment of diseases. This knowledge can be acquired through spiritual transference into a new body, usually done at the deathbed of a senior shaman (grandmother or grandfather), to a member within the family. In either case, women's role in spiritual life, associated with knowledge of forests, places her in a position of relative power within the household and the community.

State-sponsored colonization by the dominant religio-cultural regimes like Hinduism, Christianity, Lama Buddhism and Confucianism, have had a destructive effect on indigenous gender relations. They distorted the position of women as that of subordinate to men and reinforced their exclusion from political and spiritual life and community decision-making. Among the Naxi of China, for example, the matrilineal system was abolished and replaced by patrilineal inheritance.

For many forest dwellers, the major agency of change in their cultural system and gender relations was colonial education, which came through missionary or religious schooling, followed later by public and secular schooling. These measures were designed to deny women the opportunity to participate as full members of the community. During the expansion of Christianity among the Rungus in Sabah, Malaysia in 1952-59, for example, the missionaries would directly deal with the village headman, which left the *bobolizan* (a woman priest and healer, having absolute power in making decisions which have to be carried out by the community) in the dark on what the consequences were for their traditional religion. Further, the

missionaries set up three types of schools: primary schools, farm schools, domestic science schools, and also dispensaries for free medical and health care. Domestic science schools channeled women into domesticity, denying their past role in productive and political life, and limiting its future. Free health care undermined the role of the *bobolizan* as healer, and consequently her status and political power.

In the process of changing forest use, from swidden systems to settled, privately owned and inherited rice fields, and the change from community access to private access to forest products, women had lost the source of their power and status. Before the advent of state pressure on matrilineal societies, gender relations were relatively equal. Based on women's role in production, their special knowledge of forests, and their place in the cultural and religious life of matrilineal communities, women enjoyed considerable space within the household and the community to make decisions about resource use. Unfortunately, maintaining this position of power has been difficult, particularly in the face of pressures from the state in favor of centralizing androcentric system and patriarchy as invisible mediator through economic development, with its distinct expression of modernity that privilege men through ownership and control of resources and power in decision making.

In many forest communities, women are involved in the collection and sale of Non-timber forest products (NTFP), and where that is so, it provides them with an income that, unlike the produce of land, is not mediated by their relationship with men. However, forest devolution policies in South Asia have failed to address the question of gender and social inequalities, and therefore, in many forest societies it has resulted in both promotion of accumulation of forest income and power under the control of local elites and excluding women from ownership, control and institutional management of forests and other resources.

Community forestry has been dominated by the better-off sections, which did not use the forests for meeting livelihood needs. The Forest Department too encouraged promotion of timber planting. They both ignored, the forest-based livelihood needs of the poor, particularly women, for fodder, fuel etc. In contrast to community forestry, leasehold forestry, gave a section of the forest (often degraded) to a group of poor, mainly women to manage for their livelihood needs. There were restrictions on grazing fodder, which was not to be cut and taken for stall-feeding of animals. High yielding grass varieties and other trees were also planted. Along with increased income, it led to a corresponding improvement in forest cover. Leasehold forestry was initially tried out by a Royal Government of Nepal- IFAD project. Seeing its success in improving the livelihoods of poor women and in increasing tree cover, leasehold forestry has been extended all over Nepal.

There are also examples of Community Forest Management in India where women have played an active role in initiating forest protection and several cases where women's committees (Mahila Samitis) are managing forests. In Baghamunda village in Orissa, the Mahila Samiti took over the forest protection and management responsibility in 1998 after the local youth club proved to be ineffective. The Mahila Samiti deploys five members on a rotational basis for guard duty every day. The

women combine their guard duties with household responsibilities of collecting fuel, fodder and other forest products to meet their livelihood needs. The village committees however, tend to treat women's protection responsibility as an extension of women's daily tasks of fuel NTFP collection from forests. Therefore, when it comes to the inclusion of women in decision-making about the management of forests, male resistance is summed up in a statement made by a leading member of the Forest Protection Committee of Lapanga village in Orissa, India, 'We are not so modern that we would involve Forest Protection Committee' (Vasundhara, 2000).

Box 4: Women's Inclusion in Forest Decision-making

Nevertheless, inclusion of women in forest decision-making does make a difference in the administration of local management, and also for their rights to land and household livelihoods. In the Bajawand Block Committee in Bastar, Chattisgarh state, India, with a membership of 3,000 and covering 25 villages, the woman President, Kalavati, introduced a major change in the tendu-leaf collection-cards. Now they have the name of women who are the primary collectors, rather than the male head of the household, as it used to be. As a result, membership of the cooperative has increased from just 10 percent women to 90 percent women. Women are better able to control the income for tendu leaf sales, and have more influence over the cooperative's decisions on sale conditions and tendu leaf management. The new norms, though still problematic in their functioning, do open opportunities for women to regain some of their lost control over forests, and over their own livelihoods.

Reportedly, separate women's groups tend to develop women's management capabilities better than mixed groups. In mixed groups, there is tendency for men to dominate the important functions, while in women-only groups, women get more chances to develop their managerial skills, as they are responsible for all aspects of the group's functioning. Women's groups seem to have better group solidarity than men's groups; and separate women's groups are needed to develop women's capabilities.

4.6 Migrant Workers

Migration out of one's own country has emerged as an important livelihood option for South Asians. International migration of labour has a long history in South Asia, dating back to the indentured labour recruited for Caribbean sugar plantations. In the post-colonial period, this began with the post-OPEC West Asian boom in the mid-70s. Since then new destinations have emerged within Asia itself, like the fast-growing Southeast Asian economies in the 90s. Within South Asia, India has remained an important destination for both regular and irregular migration from Nepal and Bangladesh.

The importance of migration can be seen in the role of remittances by migrant workers. It is the largest or second-largest source of foreign exchange in a number of South Asian countries, including India, Sri Lanka, Bangladesh, and Pakistan. World-wide remittances from migrant workers are greater than ODA and private capital flows to developing countries put together. In 2000, India ranked first in the world for remittances, while Bangladesh ranked eighth in the world.

In Asia as a whole there has been an increasing feminization of migration, with women constituting 1.5 million or more than 16 percent of total Asian migrant workers in 2000 (IOM, 14). Of total migrants, it is also estimated that 30 to 40 percent are 'irregular' migrants, who have no legal status and consequently no protection of their rights. One South Asian country in which women's migration is far greater than that of men is Sri Lanka. The proportion of women migrants has ranged from 95.2 percent of the total in 1996 to 88.8 percent in 2000 (IOM, 22). Most of them fall into the 'housemaid' and 'unskilled' categories.

A new dimension in migration has been added by the inclusion of skilled, even professional labour flows from India, Pakistan and Bangladesh. This is not confined to IT professionals, though they are the most visible in this category, but also includes nurses and teachers, among whom women are quite numerous.

Sri Lanka is the one labour-exporting South Asian country that does not have laws discriminating against women's migration or movement for employment. Pakistan, Bangladesh and Nepal all have such laws. Nepal, Bangladesh and Pakistan all require the consent of a woman's so-called guardian, thus refusing to accord women the status of juridical adults. Again, supposedly to control women's entry into the commercial sex sector, they require that migrating women be over 35 years of age. But what these supposedly protective measures are likely to do, is to drive migration into irregular and therefore more hazardous channels. Such restrictions do not provide a solution either to the exploitation of women in various forms of commercial activity; rather, they force such migrating women into an even weaker position as irregular migrants. Of course, even as regular migrants women face gender-based discrimination and gender-based violence as they work in unprotected worksites, often homes, which are not covered as worksites in employment regulation laws in the receiving countries.

Migration then has clearly emerged as a livelihood option. Gross emigration rose at a rate of 6 percent over the 1990s in Asia, which is twice as fast as the growth of the work force (D'Cunha, 2003). Women migrate for livelihood needs to support themselves and their families. In the process women are able to emerge as independent income earners. While this is a benefit to women, it comes at a cost. Often the women who migrate as maids themselves have families and children. While they go to earn an income in looking after other people's families and children, they face the alienation of not being able to look after their own families and children. In addition to migration for meeting the household's basic needs for food, shelter and economic security, the needs or motivations for women to migrate include (1) "elements of society that limit a woman's personal development, marriage with dowry, etc".; and (2) "escape from stigmatization/violence – incest, rape, former sex worker, divorced, widowed, etc." (IOM, 2003).

Women as domestic workers are often subject to sexual harassment and rape, leading to the high incidence of HIV among international migrant domestic workers, devoid as they are of networks of support and solidarity. In Sri Lanka, where the remittances

of women domestic workers in the oil economies is one of the main sources of foreign exchange, with a large number of HIV infected women employed as domestic workers abroad. This leads to a double, or even quadruple exploitation of these women: paid poorly by the employers; their earnings taken by their families; sexually assaulted by their employers; and then their rejection by these same families as being HIV-infected.

In the current phase of globalization when employers in receiving countries can choose the sources of supply, action by migrants from just one of the labour-exporting countries may not be sufficient to secure a sustained improvement in working conditions. Employers can always try to look for other sources of cheap and docile women migrants. In order to reduce competition among exporting countries, coordination is needed in trying to secure a sustained improvement in women migrants' conditions. However, this too depends on all the concerned countries being on approximately similar levels of development and income. Otherwise, women from the poorest countries might be willing to undercut those from the better-off countries. International coordination once again becomes an imperative as global labour flows become more open and free.

4.7 Tourism and Livelihoods

Studies that have followed the growth of tourism industry have focused upon the motivations of tourists. Relatively, little attention has been paid to human institutions and understanding of gender relations in the communities that receive tourists. For women of the receiving communities, economics of tourism is seen in sex tourism, that "female bodies are a tourist commodity" (Bolles, 1997, 78). Sex tourism is an emerging phenomenon in South Asia and does need examination to check the growing trade in women's bodies. It is however, only one of many roles women play in the tourism industry. The tourism industry has provided various 'decent' livelihood opportunities for women, 'decent' in terms of dignity and security with workplace, as stated in ILO study (www.ilo.org/public/english/decent). In addition to having the sole responsibility for rearing and financially supporting their children and other dependents, Mosuo and Naxi women in China, for example, have the function of hosts, tourist workers, house keepers, boat rowers, craft and snack vendors, small entrepreneurs and managers of cottages, guest houses, night clubs etc.

Tourism means a higher level of income, though not necessarily for all. The satisfaction of needs through consumption is possible because of the higher income. A new system of production like tourism "means disruption, but it also means survival and much more," (Goody, 1998, 197). Survival, not only on a material level but also on a cultural level, as cultural practices become the means of earning an income. Tourism has provided an avenue for the continuation of cultural practices or cultural products (hand printed, embroidered or woven cloth) that were in danger of extinction in the face of seeming irrelevance or economic competition from mill-made cloth.

While in earlier times music and cultural performances of the mountain people were facing extinction under the onslaught of the "superior" plains' products, or were preserved in hothouse fashion with heavy-handed state patronage, the growth of tourism has led to new roles for these cultural creations. As Arjun Appadurai puts it, "locality is no longer what it used to be" (1996, 11). Tourism transforms and recreates locality in a new way, a new way even for the local people. There is selective picking of what is of value in the global system. To the local people too, the cultural products or practices cease to have the old, participatory or religious values. The commoditization of these products and practices means that their value now lies only in the money they can bring in exchange.

Is commoditization of cultural products or of major global flows, good or bad? Those who idealize the pristine beauty of the original cultural products, fail to note that they are both continually changing and even in danger of dying out. Commoditization on the other hand, does enable them to exist. More importantly, it enables the artists who produce these works, to exist and continue to produce such works. What is needed is for the works of these artists to not just be part of the 'exotic' that tourists buy as souvenirs, not in the margins, but as parts of the global artistic idiom. That would require a change in the terms of the interaction of the local with the global.

Of course, this does not provide a full solution to the problem of the integrity of artistic endeavor or of the value of the environment. The commodity form is ultimately inadequate for both of these concerns. Commodifying ethnicity is not a way to integrally promote culture, as only those practices are maintained that have commodity value (Walter, 2002). The spread or generalization of commodity relations has its effect on all forms of human relations, including sexuality, with the spread of commercial sex. How and when an overcoming of these commodity forms can be carried out, that is something that humanity still has to come to grips with at the beginning of the twenty-first century, particularly after the disastrous record of so far failed attempts to overcome the commodity form of production and commodified treatment of the women's body.

The embedded violence of trade in women's bodies does raise the question: What has been done to change women's gender identity of subordination, including that of sexual subordination? Have the progressive, gender sensitive policies attempted to use the threat point to dismantle patriarchal powers and structures that deny poor, rural and indigenous women control over their lives?

Women's movements in the south as well as the north seem to be divided over the issue of sex work and sex trade. We do not wish to discuss these positions of concern here. We, however, would like to say that the only way to understand this particular form of trade in women's bodies is to understand this practice as an aspect of masculine domination. The masculine domination legitimates a relationship of domination by embedding entitlement to women's sexual service in a biological nature of man. We know by now, largely as a result of feminist analysis, that the instituting of such masculinity in men's bodies is social construction. We are faced

with the challenge to institutionalized strategies to efface the masculine power and “turn the strength of the strong against them” (Bourdieu, 2001:32)

5 Micro -Finance and Local Markets

Major advances in women’s livelihood condition have been through the institution of micro finance and their participation in the local markets. Starting in Bangladesh, through the innovations of Grammen Bank and BRAC, micro-finance institutions (MFIs), whether in the form of NGO-run credit groups or the Indian variety of Self-Help Groups (SHGs), have now become a ubiquitous feature of women’s livelihood programmes. Microfinance in India covers over 11.6 million poor households accessing banking services through their 0.77 million SHGs and the SHG-Bank Linkage programme is reported to be the largest in the world in terms of its outreach (IFAD, 2004:63). In Bangladesh, they have promoted women’s entry into income earning occupations and have had an impact on women’s empowerment (see Kabeer 2001 and Kelkar, Nathan and Jahan, 2004 for analysis of women’s empowerment through MFIs in Bangladesh).

5.1 The Ethic of Savings and Repayment of Loans

The two main economic functions of MFIs are savings and credit. As credit organizations, they have solved the problem of how to extend credit to those who have no assets to pledge. The system of group guarantee combined with individual responsibility is an innovation that has enabled credit to be extended to hundreds of millions of poor, assetless women around the world. While credit is the major function of MFIs from which they earn an interest income or service charges, MFIs begin with the promotion of savings. Most institutions require a period of regular savings before individuals and groups can graduate to receiving credit.

Regular savings is promoted as a habit. For poor women and their households, not accustomed to saving, this is even a new way of life. It is not that individual savings can lift the economic condition of a household, even if that is the rhetoric with which savings are promoted. There is still a large scope for necessary public investment to make individual investment profitable. But developing a capacity for individual savings can foster a sense of self-reliance. One of the most demeaning things about poverty that women mention is that of having to depend on others, on handouts from others. Regular savings can provide a fund, even if not very large, to fallback upon in need. Very poor Chenchu women in Andhra Pradesh, India mentioned that with savings they were able to meet some medical emergencies and school expenses, both of which tend to be lumpy. Women see that they can manage their affairs and do not have to run to ‘village superiors’ (moneylenders or traders) every time there is a lumpy expenditure.

Most MFIs have numerous rituals around their regular activities. Meetings of Velugu SHGs in Andhra Pradesh, India begin with a song and then savings and loan repayments are collected and entered into account books. The beginning with song

and other such rituals, like the Grameen Bank pledge, only reinforces the ethical character of the activity. One promoter of savings through SHGs among Mumbai pavement dwellers compared regular savings to a moral discipline that is as absolutely essential to life as 'breathing'. (A.Jockin quoted in Appadurai, 2004, 74).

Different social groups have differently internalized the role of savings. The poorest with their limited income used to save nothing. They had to turn to moneylenders and the like for lumpy expenditures. The point is not that savings can only be done by surplus households. But if deficit households also carry out some savings, the money they can turn to in an emergency use, they would lose less of their income to moneylenders and traders than they did earlier. Further, savings build a real connection with the accumulation of assets, something that is facilitated by the subsequent credit.

Within poor households, there is further gender difference between women and men. Women seem to have internalized this shift from subsistence to savings and thus to an accumulation mode much more than men. There are frequent complaints about men's over-spending in Bangladesh, also in many parts in India. Nevertheless, what is important for the women themselves and their households is that of raising the rate of household savings also has an important social function. One of the cornerstones of the high-performing Asian economies has been their high rates of savings and investment. This macro-economic factor is facilitated by the promotion of household savings, even among poorer households, as MFIs do. Thus, the macro-economic factor of savings as a proportion of GNP improves with the promotion of savings by MFIs.

The ethic of savings promotes capital accumulation. Some of this capital accumulates with these poor women and with their households. But some of it (along with interest income from loans) accumulates also with the NGOs. This is well known in Bangladesh, where MFIs like Grameen Bank and BRAC have emerged as large corporations. In case of SHGs, as in India, often the MFIs have more funds than their members can borrow, and this excess then ends up, in one way or the other, in the commercial banking system. All in all, MFIs by extending the ethic of saving right down to the poorer sections of society have promoted capital accumulation, both by poor women and their households and within the economy as a whole.

Repayment of Loans: Loans, in the past, were treated as handouts from political patrons to clients. The men who got these loans from state-owned commercial banks did not repay them. This led to the familiar scenario of the collapse of formal rural financial intermediation and hampered the rise of a new system of expanded production.

The collapse of rural financial institutions, due to non-payment of loans, has extended through most of the developing world. But MFIs with their strict insistence on repayment and the institutionalization of peer group pressures for repayment have

been successful in instilling a discipline of repayment of loans. Even if loans are used to tide over cash flow problems, they still have to be repaid out of the enhanced incomes that result from investment. The MFIs and their women clients have been successful in promoting the system of relations of financial intermediation that are a break from patron-client variety, and more in tune with the impersonal relations of the market.

The repayment of loans is an ethic that is essential to the development of capitalism. Traditional money lending too depends on repayment, but there it is enforced by force or threat of force, with the likelihood of the loss of productive assets or personal bondage as the consequence of non-repayment. Capitalism too has the threat of force as the ultimate sanction against non-repayment. But it would be costly and hardly worthwhile financial system that had to rely on continuous or frequent use of such force. Transactions cost are reduced by voluntary compliance with rules of economic engagement, more so when the rules are created as an ethic of social behavior.

Is the ethic of repayment of loans confined only to MFIs operations, or does it radiate beyond that circle to other economic relations? If repayment of loans were truly an ethic then one would expect it to have an effect on non-MFI economic relations too. If it were confined only to MFIs, then repayment may only be the result of the particular institutional set-up of MFIs (group liability and peer pressure) and not a general ethic.

There is some evidence that once the system of repayment of MFI loans gets set, then it has an effect on MFI clients' and their families' other economic relations too. In the state of Maharashtra, India, it has been reported that there is an improvement in overall recovery of commercial bank loans of branches in areas where SHGs have been functioning (personal communication with Narsingrao S. in December 2004) At the beginning of the MFI project, rural bank branches were as usual, running at a loss. They had large non-performing assets, mainly out of the government's poverty targeted Integrated Rural Development Programme (IRDP). But with the spread of SHGs even these non-performing assets reported to have come down by as much as 80 percent. This improvement in the overall financial health of rural bank branches is likely to be behind the newfound enthusiasm of commercial banks in supporting MFIs. At one level, it provides them with very secure loans. At another level, promoting MFIs spreads the ethic of repayment of loans and further contributes to reducing the existing non-performing assets.

Producing for the Market: Repayment of loans in cash form necessarily requires that the loan be invested in some form of cash earning production. Using the loan to increase the sphere of non-commodity production will not enable the borrower to earn the necessary cash for loan repayment. In order to meet this requirement women necessarily have to increase commercial production. This may often take the form of commercialization of what was formerly produced for domestic consumption. In Laos women who wove skirts for their own use and for gifts, now weave them for the market. In Bangladesh women who raised poultry only for household consumption, now raise them for sale in the market. In one way or the other, the system of loans and

repayment inevitably increases the sphere of commercial production or of commodity production.

Production for the market, of that which was formerly only produced for the household consumption, means a change of economic practice. The producer has to be aware of what can be sold in the market and even be nimble in adjusting to changing fashions. In Laos, women who earlier wove only traditional patterns, passed down through the generations, and repeated by rote, now are having to be agile in learning new patterns and even innovating with patterns. The very object of production changes – from directly satisfying needs and preferences to producing anything that will sell, and indirectly satisfying one's own needs and preferences.

Overall, what MFIs promote through the mechanism of loans and their repayment is the widening of the sphere of commercial production. It promotes the spirit of looking at production not as a necessarily satisfying activity in itself, though it might also be that, but as something instrumental for earning the income to satisfy one's needs or preferences. This, at the micro-level, is a justification for the growth of the market and thoroughgoing commercialization of economic life, which is the base of capitalism.

Money as the Measure of Respect of Women: Commercialization promotes production simply on the basis of how much money can be earned from it. The value of a product seems to be exactly the amount of money that it can get, no more and no less. This is in opposition to the older notion, "A product is worth more than its equivalent (in money)" (Bourdieu, 1979, quoted in Swedberg, 2004, p.242). In Bangladesh, women often used the phrase "*garam taka*", meaning "hot money" as the reason for their new role and respect in the household. The term "*garam taka*" translates literally as "hot money", but in English, rather than "hot" a more appropriate rendering would be "weighty". It is money that has a weight, and women's earning money gives them a weight within the household.

This is, in a sense, a reification of the relationship, whereby the labour that contributes money income and which gives women a greater weight in the household is substituted by the money or asset that are a result of that labour. In a money economy, earning of cash income brings respect. Of course, underlying income earning is the development of capabilities, not just asset or credit, which are instruments to developing capabilities. But there is an understandable reification of money itself as the measure of status, a reification which then promotes the acquisition of more money as the goal of economic activity and the measure of success.

Winners and Losers: In this process, some women put forward the notion of being a winner, using the English word for this. "We can use it to be a winner; without money cannot be a winner..." Shutia Dakhinpara Group in Bangladesh (Nathan and Jahan, 2004). At one level, this is a simple notion of winner. As was explained in the same group, it meant being able to "...improve the house, do many things, educate children", all straightforward, even mundane aspirations.

Women judge each other by their conformity to the norms of the MFIs – regular savings, timely repayment, working to earn an income and developing the ability to control household, particularly husband's expenditure. But even though many, or even most, women in MFIs may be “winners” in this sense, there are some who are “losers”. As mentioned above, there are cases where women do not or are not able to repay loans and then suffer further losses, as they have their households goods auctioned off. In Bangladesh, there are instances of women having to borrow money at high rates of interest from moneylenders in order to keep up with their MFI repayment commitments. It is easy, and well in keeping with capitalist notions of “equal opportunity” to see the result as being dependent on individual women's characteristics – not hard working, not being able to control her husband, etc. But when hundreds of thousands of women all increase commercial production, it is inevitable that some will not be able to make a profit. Those who fail to make a profit will be the weaker among them, the losers, as they are likely to be labeled.

At the same time, there are also situations of large-scale failures. In the period October-November, between monsoon rice sowing and harvest, when there is no wage labour available locally, many women are defaulters with their weekly loan repayments. Larger NGOs, with an adequate capital base, are able to reschedule loans to avert a crisis of repayment in this period. But smaller NGOs, without the capital base, force women to repay in whatever manner possible, borrowing from moneylenders or anywhere. Thus, along with winners there inevitably are losers. This is a problem that micro-credit cannot handle. It is the epitome of a capitalist ethic that there are winners and losers. That too is a part of the ethic that MFIs promote. Not that this is done consciously as a doctrine, but it is an inevitable product of the process of commercialization that MFIs promote.

A Secular Capitalist Ethic and New Gender Norms: Thus, at an individual level, micro-credit instills the ethic of hard work and savings, Weber's “Protestant Ethic” or Marx's “accumulate, accumulate!” At a social level, micro-credit with its strict discipline of saving and repayment represents a much-needed shift from patron-client relations to impersonal market relations of capitalism.

In course of changed economic practices, with women becoming income earners, they have also articulated new norms of gender relations. An analysis of the social impact of microfinance and women's development in India reported, “Women have achieved a greater degree of self-confidence, greater mobility, and greater ease in dealing with bureaucracy. In some areas, incidence of alcoholism and wife beating have reduced and more girls are being sent to school” (IFAD 2004:12). According to rural women in Bangladesh, respect or *samman* no longer depends on being in seclusion (*purdah*) but attaches to being an income earner, working outside the home, and being able to travel on their own (see Kelkar, Nathan and Jahan, 2004 for detailed analysis).

Box 5: Women's Voices on Land Rights

Women understand that these changes in their own self-esteem and in their social position are due to their ownership of land and other productive resources. "If the land is in my name or a business is managed by me, I, as a woman, have a better position in society." Self-esteem is also reflected in being able to buy "a sari of my own choice," (Authors' interview, Sreepur, Gazipur in Bangladesh 2003).

"Situation is somewhat better now. Since I have access to money (credit), I can ask my husband to buy things for me.... Also, his attitude has changed. He no longer gets angry and shouts non-sense at simple, trivial matters....," Authors' interview in Tangail, Bangladesh 2003.

"If you have assets, everyone loves you," says Kalpana, an articulate village woman. "If we have *sampotti* (property/assets), our *samman* (dignity / prestige) will be permanent. *Samman* is closely linked with *sampotti*," says Gul Akhtar, who has recently acquired 15 decimals of agricultural land. "When we have assets in our names, we will be respected and will have social and familial dignity. But this will not be easy. Our men do not easily agree to the control of assets by women. Each one of us has to persuade the husband, when he is in a cool frame of mind," says Zahida, with the close support of other women in the meeting (Authors' interview in Narsinghi, Bangladesh 2002).

The point to be made here is that the necessary changes in economic ethics that are part of or even necessary for the rise of capitalism do not have to come about through a particular religious route. There can be secular variants of the capitalist economic ethics of savings, repayment of loans, commercialization of economic life, of winners and losers, and so on. The MFIs in different parts of the developing world, are promoting such secular variants of capitalist economic ethics, while they are developing women's livelihoods.

From Household Production to Regular Enterprises, Banks and Insurance:

Micro-credit has promoted women's commercialization of formerly domestic production. Most of this production, however, remains at a very low level of productivity and yields a relatively small, additional income. For commercial production to have a bigger impact on poverty, it is necessary for them to go up the scale, to establish regular enterprises. This has begun to happen with women who have been through what MFI organizers call a number of loan cycles. They can then move on to take bigger loans. In various parts of Bangladesh women members of MFIs are now taking bigger loans of about Tk.15,000 to 30,000 (i.e. USD 250 to 500) to set up small-scale poultry sheds with up to 300 to 500 birds.

In increasing the scale of production, there is always an increased element of risk. Often individual women are afraid to take the bigger risk. Such risks can then be taken up by a group of women. In Andhra Pradesh, India, women organized by the NGO Outreach in the IFAD project, went from individual SHGs to Cluster Level Associations (CLAs). The CLAs had more financial power and could take up bigger, more risky projects, like running lentil mills, buying and renting agricultural machinery, processing of agricultural commodities and also marketing. Over time, the SHGs and CLAs have acquired substantial capital, often more than they can directly lend to their own members. Some of this excess capital goes into the commercial banking system as fixed deposits and so on. But some has also been used to undertake new ventures. In a manner similar to the development of the SEWA bank, clusters of SHGs in Kurnool District started their own bank under the South Asia Poverty Alleviation Programme.

More recently, they have also taken up insurance schemes for members. Insurance for health problems is not very difficult to manage. But crop or production is relatively more difficult, particularly when whole communities or clusters of SHGs are subject to the same risk at the same time, covariates risks as they are called. In cyclone-prone areas, how will insurance schemes function? The women members of these insurance schemes are quite clear – when there are such co-variate risks, they will explain the situation to their members and point out that it is not possible for a locally based insurance system to deal with such risks. These women have acquired capability of articulation, knowledge and experience and are able to function as resource persons in spreading SHGs and demonstrate how poor women like them, can overcome poverty and meet their livelihood needs (personal communication with Vijay Kumar, CEO, SERP in December, 2004).

5.2 The Local Markets

The market has traditionally been the tabooed area for women in most of South Asia, more so in North India, Pakistan and Bangladesh. A widely accepted norm is that women's presence in the market degrades them as immodest women. Women who go to the market lose social standing. If women do have to go to the market, they should be as quick about it as possible.

Women may directly sell minor items, such as eggs and vegetables, either at their doorsteps to itinerant traders or through children taking the products to market. Otherwise, their husbands or other male members of the family take the produce to the market. In Kishoreganj and Tangail villages of Bangladesh, however, there were a number of women went to the market to sell their products. Younger women went in groups, but divorced and widowed women often went alone. There were three cases of women vendors, among the poorer women, who covered 6 to 10 villages in a week. In one case, there was a depot at which eggs were sold and which was not part of the main market. Some of the women collected eggs from their neighbours, and took them in a rickshaw to the depot in Sreepur village of Gazipur, in Bangladesh.

A study by Social Initiatives Limited for CARE, Bangladesh (2003), which covered three districts in the northwest and southeast of the country, reported that only women without an able-bodied man went to the vegetable market, although women would like to do so, saying they would be able to get fresher vegetables. In the study, out of 1,200 fixed shops in six markets, only 13 belonged to women, of which 10 were in a women's section of the market. However, of these 10 shops, only one seemed to be a genuine and successful woman-run enterprise. The CARE study of Bangladesh found that it is easier for women to become hawkers, traveling from village to village. Although security can be a problem, such women get direct access to women customers on their doorsteps. Women who have access to sufficient capital may become wholesalers - who can then more easily sell via other traders.

Box 6: Women Vendors in Rural Bangladesh

Moroni Bala, aged 40, is married with one son and two daughters. She and her husband are from a fishing community. They have both been selling fish for the last 8 years. They buy fish at the river and sell in different markets. She has a fixed spot in Khaserhat Bazaar (Noakali) in front of a shop. She paid the shop owner Taka 300 to make a concrete slab for her, and pays the lease-holder Taka 4 and market cleaner Taka 2 per day. She arrives at 8 am and sells her fish by 1 pm. Everyone in the market knows her and supports her including the Bazaar Committee. She is illiterate, but neighboring shop-keepers have helped her to keep accounts.

Hamida, Farida, Anowara, Sahera and Shiuly are five women who sell vegetables in Bagerhat market. Anowara has been in the business for 20 years, Hamida, Farida and Shaera for 10 years, while Shiuly started more recently. Each day they collect vegetables from their own and neighbouring villages and take them to the market by rickshaw. They sit on the main vegetable platform with male vendors, and have to pay Taka 5 to the lease-holder. They say there are a lot of women vendors in this market. Although they sell vegetables independent of each other, they travel together for security and say that working together gives them strength and courage

Source: Social Initiatives, 2003

Since women are now producing for the market, their economic role links them to the market. Where their men take the produce to the market, it could lead to a lessening of women's control over the income, though women often said that they took accounts of the market income from their men. Some women said that their husbands gave them all the receipts from market sales; and they could always check prices on the market by asking neighbors or by going to the market to shop. But the lessening of control in the event of marketing by their 'own' men, often leads women to prefer sale at the doorstep to itinerant traders. The price realized at the doorstep is lower than in the market, but since the market income is often reduced by some amount by men, even if only for the so called 'tea and cigarettes', the women obviously feel that on net they benefit more and have better control over cash/income, by themselves selling at the lower doorstep price. What women look at is their own, rather than household (their own plus husband's) income realization.

Where there is a major change, however, is in going to the market to buy something, like clothes for themselves and their children, schoolbooks, cosmetics, jewelry, etc. Going to the market for such purposes, either accompanied by their husbands or as a group of women, has become a regular feature of women's activities in rural Bangladesh. What is interesting is that women do not go to these markets to buy groceries, which is still very much the work of men; though there are a few instances of women doing the grocery shopping, as is the case in the districts of Kishoreganj and Tangail. The difference in the two kinds of purchases is possibly that in the case of clothes, cosmetics and jewelry, women would like to exercise their choice, something that is now acceptable; while there is not much of personal choice in the matter of groceries. The husbands remain superior and still buy major things like rice, meat, building materials and seeds.

While more women go to the market to buy clothes, school books etc. this is not uniformly so. In some cases women did say that only widowed, divorced or old women would go to the market even to buy something. Overall, there is a greater acceptance that women can go the market as buyers but not as sellers. There are strong social norms against women being sellers. "If we go to the market, our *samman* (dignity/respect) will become zero. We are *Mussalman*" Or, "If one goes to the market people will call us 'bad women'," (Authors' interview in Narsinghdi: 2003).

These, however, were lone voices in the two groups, and other women in the groups did not support these views.

Some women did undertake selling in the market. In Kishoreganj, Gazipur and Tangail districts of Bangladesh, women reported that the numbers of women in the market as sellers has increased. The recent policy of setting up “women’s sections” in major markets (i.e. separate section for women sellers, with their own toilet facilities and at the nominal rent) by the Government of Bangladesh in partnership with World Bank, Asian Development Bank and IFAD is likely to facilitate poor rural women entry into the market as sellers, without being subject to objectionable male gazes and harassment.

Besides the fear of loss of respect, an important reason for the limited number of women in the market is the various types of harassment women are subject to in public spaces. This ranges from the aggressive “male gaze” and rumor mongering and can go up to pinching and other sexual harassment.

Further, although male traders welcome woman customers, they often obstruct the efforts of women vendors to secure a stall or shop (although the CARE study has examples of assistance provided by male traders to women stallholders). Women also lack the capital and other resources (such as technical knowledge for value addition to the products and management / negotiating skills) to be able to successfully compete with shops run by men. Nevertheless, there have been some efforts at overcoming these problems. The following case (Box 7) discusses briefly a joint effort of the Government of India in partnership with UNIFEM, and civil society organizations.

Box 7: Chenchu Women of Andhra Pradesh, India: Empowerment in the Market

In partnership with UNIFEM, The Society for Elimination of Rural Poverty (SERP) and Kovel Foundation, the project was initiated in June 2002 in Mahbubnagar region of Andhra Pradesh in India. The project began with two major objectives: empower women in the market place and increase their income through value addition of NTFP, which were a major source of the livelihood of the forest-based Chenchu people. Women were organized into SHGs and NTFP Collectors' Associations. The leading women and Community Organizers (COs) were given leadership training, including gender sensitization, team work, business management and negotiating skills to deal with traders and government. The major innovations of the project include: - 1) Women (and men) are trained in improved and sustainable methods of collection of NTFPs and post-collection processing and grading to add value; 2) Women's groups are organized to run procurement centre in villages and 3) Women do the selling of NTFP at the procurement centres

These project activities resulted into a change in "the terms of recognition" (Appadurai, 2004) of Chenchu women. A recent review of the project noted that everywhere women were firm in saying that since they carried out the selling at the procurement centre, they now had effective control over that income; and men who were present in the meetings did not contradict this. They give a small amount per week or on social occasions to men for liquor, but the bulk of income is used for the family. When asked if men did not resist the change in the power relations, women said "yes, there was some initial resistance, but now the men too realized that when money is controlled by women, there is food twice a day at home". In some cases, men shared domestic responsibilities (i.e., cooking, cleaning and child care etc.) so that women could attend meetings.

As confirmed by women, men and children in the Chenchu villages, there was substantial reduction in the drunkenness of men and violence within the home. Women emphasized that prior to Sangam (SHGs), "we were socially considered ignorant beings; we did not know how to carry ourselves and where a bus was going, now we know about the bus and...Men are listening to us now. Our social prestige/ respect in the community has improved because of our outside work, increased income, work in Sangams, dealing with outsiders like the Bank officers, the GCC staff, traders etc. People from the neighboring villages admire us for our work and ability to do these things. Men no longer order us to do things and where to go and not to go. Now we have acquired a social visibility and self-respect as women".

Source: Nathan / Kelkar, 2004

Chenchu women have been able to move out of "a culture of apathy" (Douglas 2004). They now aspire to change themselves, their men and most of all their children. The growth in the market for NTFPs, however, has allowed for new possibilities in acquiring income beyond immediate needs. At the same time there are also new needs that require more income than earlier. Women always mentioned medical and educational expenses as needs that required additional income. Increasing the household income and having control over it, as well as regular savings have shown them a way to move forward in realizing their aspirations.

Dealing with project and other officials on somewhat more equal terms, negotiating the intricacies of running the procurement centers, learning to keep accounts, learning to deal with the market and officials, and with their own men, has not only led to material benefits in improved well-being, but it has also increased these women's agency and "capacity to aspire" (Appadurai, 2004). This development of their "capacity to aspire" is the biggest guarantee that the achievements of the project will be sustained as Chenchu dare to take bigger strides for themselves and their families

6. Assessing the Changes in Livelihoods

Over the last decade, there has been a slow, partial and even fitful change in women becoming independent income earners in their own right. But is such a movement an advance for women? Does it represent a capability development, an increase in their own well-being, and in their freedom of choice? Has this movement of young women into light industry or the service sector brought benefits to women concerned? Has it weakened the grip of patriarchy or does it function within the confines of traditional relations? These are important questions related to the transition from being contributing family workers to being income earners.

We look at these questions taking two major sites of this transformation – first, women as wage workers in the garment industry in Bangladesh and second, women as own-account producers in the informal economy. In both cases, whether as wage workers or own account producers, there is the role of women as income earners, one which is different from their former and traditional status as dependent family workers. There is the increase in dignity that goes along with being a wage earner, often even the major income provider in the family. This is different from women's work in family agriculture; women's contribution would have been subsumed in the general household labour and not even acknowledged as productive labour, given that men are generally the owners of land in South Asia.

Women's earnings from wage labour in garment manufacture, although low, were still twice, what they could have earned in the informal economy or in rural areas (World Bank, 1995:73). It was further found that 57 percent of women garment workers determined how their own wages are spent and also that their husbands contributed 1.3 to 3.7 hours of household work per day (World bank, 1995: 75).

With both wage labour and own-account production, women have greater prestige in the family and also have a greater control over how their income is spent, which is what Amartya Sen's (1990) theory of household bargaining as cooperative conflict would predict. Women are able to direct more of the household income towards their own and their children's well-being and even control or reduce wasteful consumption, as in the case of alcohol consumption by men among Chenchu in Andhra Pradesh, India (Nathan, Kelkar 2004).

With factory production and spread of IT, women learn new technologies and new methods of work organization, as against the somewhat isolated methods of agricultural production or even more confined methods of domestic work. Cooperative activity and team skills based on the division of labour replace the informal home-based, production.

The commercialization of what were formerly domestic production (micro businesses, weaving of shawls, etc.) has led to an enhancement in the methods of production. In the first instance, although based on an earlier form of household activity, even if the

nature of the labour performed were the same, it is now performed not as a use value but for its monetary value. Second, production for the market usually means a generalization of the type of labour. For instance, shawl weavers now not only reproduce the designs handed down to them by their grandmothers, but learn new weaves and designs as they respond to market demands. From repeating by rote what they have learned, there is an enhancement of the capacity to generalize weaving and even innovate designs.

The new productive forces mean a higher level of income, though not necessarily for all. The satisfaction of needs through consumption is possible because of the higher income. In India, which has a rich tradition of women's home-based crafts, the export earnings from craft production has increased from about \$50 million in 1990 to about \$400 million in 2000 (Raj and Kapoor, 2002). From a historical situation of handicrafts being destroyed for and by British mill-made products, the export markets for handicrafts have played a substantial role in the revival of handicrafts in India and across Asia.

Does the development of new forces of production represent an advance in women's economic work, the mode of self-activity of the producers? This is how one understands the meaning of more developed productive forces- as more developed forms of labour. In the examples discussed above, the shift from collection of wild plant materials to the domestication of these plants certainly represents a higher form of labour. The knowledge of plants needed for domestication is higher than in collection. In another example, the shift of weaving from being a household activity of women to being the main source of income – in that too there is a considerable advance in the forms of labour. From relatively fixed designs, specific to a particular community, women now learn to weave or embroider any design that is given to them, viz. any design demanded in the market. In the process, there is a generalization of the capacity to weave or embroider. There is even some local development of the capacity to innovate and make new designs.

These are all definite advances in the women's economic work, the mode of self-activity of the producers. While the older, ancient form of production gave satisfaction from a limited standpoint, the modern seems to give no satisfaction, following as it does the dictates of the market. But there is a higher human content in the labour, even if it appears only for the money it will bring. Something clearly visible in the transformation of decorative embroidery and weaving, from being a subsidiary household activity of women into a commercial art or craft production, is that it has become the main income source of women and their families.

Of course, these are still regarded as tourist souvenirs, not as genuine artistic products. That requires a change not only in the attitude of the users/consumers of these products **but also in development perception of work and in particular the recognition of women's "reproductive work" as work.** It is only after the rise of the feminist movement in the West that women's decorative embroidery or quilt making is being recognized as art. The feminist artist Miriam Schapiro has coined the term "femmage" to show the close connection between women and the making of

collages. That decorative motif is a basis for abstraction in art, was recognized, for instance, by Wassily Kandinsky; who, strove very hard to maintain a distinction between “mere decoration” and “vibrations of the spirit” (Broude, 1982, 317). There is still a strong tendency to dismiss women's household artistic work as “mere decoration” and “not art”. The shift from such artistic work being a domestic function of women to becoming a commodity in the art market, even if it is the mass souvenir, could help in changing opinions about the artistic function of women art producers.

The advances in the mode of labour, income earned, respect and dignity at home, greater control over the disposition of household income, increased well-being of women and their children – these are all the advances associated with the change from women as subordinate household workers to becoming income earners, whether as wage labourers or as own-account producers. Joan Robinson's statement (1966, 461), albeit in a different context, is apt even here: “The misery of being exploited by capitalists is nothing compared to the misery of not being exploited at all”.

At the same time, this advance should not blind us to the inadequacies in the new forms of women's incorporation in global chains. The advance is fitful, as in most of South Asia. Further, as the Asian crisis showed in East and Southeast Asia, there can be reversals of this movement, with market downturns forcing women back into household and domestic roles as they perform the role of shock absorbers to macro-economic downturns (Nathan and Kelkar, 1999). The uncertainties and risks of own-account workers, low wages and sexual harassment for those in the workplace, all associated with the new ways of women's incorporation in global chains are only aspects of the lack of what the ILO calls *decent work* – “it involves opportunities for work that is productive and delivers a fair income, security in the workplace and social protection for families, better prospects for personal development and social integration, freedom for people to express their concerns, organize and participate in the decisions that affect their lives and equality of opportunity and treatment for all women and men” (ILO, www.ilo.org/public/english/decent).

In advancing the struggle of women workers for decent work, some major issues need to be confronted. First is that the gender differentiation of the labour force between a core of men who have somewhat decent work standards and a flexible mass of women workers who do not have these standards, largely proceeds on the basis of skill. Women are kept out of skilled categories or their labour, even though skilled, is classified as unskilled. This skill-based gender differentiation of the labour force needs to be confronted and changed, if the conditions of women workers are to change.

7. Conclusions: Addressing Gender-based Barriers to Women's Advancement

How should one react to the inadequacies of women's working conditions, whether in the formal or informal economy? On the one hand, one can decry or adjust to it as an inevitable concomitant of globalization. On the other hand, one can find new forms of changing the terms of incorporation. The big problem in changing the terms of

incorporation is the flexibility of capital. There is the threat of relocation to ever-cheaper sites of labour, understanding cheapness to be not just a matter of wages but of wage cost per unit of output, and therefore related to not just the level of wages but also to the productivity of labour. Consequently, success in demands for improving the conditions of women's work, whether in areas of the formal economy like large-scale garment manufacture, or of own-account work in the informal economy, will have to be accompanied by improvements in the productivity of labour. Such an improvement in the productivity of labour is possible only through women's enhanced capabilities, their adequate participation in the national and local polity and economy and on the effective terms of equality and non-discrimination. Increases in wage costs unaccompanied by productivity improvements will reduce the margins for capital and increase the threat of relocation.

7.1 Improving Women Workers' Conditions in Globalization

At the same time, what the threat of relocation brings out is the inadequacy of the state policies, national level trade unions and public action to improve the conditions of women workers. South Asia competes with East and South-east Asia, Latin America and the Caribbean and Southern Africa, in areas of labour intensive manufacture. If women as workers are to stop competing with each other, a competition which enables capital to worsen the terms of incorporation, then the non-competition of women workers has to extend beyond national boundaries. The Kathmandu declaration on informal and home based work emphasizes the necessity of action at the South Asian level to improve the conditions of these women workers. But, particularly in the formal sector like large-scale garment manufacture, it is necessary to combine with workers' organization across competing labour forces in the rest of Asia, Latin America, Southern Africa, etc. to force some improvement in the minimum standards of women's work.

The globalization of capital and its flexibility of location make inevitable the globalization of labour organization. This is a big task, but not impossible. There are already existing networks of various types of women workers, home net, etc. These are the beginnings of the new forms of labour organization made necessary by globalization and the need to advance to forms of decent work.

In the informal economy, whether in own-account, putting-out or contract work, there is the issue of being able to pin responsibility for work conditions. In one type of case, where women produce goods that are part of global chains, for instance Christmas decorations or woven baskets that end up in retail chains like Walmart or Marks and Spencer, etc. one can put final responsibility on the retailers. Just as Nike, Adidas and other shoe makers are being held responsible, by consumer movements if not by the law, for the work conditions under which their shoes are produced, similarly the global retail chains should also be held responsible for the work conditions under which the goods they sell are produced. But along with the final responsibility there is also intermediate responsibility to those enterprises that act as their supply agents.

There is, in Indian contract labour law the notion of the ‘principal employer’, who cannot evade responsibility for the conditions of work of contract labour. This needs to be extended to informal economy links through the global supply chains. This is to be supplemented by the right of workers to sue principal employers not just in the employers’ headquarters or home countries, but wherever the labour is performed. For example, women in a slum in Karachi producing decorative items for a distant retailer should be able to sue both the principal employer and the intermediate supplier or contractor in their own hometowns or district centres.

7.2 The Improvement of Livelihood Conditions of Informal Workers

The improvement of livelihood conditions of women informal workers involves three kinds of issues: 1) core labour standards or labour rights for employees; 2) regulation of commercial activity for those who work as sub-contracted or own account home workers (based on the 1996 ILO Convention on Homework); 3) support of retail and own-account work in the local markets.

However, with the increase in competition due to globalization, it needs to be recognized that improvements in livelihood conditions of producers will have to be linked with increases in productivity. A redistribution of incomes towards producers, within a static productivity situation, will leave that particular section of producers susceptible to being undercut by producers with higher productivity or more sweated labour elsewhere.

In the case of home based workers and other forms of contracted labour, it is possible to identify both principal and intermediate employers. Meeting labour standards is their responsibility. As noted in the 1996 ILO Convention on Homework, **not only the contractor but also the lead firm is responsible for ensuring the rights of home based workers.**

But, in the case of own-account sale of commodities, competition among sellers is likely to push down prices, particularly where the costs of entry into the market are not very high. In such situations, **it is necessary for the state to support minimum consumption levels through public employment and similar schemes.** Further, producers’ associations can lead to a strengthening of their position in the market. Women-specific requirements are “state commitments to a **basic package of services such as child care facilities, primary education and health care** [which would] reduce immediate costs to women...” (Chen, Jhabvala and Lund, 2001, 31).

Measures to increase productivity of own-account workers and informal enterprises include **access to credit.** At present, they rely on informal credit from friends and relatives or the systems of rotating savings and credit (ROSCAs) or chit funds, as they are known in South Asia, or on micro-finance systems. All of these are expensive, compared to standard commercial bank credit. A reform of property rights can enable currently unused assets, like urban informal housing, to be used for productive capital,

whether through use as collateral or in other ways (de Soto, H., 2000). Of course, in such a reform of the property system, due attention has to be paid to women's rights to own and control property.

The ILO (2002) recommends what it calls "high-road strategies", so that "businesses can enhance productivity and gain access to new markets, and thereby move into the formal economy" (ILO, 2002: 105). As a first step, it is necessary to strengthen the links of informal producers with the formal economy, to improve productivity and access new markets, including export markets.

In order to meet **quality standards**, small producers need to be combined with larger organizations of the formal sector variety. These organizations may be cooperatives of producers, like Amul and Lijjat, or might be corporations, like Dabur. Both link up with small producers, provide them technical backstopping, and own scale-sensitive facilities, like chilling and processing plants. Even where there are no economies of scale in the immediate production process, as in the case of labour-intensive farming like vegetable growing, quality control and marketing need to be centralized to increase value added and be able to compete in the market. Thus, in order to increase women's livelihood condition in informal work, **policies should promote links between own-account producers and marketing and design/quality control corporations**.

7.3 Marketing Facilities and Innovations in Design

Marketing and design organizations are particularly important in areas like handicrafts. The adaptation of traditional designs to modern requirements and the **innovations in design** need to be carried out at a higher level than the small producers. Standardization of products with quality control by the marketing-cum-design organization, like BRAC's Aarong in Bangladesh or the Dastkar-SEWA relationship in India, can enable handicraft producers to reach a much bigger market. These are variations in the relationship between higher-level design/quality control/marketing corporations and home-based women producers.

For the vast number of women who sell on the street and in retail, what is needed first, as Chen et al (2001, p. 24) emphasize, are **basic facilities, like shelter, water and toilets, garbage removal and lighting**, "as important a practical form of support to small enterprises operating from the home, as more commercially-oriented support to small businesses may be". The provision of inexpensive and good power sources like reliable electricity can go a long way in promoting higher productivity by lowering the cost of mechanization and reducing the strain of working. Bangladesh has tried methods of providing facilities for women in separate sections of the market. Experience shows that where women are away from the main market, they are not able to tap into the overall market demand. Therefore, the women's sections of markets need to be within the main market complexes and not at a distance.

It is proposed to enhance women's participation in markets through three kinds of measures. The first is by reserving for women a section of the open sheds constructed by the project. This would mainly benefit small, retail sellers of poultry, vegetables, etc. who are often single women and young girls. Right now they operate outside the main bazaar. Reserving a space for women in the multi-purpose shed would enable these small sellers to be in the main market for their products.

The second is to promote in every market women's enterprises, whether as such retail providers, or as centres for processing and other value addition. Tea and garment tailoring shops would come under the first category, while small enterprises for packaging snacks (like chan chur) of shops, or their construction if the former is not possible. Such shops may be more suitable in terms of layout and location than the standard shop design. This would be a sub-component of the enterprise development component.

The third measure is to give women a voice in market management to ensure their continued access to the shed or leased/ constructed shops. All of these measures would be supported by NGO facilitation, training and required credit, with the objective of making the interventions (shed spaces/ shops/ enterprises/ seats in market committees) effective. Towards this end, the NGO would also be expected to undertake advocacy activity to support women traders, with district and upazila workshops, the mobilization of local champions of women traders and other measures to overcome existing social constraints to women's operations in markets..

One feature of women's informal economic activities is that they are able to produce the commodities demanded on the market, but their price realization from the sale of these commodities is very low. For instance, women who dwell in or around forests, are most frequently collectors of NTFP. But the prices they get for their sale are very low. These low prices are related to two factors. One, a weak food security position which means they enter into sale in inter-linked product and consumption markets, often of the barter type. This gives them lower prices than separated sale and purchase in different markets. This factor can be tackled by improving their food and livelihood security positions. The second factor is women's weak position in the market. A UNIFEM-SERP-KOVEL project in Andhra Pradesh, India has had some successes in organizing marketing through women's groups to **enable women sellers to secure higher prices in the market** and even secure greater control over at least that portion of household income.

7.4 Control and Ownership of Income and Resources

A recent ILO Study (2004) observes that the situation of economic security is worsened by the fact that policies and institutions do not realize that promoting women's control over their incomes and resources would help boost growth and development; that this is one of the "main forms of gender inequality across the world" and systematically neglected in social policy and income statistics. In South Asia, "a large proportion of women are not able to retain their earned income – over

40% in Bangladesh, over 40% in Gujarat and over 70% in Indonesia”. With regard to control over the way, their income is spent, “in China only 53% of women said they alone decided. In Bangladesh and India, far fewer could make their decisions” (p.86). Furthermore, discriminatory barriers and socio-cultural rigidities remain the major reasons blocking women from obtaining effective control of property, assets and resources and restricting their mobility within workplace or employment / self-employment structures.

Within informal employment, women are concentrated in working as contracted outworkers or home based workers; while men are proportionately more as independent, own account workers. Earnings are lower for contracted outworkers as compared to own account workers. A study of informal workers in Ahmedabad showed that those in own account enterprises earned an average of Rs.28,650 per worker, while home based workers earned Rs.13,537 per person (Unni, 1999). The reason for this difference between women and men in the informal sector lies in women’s much lower resource base, whether it is capital, land or knowledge/skills. Own account enterprise requires some capital, space and related resources. Lacking these resources women are forced to accept lower remunerations as contracted home based workers (Unni, Sudarshan and Jhabvala, 2004).

The question of **women’s land ownership** remains current in most of South Asia. It is not just land ownership but also all that goes with it – access to institutional credit, training and extension facilities. Equal property rights of women are relevant for developing production. They are even relevant for matters like raising wages, since the reservation wage (i.e. the wage at which a person will enter the labour market) does go up. To an extent, some projects are enabling women to use their **access to capital** as a means of acquiring access to and control over land, or related productive assets. As noted above, in parts of Bangladesh, women have taken land on lease through their loans from MFIs, adding other money for the purpose. In Andhra Pradesh, India, women in groups have leased land through their money in SHGs. In Bangladesh again women with capital from MFIs and training in aquaculture, have taken managerial and income control over fish ponds from their husbands.

Access to capital can enable women to get control over land and related productive assets. But what is done in these projects in small numbers can be generalized by a law that ends the traditional systems that deny women’s rights to land. Of course, passing such laws are only the first step. The rights will still need to be established in practice.

Education, along with capital and land, is one of the key resources for improving livelihoods. Bangladesh has done well in girls’ access to primary and lower secondary education. In addition, the number of women teachers in primary schools rose from 9.01 percent in 1991 to 37.86 in 2001, the incentives being Tk. 100 per month for sending one child and Tk 125 for two or more children to primary schools. This stipend is given to both poor girls and boys (personal communication with Firdous Ara Begum, Ministry of Establishment, Government of Bangladesh, December 2004).

In India, Pakistan and Nepal however, substantial measures need to be taken to improve record in this area. Access to secondary education is still low for women in most of South Asia, other than Sri Lanka. Measures to improve women's access to primary and higher education are critical in developing women's livelihood options.

7.5 Linking Formal, Informal, Agricultural and Migrant Women Workers of All Statuses

There are two tendencies in the discussion of women's livelihood conditions. One, is to deal with them on a country basis. This, as pointed out above, is inadequate in the present condition of globalization, where it has become imperative for workers to combine across borders to improve their conditions. The second tendency is to deal with workers in isolated categories or sectors – women in formal employment, in informal employment, those in migration or in agriculture, etc. Such sector or work status wise isolated analysis ignores the crucial fact of inter-connectedness of these various labour markets. Labour markets are segmented, and it is not easy for workers to cross from one segment to another, say from informal to formal employment. But even if the cross-over is difficult, conditions in one segment do affect conditions in another. For instance, if agricultural wages are low, then that would set the standard for wages/earnings in rural non-farm employment. Further, if wage employment were not available in certain seasons, as is usually the case in single-crop areas, then non-farm earnings would not be much higher than subsistence. The next-best alternative available has an effect on wages/earnings in the other option(s).

Consequently, the effects of the various segments of livelihoods on each other need to be taken into account in framing approaches to improve women workers' condition in each livelihood section. If there is an overall, low-income position in major sectors, such as agriculture, that will depress the overall standard of remuneration right through the chain of labour and livelihood markets. An attempt to increase wages in formal employment will meet with the barrier of other women who are willing to offer themselves for employment at lower than current wages. Or else, an attempt to increase earnings in informal craftwork will come up against the barrier of women who face destitution, as they have no alternative work available. In brief, options available all through the chain influence the level of earnings and conditions of work in each segment of women's (and men's) employment. With the increased mobility of capital, these links of different segments of the chain operate not just nationally but also across national boundaries. All of this works in a particularly gendered fashion – determined by women's main responsibility for household food security. It is this gendered responsibility that forces women to accept wages lower than men's for equal work or to undertake very- low-yielding economic activities.

What this means is that any attempt to set floors in types of employment, or attain standards of will have to attempt to **set a floor for women's livelihood standards as a whole. The rights of women as citizens to have certain minimum standards of living will have to be accepted and implemented.** Achieving decent work is linked to setting and achieving “a social minimum of access to basic resources and opportunities” (Commission on Human Security, 2003:73 also Kabeer, 2004). Decent

work for women workers in all forms of employment goes beyond the social minimum. But this social minimum does influence the achievement of decent work conditions, including decent incomes from livelihoods. “Without reasonable income security, people lack real freedom to make rational choices and be socially responsible. Without collective and individual voice, the vulnerable will remain that way” (ILO, 2004, p.275).

7.6 Vulnerability Reduction and Right to Safe Migration

In dealing with the vulnerability of women in migration, interventions are needed at both sending and receiving country levels. In sending countries, the more the women are equipped with independent control of resources and assets, education and related capabilities, the more they will be able to resist the problems they will face. Among the factors that can promote safe migration is the framing of “gender sensitive policies that promote accessible, safe and secure migration for the migratory poor that do not hinder regular migration,” (IOM, 2003).

The women need to be organized in the country of work, so that they can support each other in such resistance. The Philippines Seafarers’ Union, for instance, is a cooperative that protects the interests of its members and can be taken up as a model for the organization of migrant workers (IOM, 36). Such organization is also facilitated by the transit homes now being maintained by the Sri Lankan government in the major receiving countries, like Kuwait, Saudi Arabia, Oman and Qatar. These transit homes also serve as shelters for migrant women workers who seek to escape from violence and harassment in their work situations.

All of the above measures can help migrant women organize and struggle for an improvement in their employment conditions. But improving their bargaining position depends, in the final analysis, on the alternatives that are available to them. If the alternative is virtual destitution and starvation of their children and themselves, then women’s bargaining position is considerably weakened. Strengthening women’s livelihood options at home (through low-interest loans, skills training, education promotion and effective policy measures to strengthen women’s control and ownership of productive assets and their earnings) and improving their position within their families are then critical factors in reducing the vulnerability of women.

7.7 Building / Strengthening Grassroots Institutions

In terms of building/ strengthening grassroots institutions, attention should be given to first forming a women’s committee, then only forming a village development committee with adequate number of women in such a committee. To see that women’s empowerment is effective and participatory approaches are not reduced to rituals, concerted efforts are to be made at 1) enhancing women’s participation in the village institutions / decision-making processes in the community, and 2) redefining gender roles by addressing structural factors that influence women’s position of inferiority. These further require greater emphasis on policy measures for confidence

building among women, and awareness among men on the cost of violence and inequality in the family and society. A global commitment to gender equality and overcome inequality of women is critical to provide legitimacy to human development and MDGs.

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