

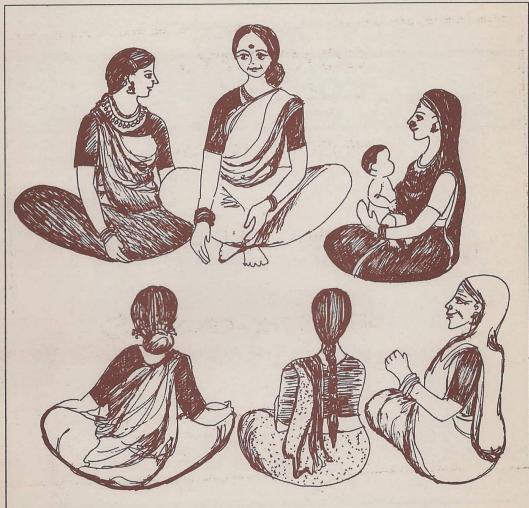


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The Economic Agenda

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Foreword

The Co-ordination Unit came into being in December 1993 to facilitate preparations towards the 4th World Conference on Women, scheduled to take place in Beijing, China during September 1995. The Conference will be a time for reviewing and appraising the advancement of women and the time to determine priorities and implementation mechanisms to the turn of the century.

Preparations for the event have taken different roads in different countries. It is clear that women's movements all over the world are not only working towards alternatives but are strategizing to mainstream women's issues and perspectives within global policy formulation.

The NGO Forum on Women is envisaging that the world be looked through women's eyes.

The Co-ordination Unit (CU) started functioning in New Delhi from December1993, and in Bangalore from July 1994 to provide facilitative and issue-based support, primarily to grass-roots women's organisations for preparatory activities towards the Conference.

The CU is an effort to link the voice of Indian women to the national and international fora so as to enable micro-macro links and build in stronger accountability systems.

It is an opportunity for local networking, for enabling the sharing of information on issues of mutual interest and for challenging the paradigms of development based on the experiences of women.

The different activities of the Co-ordination Unit include:

Facilitating issue-based workshops, seminars, meetings at the state and national level, in collaboration with women's groups/NGOs.

Facilitating participation of grass-roots women's groups and NGOs at key regional and international events, both, the UN related and the NGO events, for advocacy and lobbying on issues of concern.

Liaising and networking at various levels, with government and non-government organisations,

networks, mass based organisations, etc., in preparation for Beijing. Enabling a meeting point of activists, researchers, policy makers and different kinds of groups.

Supporting research papers and other initiatives related to the emerging issues.

Influencing the Platform for Action, the UN document from a South Asian and Asia Pacific perspective.

Accessing, collating, and disseminating information in different languages through newsletters, documents, wall papers, audio-visual materials, etc.

Facilitating media strategy to inform the larger public about issues and events.

Supporting cultural fora, *jathas*, theatre to reach out to rural and tribal areas and take stories, experiences, concepts of empowerment to the NGO Forum.

The key issue that have emerged relate to:

- Livelihoods, Economic Empowerment and Development Models
- * Education
- * Health
- * Violence
- * Human rights
- * Science & Technology
- * Political Participation

This document is an attempt to weave together different concerns and strategies related to the Livelihood and Development Issue and to articulate women's agendas for future action.

These concerns have emerged during the course of workshops organised by the CU and also the works of other activists and researchers.

Shumita Ghose
 Convenor
 Livelihoods & Economic Empowerment

I: The Idea of Progress

More than at any other time, the movement to empower women is facing a crisis. Significant shifts in global politics and the consequent impact on the Indian political economy requires a re-examination of decisions the State is taking. Of major concern to women, are the various programmes devised to stabilise the economy and integrate it further within the global market.

omen have been actively involved in struggles for survival and empowerment, all around the country. Yet over arching, complex macro economic factors have often served to undermine these efforts. There is an urgent need to make these micro- macro linkages in order that women can take effective action and influence decision making at all levels.

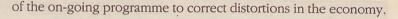
For the last year, such an effort has been made all over India through a series of consultations. The state-level and regional consultations were part of an on-going effort to build coalitions around areas of common concern to women from all over the country. Building on these workshops a national consultation on Women, Livelihoods and Economic Empowerment was organised from November 24-26, 1994 in New Delhi. Participants from all over India underlined the pre-eminent role of the economic framework in social policy formulation.

Almost six years ago, the then UN Secretary General, Javier Perez de Cueller, had warned, "We must look at the gender implications of the debt crisis that threatens many developing nations. Assistance is needed in the design of adjustment policies in order that the bulk of the poorest—a large share of whom are women—do not suffer disproportionately".

The 50-odd participants who gathered in New Delhi linked the experiences of women at the grassroots to global decisions on world trade and investment flows. Though the international economic system, especially the trade mechanism, had facilitated unprecedented growth in global output, income disparities grew much faster. Thus in the 1990s, the income differential between the poorest one billion people and the richest one billion is 150 times and growing. Three decades ago, the differential was 75 times or half the present rate. The economic policies which facilitated growth were also instrumental in speeding up the ecological crisis facing the world. There is thus a growing realisation world-wide that economic growth does not always equate global, or indeed, national progress.

The evidence collated over the past year shows that this realisation has yet to influence the process of decision-making in the context

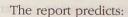




Based on the classic 3-D prescription (Devaluation, Deregulation and Disinvestment) of the World Bank and the International Monetary Fund (IMF) to restore any economy to health, the stabilisation and structural adjustment process has adversely affected women and children.

The ILO Report on *India: Employment, Poverty and Economic Policies* points out that the employment generation and poverty alleviation processes operative in the 1980s have been reversed in the course of stabilisation. "Both the level of underemployment and poverty, especially among women and female-headed households, have probably increased since 1991".

During the 1980s, the effects of four decades of anti-poverty programmes and rural development schemes began to show results. Absolute and indeed relative poverty levels fell and small but significant improvements in living standards were noticed. A portion of these benefits also trickled down to women and female-headed households. "This despite the programmes not being directed at eliminating the gender discrimination in the labour market," points out the ILO report.



- Organised sector employment would stagnate or fall.
- Employment elasticity in agriculture is unlikely to be high.
- The dynamism in the rural non-agricultural sector visible in the 1980s will be missing in the 1990s.
- Employment conditions in the urban informal sector would worsen.
- Migration to urban centres would rise.
- Increase in absolute and relative poverty.

"We ask ourselves: What have we done to incur this foreign debt? Is it possible that our children have eaten too much? Is it possible that our children have studied in the best colleges? Or do they wear the best clothes? Have we improved our standard of living? Have our wages become so great? Together we say: No, no, we have not eaten too much. No, we have not dressed any better. We do not have better medical assistance. Then to whom have the benefits gone? Why are we the ones who have to pay for this debt?"

The questions posed by a Bolivian mother are echoing from slums and villages all over India. Heard at all the state-level consultations they helped understand the similarities and the diversity of experiences. By the time of the Delhi meeting, the main causes of economic insecurity had been defined from the women's perspective. Building on that understanding they attempted to evolve strategies to ensure that gender concerns are explicitly addressed during economic policy formulation.





SAP FEATURES	EFFECT.	IMPACT ON WOMEN'S LIVES
- Export oriented cash crops - Cut in fertilizer subsidy - Devaluation of the rupee - Cut in PDS subsidy	High food prices	 spend more time processing food wholesale purchase low nutritional status
- Underemployment - Unemployment - Low paid work - Wage freeze - Withdrawal of workers' benefits	Low income level	 multiple jobs lower standard of living fall in real wages longer working hours slip below poverty level
Cut in employment schemes Cut in public expenditure Expensive drugs	Poor health services	 no access to health care increase in child mortality pre-natal mortality disease / illness more health care at home
- Increased prices of water, fuel, electricity	Deteriorating civic services and housing	- more time spent fetching water, fuel - longer cooking time
- Higher land prices	Homes under threat	- longer commuting time - scarce housing - unhygenic conditions
- Privatization - Deregulation - Delicensing - Recruitment of flexible labour - Closures and job loss - Loss of job opportunity	Insecure livelihood & Increasing crime	 subcontracting retrenchment Voluntary Retirement Scheme unavailability of credit low bargaining insecure life increase in criminal gangs

Source: Adapted from Chhachi et.al., EPW April 30 '94

Emphasising that change in economic thinking was long overdue, participants questioned the direction of the change and the manner in which policies are being implemented. For in the absence of policies that channel the benefits of any growth to the dispossessed, even the much-hoped for revival in the Indian economy would prove an inadequate substitute for employment generation and poverty alleviation programmes.

After all, as *The Economist's* India Survey found, "Increasingly, industry is in the large unmonitored 'unorganised' sector of small companies that rarely conform even to the barest of safety stardards. The share of the labour force in the 'organised' private sector fell from 3.3% to 2.8% between 1981 and 1991 a curious phenomenon in a developing country".

Objecting to the 'There is No Alternative' approach to structural reform they pointed out that democracy was the first casualty of the adjustment programme. The assumption that only an abdication from the State's role as principal agent of social change can revitalise the economy was criticised. The process showed that for the state, women and other disadvantaged sections are political and economic lightweights. Their involvement in taking a decision of such magnitude was not considered necessary.

For the sexual division of labour operates not only at the workplace but in all other areas of women's lives — the household, neighbourhood and community. Intensification of the adjustment process has been accompanied by a growing communalisation of the neighbourhood and the community. Well into the next century women would continue to shoulder the consequences of decisions, they were not a party to. The search for an alternative paradigm which will help women regain some sense of security to face a insecure future would thus require new strategies.

However, participants unanimously agreed that some issues are non-negotiable. From any standpoint, the fundamental right to livelihood of all citizens, particularly women, must be recognised and protected from shifts in development paradigm. They emphasised the need to make international financial institutions, government and industry accountable for the drop in living standards and the further marginalisation of women and children.

Adding that labour rights, minimum wages and ESI benefits are non-negotiable, women wanted a gender audit of policy-based lending at the international level. Simultaneously the performance of the State-led and market-driven reform process must be measured by the country's progress in improving the quality of life of the marginalised sections: women and children. The idea of progress must thus move beyond economic growth and emphasise the protection and enhancement of national wealth: human resources.

Framing the Issues

Sharing the experience of coping with the impact of the structural adjustment programme, women find that macro-level policy changes have adversely affected every sphere — work, neighbourhood, community and household — of their lives.

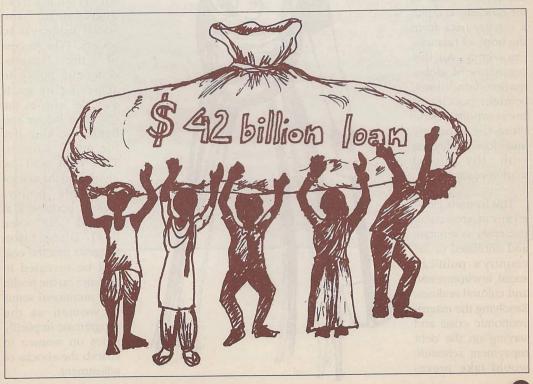
ince Independence, India has borrowed \$42 billion from the World Bank, making her the Bank and IDA's largest single borrower. That means over the past 45 years, 15 per cent of total lending of the World Bank and its soft loan window, the International Development Agency (IDA), has been to India. The figures put the present concern with the impact of the SAP package on the future of India in context.

From April 1980, when the World Bank gave the first \$ 200 million SAP-tied loan to Turkey, 25 per cent of the Bank's annual loans have been part of SAP packages. Over the next Adjustment Lending: Private and Public

decade, the Bank provided 187 such loans, making SAP a definitive actor in national and global politics.

In her book 'A Fate Worse than Debt', Susan George profiles the generation lost to the SAPled quest for long-term economic growth. The tragedy as she reveals is that the sacrifice of a generation appears to have been in vain. As indeed the World Bank's own studies show the contribution of SAP packages to ensure long term economic growth is questionable at best.

As the World Bank's Third Report on



Resources for Growth acknowledges, adjustment lending "did not solve the countries' long-run development problems". Though insisting that "the poor gain from adjustment policies", the report also accepts that the recession which accompanies SAP, "causes temporary welfare declines for some".

Resources for Growth acknowledges, adjustment dence over the State's first obligation to the lending "did not solve the countries" long-run welfare of citizens.

Architects and designers of the policy-based lending are yet to acknowledge that economic restructuring has direct and long-term implications for the survival of the planet and

Designers of the SAP package assumed that this was the only method to correct distortions in the economy and pull a country back from the brink of financial insolvency: All this regardless of global market conditions, reorient policies to boost exports; restructure the economy and closely integrate with the global market-place

This formula viewed any macro-economic crisis as separate and unrelated to the country's political, social, environmental and cultural realities. Resolving the macro-economic crisis and staying on the debt repayment schedule would take prece-

the security of the human race. For the market does not price the real costs of environmental degradation and social upheaval to society. "The success of the macroeconomic policy in achieving its goals may be won at the cost of a longer and harder working day for many women. This cost will be invisible to the macroeconomic policymakers because it is unpaid time" (see box). Diane Elson suggests that the cost will be revealed in statistics on the health and nutritional status of women as the programme implicitly relies on women to absorb the shocks of adjustment.



Effect on Women

djustment programmes currently being implemented extract more work from many women while imposing idleness on some men. In theory, such programmes simply attempt to reallocate resources from the production of non-tradeables to the production of tradeables by increasing the prices of tradeables by increasing the prices of tradeables relative to non-tradeables while maintaining full employment at a given labour supply. My argument is that changes in relative prices cannot, in fact, secure adjustment without additional burdens on many women because there are limits to which changes in relative prices can restructure one important non-tradeable sector, household production of nontradeables, including the production and reproduction of labour itself. There is a limit to which inputs of childcare, housework, cooking and health-care can be reduced without impairing human resources. This is a limit to the reductions in time spent in childcare and household management that women will wish to make, since they do not usually regard their children as just another crop, to be tended if the benefits are high enough, and to be life to rot if the costs of production become too high in relation to benefits. But there is also a limit to the time that women are able to spend in childcare and household management if they have also to engage in incomegenerating activities. There is a limit to the way in which household patterns of labour allocation and expenditure are switched in response to changes in relative prices,

given the structure of gender relations within households. Finally, there is a limit to the way in which gender relations at the household level themselves will change in response to the changes in the economy beyond the household, connected to the fact that the economy beyond the household is itself gendered and biased against women.

Ignoring these limits is an example of male bias because it leads to the design of programmes which implicitly rely on women to absorb the shocks of adjustment.

My analysis may be summed up as suggesting that the built-in inadequacy of structural adjustment programmes from women's point of view is that they emphasise price changes and market forces as the instruments which will reallocate resources but fail to consider explicitly the process of reallocation They implicitly rely on a supply of extra unpaid labour in order to make possible the reallocation of paid labour and ignore the fact that it is women who will have to supply this labour.

Diane Elson

(Extract from: Structural Adjustment with Gender Awareness: 'Vulnerable Groups', 'Gender-based Distortions' and 'Male Bias' Working Paper No.2 University of Manchester, Graduate School: Economic, Social and Legal Studies) A lready in India, the reduction in social sector expenditure has led to an increase in recorded communicable diseases. For every three men only one woman uses health facilities. The implementation of adjustment-related policies has also had an impact on food security. Already the absolute consumption of food in the country is stagnant; more worrying per capita consumption of food is falling.

In a study being conducted by the Bangalore-based Institute for Social and Economic Change, G.S.Arora points out that one of the principal aspects of stabilisation is the gradual reduction in subsidies to the agricultural sector (fertilisers and pesticides) and the social sector (public distribution system and farm credit). "Indirectly the public health system is also affected as the funds to primary health centres in effect get reduced. ... Unlike the urban people who receive succour from the National Renewal Fund, there is hardly any safety net for the rural poor, who constitute the bulk of the unorganised labour force".

The path chosen to refill 'the empty coffers' has further marginalised the most vulnerable and powerless groups of society: women and children. Opting for policy-based loans was a considered, deliberate decision. In 1993, the Government of India acknowledged, "Fiscal discipline forces limits on government spending and this might affect the pace of implementation of programmes in the social sector which are especially critical for the well-being of the poorer sections".

What emerged from the dialogue in New Delhi was the urgent need to broaden the scope of issues that must be examined to understand the impact of SAP on the future of India.

Participants linked the experiences of women at the grassroots to global shifts in political-economic power. The primary area of concern was the link between increase in unemployment, underemployment, poverty and the adjustment programme. The ILO study on employment and poverty in India suggests



that "Both the level of underemployment and poverty have probably increased since 1991". Translated, that means a drop in living standards, loss of traditional employment opportunities and an increasing number of women and men moving from jobs in the organised sector to casual work in the informal economy.

Though the study only examines the process since 1991, it was pointed out that many of the SAP package of policies had been introduced in the early 1980s. The balance of payments crisis of 1991 and the recourse to the IMF and the World Bank only consolidated and intensified the process.

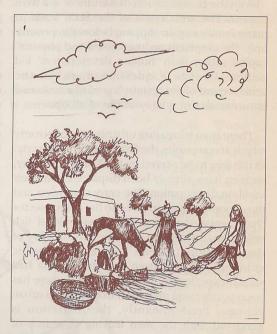
Arjun Sengupta, Secretary, Planning Commission writes that in the 1980s, "the philosophy of the anti-poverty programmes changed". In 'Economic Reforms in India Anatomy of the Middle Path', he points out that the programmes were "now designed to build up the capacity and capability of the poor to face the challenges of the market economies".

This was also obvious in the design of these programmes. The ILO study suggests that the anti-poverty programmes, particularly the relief employment programmes, "were not even designed to help the specially disadvantaged groups; (further) they did not attempt to eliminate the discrimination suffered by women in the labour market".

Rural households dependent on marginal farm holdings or on agricultural labour are economically the worst off in the country. In 1987-88, 79 per cent of the poor were concentrated in rural India, though rural Indians make up only 75 per cent of the population. Of the 43 per cent of Indians who live below the poverty line, about 80 per cent live in rural areas.

Despite the change in philosophy and the gender-blindness of the programmes, some studies have shown that there was a noticeable drop in poverty levels during the 1980s as public expenditure on anti-poverty programmes and employment guarantee schemes insulated poor households from the worst effects of a

restructuring market. The ILO study found that "growing public expenditure played an major role in improving employment conditions in agriculture". As such they had a positive impact on the lives of people, particularly in rural India. Public works accounted for about 80 per cent of the additional 'regular' non-agricultural employment throughout the 1980s.



Arora finds that the principal effect of liberalisation on the rural economy could be the unrestrained entry of land into the market. These conclusions were confirmed by participants from Goa, Gujarat, Maharashtra and other parts of India who highlighted the uses to which the Land Acquisition Act is being put to. As Arora finds, "the extension of the liberalised policies to rural areas could result in rapid concentration of land in the hands of a few urban and urbanised sections of the population". Accepting that this was happening before the onset of the liberalisation process, the authors suggest that "its acceleration could have serious consequences for the ecology of the land".

Thus in the present context, defining what role should be assigned to the State in relation to the market is perhaps the most important task for scholars, policy-makers and activists.

cceptance of policy-based loans involves restructuring of India's political economy. Change in policy orientation entails a narrowing of the country's idea of progress. From securing a better future for all citizens, progress is now equated with the more limited concept of economic growth.

With the consolidation of SAP, there is a twin danger. The withdrawal of the State leads to many families again slipping below the poverty line. The emphasis on 'market-led and physical' capital rather than 'human development' led policies leaves a question mark on the achievement of the country's goal of a sustained improvement in quality of life of all citizens.

There is an increasing urbanisation of poverty which accompanies the feminisation of poverty. In the area to be served by the Konkan Railway, women have already been displaced from their traditional occupation. The entry of trawlers and the export-orientation given to the fishing sector "has displaced women from their role of fish sellers apart from the decreased availability of this traditional cheap source of domestic nutrition". Women from Goa and Kerala had similar experiences. In all these areas, there has been accelerated migration from rural to urban centres. Predominantly, the migration is gendered with the men leaving in search of work.

In urban India, particularly the metropolitan cities redundancies in the organised sector have increased. Employment opportunities stagnate as the emphasis on foreign direct investment and the new openness leads to growth of capital-intensive industries. Even the growing service sector, where a majority of the new employment opportunities are being generated, the demand is for specialised skills. Nandita Shah, et. al. find that SAP packages "tend to shrink women's employment opportunities in the organised sector".

This stagnation in organised sector employment has been accompanied by employment inelasticity in the farm sector. The agricultural sector employs almost 84 per cent of all economically active women.

The alternative employment available to women is in the new export-oriented industries and, going by the experience of other countries, in the soon-to-be-opened export processing zones. These jobs are ad hoc and provide no economic security to women. With employment elasticity in agriculture unlikely to be high and the withdrawal of the State leading to a cut in rural non-farm employment, poverty levels particularly in female-headed households would rise.

There is thus an urgent need to devise strategies to survive the transition period and make alliances to engineer policies which would reduce the social costs of adjustment. Economist, Joy Ranadive explains, "The long-term effects of liberalisation measures are disturbing not only because they affect women's material conditions immediately but because they set in motion longer term tendencies in the economy, society and in ideology which are more difficult to reverse. Many of these processes will operate to worsen the material conditions of women workers in the immediate sense and will affect the future ability to improve conditions as well".

It has been argued at different fora that much of the human tragedy which accompanies SAP is related to faulty implementation rather than design problems. That however does not explain why 37.5 per cent or over a third of Bank-sponsored projects have failed. The Wapenhans Report, a 1992 internal review of the World Bank's portfolio, clearly shows that the quality of Bank projects is very poor on the average. More significantly, most staffers described criticism of the Bank's lending policies and assumptions as 'relatively accurate'.

One of the principal objectives of a SAP package is to catalyse an increase in investment. However a study of 'Aid and Power: The World Bank and Policy-Based Lending' found that adjustment programmes create a "negative investment effect ... very different from that which was planned. Also investment levels appear to be lower in adjusting countries than in non-adjusting countries". The study concludes, "The influences of SAPs on aggregate investments is almost everywhere negative".

As Ranadive explains, "The effect of the whole set of macro-economic policies was seen at the micro-level, at the household-level, because that was the locus where people produced, reproduced, sustained and survived".

Conceptualising the household as a buffer in the adjustment period, Ranadive points out, "the household's primary concern is to survive. The responsibility of the survival of the household rests upon the shoulders of the woman. That the family is fed, clothed and cared for is the woman's concern since it ties up with her share of work as per the sexual division of labour".

Jayati Ghosh, Nandita Shah and Amrita Chhachi also highlighted the need to relate the impact of SAP policies to the effects of the growing communalism in society. Ghosh explains, "The combination of consumerism and

various religious fundamentalisms operates in

a curious way to restrict female freedom".

household as a single homogenous unit, Ranadive and others pointed to the gendered

and generational conflicts which intensify during

adjustment periods.

As Shah and Chhachi found while documenting survival strategies of women, there

is a complete breakdown of a whole class of

Questioning the policy-maker's vision of the

people. Women, because the household is their responsibility innovate, stretch limited resources and adapt. For men, their identity is almost entirely tied up with paid work and adapting to a situation of no work is almost impossible. This has lead to complete collapse of identities and set in place the seeds of a household conflict which would have ramifications on the neighbourhood, the community and the market.

Ghosh adds that "This type of liberalisation . . . entails fundamental changes in the access of women to basic goods and services and affects their rights as workers and childbearers".

peakers underlined the urgent need to connect concerns in the quickly changing matrix of global political economy. Women's knowledge and expertise, particularly of natural resource use, is fast becoming the engine of growth for transnational corporations. However, while on one hand women's knowledge is being used to further capital mobilisation of a new order, on the other the women are denied access to the repositories of their knowledge, as part of a global drive to protect the intellectual property rights of these same corporations. Environmentalist Vandana Shiva pointed out that the country and indeed the world "had moved out of the era of development into the era of GATT".

The General Agreement on Tariffs and Trade (GATT) was a forum to multilaterally manage the global market. The recently-concluded Uruguay Round was the most comprehensive and broad-based. For the first time, agriculture, services and intellectual property rights were brought within the purview of multilateral trade negotiations. The forum's successor, the infant World Trade Organisation, would for the first time explicitly address the issue of integrating environmental concerns in trade policy and negotiations.

Environmental concerns were not officially on the agenda during the Uruguay Round. However use of indigenous knowledge of seeds and medicinal plants and the most contentious issue of patenting of traditional knowledge proved integral to negotiations on liberalising trade in agriculture and protection of intellectual property.

In the emerging world order, all manner of power struggles appear to have become trade issues. Thus all issues directly affecting the lives of people — whether dealing with drinking water, forest conservation, increase in poverty levels, rising prices of drugs — would now be viewed in the context of how it would affect the international flow of trade in goods and services. With conflict resolution, taken out of local and indeed national boundaries, accountability and the chain of command between 1,000 to 2,000 new chemicals are becomes difficult to identify.



Already decisions which would affect the lives of people, in tiny villages and hamlets all over India are being taken by experts collected behind the sealed doors of Green Rooms in the Geneva headquarters of GATT. Shiva pointed out that issues articulated at the village or block level would be negotiated not at district headquarters but thousands of miles away in Geneva.

To ensure that in the changing global economic scenario, there is no major change in the power position, a variety of non-tariff barriers (NTBs) are being adopted. Ensuring that environmental groups do not derail the spread of global capital, a trans-national corporations-dominated body, the ISO has been asked to monitor the global environment. They and not groups in villages and towns all over India would decide what level of pesticide can be borne or at what pollution level should the incoming vehicle manufacturers instal expensive carbon monoxide filters.

World-wide, industry has released 300 times the amount of lead, 20 times the amount of cadmium and four times as much arsenic into the atmosphere than is naturally present. According to the OECD, four million chemicals have been introduced into the environment. Of these 563,000 are in common use. Annually introduced into the atmosphere.

Shiva suggested that the trade agreements negotiated as part of GATT "appear to have become the major exit policy" All over the country, big business is buying up large reserves of natural resource wealth and land. Using technical fixes, the corporation adopts production methods which dispense with people, particularly the women whose knowledge they would now use.

The promise of new wealth lured our men, but we wish we had stayed in Manibeli amongst our people and on the land that we could call our own.

Woman resettled in Parveta village in the Gujarat plains.

Por the women in tribal communities who for generations have completed their life cycles around the Narmada, the issue of displacement is much a loss of identity as of livelihood. Whereas in the area to be submerged, they live in congruence with nature, in the plains where they are moved, the sense of community is lost. Also the loss of social standing which accompanies their rehabilitation affects all aspects of women's lives.

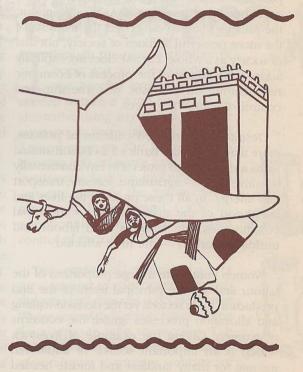
The imagery of the Narmada as the mother goddess is closely connected to the people's refusal to leave the area. The slogan 'koi nabin hatega, baand nabin banega' is as much a plea to save a lifestyle as a demand to question a development paradigm which equates progress and the national well-being with the destruction of a specialised knowledge base and a transfer of population.

Taking the case of the Sardar Sarovar Project, Amita Baviskar pointed out that "No Bhilala woman is going to be asked by the World Bank or the Indian government to participate in the decision about \$4.8 billion". Though the World Bank has now withdrawn from the project, it is debateable whether the State would have gone so far without active encouragement from the Bank.

Since its establishment, the World Bank has funded the construction of 500 large dams spread over 92 countries at a cost of \$50 billion. A 1994 review of resettlement programmes found that in a majority of World Bank-funded projects, resettled people have not managed to regain their prior standard of living. Yet over the next three years, 18 large dams will be constructed through Bank-Fund loans. They are expected to displace 450,000 people.

Frequently accused of romanticising a difficult way of life, activists also work with the pressure of having to grapple with what Baviskar calls, "The politics of gender and capital".

World-wide, the people to be displaced are never included in the decision which affects the course of their lives. Baviskar suggested that "The problem of displacement by the project cannot be examined in isolation; it has to be integrated into the politics of 'development' — the systematic ruin of the environment and the poor who depend on it the most".



Baviskar adds, "However materially impoverished, however limited in its choices and freedoms, this life is as meaningful as any other ... There is the security of networks, whether with families of birth or of marriage, with other villagers or even with a familiar money-lender Under conditions of subsistence economy, with a relatively low degree of commoditisation, the kinship structure is crucial for survival from one year to the next. Women in this case have few contacts with the world outside the village, depend much more than men on the stability of the family and the community. This dependence is not simply a material one -the give and take of things in kind; it is more profoundly, the anchoring of identity and consciousness".

Every day, 600 people become environmental refugees, displaced from their homes to make way for yet another development project. Since its inception and until fairly recently, the World Bank and the IMF viewed environmental degradation as independent of macro-economic policies. Women all over the country have questioned this assumption. As they point out, the policies chalked out reflect the interests of the more powerful sections of society, not that of society as a whole. For SAP does not explicitly address the impact of the process of economic restructuring on the issue of ownership and control of natural resources.

Despite the concerted criticism of policies, more than half of the Bank's \$ 24 billion annual loans are tailored to projects in environmentally sensitive areas --- agriculture, forestry, transport and energy. In all these projects, the lives and livelihood of the marginalised --- the tribal communities, the landless farm labour and unskilled workers --- are most affected.

Women contribute a large proportion of the labour and are the principal users of the end products in these sectors, yet the decision-making and allocation processes ignore the concerns of women. Giving the example of livestock which is an important source of additional income for many landless and female-headed households, Dr. Nitya S. Ghotge writes that though upto 65 per cent of labour is contributed

by women, "they are seldom included in the decision-making process of selection, buying and selling of livestock products and by products".

Yet, in India, an analysis of the impact of SAP packages on the environment cannot be separated from the effects on the process of human development.

For women, land and forests are not just a source of livelihood but an integral part of the cultural landscape. The deep almost symbiotic relationship of women with nature is equally in evidence in the hills of Gharwal as the Narmada valley.

The Chipko movement and the concurrent campaign to re-forest the Alaknanda valley and the work of the Narmada Bachao Andolan (NBA) all highlight the need to challenge development projects at the drawing board stage itself.

The experience of communities rehabilitated along the Indira Gandhi Canal in western Rajasthan is also similar. Though originally meant to provide irrigation to small and marginal farmers, today families settled along the Canal face salination, water logging and a host of other problems. At the northern end of the Canal, 2,000 families have been affected by water logging and salination of water.

Though tailored to economically empower poor families and tribal communities, the coming of irrigation facilities appears to have had an unforseen impact on human development and relations within families. Research in the area found that the nutritional status of girls in irrigated villages is lower than in the non-irrigated. Thus a slight improvement in income levels does not appear to lead to a better appreciation of the needs and aspirations of girl children or of women. Their voices and concerns do not make it to the agenda for development.

Vasudha Dhagamwar, an activist working on legal rights, suggested that this could also be due to the mindset of people. They ask for their needs to be fulfilled and not for their rights to be given. The need to claim a position of power



forest. Earlier, women could hardly be called upon to articulate their problems in public. Now with a better understanding of the cause and effect relationship which underlies their problems, a number of issues have been addressed successfully.

This success with making women aware of their rights was to a large extent helped by the women's sense of achievement. After all, they have managed to re-plant trees in 3,900 hectares of the 4,200 hectares of forests destroyed in Alaknanda valley.

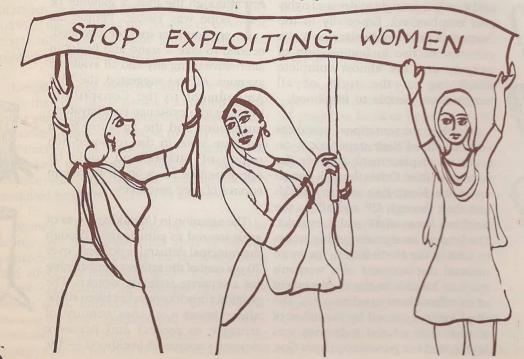
The growing confidence of women in their own abilities is testified by the number of small cooperatives being run by mahila samoohs all over the area. In one village, upset at a decision taken by the forest panchayat to destroy a section in the guise of development, the women demanded a re-election. En masse the 250 women in the village elected women to all nine positions. Though the men continue to accuse the women of roadblocking development, the women refuse to budge.

To build this determination into an organised strategy to push a gender-sensitive economic agenda, women would have to build coalitions

across issues and construct strategic alliances with other social movements. Lalita Krishnaswamy from SEWA identified: the trade union movement, the movement of cooperatives, the consumer movement and the environmental movement as the women's movement's natural allies.

The search for an alternate paradigm which would help women retain their sense of self-worth even when forced into conflict with the State on access to land and right to livelihood requires a series of measures:

- Giving faces to the consequences of the new economic policies on marginalised communities like the Dalits, tribals and women.
- Strategies for power sharing among these groups.
- ◆ Affordable basic needs
- Free and compulsory education and
- Women's participation in decision-making positions to be equal to their share of the population.



Women's Empowerment through Economic Interventions

For more than a decade, the term 'empowerment' has been widely used in relation to women. The most conspicuous feature of the term empowerment is that it contains within it the word **power**. So obviously empowerment is about power, and about changing the balance of power. In every society, there are powerful and powerless groups. Power is exercised in social, economic and political relations between individuals and groups.

Power itself can be simply described as control over resources and control of ideology. The resources over which control can be exercised fall into five broad categories: physical resources (like land, water, forests); human resources (people, their bodies, labour and skills); intellectual resources (knowledge, information, ideas); financial resources (money, access to money); and the self (that unique combination of intelligence, creativity, self-esteem and confidence). Similarly control of ideology means the ability to determine beliefs, values, attitudes --- virtually control over ways of thinking and perceiving situations.

If we accept this definition, then it is clear that women in general and poor women in particular, are relatively powerless because they do not have control over resources and hence little or no decision-making power. Yet the decisions made by others affect their lives every day.

Thus the process of gaining control -- over the self, over ideology and the resources which determine power -- may be termed 'empowerment'. Empowerment, therefore is a **process** aimed at changing the nature and direction of systemic forces which marginalise women and other disadvantaged sections in a given context. (author's emphasis)

Empowerment through Economic Interventions:

In this approach, economic strength is considered the basis of social, political and psychological power in society: thus women's low status is seen to stem from their low economic status and consequent dependence and lack of decision-making power.

Women's powerlessness is thus thought to derive from a combination of the following factors:

- Women not being allowed to acquire education and higher waged skills due to gender discrimination (eg: women spin, men weave);
- Restriction of women to low-skilled and low paid work;
- Women's lack of access to training and credit;
- A lot of women's work being 'invisible' and unpaid; and
- Majority of women being in the 'unorganised' sector of the economy.

Thus because women's economic position is weak both within the family and outside and women are viewed more as liabilities than assets, they are unable to assert themselves or demand a just share in either household or community resources. They are unheard not just socially but politically as well, and so cannot become a force to contend with at any level.

Inversely, this approach contends that if women gain economic strength, they gain both visibility and a voice in the home, workplace and community. As women become major economic contributors or

equal to men in economic terms their own menfolks and society at large changes its attitude towards them and is forced to involved them in decision-making processes.

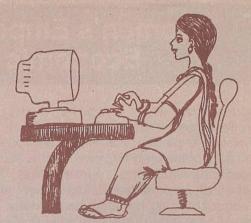
Women's empowerment in this context involves women recognising, first of all, their existing economic role, whether waged or unwaged; secondly, enabling them to organise to gain social (and even political) recognition of this role. Finally, through a package of skill-enhancement, credit facilities, educational inputs (literacy, knowledge of laws and rights, vocational training) and bargaining capacities, raising women's economic position on par with — or often better than — that of men of the same group. In this approach, therefore, awareness-building focusses more on women's role as workers and producers.

STRATEGIES

There appear to be two types of entry-points used by NGOs in this approach: some begin by organising women through some kind of economic programme, though the programme itself may vary -- Eg: credit, skill-training, etc. -- from organisation to organisation. Others, however, begin with more general group-building and consciousness-raising techniques first, introducing economic programmes like credit/savings, skill-enhancement etc. after the groups have formed and some general awareness has been created.

The basic strategy in this approach therefore comprises a combination of some or all of the following key activities:

- Organising women and creating awareness about their economic position, nature and causes of exploitation etc.
- Credit-related schemes to ensure women;s access to low interest/interestfree loans in appropriate amounts;



- Training and skill development either to enhance existing skills or to develop new skills (especially non-traditional);
- Setting up production centres or producer/workers cooperatives.
- Providing or enabling women to set up 'forward' and 'backward' linkages -- Eg: marketing, accessing new markets, raw materials, pricing, access to new technologies etc.
- Providing continuing support to women until their economic activities become viable and also for growth and expansion.
- Setting up other support systems such as child care, health services, literacy, legal education etc.
- Formation of women worker's unions or associations.

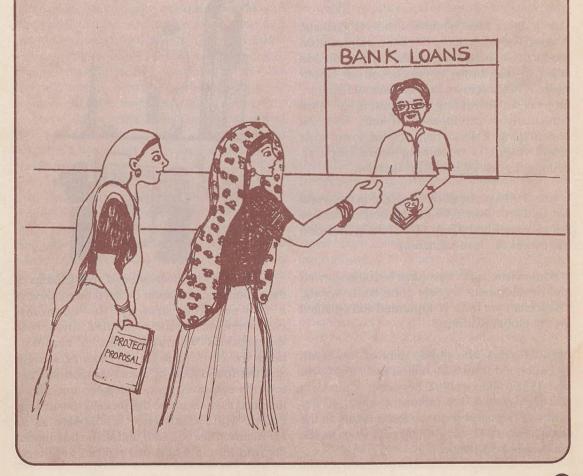
As regards tactics used in this approach, however, this is once again linked to the 'democratic space' of the given countries, as we saw in the development approach. Dharnas, morchas, rallies, strikes for better wages, minimum wages, representation of women workers' issues in unions, formation of unions, petitioning, lobbying and advocacy are all part of the repertoire while 'softer' methods have to be used in certain political environments.

Indicators of Empowerment

- Visible and quantifiable increase in women's incomes and in women's share of household incomes.
- Women's greater awareness of their economic contribution and strength as workers and producers.
- Improved health and nutrition status due to enhanced earning capacity.
- Not only access to, but often control of, credit facilities especially where women's parallel banking systems have been created.

- Enhanced ability and knowledge of, in some cases, marketing methods, bargaining power, negotiations etc.
- Prising self-esteem and confidence, often resulting in confronting oppressive practices and customs within and outside the home.
- Greater participation in decision-making within and outside the home/family.

(Extract from: Empowerment of Women in South Asia — Concepts and Practices, by Srilata Batliwala)



III: SETTING THE AGENDA

Evolving strategies to survive the immediate effects of the adjustment process is only the first step to charting out an alternative economic agenda, which would secure the future of women and men.

Today around half a per cent of the population, or four million Indians, exist on one meal a day throughout the year. Poor families all over the country have cut back on cereals to budget for the hike in food prices. However it must be recognised that the reform programme has only compounded the impact of the numerous development models tried out since Independence. As some surveys have found that the nutritional status of girls in irrigated villages is lower than in non-irrigated ones.

As a direct consequence of the SAP package of policy changes, there has been a squeeze on productive expenditure; capital expenditure has fallen in real terms; re-negotiation on labour codes is leading to an increase in child labour; there is an increasing feminisation of work particularly in export-oriented units. With the undermining of labour rights, casual, lower-scale employment is becoming more popular. Economic security is off the agenda.

About 40% of the poorest people in the world are Indians. Over 63% of children under-five are malnourished. Only 14% of the population has access to clean sanitation.

Somewhere, priorities have become skewed and development models gone badly wrong. The scenario in India is duplicated and enlarged on the global platform.

In 21 years, the public debt of the South balloomed from \$ 69 billion in 1970 to over 1.1532 trillion in 1992. Servicing of this debt cost the South \$ 125 billion of which 40 per cent was the interest on the loans taken. In the same year, 1992, total ODA payments to the South was \$ 55 billion.

Today, the richest 20 per cent of nations own 84.7 per cent of global GNP; 84.2 per cent of world trade; 85.5 per cent of domestic savings and 85 per cent of investments. The poorest fifth of nations control 1.4 per cent of GNP, 0.9 per cent of world trade, 0.7 per cent of domestic savings and 0.9 per cent of domestic savings. There is obviously little space for manoeuvre.



Refusing to be disheartened, participants at the national consultation evolved the outline of a two-pronged strategy for economic empowerment. As they reiterated, answers to the questions' Who would benefit?' and 'Who bears the cost?' must be the basis of analysis and the foundation of a mobilisation strategy towards empowerment. Delegates underlined the need to re-examine the process towards the Fourth World Conference for Women as an alternative route to make visible the unanimous demand for a fundamental right to livelihood.

In this struggle, the experiences of women and their knowledge of the local milieu must guide all actions.

egal activist, Vasudha Dhagamwar suggested that the basis of any gender agenda for Jeconomic empowerment must claim for women, 'a position of power'. The democratic framework provides women the space to demand their legal rights. "The women's movement must go from begging for needs to demanding rights". Rights, she pointed out, confer a legal duty on someone.

To ensure that women's rights and entitlements are recognised as significant, ways to ensure women emerge as an important constituency must be devised. Sushma Iyengar of the Kutch Mahila Yikas Sanghatan, suggested that lessons be learnt from history. Ownership and control of land and water have always defined power hierarchies. Strategically when women take up the issues of land and water distribution and ownership and distribution, they are taken seriously at all levels: household, neighbourhood, community and market. Rukmini Rao of the Deccan Development Society, added that when women question land and common property resource use patterns, "they come into conflict even with local vested interests". And the struggle for women's rights becomes a politically significant action.

In the present political-economic scenario, where the natural resource base and women's rights to use of common property resources is being threatened, Nandita Gandhi suggested that women should take the initiative "by going into the men's domain" and challenge the changes sought to be introduced. At present tenancy rights and the protection of tribal interests in law are ensuring that the land ceiling is being maintained in most parts of the country. However, the new interpretations of the Land Acquisition Act are chipping away and in many cases revoking these rights.

The issue, thus, is not just the evolution of alliances to demand entitlements and rights from the State. It is as much to create an enabling environment where such demands are viewed

as priority concerns in political agendas.

Agreeing with her, Annie Namala pointed out that women, particularly those from socially disadvantaged groups, automatically raise the issues of ownership and control of land and other natural resources. However, the women's movement shifts the focus to other issues, like domestic violence.

Prema from SPARC, a Bombay-based NGO, suggested that the questioning of development models must include an identification of the challenges women want to address. The identification of priority areas for mobilisation and action must be accompanied by "an audit of our own strategies".

The development models experimented with since Independence have made some women's issues politically acceptable. Women's involvement in health, education and certain income-generating schemes get active support from the household, neighbourhood, community and indeed the State. Institutions of civil society have effectively removed these issues from the mainstream political agenda. Thus the sexual division of labour appears to have been transformed into a gendered division of power.

Vidya Das from Agragamee, in Orissa, added that the new political-economic paradigm "reflects a change in the value system". The State which for decades had positioned itself as the principal actor for social change was clearly abdicating from the post. The rationale for the steep hikes in the issue price of food provided through the PDS is an example. In 1992, the government of India suggested that the hike in food prices and the consequent cut in welfare of the poor was necessary "to reduce the burden of subsidy on the exchequer". Thus the principal objective of State action appeared to have been transformed from fulfilling the basic needs of citizens to balancing the budget.

uestioning why an artificial divide has been created between women's private and public space, participants wanted explicit recognition of the effects of all macro policy shifts on women's lives. The challenge for the movement must be to prepare women to cope with the changes.

Taking the argument further, Nandita Shah added that there is a built-in limitation to State-created space for women. Just as there are limits to the demands the State would be willing to acknowledge. Highlighting the Maharashtra Policy for Women, she explained that though the language and the goals could hardly be faulted, there were inherent flaws. Giving the example of the recommendation of flexi-time for women employees, one of the suggestions in the policy, Shah suggested that the move could also be viewd as an encouragement of home-based work for women.

Thus the process of evolving short-term and long-term strategies needs to explicitly address the tensions within the women's movement and the inherent contradictions of working with and critiquing State action.

This entails introspection and a redefining of roles of community organisers, development workers, and opinion-builders. Thus NGOs which at present have multiple and multiplying identities would need to focus attention on particular issues or strategies and build their expertise in these areas.

The search for economic empowerment of women underlined the problems of conceptualising women as a homogenous group and attempting to organise them as such. Even within the limited definition of women as workers, Shah et. al. point out, "Organisations must recognise the multiple identities of workers which includes gender, caste, religion, ethnicity. The processes whereby these identities are constructed and the shifting basis of identity alliances has to be taken into account in organising at the workplace, within the community and the household".

Shah suggested that to unify at any and all levels: local, state, regional, national and international, prioritising of issues and concerns must be the first task of strategising. Sounding

a note of caution, Nafisa Barot, from Gujarat pointed to the speed at which policies are being rewritten and the changes implemented. By the time, women identified priorities, evolved alliances and mobilised for a political struggle, the situation at the ground has completely changed. On the Gujarat coastline, multinational corporations have already bought up 1600 kms to set up an export-oriented corridor. Though groups are mobilising to oppose the imminent ecological disaster, in such networking, the gender perspective gets marginalised or made invisible.

Identifying women's powerlessness as a major reason, it was felt that some issues and concerns, such as food security, should be accepted as non-negotiable and outside the purview of the market-driven development processes. The suggestion that women mobilise and campaign to improve the public distribution system (PDS) and protect people's right to food was enthusiastically accepted. At one level it is one area of State action which affects poor rural and urban women equally. At another, mobilising on the issue of the PDS would also help women campaign for equality in two crucial spheres: Decision-making and power sharing and ownership of politically vital resources: land, water and energy.

Accepting that development approaches have. generated excessive and unnecessary environmental and human damage was viewed as the start of a process of alliance-building. Recognition of the over-arching role of women as conservationists and economic partners then becomes a central element of efforts to survive the immediate crisis and build a coalition of interests to advocate for a different, engendered model of development.

The strategy evolving would thus operate simultaneously on two time-frames. The immediate survival strategies being evolved independently by individual women and women's groups to cope with changes at the level of the household, the neighbourhood and the community. Organisations and groups

support these efforts by providing fora to raise concerns and evolve collective methods to deal with the situation. Here, learning from the experiences of other countries, like the soup kitchens run by mothers in Peru, and groups in other parts of India would be vital.

Throughout the three-day consultation, what particularly troubled delegates was the obvious lack of accountability of policy-makers to the people. Amrita Chhachi asked participants to consider using all available national and international fora to make the State and industry accountable for their actions during the process of adjustment. As the political scientist Samir Amin suggests there is obviously a need to extend democracy, "beyond the restricted field of political management into the field of economic management".

To bring democracy onto the economic agenda of the country, women's groups would have to work simultaneously in diverse fora and create issue-based and cross-movement strategic alliances. Such a process would integrate the concerns of women at the grassroots with national and international policy-making priorities. The issues of control and ownership of natural resources, right to livelihood and the gendered division of decision-making powers would become political issues and as such priorities in local, national and international policy-making.

To translate the gender-sensitive idea of progress into a viable economic agenda, future organising of women must have a clearly articulated political agenda.

Imost six decades ago, the philosophereconomist Karl Polonyi reminded economists and policy-makers that, "Expecting a society to remain indifferent to the scourge of unemployment, to the changes of industries and trades with their processions of moral and psychological torture, simply because in the long-run their economic effects will be negligible is to suppose the absurd".



Today there is recognition world-wide, within government and non-governmental agencies that SAP packages, albeit with a human face, are not designed either to facilitate the creation of national wealth or its equitable redistribution.

At the same time, the strategy evolving to ensure that the poor, particularly the most vulnerable groups: women and children, are insulated to some extent from the worst effects of SAP is also steeped in the logic of the Statemarket interface. For women that in itself is cause for concern. Ingrid Palmer has shown that SAPs are generated by a conceptual framework which ignores gender-based distortions. As a result SAP packages not only fail to remove these distortions, they actually worsen them.

A gender-sensitive SAP package, Diane Elson suggests would require "the restructuring of market relationships, of political and bureaucratic relations and of relationship within households so as to redress inequalities in power".

Thus the struggle to insulate vulnerable groups from the worst effects of macro-economic policy swings, are rooted in the struggle for conserving and indeed enhancing democratic spaces. In India, as the year-long series of meetings shows, women are using the limited space provided

by legislation such as the 73rd and 74th Amendment and the already existing networks. Simultaneously they are evolving strategic alliances with other concerned groups and individuals within the country and world-wide to contest the assumptions which allow macropolicy shifts to rewrite agendas for social change.

Strategically building on the global concern to conserve natural resources and the consequent willingness to jumpstart a process of market management, was viewed as one way to knit the protection of livelihoods with the conservation of common property resources.

For women, as was often reiterated, the environment is a living system that affects all aspects of life. The present State-market interface ignores the contribution of women to maintaining bio-diversity, sustainable agroforestry systems, water management and the sustained protection of community resources. Jayati Ghosh says, "Most of the discussions on economic policies do not link economic issues organically with political, cultural and environmental issues. Both market and State build on and manipulate existing gender and social relations". Samir Amin writing on Environmental and Economic Calculations suggests reconstruction of decision-making and regulation systems so they would be capable of integrating environmental requirements in the management of the market. "The incorporation of the environmental dimension in the regulation of economic choices is only possible in the context of a democracy with social context."

The fair treatment of environmental needs in the making of economic choices requires, according to Amin, "a practical and theoretical reconstruction of the unity of politics and economics". Thus human beings, particularly vulnerable groups: women and children, must be viewed as having multiple identities and not reduced to the singular identity of suppliers of labour. That requires a major conceptual shift within policy-making circles in India and worldwide. Unfortunately, there is little to indicate that the process has begun.



Annexure I

Voicing concerns on the draft platform of action

Economic policies have hit the poorest sections, especially women. Privatisation and the encouragement of export oriented industrialisation have resulted in the development of extractive industries and the conversion of agricultural land forests into plantations, industrial estates, tourist resorts, and real estate subdivisions. While profits accrue to private ownership, in particular to the Trans National Corporations (TNCs), the responsibility for negative social and environmental consequences is disclaimed.

- Restricting women to low-skilled, low paid work, reduces their opportunities for formal education and vocational training for upgrading their skill, with the result that they do not qualify for promotions, job upgradations and higher wages.
- Results in their marginalisation by the existing trade union and cooperative movements.
- Reduces their access to credit and economic incentives, access to and control over the means of production.
- Results in their exclusion from the definition of economic structures and policies.

Recommendations

Therefore, we question and call for a thorough review of the concept of economic growth which generates an insatiable drive towards consumerism and materialism. Today it is gradually being recognised that mere economic growth does not necessarily translate into human development, in general. Women who play major socially productive as well as reproductive roles can help forge an alternative paradigm of growth that is socially and economically more just and equitable.

Annexure II

Memorandum to the Finance Minister Dr. Manmohan Singh, Government of India from Representatives of Women's Groups and NGOs.

The past 10 years has seen the articulation of alternate visions and approaches, by women's collectives, based on their experiences of struggles and their rich and diverse cultures. They have questioned the pursuit of economic growth as the main road to development and created new paths towards sustainable development. Women who have, and are playing major productive as well as social reproductive roles, can play an imprtant role in charting the course of things to come.

During the past year, the Coordination Unit has met with over 10,000 women activists and development workers from all the states of the country. We have made a special effort to reach out to women in remote rural areas, to states of the North East region of the country, to women in Kahsmir and Kerala. We have tried to elicit the concerns and the visions of "ordinary, extraordinary" women in our country — the farmers, the fisherworkers, the weavers, the labourers — women who form the backbone of our nation.

Major Concerns

- 1. That, the dominant paradigm of development based on ruthless exploitation of resources has led to increased inequalities between regions, between the rich and poor, between men and women, leading to increased feminisation of poverty and large scale environmental degradation.
- 2. That, as we step into the 21st century, large numbers of Indian women are still deprived of their basic rights:
- * to human security (food, water, shelter, health and education)
- * to work and employent
- 3. That, growth driven recent export policies have led indirectly and directly to the marginalisation of women from their traditional occupations and not prepared them for newer, or better avenues of employment:
- * In the sector of agriculture—the shift from food crops to cash crops to plantation crops, with its high capital input requirements (power, water, chemical fertilizers, pesticides) has taken away whatever little control women had over what they produced, to the detriment of the food security of households especially women.
- * The export emphasis on pisciculture is not only causing irrevocable damage to the coastal areas of our country, but benefiting business houses at the expense of the livelihoods of traditional fishing communities.

- * The handloom sector which employs large number of women has been adversely affected by policies leading to large scale distress among the weaving communities.
- 4. That large 'development' projects (dams, mines, tourism,) have displaced entire communities from ancestral lands and livelihood, without adequate rehabilitation measures, having serious repurcussions on the lives of women and children, and further leading to irrevocable degradation of the environment.
- 5. The above trends in the rural areas is leading to increased migration of people to semi urban areas. Our towns and cities are not able to provide a basic essentials to increasing numbers of poor people. The kind of employmment that is available to the majority of women in urban settlements is uncertain and low paying with long working hours.
- 6. That while the majority of Indian women play major productive roles in the economy—as farmers, animal rearers, fishworkers, weavers, labourers,
- . their work is undervalued in the family and community.
- their interests and perspectives are rarely ever taken into account while framing policies that directly and indirectly affect them and their livelihoods.
- they have, in most cases, been systematically deprived of access to, and control over the means of production—and, capital, technology, training.

Recommendations:

- * Sincere efforts should be made, within the country, to strive for development which marks a shift from the "growth centred" model of development to a "people-centred" one, in which the principles of equity, social justice and ecological balance are accorded as much importance as economic growth. Women who have and are playing major productive as well as social reproductive roles, can play an important part in charting the course of things to come, and giving a direction to people centred development.
- * The primary criteria for the implementation of any policy, should be, "pro poor and pro women".
- * There should be a moral and political commitment to ensure that each citizen, and especially women, have access to their basic rights to human security—local food security, water, shelter, health, education and work,
- * Democratic decentralisation (73rd and 74th Constitutional amendment) needs to be accompanied by economic decentralisation
- * Labour laws and protection should be made available to the unorganised labour force, including home based workers. Social security measures should also be available.