Gender, poverty and well being

United Nations Research Institute for Social Development (UNRISD)
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Gender, Poverty and Well-Being: Indicators and Strategies

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Abbreviations and Acronyms

BMI	Body Mass Index
CDS	Centre for Development Studies, Trivandrum, Kerala
DAWN	Development Alternatives with Women for a New Era
EOI	export-oriented industrialization
GDI	Gender Development Index
GEM	Gender Empowerment Measure
HDI	Human Development Index
HDR	Human Development Report
HPI	Human Poverty Index
IRDP	Integrated Rural Development Programme
ISI	import substitute-led industrialization
NGO	non-governmental organization
NPA	New Poverty Agenda
NSS	National Sample Survey (India)
OED	Operations and Evaluation Department (World Bank)
PA	Poverty Assessment (World Bank)
PDS	Public Distribution System for Foodgrain (India)
PRA	Participatory Rural Appraisal
SAPRI	Structural Adjustment Programme Review Initiative
SEDP	Small Enterprise Development Project (Bangladesh)
SEWA	Self-Employed Women's Association (India)
SRB	sex ratios at birth
UNCED	United Nations Conference on Environment and Development
UNDP	United Nations Development Programme
WSSD	World Summit on Social Development

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Keynote Address

Engendering Poverty Eradication: The Context and the Challenges

Gita Sen

Poverty eradication remains an important item on the global development agenda. However, changes in the political and ideological climate over the last two decades pose major challenges to how anti-poverty strategies are conceptualized and implemented. I would like to talk about these issues, highlighting certain aspects of the context and the challenges we face, while also pointing to the potential for new directions.

The context

In the 1970s, poverty eradication strategies formed part of a larger belief in the importance of "growth with redistribution" and the meeting of basic minimum needs through focused government policies. The 1980s saw a shift in the approach of major development agencies away from redistribution and toward structural adjustment and market-oriented economic reforms. Poverty eradication was, consequently, relatively low on the priority list. By the 1990s, a "New Poverty Agenda" (NPA) had emerged as a counterpart of the "Washington Consensus" on structural reforms.

This new agenda regards market-led growth as *the* most important method to address poverty, while the role of the state and focused anti-poverty strategies are viewed as secondary. The state's role is limited to policies in selected social sectors such as health and education, and to programmes focusing on safety-net provision for the particularly vulnerable who cannot take part in regular labour markets. In other sectors, it is argued, the state need do little to address poverty directly, beyond supporting the competitive functioning of markets and removing distortions to efficient resource allocation. Overall, the government's role is viewed as, at most, a market-supporting one, not a proactive one.

The new agenda has also shifted the debate away from such issues as the conditions under which asset redistribution and basic needs provisioning can be effective in reducing poverty. Instead, the focus is on the type of economic growth that may be most conducive to poverty removal. Proponents of the NPA in the South hold that previous policies of capital-intensive industrialization and import-substitution were misguided, while policies favouring agriculture and labour-intensive export sectors are considered to be most in line with these countries' factor endowments and comparative advantage.

The performance of some countries in South-East Asia, as well as others such as Mauritius and Chile, is often held up as proof for these theses. However, the empirical testing of these two hypotheses—first, the effectiveness of a market-driven approach to poverty reduction, and second, the success of labour-intensive growth in reducing poverty—is far from satisfactory. The United Nations Development Programme's Human Development Report Office has argued both theoretically and empirically against the former through various issues of the **Human Development Report** (especially the **1997 HDR**). The extent to which the empirical evidence from South-East Asia supports the thesis of labour-intensive growth being conducive to the reduction of poverty is also open to question. Although countries in this region have experienced rapid growth together with significant reduction in poverty rates during the last two decades (prior to the current financial crisis), the possible causal links between the two have not been adequately probed. During the same period, there has been considerable direct involvement by the state in each country, in ways that may well have contributed to poverty reduction. In reality, both have probably played a role, but their relative importance is not obvious.

The extent to which labour-intensive growth can claim to reduce female poverty is diminished by the fact that much of this use of female labour has been under relatively low wages and poor working conditions. Piece-work payments, extremely long working hours, sweatshop conditions, considerable occupational health risks, and high job insecurity are the hallmarks of the jobs done by young women workers employed in the various industries in this sector. The fact that young women, when interviewed, sometimes prefer this type of work to going back to the confines of rural patriarchal households, is not necessarily a positive indicator of the working conditions in which they find themselves. It emphasizes how harsh the conditions of rural poverty and rural patriarchal dominance are for young women in particular. An important and hitherto poorly explored research question is, therefore, the linkage between female labour-intensive employment and actual poverty reduction, where poverty is viewed in both income and asset terms and also in terms of human capabilities.

But the terms of current debates on poverty are not uniformly negative. The concept of poverty has recently been broadened beyond a narrow definition, to include important and hitherto excluded dimensions of human deprivation.

This broadening of concepts has gone hand in hand with a more diverse approach in terms of methods of poverty reduction, to include such aspects as empowerment and political participation that may be as central to sustainability as the issue of financial costs of poverty programmes. From the perspective of gender, these broader concepts and methods are valuable in that they allow better treatment of the multidimensional aspects of gender subordination, rather than a focus purely on household income levels.

Another positive trend that has occurred in the 1990s is the greater visibility of gender concerns through a series of United Nations global conferences—the United Nations Conference on Environment and Development (UNCED) in 1992, the World Conference on Human Rights in 1993, the International Conference on Population and Development in 1994, the World Summit on Social Development (WSSD) in 1995, the Fourth World Conference on Women in 1995, and Habitat II in 1996. Any realistic assessment of these conferences, however, has to recognize a dichotomy in the extent of countries' actual commitment to implementation, once the dust of a particular conference has settled. There has been greater willingness to seriously consider finances and methods for implementation with regard to conferences that are not seen as directly threatening the larger global economic system. But conferences such as UNCED and the WSSD have made less headway in terms of implementation. On a positive note, though, many women's non-governmental organizations (NGOs) obtained greater visibility through these conferences and were among the best and most effectively organized. This led to their ideas and recommendations being included in the concluding documentation.

Overall, the context in which anti-poverty strategies are now placed indicates both positive and negative changes. While the concept of poverty and the approaches addressing it have widened, actual programme implementation has been constrained by the ideological shift toward faith in the efficacy of the market, and by the removal of asset-redistribution strategies from the policy agendas of major development institutions.

The challenges

There are both conceptual and institutional challenges to engendering poverty reduction programmes and strategies. Gender systems, structures and biases, and forms of oppression and subordination work at many levels and are resistant to change. Many anti-poverty strategies attempt to side-step gender systems. This can be successful as long as the programme shows that it benefits both the powerful in a community or household and the women themselves. At other times, when a programme challenges gender power relations, gender may have to be addressed head-on to be effective.

Gender systems are oppressive to women in two ways: first, through unequal division of and access to resources (including labour), and the associated

ideologies and behavioural norms; and second, through non-recognition of the "care economy" which shapes the resources, labour and ideologies that go into the reproduction of human beings on both a daily and generational basis.

Unequal gender systems can impinge on the formulation, implementation and impact of anti-poverty strategies through one or both of the above. These two aspects are key to deciphering how effective development institutions are at engendering their anti-poverty strategies, at whichever level the institution operates—global, national, or local.

The global level

Over the past 15 years, the increasing dominance of neo-liberal ideas has been mirrored in the growing significance of the Bretton Woods institutions (particularly the World Bank), relative to the rest of the United Nations system, both in terms of multilateral development resources and of their ability to mould the development agenda. The most recent round of restructuring within the World Bank promises to make its operations more responsive to local community needs. It is, however, still unclear how this new approach at the project level will mesh with the macrolevel stabilization and adjustment policies which have not seen significant change. This is a serious challenge. Another challenge is the inadequate interpretation of terms such as "participation" and "empowerment", and what they can mean when translated into programmes and projects.

A further challenge is the limited capacity of civil society organizations to hold global institutions accountable. The plethora of NGOs that have emerged over the past 30 years tend to function at the local level: few function at the national level and only a handful at the global level. Despite their limited number, their impact has been significant in terms of making powerful global institutions take notice, for example in the work of the Narmada Bachao Andolan (the people's movement against hydroelectric projects on the River Narmada) or the new Structural Adjustment Programme Review Initiative (SAPRI), a tripartite initiative of NGOs, the World Bank and participating governments. But their capacity to intervene at the global level, while strong when it comes to drawing attention to potential threats, is still weak with regard to ongoing engagement in monitoring or modifying the work of global institutions. Women's organizations in particular are few in number at the global level and therefore require considerable capacity building before they can become truly effective.

The national level

With regard to mainstreaming gender in development, the weakness of gender's "institutional home" within governments has long been a subject of debate. Traditionally, women's bureaux, departments and ministries have been located at the low end of governmental hierarchies, making it difficult to shape national policy or strategy. But the problem has been, over the last two decades in

particular, the massive erosion of state capacity to govern at all. And this is the context in which we talk about engendering national policies and programmes for poverty eradication. A significant challenge is how to persuade governments, under financial pressures, to take "new" issues, such as gender, seriously.

Another challenge at the national level is the rapid growth of the informal sector, and the increasing phenomenon of the working poor, which includes a majority of women. And the fact that the ranks of working poor are growing by large numbers poses a major challenge in terms of traditional labour organization methods. How do you organize workers who work long hours yet still do not earn enough to ensure a secure livelihood for themselves or their families, especially when their governments are competing to offer favourable investment conditions in export processing zones? One of the positive features of the current climate is that it is forcing people to raise such difficult questions. So the pressures against, for example, getting an agreement on home-based work in the International Labour Organization are not as daunting today as they were when the debate was initiated. And that is because the nature of the labour market has changed. There is a growing recognition that if there is going to be organization, there has to be some recognition of the "care economy". Traditional labour organizations have to learn from the SEWAs of this world if they are to make any headway in this area.

The local level

Three major challenges exist here. The first is the need to move beyond the assumption that gender power relations are embedded within conjugal, intrahousehold relations alone. The power structures that women confront operate not only in the household but also in communities, markets and local governments. Empowering women as part of a process of engendering anti-poverty strategies means strengthening their capacity to address and confront these *loci* of power, and their interrelations.

The second challenge is women's lack of access to information and their consequent lack of power. If anti-poverty strategies are to enhance women's capabilities, then access to information is critical. Formal education and literacy, while important, are not the only needs. For instance, if women are to ensure that the local labour contractor in a government-funded public works programme does not cheat them, they need access to information on wage rates and contracts. If village communities are to ensure that development funds for particular projects are actually spent on those projects, they need to be able to get that information. Formal literacy may be necessary but it is not sufficient in these situations.. Governments have to be challenged to make information available to their citizens if programme efficiency is to improve and corruption is to be eliminated. The right to information was recently recognized in the Indian state of Rajasthan—mainly as a result of NGO action. But the right to

information constitutes a critical challenge that has certainly not been fulfilled in the rest of the country.

Finally, I want to return to the problem of capacity building, especially at this moment of shifting relations between the state, the private sector and the organizations of civil society. What we are increasingly finding in the Development Alternatives with Women for a New Era network is that it is not enough to rely on the knowledge women have from their presence in local communities to stand them in good stead against the kinds of challenges they face, which are coming from both national and, increasingly, global levels. Hence the kinds of knowledge they need are also increasingly about being able to understand the global forces that shape their lives. I would argue that if the organizations in the United Nations system want to make an impact, they need to support these efforts.

Session I
Poverty Indicators and Gender Bias

An Analysis of the Gender Sensitivity of Conventional Well-Being Indicators

Barbara Harriss-White and Ruhi Saith

As **Rosina Wiltshire** noted in her opening statement, the **Human Development Reports** have already begun the difficult task of shifting the conceptual frame away from indicators that do not give a clear understanding of either poverty or well-being, to those that can capture the important dimensions of human well-being, such as longevity, and freedom from disease and malnutrition. But the issue that **Ruhi Saith** and **Barbara Harriss-White** set out to tackle was the extent to which some of these indicators may be more sensitive than others in picking up important aspects of gender disadvantage.

Their presentation probed a wide range of indicators of well-being for their sensitivity to gender inequality. As Harriss-White summarized it, "we have looked at between 22 and 24 different conventional indicators of well-being. And we have tried, as rigorously as possible, to look at their availability, measurability, reliability, and interpretability". Understandably, their presentation was technical in nature. It covered indicators under three different headings: "being healthy", "being educated" and "being nourished", in addition to some composite indices. A number of significant points emerged from their presentation.

1. While life expectancy at birth is an adequate measure of overall development, the use of male and female life expectancy figures to capture gender differentials in well-being could be misleading. For example, the higher mortality of females in India up to the age of 35 years is disguised by the estimated female life expectancy at birth, which is longer than that of males. The expectation of longer life is largely because of greater survival among older women, which more than compensates (mathematically speaking) for the lower survival of younger females.

Gender differentials in mortality for the under-10s was singled out for two reasons. First, in developing countries like India this age group has the most pronounced female disadvantage and therefore the highest mortality differentials. Second, children under 10 years of age constitute a large proportion of the population under high mortality conditions. However, since gender-disaggregated data on juvenile mortality may not be easily available, enumeration of male and female populations (from national censuses) may be used to capture similar information.

2. More controversially, the speakers concluded that indicators of nutrition (both food intake and nutritional outcome measured in terms of anthropometric scores) are highly problematic, particularly for identifying gender disadvantage. Measuring food intake is expensive, time consuming, intrusive and prone to error. Moreover, relating the intake to a presumed per capita requirement is fraught with difficulties, such as controversies over energy requirements for the basal metabolic rate per kilogram of body weight, body size, and work activity. Underestimating women's workloads, especially those involved in hard agricultural labour and heavy household work, could result in biases when calculating norms. This in turn will lead to underestimating any existing female disadvantage in nutrition.

3. Their research also indicated that gender inequality was not evidently higher among low-income groups, and although there may be a link between gender and poverty, the relationship is ambiguous and should be analysed rather than assumed.

4. As Saith stressed, the contradictory findings emerging from sub-Saharan Africa, where significant female disadvantage in education persists side by side with near- equality between boys and girls in nutrition and juvenile mortality, highlights the need for a multidimensional approach to the measurement of well-being. Equality in one dimension of well-being may not necessarily be accompanied by equality in others. The conditions of gender disadvantage are complex and there is little that is of a universal nature. However, indices that combine indicators related to different "functionings" to obtain a comprehensive index of well-being, raise further problems and controversies.

5. As Harriss-White reminded the audience, indicators say very little about the causal processes that give rise to outcomes. It is important to have a clear understanding of these causal processes for policy and planning purposes. It is also useful for advocacy work and for putting issues on the agenda. However, microlevel studies that look at processes are highly individualistic in terms of methodology, and are not strictly comparable. There is therefore a contradiction: a better understanding of causal processes is needed for policy decisions, but these processes do not organize themselves in a way which is difficult for technocrats to dismiss. It would be useful if the United Nations helped this uncomfortable contradiction by endorsing the kind of research that tries to link the blandness of these indicators with specific analyses of process.

Further questions about the value and relevance of indicators were raised during the ensuing discussion. Reflecting on the massive data problems in

developing countries, **Jayati Ghosh** warned against utopian attempts to devise newer and more sophisticated indicators. She reiterated Harriss-White's point that it would be a more effective use of research funds to explore the specific social processes that create poverty, and to see why some policies have worked better than others in addressing these problems. This perspective was endorsed by a number of other discussants.

Ingrid Eide agreed that qualitative analyses and good case studies were important in revealing social and political processes that create poverty. But statistics, she argued, are very useful in drawing the attention of policy makers to serious social problems, and in convincing them that action is needed. She also reiterated the need for the simplest of disaggregations—by age, gender, region and locality.

Dharam Ghai questioned whether there was a single proxy or a new indicator of gender disadvantage that could be used in countries that did not have the wide range of indicators reviewed by the speakers. In response, Harriss-White emphasized the difficulties of finding good proxies given the multidimensional nature of gender disadvantage, and its great diversity across time and place. She noted that one could think of many new indicators—dowry, access to the public sphere, drudgery, and wages specific to skill—but in the absence of data this becomes a utopian exercise.

There was also some controversy about composite indicators. **Matthew Lockwood** drew attention to the arbitrary weight attached to the different components of a composite index, and the value judgements that have to be made in the process. However, Wiltshire noted that the selection of indicators always involves value judgements; it is an inevitable part of the exercise.

What Colour is the Wind: Feminists, Development Agencies and the Empowerment of Third World Women

Naila Kabeer

Empowerment is a valuable concept because it draws attention to issues of power and the fact that certain categories of people are disempowered relative to others. **Naila Kabeer** argued that the notion of empowerment is inescapably bound to disempowerment and refers to how those who have been denied the ability to make choices to about acquiring that ability. In other words, empowerment entails a process of change. People who exercise a great deal of choice in their lives may be very powerful, but they are not empowered because they were never disempowered in the first place.

However, empowerment is also very problematic concept. It has been used in a bewildering variety of ways, from the mundane to the profound, from the

particular to the general, and has become close to meaningless. One reason why empowerment has become such a fuzzy concept is the way feminists have had to use it. Early feminist research into issues of power looked at the power relations between men and women in different societies. That was a valuable exercise, but in order to be "heard", some feminist advocates tried to link their analysis of power with instrumentalist arguments about how women's empowerment would translate into a wide range of desirable policy outcomes, on issues such as fertility decline, contraceptive use, and environmental sustainability. (In some policy documents, for example, contraceptive use is employed as an indicator of female empowerment.)

The presentation sought to narrow the field of what might constitute empowerment by drawing on its different conceptualizations. It also highlighted the difficulties in measuring empowerment and determining when it has been achieved.

Feminist definitions of empowerment, Kabeer noted, are constructed around a cluster of concepts such as power, capacity, rights, interests, choices and control. They focus on certain qualitative elements that indicate change in power relations. They draw attention to women's choices and to expanding the range of choices available. They also highlight women's control of material and non-material resources, and of decisions that affect their lives. Other important themes are women's internal strength and self-confidence, sometimes through collective organization.

The literature on power draws attention to a number of themes that are useful for feminist analysis of gender-power relations. Steven Lukes highlights three important issues. First, that decision-making power is the power to achieve the sought-after outcome in the face of opposition—in other words, when there are conflicts of interest. Second, that the discussion about decision making is often confined to issues that are accepted as negotiable; but very often some important issues are non-negotiable and do not even enter the decision-making agenda. Bringing new, previously non-negotiable issues onto the decision-making agenda is indicative of a change in power relations. And third, sometimes there is no apparent conflict of interest, despite evidence of major inequality; instead, there is the appearance of consensus.

These three points draw attention to the fact that a great deal of gender injustice, of the suppression of women's agency and autonomy, takes the guise not only of the non-negotiable, but of the natural, the given, the divinely-ordained. Women's apparent consent poses problems, as it is difficult to discuss issues of power and changing power relations when disempowered women apparently have no problem with their situation, even though they may be experiencing terrible injustices. Moreover, it is hard to judge when the empowerment process is complete. Do women need to feel that they can take on the world, or do they

simply need to feel more confident? This raises the question of who defines women's interests, and how to know when they have been met.

The concept of well-being proposed by Amartya Sen in his writings on functionings and capabilities, also claims to be about freedom and choice. This is a valuable starting point for a discussion of empowerment because it emphasizes the fact that empowerment cannot be separated from the search for well-being. They ought to be linked; and in an important way, certain strategic aspects of well-being are pre-conditions for empowerment. On roughly similar lines, the **HDR** has proposed several composite indices, such as the Human Development Index (HDI), and the Gender Development Index (GDI). The **HDR** identifies three important choices included in both the HDI and GDI: to live a long and healthy life; to acquire knowledge; and to have access to the resources leading to a decent standard of living. The **HDR** argues, however, that the HDI and GDI are measures of neither well-being nor happiness, instead they are indicators of empowerment.

However, Kabeer argued that the extent to which the GDI is indeed a measure of empowerment will have to be established at lower levels of analysis. To what extent are gender disparities in life expectancy, education and income also associated with extreme forms of gender injustice? It is easy to see these important aspects of well-being as pre-conditions for empowerment, but in themselves they do not constitute a process for empowerment.

The Gender Empowerment Measure (GEM) moves beyond basic well-being in a way that the GDI does not. To what extent are the different forms of participation included in the GEM (women's participation in professional, managerial and technical occupations, and in parliaments) able to translate into something that we can recognize as empowerment? Again, the extent to which the GEM captures processes of empowerment will have to be established at lower levels of analysis, that is in specific contexts. For example, the much higher representation of women in parliament and possibly in professional employment in Bangladesh than in for instance Pakistan, reflects Bangladesh's constitutional commitment to reserving a quota of public sector jobs and parliamentary seats for women. While differences in these measures reflect differences between the countries in the extent to which public policy has been influenced by the politicized use of religion, they do not help distinguish between countries where women arrive in parliament as a result of reserved seats, and are hence nominated by the party in power, and those who have been voted in by a wider electorate. Yet the former are likely to be less representative of the wider polity, less effective in parliament, and consequently less indicative of women's empowerment in the public domain than the latter.

Moving down to the local level, there is a wide range of empirical studies with two sets of objectives. The first set is to demonstrate the value of empowerment

for development and is largely driven by a group that may be referred to as "post-Cairo" demographers. In other words, demographers influenced by the emphasis on empowerment and now trying to move beyond what they did before by linking women's "status" to fertility rates and contraceptive use. It is argued, for example, that education leads to fertility decline and is therefore an indicator of women's autonomy. The second set of objectives is to find the relationship between development interventions and women's empowerment, very often as a justification for particular kinds of interventions (for example microcredit). In both cases, the relationships that these studies are seeking to explore hinge on certain kinds of meanings that are being attributed to the relationships. But very often no additional qualitative or quantitative information is provided to support the assertions that are made. For example, those arguing that education leads to fertility decline and is an indicator of autonomy, provide no additional information to support the idea that empowered women will reduce their fertility. We know, based on qualitative information from Nigeria for example, that in some social contexts it is not in women's interests to want to reduce their fertility. And before making assertions about what autonomous women may want or how they may behave, a much better sense of what they *do* want is needed. Only then can the words "empowerment" or "autonomy" be attached to that relationship.

Another indicator of empowerment that comes up frequently in these microlevel studies is violence against women. Again this is a very controversial indicator. First, asking questions about domestic violence through large-scale surveys is not only intrusive and insensitive but also indicative of the unequal relationships between researchers and their respondents. Second, it is arguable that violence against women can increase as a result of their increased assertiveness or empowerment. Change in power relations may incite negative responses from men, such as violence.

Reflecting on the origins of the term "empowerment", **Gita Sen** recalled that the term originated in the women's movement. What feminist activists were doing was trying to give a name to the processes of change in women's sense of self-confidence and ability to deal with the world, that could be seen on the ground—largely but not exclusively through NGO action. These activists could give a wide range of very localized, concrete indicators which could capture what had changed and how women were able to do things they were not able to do 10 years ago. As a result of feminist activists becoming engaged in the process of trying to make policy makers more aware of these realities, there were greater pressures to measure empowerment. And this is very problematic because it entails looking at outcomes rather than processes of change. But empowerment is very much about those processes of change, and what is needed is more documentation on *processes*.

Sen also drew attention to the distinctions between transformations in structures of power and transformations in the way individual women deal with the circumstances of their lives. While these two are intimately interwoven, reducing empowerment to whether individual women feel better or worse about their lives is not sufficient, in the same way that workers under significantly transformed relations of production may not feel necessarily better than before the transformation.

Drawing attention to the limitations of engineering empowerment through "policy", **Shahra Razavi** noted that empowerment did not always result from intended public action (be it by the government or NGOs). Empowerment could, and very often does, occur under "unfavourable" and harsh circumstances, such as in situations of conflict.

Confirming Kabeer's interpretation of violence against women, Eide stated that when men tend to be actively violent in a relationship, it is not because they are powerful but because they have a sense of powerlessness. The whole issue is one of an increasing experience of frustrated entitlements. The question, then, is whether it is possible to expand women's choices and entitlements without excluding men. Does women's empowerment have to be a "zero-sum" game?

Session II
Engendering Poverty Alleviation Strategies

Assessing Poverty Alleviation Strategies for their Impact on Poor Women

Jayati Ghosh

Comprehensive and wide ranging, covering conceptual issues, trends in data, the macroeconomy and what most Indian observers would recognize as "anti-poverty" programmes, was how chairperson Barbara Harriss-White summarized the presentation by **Jayati Ghosh**.

The presentation began with a critique of composite indices, which reiterated some of the points raised in the previous session, in particular the difficulties of interpreting the different dimensions of deprivation once they have been collapsed into a single index. Ghosh argued that the recently-devised Human Poverty Index (HPI), put forward in the **1997 HDR**, was mathematically flawed, as well as being heavily dependent on the kind of data that is either non-existent or of dubious quality in many developing countries. More importantly, by not including income as a constituent of the standard of living, the HPI goes against common sense understanding of poverty, even in poor countries such as India. The strength of income measures, she emphasized, lies in the fact that they allow time trends to be identified, and comparisons to be made across regions and social groups. This is crucial if policies are to be assessed for their impact on poverty. Ghosh sought to identify such time trends for India, drawing on the rich data base of the National Sample Survey (NSS)—a task made feasible by the fact that India probably has one of the most sophisticated and reliable surveys of household consumption expenditure in the developing world. However, being household based, the NSS data have well-known limitations for analysing gender differences in poverty. This was an important observation, and one to which several discussants later referred.

Until the mid-1970s, changes in the incidence of poverty in India could be characterized as year-to-year fluctuations rather than trends. But from the mid-1970s, beginning in the 1973–1974 survey and particularly from 1977–1978, there is a substantial decline in the incidence of poverty. And this is a generalized trend—across rural and urban areas, and across all Indian states (with very few exceptions, such as rural Assam). However, the picture for the 1990s is strikingly different, for the declining trend is reversed or arrested in rural India; and, while still evident in urban areas, it is more patchy than before. In fact, if the period after 1990 is considered in more detail, there was a sharp increase in poverty until 1992 (the period immediately following the imposition of stabilization measures and various other structural reforms) and a tapering off of this increase in 1993–1994. This change is of significance to policy. What was happening during the 15 years from the mid-1970s until 1990?

An important reason for the decline in poverty in India during this period was an increase in the real wages of unskilled labour in both urban and rural areas. This was in turn associated with the direct employment generation and multiplier effects of increased government expenditure throughout the decade. In other words, there was a consumption boom led by state expenditure—financed by external debt and helped by imports. Ironically (for conventional explanations of poverty decline), most Indian states did not experience an increase in per capita agricultural output; in fact agricultural growth was very patchy across the country. Nevertheless there was an increase in real wage rates in agriculture and non-agriculture and a decline in poverty across the country. A plausible explanation for the decline in poverty can be sought in the diversification of employment for both men and women, especially in rural areas, which is related to state expenditure. The state expenditure operates at both ends of the job spectrum: at the upper end, creating formal sector employment; and at the lower end, facilitating employment expansion through public works and employment schemes.

It is also important to emphasize the need to rethink policies (often including trade liberalization and the encouragement of agricultural exports) that increase the relative price of food. The second major factor contributing to the rise in real wages and the decline in poverty during the 1980s was that food prices (cereal prices in particular) controlled by the state were declining during this period.

The deceleration in government expenditure and the sharp increase in food prices in the aftermath of structural adjustment policies implemented in the 1990s have reversed some of the gains of the previous decade. Stabilization measures for the 1990s include declines in public expenditure, particularly state expenditure that is directed to rural areas. So in the 1993–1994 survey there is an absolute decline in rural non-agricultural employment across all of India, particularly marked in some states and less so in others. The only category that shows a substantial increase in employment generation is agricultural self-

employment for women, which has stirred a lot of discussion. The explanation offered by Ghosh had two elements: first, that the apparent increase in women's self-employment in agriculture is to some extent due to better coverage of women's "family labour" by NSS enumerators; and second, the contraction of non-agricultural employment opportunities is forcing women back into agriculture (a "distress sale" of labour).

In sum, two significant conclusions in terms of macroeconomic policies may be drawn. First, that stabilization policies that involve fiscal contraction have adverse implications for poverty. And second, the price of food items, cereals in particular, is extremely significant as far as the incidence of poverty is concerned. It is important to recognize that specific, often project-oriented, anti-poverty interventions, are going to have minimal impact if the overall macroeconomic context is one of fiscal contraction and rise in relative food prices.

The Indian government also has important poverty alleviation programmes, including the public distribution system for foodgrain (PDS), self-employment schemes (such as credit provision for asset building), and wage employment schemes. The presentation touched on some of these programmes.

The PDS in particular has been part of a political process whereby successive Indian governments have recognized that their legitimacy depends on a well functioning, stable and fair food distribution system. The PDS provides rationed amounts of some basic food items (such as rice, wheat, sugar, and edible oils) and some other products (such as kerosene and standard cloth) to rural and urban populations. As a result of political pressure, the PDS has expanded over the past decade, especially in the states of Kerala and Andhra Pradesh. However, some of the designated items are increasingly missing from the "fair price shops" so that the extent to which PDS has been providing these goods has been diminishing in the 1990s. There has also been a recent attempt to "target" the PDS to provide a higher subsidy to households identified as poor. There are a number of problems with how this scheme has been designed and implemented. In any case, an attempt to increase the access of the poor to the public distribution system without increasing the budgetary subsidy appears Panglossian in its optimism. There are also more basic difficulties with "targeting": administrative costs; sketchy data relating to incomes which hampers precise identification of the poor; and power dynamics in hierarchical and patriarchal societies which prevent targeted schemes from reaching their "targets".

In the case of the Integrated Rural Development Programme (IRDP)—the largest credit-based governmental poverty alleviation programme in the world—there have also been several criticisms in terms of its failure to reach the very poor. However, it has also been pointed out that IRDP has been particularly

remiss as far as women beneficiaries are concerned; microlevel studies reveal that women account for 8–15 per cent of IRDP borrowers. This could be attributed to the scheme's inflexible design, both in terms of the projects it identifies for investment (which are typically in the "male" domain of the economy) and also in terms of its repayment schedules, which are very rigid and fixed, determined without consulting the borrower.

IRDP's failure to reach female beneficiaries was contrasted with the relative success of some of the public works programmes, in particular the Maharashtra Employment Guarantee Scheme which shows a female involvement of 45–65 per cent. This scheme has been particularly successful in districts with strong labour organizations and social mobilization more generally. But its success is also due in part to its woman-friendly design—the fact that it has allowed for the provision of crèches near the place of work, for example, and the provision of transport to and from work.

While the success of some NGOs in reaching women was emphasized, questions were raised about their lack of accountability, and the fact that they, unlike local governments, are not voted in and out of office by the citizens. The idea that development resources should be diverted to NGOs was considered to be a very dangerous one. Instead, fiscal decentralization was seen as more democratic in nature because it gives fiscal resources to the *panchayats* (village councils) which are democratically elected local bodies. In this context, the novel experiment in Kerala (called People's Plan) whereby 40 per cent of state expenditure has been directly handed over to local *panchayats* is of great interest and deserves further study.

In the discussion that followed, several participants noted that the presentation had not adequately dealt with the gender dimension of poverty in India. Ghai attributed this weakness to the paper's reliance on conventional measures of poverty—income and consumption—which tend to use the household, rather than the individual, as their unit of analysis. However, he noted that when there has been significant reduction in poverty, as in the 1980s in India, it may be assumed that women have also gained on the poverty front, unless it can be shown that intrahousehold discrimination has intensified during the same period.

Another question raised by several participants related to "targeting" public expenditure to the most needy. Drawing attention to the constraints on public expenditure in Uganda, **Deborah Kasente** noted that under such harsh financial circumstances there has been little choice but to target social expenditure. Besides, Uganda's experience with targeting—through affirmative action—has been very positive: it has allowed hitherto excluded people to get into universities, government and parliament. Agreeing with Ghosh that there are well-known difficulties in identifying the poor and reaching them, **K.P. Kannan**

nevertheless wondered whether those were sufficient arguments against targeting in an unequal society? And as **Nilüfer Cagatay** asked, would not *better* targeting be a more appropriate response than dismissing targeting in a blanket fashion? Both **Neera Burra** and Kannan questioned the success of the much-cited Maharashtra Employment Scheme: it had "successfully" targeted women because it offered very low wages which men were reluctant to accept.

Several participants suggested that if trends in poverty reduction in the 1980s were financed through foreign debt, then advocates of reform can argue, as they have done, that this was not a "sustainable" pattern. Ghosh responded that it was not sustainable because it was not financed through increased taxation; the tax revenue as a proportion of GDP in India, she underlined, is not only among the lowest in the world but it has been declining over the past two decades. So there is a huge scope for taxation which is simply not used.

Harriss-White praised the paper's analysis of the macroeconomy; these macroeconomic forces, she argued, are relatively far more important than the *ex post* labelled "anti-poverty" policies. She also drew attention to the intriguing manner in which certain policies are classified as "anti-poverty" while others are not, reflecting the *ad hoc* way in which India's anti-poverty policy has evolved. More specifically, if one attempts to assess the impact of state action on poor women, then a number of policies outside the narrow confines of "anti-poverty" become very important, such as taxation of alcohol, prohibition policy, disability benefits, widows' benefits, and "reservations" policy—given the uncomfortable fact that most poor women are also from low-caste backgrounds.

The World Bank's Poverty Assessments and Gender Deprivation

Matthew Lockwood

The immediate context for understanding the Poverty Assessments (PAs), as **Matthew Lockwood** explained, was the so-called "New Poverty Agenda" (NPA) promulgated in the **1990 World Development Report**. The greater visibility of poverty can in turn be seen as a result of effective external pressure which has compelled the World Bank to revise its orthodox macroeconomic model. Since the early 1990s a large number of PAs have been conducted. There are also a number of useful reviews of these documents—both internal reviews produced by the Bank's Operations and Evaluation Department (OED) and also by external institutions such as the Institute of Development Studies at Sussex and the Institute of Social Studies in The Hague.

The UNRISD review, conducted by Lockwood and Ann Whitehead, looked at a somewhat smaller number of PAs (six PAs in four countries: two in Ghana;

one in Tanzania; two in Uganda; and one in Zambia) than did these other reviews, but in greater detail. Each of these documents, looks at the nature of poverty measurements and analysis, and then at how gender analysis was incorporated. They attempt to offer an understanding of the Bank's approaches to poverty and gender by comparing these PAs and also by looking at the institutional processes by which they were produced, and how they stand in relation to other Bank activities and documents.

One of the recurring themes is that of "gaps", or lack of connections, which are very evident not only between the gender analysis and the poverty analysis in the PAs, but also between the poverty analysis and policy recommendations, as well as between the participatory elements in each PA and the rest of the document. To clarify some of the preliminary findings emerging from their work, a number methodological and conceptual issues were identified on how the reports grapple with poverty and with gender.

As far as poverty analysis is concerned, a number of methodological problems are apparent in these documents. First, although the PAs place significant emphasis on measurement issues, there is substantial variation among these documents in the way poverty is defined and measured. There is little consistency, for example, between different PAs in how the poverty line is established, which means that both cross-national and time-series comparisons are difficult to make. Such methodological inconsistency effectively defeats the purpose of collecting quantitative data, since one rationale for using quantitative data is precisely that they are comparable. A second area of concern relates to how the PAs define and use "participatory" research methods. There is a long-running debate about claims made by proponents of Participatory Rural Appraisal (PRA) that their methods in effect "hand over the stick" to the local people themselves. Critics point out that PRAs involve highly formal and "public" social events, which construct "local knowledge" in ways that are strongly influenced by existing social relationships marked by significant class and gender hierarchies. Questions have also been raised over any expectations that poor village people willingly divulge truthful and accurate information in one-off "participatory" research exercises. But looking more closely at the PAs, the striking point is that most of what are referred to as "participatory" methods are simply non-quantitative methods: yet talking to key informants, conducting semi-structured interviews, and using drawings, are all classified as "participatory". This is interesting, but it does not necessarily take on the corpus of PRA methodology. There is a similar lack of clarity about what the documents mean by "oral history"; talking to informants about their survival strategies, for example, is referred to as "oral history"—a problematic usage of the term. A third area of concern is that the PAs make little effort to use some of the rich case study material that is readily available, and which has taken significant resources to produce.

On the conceptual side, the main problem is that there is very little analysis of the causes of poverty (as opposed to its incidence). These causal issues are sometimes tackled in an interesting manner through the participatory assessments, for example in the PA on Zambia, but the insights emerging from this exercise are not brought into the mainstream analysis of poverty, which is primarily quantitative. Nor is it comprehensively linked to policy recommendations. There are important questions to be raised about why some of the insights about the nature of poverty and its causes fail to translate into the policy discussions.

One of the main reasons for this gap is that policy statements tend to be driven by certain conceptual models, which in turn allow selective use of information from the rest of the document to fit the predetermined policy recommendations. At least four different models can be identified. The first is the dominant model of macroeconomic "growth with adjustment" which played a major role in the 1980s. The second may be referred to as the "social safety net" model which highlights the costs of adjustment, and seeks to identify vulnerable groups. The third model is about human resources or "human capital" with particular emphasis on education, which appears in most of the PAs. And the fourth is what may be referred to as the "post-adjustment" model, which suggests that some African countries have gone through successful adjustment and the ground is clear for rapid growth; here comparisons are often drawn with East Asia.

On the gender analysis pursued by these documents, there is significant variability: some of the PAs are very thin as far as gender issues are concerned; others have separate chapters on gender but the analysis is not integrated into the rest of the document; and some have a fairly sophisticated gender analysis which is well integrated into the main poverty analysis (for example the Zambia and 1995 Ghana PAs). On the basis of the above-mentioned categorization, it may be argued that the way gender issues become "visible" in these documents, that is the character of the gender analysis or how gender is understood or interpreted, is partly determined by the poverty models used. For example, in the "growth with adjustment" model, gender is brought in as a barrier to export-driven agricultural growth, while in the "social safety net" model, gender analysis is mainly about targeting, with concern for female-headed households as a vulnerable category. In the human resources model, unequal gender relations are seen as a barrier to welfare improvements, and female education is seen as the solution regardless of material poverty.

Another point emerging from a comparison of these documents is that there is no learning trend over time. There has been a lot of criticism of the PAs—not least by the Bank's own OED. There appears to be some agreement that measurement issues should be handled by national-level statistical offices, while the Bank focuses its efforts on policy analysis.

Lockwood concluded by noting that their paper has been quite critical, ". . . but . . . not for the sake of being critical; we have tried to give an understanding of why these documents take the particular shape that they do. Why the gender analysis is of the type it is. Why there are these 'gaps' in the analysis and why the policy recommendations fail to reflect some of that analysis".

In the discussion that followed, Harriss-White argued that what Lockwood and Whitehead had discovered in relation to gender was a good illustration of something much more systematic, and much more powerful, in the World Bank. A significant part of the research emerging from the Bank, she argued, is "validating, conviction research" which does not include any data that might create an alternative analysis or alternative diagnosis. There is a lot of error and shoddiness, and also as Robert Wade showed in the case of the East Asian "miracle" study, there is selective interpretation of an existing data base and an existing history. She also noted how her own work had been distorted by the Bank to mean exactly the opposite of what she had intended. The point was also made that the recent pluralism that the Bank has encouraged in a "smoke screen" which is going to divert time, energy and money from other kinds of analysis. There is something insidious about how the World Bank's agendas set the tone of the development debate, divert the energy and resources of other actors, and enter teaching curricula.

Ghai noted that the diversity in methodology that the presentation criticized may in fact be quite advantageous, for it allows a certain amount of pluralism in the organization. Lockwood agreed that a degree of diversity may be useful as long as it is not too confusing. But ironically, he noted, the closer one gets to the macroeconomic policy issues the more the diversity evaporates—and that is where one enters monolithic policy prescriptions.

Contesting the notions of a "smoke screen" and "diversity", Kabeer referred to what the presentation gave as evidence of a "struggle" going on within the Bank between those who have been promoting the dominant hegemonic models and, perhaps, "new voices" trying to promote new models.

Combining qualitative and quantitative data is difficult, noted **Cherryl Walker**, but the problem of not knowing what to do with qualitative data is not limited to the World Bank. "I think I recognize this problem in my own organization. We are talking about participatory methods, about consultation, about qualitative aspects, and we do collect some information on these issues. But we often don't know how to use that information constructively for designing policies". One important lesson, Lockwood replied, is that qualitative data may be more useful for understanding what poverty means and for suggesting how it may be better measured, rather than the current Bank practice of using quantitative data first to set up the arguments and then using qualitative evidence in a selective manner as illustrations or examples.

A similar concern was voiced by **Ingrid Löfström-Berg** ". . . the challenge is how can the lessons learned from the World Bank's experience with preparing the PA documents be used by national governments to help them measure and monitor poverty, especially its gender dimensions?" In answer, Lockwood noted that after listening to Ghosh speak on the quality of NSS data in India, he felt that the NSS may be a much more appropriate organization with much more qualified expertise than the World Bank for assisting many other developing countries in collecting data and measuring poverty. The assumption that northern and international organizations always have greater expertise can be a very misleading one.

Macroeconomic Policy and Poverty Reduction: The Gender Perspective Based on UNDP Research

Nilüfer Cagatay

Analyses of poverty, and of the links between gender and poverty in particular, have generally been associated with microeconomics. More recently, in response to stabilization and structural adjustment policies, increasing attention has been directed at macroeconomic policies and their impact on poverty. The presentation by **Nilüfer Cagatay** aimed at exploring some of the links between macroeconomic policies, gender and poverty.

Conventional conceptualizations and measurements of poverty are inadequate from a gender perspective for two well-known reasons: first, their use of the household as the unit of analysis and measurement; and second, the emphasis on incomes, generally emphasizing absolute over relative poverty, and incidence over severity (or depth) of poverty.

The HPI grapples with both these shortcomings. Human poverty encompasses capabilities such as access to basic education, health services and safe drinking water, and is therefore a different concept of poverty than income poverty.

The **1997 HDR** also argues that there are systematic relations between gender inequality, as measured by the GDI, and human poverty, as measured by the HPI. For example, countries ranking lowest in terms of the GDI, also rank very low in terms of the HPI. The causal links between the GDI and HPI, however, need to be investigated; nor is the direction of causality very clear. The association between the GDI and HPI is particularly interesting in view of the fact that gender inequality is not always associated with income poverty. In other words, countries that do relatively well in terms of GDI ranking may have relatively high levels of income poverty.

A second type of effort by the United Nations Development Programme (UNDP) has focused on in-depth case studies of relationships between

macroeconomic policies and poverty. These linkages are extremely complex, making it difficult to draw any generalizations. But one of the general conclusions emerging from these analyses is that growth in income per capita is essential, although not sufficient, for substantial reductions in poverty. The studies indicate that the most dramatic reductions in poverty took place in rapidly growing economies. However, the nature of distributive policies as well as the sectoral composition of output also mattered. The conclusions about a macroeconomic policy framework conducive to poverty reduction point to the following factors:

- rapid egalitarian growth, which can be assured through wide access to human capital formation and productive assets
- development of sectors in which the poor predominate, or at least avoidance of discrimination against those sectors
- high labour-intensity of production when labour is an abundant resource

The literature that explores the relationship between growth and inequality reaches similar conclusions. It argues that initial unequal distribution of assets and income has adverse effects on growth. The theoretical and empirical literature that examines the macroeconomics of poverty, however, has very little to say about gender. The emphasis on women's education, as part of the more general accent on human capital formation, is one policy conclusion that emerges from this literature and is advocated by the World Bank. But gender inequalities permeate the economy in much more complicated ways, the gender gap in education being only one aspect of the much larger picture.

There are, however, some starting points for this discussion in the literature on the inter-linkages between gender, adjustment and macroeconomics. One set of studies focuses on the gender-differentiated impacts of structural adjustment policies. Another type of analysis focuses on the impact of gender inequalities on macroeconomic outcomes. The empirical literature suggests that export promotion and trade liberalization lead to feminization of the labour force, especially in economies specializing in commodities that require low skill content. There are several reasons for this, both macroeconomic and microeconomic. In Latin America, for example, adjustment policies have been associated with increased poverty that pushes women into the labour market. At the microlevel, gendered patterns of segregation in employment and women's relatively low wages become important factors that pull women into labour markets. However this kind of association is not applicable for every type of economy. In the transitional economies (or former socialist economies) of Eastern Europe there is a distinct pattern of "de-feminization" of the labour force and the feminization of unemployment.

Another type of feminization that takes place during adjustment is in the sphere of unpaid domestic or reproductive labour. Research suggests that women tend to make up for falling family incomes by expanding and intensifying their reproductive activities.

The overall implication of these two types of expansion of women's work is that structural adjustment programmes and trade liberalization policies have contradictory effects on women's well-being and empowerment. Since women's increased participation in the labour force is not accompanied by a reallocation of reproductive labour activities toward men, women's increased participation in the labour market leaves them more time-poor than before. This is an important dimension of well-being that is not systematically monitored and analysed. At the same time the rise in women's paid labour possibly, but not necessarily, implies greater income control by women and thereby can potentially contribute to enhancing their autonomy and empowerment. However, the outcomes of women's increased participation in the labour market depend critically on the conditions of paid and unpaid labour, and on labour market institutions and labour standards. Since women are currently being incorporated into the labour force under conditions of general economic distress, their relative or even absolute economic status can further deteriorate. Here, the gender wage gaps need to be closely monitored. But it is important to emphasize that the policy goal is not simply the convergence of male and female wages, since this can result from a fall in male wages without a rise in female wages. Especially from a poverty perspective, the closing of the gender wage gap ideally needs to be accomplished in the context of rising or at least stable male wages.

The gendered impacts of structural adjustment policies (in terms of the feminization of paid and unpaid work) in turn affect macroeconomic performance. It has been argued, for example, that under certain circumstances if the response to an economic crisis is primarily the feminization of unpaid labour (as opposed to feminization of paid labour), the initial contraction can be further exacerbated. This reasoning seems to be consistent with the extended contraction in sub-Saharan Africa.

In the discussion, Lockwood explained that growth with liberalization and export promotion has in fact not worked very well in sub-Saharan Africa; there are serious problems since that particular pattern of growth has not been able to eradicate poverty because it has left functional sectors of the economy, and entire regions, out of the growth process. Hence the critical stance that he and Whitehead had taken in their paper on the World Bank's Poverty Assessments was not because they were against the idea of growth per se, but rather because the growth with liberalization model was not working very well in Africa.

Walker voiced concern about the level of abstraction in the discussion of gender and macroeconomics, arguing that what is important to include in these analyses is how certain macroeconomic changes may be opening up space for women's mobilizing and organizing. For example, if trade liberalization is providing some space for women to organize at the workplace, then one should ask questions about what constraints are operating at that level.

Session III
Labour Intensive Agricultural Growth Strategies and Gender

Work Intensity, Gender and Well-Being

Cecile Jackson

"In the context of the New Poverty Agenda there seems to be a consensus around labour-intensive growth", observed **Cecile Jackson**, "but it seems to me very important that we unpack what we mean by labour-intensive growth, because the phrase conceals different kinds of meanings."

The emphasis placed on employment is not limited to the NPA. It is also very much a characteristic of Women in Development discourses. But the literature on employment also has a number of striking "gaps" or "absences". One of these gaps concerns the intensity of work. The reason for this gap may have to do with the fact that development discourses are marked by particular Western histories and preoccupations, in which one of the absences is attention to the physical experience of work. This is an important characteristic of work and one that is relatively neglected. A number of disciplines, including nutrition, physiology and ergonomics have dealt with this issue, providing the starting point for a gender analysis of work intensity. But what we know about the objective distribution of work intensity needs to be complemented with some understanding of (subjective) perceptions of work, how it is valued, and how people use it discursively. The other point to be stressed is that work intensity is not the same as multitasking; work intensity is about the arduousness of work, which has serious implications for well-being.

Nutrition

Nutritionists use the Body Mass Index (BMI) as the usual indicator of nutritional status since it is independent of stature. BMI is usually seen as independent of gender, although different cut-off points are generally used for

men and women because of their different body compositions and physiology. In either case, low BMI has certain functional consequences such as ill health, loss of work days, and effects on reproduction. Conception does not take place among women with low BMI; low BMI in a pregnant woman also leads to low birth weight of her baby. But pregnancy itself is largely unaffected and low BMI has no affect on lactation.

One of the interesting studies of BMI and gender was by Jocelyn Kynch based on a village in Uttar Pradesh. One finding was that adult men in poor working households were more vulnerable than women to undernourishment and its functional consequences. These vulnerabilities were particularly marked among men of reproductive age with young families. This finding should not be taken to suggest that women do well in these circumstances, because the study goes on to show that in the same village girls are more seriously undernourished than boys. Hence more girls grow up to be stunted adults, while boys who are fed better grow up to be taller but thinner, that is, more "wasted". This makes for a very interesting pattern where gender and age interact in complex ways. And what the author argues is that the vulnerabilities of the poor male provider and of the girl child are gender based, and both are arguments for why gender analysis is necessary for understanding well-being and poverty.

Next, if one turns to the energy expenditure side of maintaining an adequate BMI, one finds a number of interesting studies that grapple with gender differences in physical activity levels. One such is by Gillespie and McNeill based on their work in a south Indian community. They looked at energy expenditures of men and women and found that across economic groups, there were consistently higher levels of work intensity for men than for women. The calculations were based on standard tables that indicate how much energy various activities require. These tables are, of course, quite problematic because some forms of domestic labour are very energy intensive, and not adequately accounted for. There is, therefore, a need for a more disaggregated approach to domestic work in the way these standard tables are constructed. Nevertheless, what Gillespie and McNeill do show is that one's BMI is consistent with the activity levels, which would confirm the argument that men are doing the more heavy work. But other studies show quite a different pattern, with heavy work falling more to women.

Physiological model

What the nutrition model does not show is the capacity of different individuals for physical work. This is where the physiological model is quite useful. This looks at individuals' work capacity in terms of the maximum volume of oxygen that can be consumed in performing an activity. The basic idea here is that two people might have the same BMI, but different heights, and the taller person typically has greater muscle mass and greater physical work capacity than the shorter person. Partha Dasgupta has done considerable work in this area and

argues that men have a higher physical work capacity than do women, citing a considerable body of evidence relating height and BMI to wage rates.

However, the potential capacity for physical work should not be assumed to result automatically in the work being done. There are many cultures where women have higher physical activity levels than men, and much depends on the social context of work—on whether it is remunerated on a daily basis or piece rate. One interesting study from Nepal shows the impact of social relations of work on the kinds of strategies workers adopt.

Ergonomics

Neither of the above models says very much about how energy expenditure generates stress, fatigue and burden. This is what ergonomics tries to do. And looking at the literature in this discipline shows that work intensity is not just about high peaks of activity. It is also about how some kinds of work, like repetitive work, that are not in themselves necessarily very energy demanding, can become "heavy" when the pace of the work and its duration is extended. Jacqueline Sims, for example, brings together findings which suggest that work which is repetitive, monotonous and fast, is characteristic of jobs employing mainly women, and that "light" work can become "heavy" under these conditions.

Fatigue is interesting because it enters the ways in which men and women in households talk, and negotiate with each other, about work. The other important point here is that we need to think about "rest" differently—not as a preferred leisure good but as a productive activity or productive consumption (like food, education or some form of health expenditure).

Economists have, of course, also looked at the connections between nutrition and productivity. Only a few of the insights that have come out of that engagement will be highlighted. One is the work of Dasgupta and the connections he has drawn between male stature, BMI and wage rates. He even goes on to suggest that "a poor household cannot afford to treat its members equally", which is quite a challenging statement. One point emerging from the literature is that the calorie enforcement going to men does not in fact fully compensate them for their effort. Moreover, in some contexts the "losers" are young girls, which raises important questions about "stunting" and capacity for work over the lifecycle.

What may be concluded from the economic literature is considerable caution about "labour-intensive" growth insofar as labour-intensive growth is also effort intensive.

Turning to the area of embodiment and gender relations, a number of points need to be highlighted. First that the way in which feminists have redefined

work to include all sorts of activities has become in some ways quite problematic because we have lost any analytical purchase on different kinds of work, their value, their meaning and their consequences. There is a need to tighten up what is meant by work. The predominant approaches to work in gender analyses of development emphasize the social relations of subordination and ideological constructs which devalue women's work, juxtaposed with evidence of time-use that demonstrates excessive work for women. However, two questions arise: first, why an apparent level of overwork by poor rural women does not show up in comparative BMIs for women and men of such households; and second, how (if one does not see patriarchy as all-determining) women as actors come to be victims of such an order?

These two questions suggest a need to move beyond thinking about time input as a proxy for effort, and to start thinking about the lived experience of work of individual women and men, or what it actually means to do different kinds of work, how it enters into individual behaviour and actions. If heavy work is objectively more burdensome to women than to men, how might that be perceived and what might the implications of those perceptions be? This question is relevant not only in the conjugal or intrahousehold context, but also in the context of wage relations outside the household. It can also be argued that small size and a female constitution can mean that the burden of effort-intensive work is greater for women and they might therefore be more averse than men to heavy labour. In fact, aversion to heavy labour is what a lot of human history has been about. This would also help recast gender divisions of labour less as exclusionary, highlighting how women may exercise some agency in its construction.

Finally, a number of policy implications follow from this analysis of work intensity. First, that effort-intensive employment may not in fact constitute much of an escape from poverty. Second, there has been considerable enthusiasm recently about human-based technologies on the grounds of "sustainability"; the treadle pump being promoted in Bangladesh is a case in point. But even though these treadle pumps do not use fossil fuels, it is important to stress that what they do use up are women's knees, which suffer enormously from the drudgery of pumping water. Third is the issue of targeting. The idea of self-targeting through the labour test is again a very problematic one because it is designed to offer low-paid work to the very poorest; and that kind of work is by design effort-intensive. The bodies of the poor are important resources that cannot be squandered in that kind of way.

In the lively discussion that followed, a number of interesting questions and comments were. Highlighting the significance of the social context of work, **S. Uma Devi** stressed the need to distinguish between work that is skill- and capability-enhancing and work that is monotonous and unskilled. A similar concern was raised by Ghosh, who referred to alienation as a useful construct.

Highlighting the significance of the social relations in which work is carried out, Kabeer emphasized how the same kind of work can carry very different meanings in different contexts. The value that women garment workers in Bangladesh attach to wage work in this context, she argued, can be understood only if one takes their background into account. Where they were coming from was either very heavy agricultural labour, domestic service, or some form of home-based work which paid very little. So for them, wage labour had a certain meaning regardless of the undeniable exploitation involved.

A number of other participants raised questions about some of the models referred to in the paper. Harriss-White voiced serious discomfort about the work of economists that suggests a close relation between anthropometric scores and productivity, based on only three case studies. She also noted that the idea of a "nutritional efficiency wage" has been largely discredited as wage labour reductionism. It is also unable to explain why the girls are not the "losers"; for central and southern India there are compelling data suggesting that boys are the losers, or that adolescents (of both sexes) are the losers, and in other cases that adult men may be the losers.

Similar questions were raised by Sen about the connections between anthropometric scores and productivity (and wages). She was also surprised to hear that BMI measures, while using different "norms" for men and women, did not use different "norms" for women at different time in the lifecycle.

Agricultural Intensification Strategies, Women's Workloads and Well-Being in Uganda

Deborah Kasente

Due to the extent of poverty in Uganda, the government has agreed to a "national poverty eradication plan" that targets the agricultural sector as the "engine" of poverty eradication and economic growth. The agricultural sector, added **Deborah Kasente**, is being used as the catalyst for both growth and poverty eradication since it is considered to have the ability to generate incomes, employment and food for the poor. Although the outcomes of this new thrust in policy are not yet clear, drawing on continuing research in two rural regions of Uganda, the presentation sought to establish some likely gender implications.

Women are responsible for the vast majority of food production in Uganda. However, they achieve this with very little technical assistance, and have significant reproductive responsibilities which demand their labour and time. However, the government poverty eradication plan recommends a "labour-intensive" strategy and claims that this is pro-poor because labour is "the poor's most abundant asset". Such a statement, however, appears to have taken an

implicitly "male" view of the Ugandan socio-economic context. The issue of time constraints does not appear as a concern, or possible constraint on policy; the implicit assumption is that women's time is infinitely elastic. Given the significant demands that household reproduction places on women's time and effort, it is arguable that women will face serious difficulties in responding to the policy incentives to intensify commercial production of food crops and "non-traditional export crops". Even if price incentives are transmitted to the producers, the expected supply response—in terms of changes in crop portfolio and/or enhanced production—may not materialize for various reasons, including women's prior reproductive obligations and their concern for household food security (that is, women's subsistence production).

Referring to the oft-made distinction between food crops and cash crops, Kabeer pointed out that the evidence emerging from the PRA exercise cited by Kasente suggests that women are prone to grow food crops that can also act as cash crops, while men are likely to produce cash crops that cannot be used as food crops (such as vanilla). In this case, she noted, Richard Longhurst's notion that certain crops are "virtuous" because they lend themselves to different uses seems applicable, and the crops that interest women seem to have that quality.

Referring to Kasente's paper and the evidence cited there about the two rural communities, both Ghai and Razavi drew attention to the significant gender differences in crop preferences, and wondered what the underlying causes for these regional differences were. Ghai also noted the need for greater clarity of some of the underlying reasons behind the revealed preferences in cropping patterns of men and women farmers. At least three factors are implicit in the paper: first, labour scarcity and constraints, and the argument that women experience more constraints on their time; second, food security considerations and the reasons female farmers in particular may prefer not to opt for cash crops, even if these offer attractive prices; and third, the question of returns to labour and who is able to control the cash proceeds from crop sales. These three possibilities (and there may be others) lead to quite different policy implications.

While both men and women farmers in Uganda experience problems with ill-functioning markets and lack of credit, Kasente added that women's problems are accentuated by the unavailability of labour, indicating that they were having difficulty coping with their workloads. Men and women also suffer from a lack of agricultural extension support services, as the public sector is under pressure to cut staff and budgets and to "streamline" itself, making it impossible for extension workers to have transport to farmers' doorsteps.

Confirming Kasente's observation, Lockwood highlighted the lack of policy coherence. On one hand, there is a great emphasis on expanding certain kinds of agricultural production in sub-Saharan Africa, and on the other, there is tremendous pressure on the same countries to cut public expenditure (extension

staff, subsidized inputs, and so on). In the majority of African countries, at least in the last 20 years, agricultural extension services have been inadequate. And even where they have been adequate, as in Zimbabwe, there is such pressure now on cutting public expenditure that even there the services are in a bad state. So there is a very serious problem of policy coherence within the African agricultural sector.

Session IV
Social Services, Poverty and the Reproductive Crisis: The Urban Dimension

The Erosion of the Survival Model: Urban Household Responses to Persistent Poverty

Mercedes González de la Rocha

Mercedes González de la Rocha highlighted the differences in households' experiences of poverty in Mexico, from the period prior to the 1980s economic crisis to the present day. She argued that the model of survival which poor urban households in Latin America were previously using is no longer viable. Before, the urban poor coped relatively successfully with economic hardship, but current economic conditions, marked by social and labour market exclusion, do not allow for the same strategies. She maintained that these two models of survival—"resources of poverty" and "poverty of resources"—add insights to UNRISD's statement that ". . . the point may be reached where households are no longer able to reproduce themselves".

The first model of household survival, "resources of poverty", was developed in the light of research carried out in Guadalajara during 1981–1982 and alludes to the diversity of income sources (wages, petty trade, domestic production and social exchange through networks and support systems), and occupational heterogeneity within the same household. In periods of hardship, households relied on intensifying their work, which very often meant that adult women joined the labour market. This model of household survival corresponds to the period of import substitute-led industrialization (ISI) in Mexico. Even then, however, the poorest of the poor were socially isolated, and thus extreme poverty and social isolation were two associated phenomena.

During the 1980s, the economic crisis in Mexico constituted a very serious challenge to the survival of the urban poor. Formal sector employment

decreased while it proliferated in the informal sector. Precarious living conditions were accentuated, and the urban poor were hit hard by real wage deterioration and growing unemployment. Research in this period showed the "privatization of the crisis", i.e. households were the social arena where changes and transformations could be implemented. This process of household transformation included: extension of households through incorporating adult members; work intensification, especially through the participation of adult women and young males in the labour market; intensification of women's reproductive work as "homemade" products and services substituted for purchased ones; transformation, and general deterioration of consumption patterns; and the increasing importance of social exchange. Research carried out in Guadalajara between 1982 and 1985 showed the flexibility of households and their capacity to adapt: while individual wages of the surveyed households fell by 35 per cent in this period, the households' total income fell by only 11 per cent in the same period.

There were limits, however, to how much households could adapt and adjust. The "resources of poverty" model operated as long as there were opportunities to work, either in waged activities or in self-employment. But the economic crisis set the conditions for job scarcity, a situation which now permeates the Mexican labour market. This model of household survival corresponds to the period of export-oriented industrialization (EOI). The present "exclusive" model suggests that, due to insecure employment and social and labour exclusion, households can no longer generate their own survival through traditional methods. Low wages and high unemployment mean that previous household survival strategies are eroded. Moreover, people without regular incomes face enormous difficulties in carrying out self-provisioning activities, something that questions the autonomous nature of "self-provisioning". Even income and support from social exchange networks depend to a certain extent on regular wages. Networks are the outcome of actors' participation and action: they need to be invested in and sustained; they are not simply out there for people to access. Networks are social constructions which require, as in the case of self-provisioning activities, the investment of some assets. Under these circumstances, labour exclusion leads to social exclusion. It is important that researchers do not idealize the extent to which poor households can cope and survive. "Maybe in the past we went too far in arguing that the poor can survive", with unfortunate policy implications.

In discussion, several participants raised questions about the dichotomous models of household survival suggested by González de la Rocha. Sen suggested that the differences between the two periods may be of a quantitative nature, i.e. the deepening of the problem, rather than qualitative. For example, in the current period unemployment is said to be rampant, whereas previously the problem appears to have been one of decline in wages but not leading to open unemployment and the loss of the entire wage.

There was also some discomfort about the extent to which ISI and EOI in Mexico underpin labour market inclusion and exclusion respectively. Referring to some of the feminist literature on female employment in manufacturing, Razavi noted that observers like Susan Joekes have argued that in fact ISI was quite exclusionary as far as women were concerned ("job for the boys"), and that women have found it easier to enter the manufacturing labour force under the EOI style of industrialization. That kind of argument seems to go against the thrust of what the paper is suggesting in the case of Mexico, and it perhaps needs to be explained why those arguments are not applicable to Mexico (and indeed to Latin America). In response, González de la Rocha noted that the export-oriented industries (*maquiladoras*) in Mexico have offered employment to women, but they constitute a small niche and do not offer employment on the necessary scale. Nor is female labour remunerated on a fair and equitable basis; these industries offer only exploitative wages.

In response to the point made by González de la Rocha—that in the past researchers overemphasized the capacity of the poor to survive and that this may have had adverse effects on how policy makers think—Cagatay questioned the extent to which researchers bear responsibility for those misguided policies. Policies are often made regardless of how researchers conceptualize household survival strategies, and are often based on the assumption that the poor, and women in particular, have infinitely elastic time at their disposal. But it is not evident that researchers are responsible for those preconceptions.

Economic Transition, Poverty and Gender: The Cuban Experience

María del Carmen Caño Secade

The transformations made during the 1960s affected the whole Cuban population, argued **María del Carmen Caño Secade**. The new government gave high priority to education, health and employment sectors, and in order to combat inequality quickly promoted women to positions of authority, while also providing many reproductive services. These policies led to women becoming the main professional force in the country; a reduction in the fertility rate, so that it fell below population replacement level; women becoming the majority in universities; a decrease in the maternal death rate; and a significant improvement in life expectancy.

Although various indicators illustrated marked improvements in the lives of Cuban women, there were still many contradictions within the emancipation process, especially in the urban context. Women continued to bear most responsibility for the domestic work burden, although they had vastly improved their participation in the public sphere. Moreover, their employment remained concentrated in traditional female occupations.

From 1985 the Cuban economy experienced a period of stagnation caused by a drastic falls in sugar production and oil prices; problems within the extensive model of production and internal system of control; the decline in trade with capitalist countries due to mounting foreign debt; and the strengthening of the US blockade. These problems, together with the disintegration of systems within former socialist countries in Eastern Europe, triggered the current crisis in Cuba.

The 1990s crisis made its biggest impact on class and gender equality. The impact on gender relations took various forms and was linked to women's participation in both reproductive and productive spheres. Social services were reduced in order to guarantee the provision of essentials, and the role of "the family" (women) increased as households attempted to satisfy their daily needs. Due to these readjustment processes, gender relations within the household had to adapt and represented a backwards step in relation to the previous efforts that had been made to transform family relations.

To place the presentation in its wider context, Ghai reiterated some of the points raised by Caño Secade. The crisis of the 1990s, he stressed, was horrendous; the GDP fell by 50–60 per cent, and import capacity fell from eight billion to one billion US dollars, with major implications for the standard of living. But Cuba's experience is different from many other countries undergoing structural adjustment policies. Obviously, with this kind of drop in real income and import capacity, the country had to go through serious adjustment. But the outstanding feature of Cuba's adjustment is that the government managed to protect the standard of living and the social achievements of previous decades through protecting social expenditure, which in real terms went up on education, health and social security (due to high unemployment). Needless to say, the quality of services deteriorated due to material shortages (chalk, books, and so on), but a great effort was made to maintain state expenditure on these three sectors, despite a massive decline in overall income and state revenues.

The contradictions in terms of gender in both the pre-crisis and post-crisis periods, noted Sen, are most interesting. While in the pre-crisis period, gender relations were changing in many ways, there were also a number of distinct features that were not changing: the burden of domestic responsibility, for example, stayed predominantly with women. But what the paper did not clarify is whether in the post-crisis period (when the pressures on households must have intensified) those tensions have become more acute. The paper emphasizes the positive ways in which the state and families have tried to cope with the crisis, but there are not enough indications as to how women's reproductive responsibilities are being handled.

With regard to the decline in the fertility rate, which Caño Secade suggested was linked to women's active participation in the labour force, Razavi queried

whether, especially after the crisis, the decline in fertility could be underpinned by similar causal mechanisms as in Eastern Europe, where women are reducing their fertility due to cutbacks in social services and a subsequent rise in poverty (the "mothers' strike", as it is often called).

Session V
Redistributive Strategies: Women and Land Rights

Land Reform and Land Restitution in South Africa: The Gender Dimensions

Cherryl Walker

"Where my paper makes a contribution to this workshop", began **Cherryl Walker**, "is in raising questions about the limits of what government can do—even a well-meaning government like the one we have in South Africa." Her presentation thus highlighted the gaps between policy formulation, critiques of policy, and policy implementation "on the ground", in the context of the South African land reform programme.

Land in South Africa carries tremendous emotional and political significance. But in fact, land reform is a somewhat marginal activity in terms of the government's budgetary and political priorities, where many battles are being fought in the cities on housing and labour issues, with wide ranging debates about industrialization strategies and how South Africa should be asserting itself in the global economy. Nevertheless, given that so many South Africans do live in rural areas, how the land issue is resolved could potentially make an enormous difference to the lives of many people.

In terms of background, the role of the migrant labour system of the Apartheid era must be stressed, since it has been profoundly significant in shaping social relationships today. A large number of studies suggest that rural-urban oscillating migration—which has been primarily but not entirely male—is still very strong, and the "pull" of urban areas with the jobs that are located there remains significant. But people try to keep a rural toehold, often because of issues to do with social security. In addition, unlike many other African countries, peasant production in South Africa is being effectively destroyed. The

culture of farming has been severely undermined, and working the land has very low social status and holds very few attractions for the younger generation. This is particularly significant in view of the alarmingly high rate of unemployment in South Africa, which according to official figures stands at around 30–35 per cent.

As for gender relations, the general pattern of inequality is a familiar one. However, although the weight of tradition, custom and law tilts the scales heavily against women, gender relations in rural areas are in a state of flux. The very notion of tradition is being challenged, and as one study was able to show, women debate among themselves what the tradition is (or ought to be) with regard to land inheritance, the role of chiefs, and so on. At the same time a very positive "enabling environment" is also being created, in terms of the Constitution and the Commission for Gender Equality, as well as women's organizations active in rural areas. These factors also encourage the much more diffuse and long-term social rearrangements in social relationships that are taking place on the ground—though the government cannot take credit for what is happening, nor can it always manage change in the way it would like to.

Focusing more narrowly on the dynamics of gender and land, several microlevel studies have shown that women rate land issues somewhat higher than do the men in the sample, as something the government should address. But two further points are important here. First, that women, like men, identified job provision to be more important than attention to land issues as far as the responsibilities of the new government are concerned. And second, rural women look to land to supply a wider range of resources that do the men, in particular wood, water, thatching grass, and most importantly, residential purposes. Farming certainly does not define women's interests in land, and they do not see themselves primarily as farmers.

Turning to the policy framework, a number of issues need to be highlighted. The first point is that the Constitution does provide a positive enabling environment. The Constitution itself comes out of the so-called "historic compromise" and debates on the "property clause" between a very strong nationalizing, redistribution thrust, on one hand, and powerful commercial interests wanting to preserve and protect property rights, on the other. The compromise was that the government can expropriate land for public purposes, but has to provide "just and equitable" compensation to the original owners, with the market playing a central role in determining what this means. At the same time, however, there is a powerful rights and equality thrust to the Constitution, and a strong "equality clause" which also highlights the notion of gender equality.

In terms of land reform, this negotiated compromise was about trying to balance the political forces in a situation where the bulk of food production is in the

gives people the base from which they can then launch their development programmes", Walker said.

Wiltshire drew attention to the contradictory policy goals, especially the apparent disjuncture between a macroeconomic framework which pays little attention to poverty elimination, and the land reform programme. Walker noted that the tension is palpable, and is also creating a political crisis when so many of the social services are being attacked and teachers are being made redundant in vast numbers due to fiscal constraints. But, at the same time, the government is trying to deal with some of the demands for land, housing, and so on.

Harriss-White and Löfström-Berg raised questions about how white commercial interests were responding to the threat of land reform and land redistribution. The big issue and struggle, responded Walker, is in fact not about land redistribution or restitution, but rather about tenure security for farm workers. A bill going through parliament is trying to create such tenure security, and is being resisted very strongly. There is also increasing eviction of farm workers as a preemptive measure. But there has been surprisingly little resistance to land reform, because white farmers see themselves as a vulnerable community. Although the issue of food security is their strongest point, even that is questioned since South African commercial farming is criticized for being unsustainable; farmers are highly indebted and there are moves to cut levels of support to them.

Gender and Command over Property: A Critical Gap in Economic Analysis and Policy in South Asia

Bina Agarwal

Since **Bina Agarwal** was unable to attend the workshop, **Shahra Razavi** provided a brief summary of her paper, with some additional comments on the issue of land rights in south-east Iran.

The paper's main argument is that the gender gap in the ownership of property is the single most critical contributor to the gender gap in *economic well-being*, *social status* and *empowerment*. In primarily rural economies, such as those of South Asia, the most important property is arable land.

Reasons for neglect

Policy

The neglect of women's land rights in policy—at both national and international levels—is to some extent due to the institutional biases which treat gender as an additive category and which tend to couch gender-related policies in welfare terms. Under the "basic needs" approach that gained currency in the 1970s,

emphasis was placed on the provision of basic services such as literacy and healthcare, without seriously questioning the existing distribution of productive resources and political power.

Other critical elements are: assumptions of gender-congruence in intrafamily interests; the dominant view that men are the breadwinners and women the dependants; strong male vested interests in all land, including public land; gaps between central government's policy directives and the shape these are given at the provincial level; and finally, the belief that land distribution to women will further reduce farm size and fragment cultivated holdings, thereby reducing agricultural productivity.

Activists

Ambiguity toward women's land rights (and intrahousehold redistribution of resources) is also found among activists who have otherwise supported redistributive land reforms, such as Marxist political parties and left-wing NGOs. These groups continue to see class issues as primary and gender as divisive.

Women's groups

The emphasis tends to be on employment issues and non-land related income generating schemes as the primary means of improving women's economic status and welfare. Property rights tend to be underemphasized.

Academic scholarship

According to Agarwal, the relationship between women and property has remained "virtually unattended and little theorized". Here again, the main determinant of women's status is by and large considered to be employment and labour force participation, and not property rights.

Some conceptual issues

First is the critical distinction—or rather gap—between law and practice, and second is that between ownership and control; most South Asian women face significant barriers to realizing their legal claims in landed property, as well as to exercising control over any land they do get.

Another set of issues relates to the definition of women's class position. Marxist analysis, for example, implicitly assumes that women belong to the class of their husbands or fathers. There are at least two problems with this characterization: first, that a woman's class position, defined through a man, is open to change: a well-placed marriage can raise it, while divorce or widowhood can lower it; second, to the extent that women, even of propertied households, do not own property themselves, it is difficult to characterize their class position through their husbands. Some have even argued that women

constitute a class in themselves. The paper argues, however, that neither deriving women's class position from the property status of men nor deriving it from their own non-propertied status appears adequate, although both positions reflect a dimension of reality. This ambiguity in women's class position affects the possibilities for collective action: women's derived status through men can be divisive while at the same time their commonalities and the relatively vicarious character of their class privilege make class distinctions between them less sharp than those between men, thereby facilitating the possibilities for collective action.

Third, the nature of different rights needs to be defined, for example ownership versus usufruct. Rights can also stem from multiple sources (including inheritance, community membership, state transfers, tenancy arrangements and purchase), access to which may be through ownership or informal concessions. There is also a distinction between legal versus social recognition of rights, and between recognition versus enforcement (reinforcing an earlier point about the critical distinctions between legal rights and ownership and between ownership and effective control).

Why should the gender gap in command over landed property be given central attention?

Welfare

Among poor households, rights in land could reduce the risks of poverty and destitution. This argument is supported by evidence showing that women typically spend almost all the income under their control on the family's basic needs, while men spend a significant part on personal needs (and other evidence showing that children's nutritional status tends to be much more positively linked to the mother's earnings than the father's). Another welfare-related argument is that women's independent land access would reduce their vulnerability to destitution and poverty in the event of marriage breakdown or widowhood—directly by generating goods and income and indirectly by enhancing their bargaining power vis-à-vis relatives (such as children) thereby increasing the support they can get from them.

Efficiency

Tracing the likely efficiency effects of women's land rights is somewhat more complex. First is the case of widows and women who function as *de facto* household heads (such as in situations of high male out-migration). Titling women in these circumstances and providing them with infrastructural support could increase output by increasing their access to credit, technology and information on productivity-increasing agricultural practices, while enhancing their motivation to adopt improved agriculture. This is not dissimilar to the argument made in land reform discourse favouring security of tenure for tenants in order to encourage technical investments in land by increasing their incentive and capacity to invest.

Second is the likely efficiency effect of women inheriting land, and counters the frequent argument that giving women land rights will further reduce farm size (an argument that is also made in opposing land reform more generally). Agarwal's defence is similar to those of land reform, namely the widely-observed inverse size-productivity relationship. She accepts that there could be a negative output effect insofar as women usually face disadvantages as farm managers. But the answer to such constraints lies in easing them rather than in disinheriting women. Moreover, the provision of land to women could have other indirect benefits such as reducing migration to cities, by both women and their dependants.

Equality and empowerment

The equality and empowerment concerns stem less from the implications of land access or land deprivation in absolute terms, and more from the implications of men's and women's relative access to land, and how they affect women's ability to challenge male dominance in the household and in society.

Two issues are highlighted here. First is the larger issue of gender equality as a measure of a just society, in which equal rights in productive resources would be an important part. The second is equality in land rights as an indicator of women's empowerment and as a facilitator in challenging gender inequities in other spheres. Agarwal's focus is on the second set of issues, and in particular on the extent to which land titles enable women to take a stronger position vis-à-vis husbands who may be landed themselves, and to reduce their vulnerability in a number of spheres including domestic violence. Land rights can also increase women's bargaining power vis-à-vis other household members, including children.

There are also wider issues relating to women's social status and bargaining power vis-à-vis employers and other non-family members. Land ownership can, for example, enhance women's power in relation to employers in wage bargaining processes by giving them a better fall-back position.

Matrilineal and bilateral practices

Having made the case for women's land ownership, the paper then looks at gender relations in traditionally matrilineal and bilateral communities of South Asia, in particular those in Kerala, Tamil Nadu and Sri Lanka. A nuanced picture emerges. While the paper highlights the relative social independence and equality in marital relations that women in these societies enjoy, it also points out that women's property rights do not alter the overall gender division of labour, nor do they guarantee women the same sexual freedom as men. Third, formal managerial authority over land in a number of the matrilineal communities rests with men. There is thus a divergence between property ownership and its control (while in patrilineal inheritance systems there tends to be a convergence between property ownership and control).

Constraints

Agarwal also highlights some of the obstacles to achieving effective land rights. The main point that emerges, and which is also emphasized throughout, is the gap between legal ownership rights and actual ownership on one hand, and between ownership and effective control on the other; most women do not own land, and few of those who do are able to exercise full control over it. A range of factors—social, administrative and ideological—severely restrict the effective implementation of inheritance laws. The obstacles are wide ranging and include: (a) strong male resistance, i.e. the reluctance to admit more contenders to the most valuable form of rural property; (b) underlying this resistance, a structural mismatch between contemporary inheritance laws and traditional marriage practices, in particular village exogamy and virilocal residence patterns, which is strongest among upper-caste Hindus of the north-west who forbid marriage with close kin and who practise strict village exogamy; (c) the tendency of women to forgo their shares in parental land for the sake of potential economic and social support from brothers, again a dependence that is more pronounced among communities practising village exogamy where young women are more vulnerable and dependent on their brothers after the death of their parents; (d) such dependence is in turn part of the larger social context in which many aspects of rural women's relationship with the world outside the household is mediated through male relatives due to gender segregation of space and gender specification of behaviour which severely limit women's ability to claim and control land; (e) male resistance to women's ownership and effective control through preemptive measures (forged wills), intimidation (such as through expensive litigation which few women can financially afford) and direct violence; (f) the logistics of dealing with legal, economic and bureaucratic institutions are formidable and often work against women staking their claims; (g) local-level (largely male) government functionaries responsible for overseeing the recording of inheritance shares often obstruct the implementation of laws that favour women.

A host of other factors (which vary from one region to another) also limit women's effective control and management of any land that they may legally own. These include: *purdah* and the general segregation of public space and social interaction; high rates of female illiteracy; high fertility with its attendant demands on women's time and effort; male control over agricultural technology and male bias in the dissemination of information and technological inputs; pressure on women to sharecrop their land to relatives.

Given these constraints and pressures, Agarwal predicts that conflict over land is likely to increase. Male family members will be more reluctant to part with their land due to increasing scarcity of private lands. On the other hand, the importance for women of asserting their inheritance rights will grow for several reasons, including the limited expansion of economic opportunities for earnings

that are not related to land, and the erosion of kin support systems as brothers and other relatives become less able and willing to provide for female kin.

A number of further points can be made in relation to the Iranian context.

First, women's land rights have been recognized in both the *Shari'a* and the constitution; as such, religion has not been an impediment to women's legal rights vis-à-vis property. That said, women's property rights are not equal to men's; female heirs, for example, can inherit only half the share of a male heir. But this point, though important, does not get to a far more important paradox, or contradiction, which is that within the institution of marriage women are required to relinquish all rights to their husbands (including rights to their children and to their own bodies) as part of their wifely duties—captured in the notion of *tamkin*. So in effect, any recognition of women as subjects with rights in "things" which Muslim clerics and Muslim feminists have cited, becomes somewhat of a mirage once the institution of marriage is taken into account (in practice, the two cannot be separated). In sum, what is being suggested is that there is even a problem at the level of legal and religious texts which has to do with the issue of female personhood in Islam, and the fact that Muslim women are not recognized as fully acting subjects with rights in "things".

Second, the distinctions that Agarwal makes between legal rights and actual ownership and between ownership and control are useful tools with which to probe the issue of land rights in rural Iran. Rights to land are very often relinquished to male kin (brothers, in particular) under both direct and indirect pressure and sometimes "voluntarily" in the expectation of material and other kinds of support from them. It should be noted, however, that this is not due to village exogamy (as in Hindu communities in India), since this is not a feature of village life in Iran.

Women who very often persist in claiming their land rights despite resistance from their brothers and/or other male kin tend to be under pressure from their husbands to do so, and subsequently any land they do obtain tends to be relinquished. Whether the transfer of land within marriage actually constitutes male "appropriation" is difficult to ascertain—both empirically and analytically. As has been discussed in the literature on credit, in some cases women claim that the transfer of land in fact enhanced their status and standing in their husbands' eyes with positive implications for their ability to make claims on other household resources, while in other instances women's accounts are far less sanguine. What can be said with certainty is that the sub-Saharan African phenomenon of women having access to, cultivating and to some extent controlling the products of their own plots within marriage does not seem to be on the agenda in this context (and perhaps more generally in the "patriarchal belt"). Should it be taken up by women's groups and NGOs? Would this kind of public action create a space for rural women to voice their own claims? Given

all the factors that work against such a major transformation in agrarian social and gender relations, this may not in fact be a cost-effective advocacy strategy.

However, this is not to suggest that rural gender relations are static. They are not. An interesting development in this region (of highly commercialized agriculture) is that wives are increasingly pressuring their husbands to specify land for them in their wills and are not easily relinquishing their shares to their sons. There is also an increase in widows purchasing agricultural land (small plots) which they either rent out or sharecrop. So women are engaging in the purchase and sale of land to an unprecedented extent. And a more in-depth look at the changes rural society is undergoing would seem to suggest that such claims by women are to a great extent due to the erosion of their existing livelihood options. For example, self-provisioning through animal husbandry, which is very significant for women and possible through access to common property resources, is becoming increasingly constrained due to privatization of the village commons. Another trend is the diminishing willingness and ability of sons to meet the subsistence needs of their widowed mothers, which is again linked to deep-seated transformations in livelihoods (erosion of subsistence production and intensification of the wage-based economy). The erosion of these other livelihood options and support mechanisms is important in understanding why, at this particular juncture, women are making claims to rights that have always been legally recognized.

The discussion was initiated by Sen, who questioned three areas that she felt were not adequately addressed by Agarwal. First, the north Indian patrilineal/patrilocal system, its relationship to dowry, and its linkages to sex ratios and women's land rights (or lack thereof) seem to be interwoven. Is it useful to search for a key that will unlock that system? Is there such a key? The policy recommendations emerging from Agarwal's work are important—namely, that the state should strengthen women's legal rights and give women more secure access to state lands and common property resources. But it is not evident that those kinds of policy responses will in fact break the nexus working against women, in the same way that the anti-dowry law has not been able to halt the rapid extension of the dowry system into areas where it did not exist before. The second area involves other important questions: Why are matrilineality and matrilocality breaking down? How are women's land rights affected by privatization and commercialization? One would expect such rights to become, if anything, more constrained because access to those kinds of property resources is becoming much more valuable and profitable than it was before. This is an area that needs far more attention and research. The third area in question, which has strategic importance, is: Might we be in danger of overplaying the importance of land? Are there other ways in which women can gain command over resources? There has been some discussion, for example, on seeds and biotechnology and whether this is an area where women can gain a foothold, and maybe even become central actors, before it becomes more

commercialized. And finally, as others have suggested in the South Asian context where there is a large landless population, the focus on land and inheritance rights to land misses out on the demands and needs of this important social group.

A similar concern was reiterated by Kannan, who noted that for landless people in India the critical issue is very much one of employment and wages. Kabeer added that land is becoming ever less important as the critical resource in people's coping strategies, and what is happening instead is a diversification of livelihoods in both South Asia and across the world. The critical gap, she noted, is not just land, it is livelihoods—which means wage employment as well as land for those who are in farming communities. The point would be to expand women's access to the whole range of resources that are critical in that particular context. Reiterating Sen's notion of the patrilineal/patrilocal nexus, Kabeer voiced concern about any statement referring to "the single most critical gap", because structures of patriarchy require a multipronged approach and so to privilege one gap over another has the danger of diluting this approach.

Reminding the audience of Mead Cain's graphic description of how a young girl who is married to a widower finds herself out on the streets after his death, **Leela Gulati** emphasized the central message of Agarwal's work, namely that without access to property women very rapidly slide into poverty and destitution.

Referring to her field research in Zimbabwe, Jackson noted her surprise at how few women demand land, and are in fact much more interested in wage employment. That women's groups in India do not advocate land rights for women and tend to emphasize employment, she added, may in fact be a correct focus rather than an obstacle (which is how Agarwal views it).

Jackson's point about women's demands was then picked up by other participants. Löfström-Berg suggested that in Africa the issue of land rights for women may not have come up as a voiced demand because women see it as a male domain and not a legitimate female issue. Wiltshire added, "when we refer to women's voiced concerns or demands, we must be very careful about the whole notion that was raised in the discussion about empowerment, namely the spheres that are not negotiable, i.e. the issues that are seen as natural and preordained, beyond negotiation and discussion".

Harriss-White questioned the notion that land rights are somehow "locked-in" and part of a systemic set of patriarchal institutions. Referring to her 30-year research in rural Tamil Nadu, she cited strong evidence of excess female child mortality in the last five or six years, where no such evidence existed in the preceding 25 years. This excess female child mortality is not specific to caste but it is specific to property ownership; it is related to dowry and village

exogamy and hypergamy; it is also related to an increase in consanguinity to keep land in a tight circle of kin. "What this is saying to me is that these aspects of patriarchy are not unchangeable, but they are moving in a direction which is adverse to women and they are backed by monumental social forces, including the state and the media. The problem is those forces and not the locked-in systemic nature of patriarchy", she said.

Session VI
Credit Programmes for Women: Poverty Alleviation and Empowerment

Microcredit and its Impact on Poverty, Well-Being and Gender Equity: Some Evidence from Bangladesh and India

Durgam Rajasekhar and Naila Kabeer

In recent years, microcredit programmes have become increasingly popular among NGOs, donor agencies and governments. However, in reality is microcredit the panacea for poverty alleviation and does it nurture empowerment? **Durgam Rajasekhar** and **Naila Kabeer** reflected on their research on a small number of microcredit programmes in India (Kerala and Anhra Pradesh) and Bangladesh respectively, highlighting some of the emerging findings.

One of common points in the two presentations was that microcredit may not be the most appropriate strategy for assisting the poorest social strata. To use microcredit effectively, the borrower needs to have complementary resources, such as some land, capital, education or knowledge and experience of how to run an enterprise. Successful borrowers were often able to rely on skills accumulated in some prior entrepreneurial experience, or on a certain level of education. This point was emphasized by Kabeer, who studied an enterprise-oriented credit programme—the Small Enterprise Development Project (SEDP)—that did not address itself to the very poor.

In this connection, Rajasekhar argued that some poorer women are reluctant to borrow because what they need is a facility for consumption loans not entrepreneurial activities. Hence, if microcredit is to be used as a poverty alleviation strategy for the very poor, then it needs to be more flexible in loan regulations, allowing loans for consumption. Rajasekhar's research found that one model of microcredit delivery that appeared to benefit the poorest was the

self-help group. This model used microcredit as an entry point to promote empowerment. Members of self-help groups were allowed to define their own rules and regulations and were obliged to rotate various roles and responsibilities among themselves. This fostered higher saving/borrowing ratios than other microcredit models because the members sustained control and ownership over group funds. The other interesting point emerging from this model was that the female members of some of these groups used their loans predominantly for "consumption" purposes, such as seeking healthcare for themselves (pregnancies), and their children's school expenses.

In addition, there were certain factors that microcredit programmes needed to consider. For example, some regions or villages did not have suitable or sufficient infrastructure to support or sustain new microenterprises. Moreover, loans offered through the poverty-oriented microcredit programmes are often too small and do not allow the borrower to undertake any viable economic activity, especially where the village infrastructure is underdeveloped. At the same time the repayment schedules, which are often on a weekly basis, put significant stress on the borrowers (women borrowers often complain of "sleepless nights"), as well as putting strain on the relationships between these women and their husbands (who may be using the loans), among the women borrowers within a group, and between the women borrowers and programme officials who collect the weekly instalments. Ironically, the enterprise-oriented programme (SEDP) in Bangladesh studied by Kabeer, which was lending to better-off individuals and those with some prior entrepreneurial experience, was giving the borrowers larger loans, monthly (as opposed to weekly) repayments, and flexible repayment. For example, if the borrower fell ill the programme would consider postponing repayment for a couple of months. This greater flexibility may have been one of the reasons for the lack of evidence of violence in connection with microcredit in this programme, which contrasted with some emerging evidence from the Grameen Bank and Bangladesh Rural Advancement Committee programmes, where accentuated levels of stress and violence have been reported.

Kabeer's research in Bangladesh (on SEDP) suggested many women who took loans (as opposed to women who did not, or to the wives of men who took loans) reported a number of changes in their lives which could be deemed as empowering. These changes were linked to their level of participation in the programme and included: an improved sense of self due to not feeling dependent; higher levels of political activity; an improvement in their social position as their levels of assets or incomes rose; an increase in household decision making; bank accounts and land in their own names; and higher levels of investment in their daughters' education. This last finding may be seen as challenging deep-seated social norms and being truly transformative.

Finally, on the controversial issue of who actually controls the loan (that is, manages the enterprise and controls the income) when women borrow, the presentations made a number of relevant observations. Referring again to women's complaints about "sleepless nights", Rajasekhar made the point that this is sometimes the result of women borrowers losing control over loan use as their husbands take over the decision making and management of the enterprise. In some cases women prefer not to borrow from microenterprise programmes because responsibility for repayment falls on their shoulders, while in the case of borrowing from village moneylenders it is their husbands who are ultimately responsible for repayment. But the evidence emerging from these programmes, he stressed, was mixed. In some cases the issue of which household member controls the loan, and the income, was not of major concern to the women.

Kabeer's findings threw further light on this issue. The first point was that men who took loans were much more likely to report sole decision making (they were the main decision makers), while the women who took loans were more likely to report joint decision making. And by exploring those findings further through qualitative research it became clear that the response "joint decision making" was not a normative statement; it did actually represent a sense of being consulted in decisions regarding loan use, and of no longer being marginalized from household decision-making processes. Even if women were not directly involved in the management of the enterprise, husbands were very aware that this increased income was a product of the women having brought in the loans. But there were also a number of women who reported sole decision making, which was unexpected in the Bangladeshi context. These cases could be divided into three groups: first, female-headed households; second, women who were regarded in the family as actually "having the brains" (a point that is often missed when one focuses on social groups and categories is that at the individual level there is often much more variation than a categorical analysis allows one to see); and third, women who were in conflict with their husbands and who used their loans to set up a "separate economy" in the household.

Referring to Rajasekhar's presentation and his observations about the self-help groups, Wiltshire noted that one factor that was likely to jeopardize NGOs' empowerment objectives was the growing trend for the private sector to move into the field of microcredit for enterprise, purely for financial profit. At the UNDP, she added, "we are really grappling with this tension and how our programmes need to approach it; there is a definite need for ongoing monitoring of microcredit programmes and how far they are meeting their poverty and empowerment objectives".

Kannan questioned the relevance of microcredit, especially in India, where there is a massive formal institutional structure for credit delivery. "What is the relevance of 50 or 100 rupees when it does not even touch that massive

structure?" NGO and donor fascination with microcredit is because it is a "soft option", which does not challenge the major programmes and their biases. Rajasekhar agreed that although transforming the mainstream banking structure and institutions is a worthy long-term objective, in the interim poor people needed appropriate credit and support services. Kabeer also noted that one of the reasons for having these programmes is precisely because it has been so difficult to shake up the established banking structure. "It is wonderful to talk about transforming the banking structure, but in the meantime people need livelihoods."

Several participants, including Kasente, reiterated the point about the need for borrowers to have additional resources and skills if they are to use microcredit effectively. She also noted that in Uganda, where the government has tried to set up microcredit programmes, repayment rates have been poor because people see the loans as their right to state assistance and not as credit.

There were also several questions about Kabeer's interpretations regarding the empowering nature of microcredit. Wiltshire questioned the direction of causality: did microcredit empower the women borrowers, or were already-empowered women being selected by the microcredit programmes? Kabeer agreed that in fact many of women who took loans were already empowered, since Bangladesh is going through many interesting changes: female education is rising and the discourse on women's rights has been very influential. "But does it matter that they are already empowered? One of the biases in that system is that women have not been given access to credit, and on that basis alone there is an equity and efficiency argument that they need to be given this kind of opportunity in order to exercise their suppressed entrepreneurial potential."

Session VII
Gender, Poverty and Well-Being in Kerala in a Comparative Setting: A Panel Discussion

K.P. Kannan, Leela Gulati, K. Pushpangadan, S. Sudha, S. Irudaya Rajan, K. Saradamoni, and S. Uma Devi

In his opening remarks chairperson, **K.N. Raj**, noted that to outsiders Kerala is often known for its matrilineal kinship and inheritance system. "But some of us", he added, "have serious doubts about what matrilineality really means". Drawing attention to the dominant role of a woman's brother, as opposed to the woman herself, in the matrilineal kinship system, he noted that there may be some parallels there with the role of the party in some ex-communist countries where it rules in the name of the working class. Nevertheless, it is true that Keralan women have enjoyed equal, if not superior, achievements to men in the areas of education and health. And as such in a broad sense the two sexes are rather equal.

The powerful presentation by **S. Sudha** and **S. Irudaya Rajan**, which was not about Kerala per se but rather about demographic trends across India, nevertheless underlined some of the peculiarities of Kerala compared to the rest of India. Their presentation related to the ongoing debates on the anomalously masculine sex ratios in the Indian population, focusing in particular on the controversial issue of pre-natal sex determination and abortion of female foetuses. Using data from the 1981 and 1991 censuses, they explore the issue of whether bias against female children persists during fertility decline, and whether techniques of pre-natal sex determination and abortion of female foetuses are spreading in India as elsewhere in Asia.

In most states in 1981, sex ratios at birth (SRB) fall within the "normal" range (104–106 males/100 females), though urban Punjab, Haryana, Chandigarh and

Jammu and Kashmir in the north/north-west zone appear borderline masculine (108 or more). In 1991, the urban and rural areas in these regions show starkly masculine SRB, as do Delhi and Uttar Pradesh, and urban Gujurat, Bihar, Rajasthan, Madhya Pradesh, Maharashtra, Assam and Arunachal Pradesh. Ratios reach as high as 118 for urban Punjab.

The sex ratios of child mortality show that despite mortality declines, many regions that had female disadvantage in 1981 continue to do so in 1991, and some areas worsened. Some southern regions that showed "normal" mortality sex ratios in 1981 have ratios adverse to females in 1991. Not surprisingly, Kerala is one of the southern states that continues to show "normal" sex ratios.

The increased masculinity in north/north-west and some parts of central India indicates that preference for male children is unchanged by fertility and mortality decline and by socio-economic development. Since the trend is more pronounced in urban areas, which have higher literacy rates and better coverage of vital registration and health services, it suggests that causes may include the spread of pre-natal sex determination and selective abortion of female foetuses rather than female birth under-registration or infanticide. The trend coexists with the excess female child mortality persisting in many areas. In the aggregate, therefore, parents in India do not appear to be substituting pre-natal for post-natal sex selection techniques, but to be adding them.

Picking up on the themes highlighted by Raj, Kannan stressed that Kerala's achievements in terms of human development and gender equity are remarkable by any standards. In the field of education, for example, the superior achievements of women are visible across class and caste, including the scheduled castes where women score higher rates of literacy than their male counterparts. However, these achievements need to be placed in the context of the continuing constraints in matching economic development with human development, on one hand, and issues of autonomy in decision making and participation on the other. The main thrust of Kannan's argument was that despite Kerala's laudable human development achievements, there is a striking absence of any commensurate achievement in economic development, which is a disadvantage for women in particular. In other words, human development in this context has been able to achieve its intrinsic value, but not its instrumental value. Furthermore, Kerala's experience also raises serious questions about the linkages between human development and wider issues such as political participation and autonomy, especially for women. Women's position in the areas of participation and autonomy does not appear to differ from other regions in India, despite Kerala's politicized and active civil society.

Jean Drèze and Amartya Sen have forcefully argued that human development should not be restricted to its instrumental role (as in "human capital" arguments). This argument, noted Kannan, may have to be overturned in the

context of Kerala. Women's remarkable achievements in terms of human development indicators may have brought women intrinsic value, but there has been a distinct failure as far as the instrumental role of human development is concerned, which is causing serious frustration. For example, women have experienced a significant decline in their work participation rates and a consequent rise in their unemployment rates. This is particularly marked among better educated women. Nor have women's achievements in terms of basic capabilities helped in breaking institutional barriers to enhanced earnings and security. The greater awareness and aspirations of women have been frustrated, contributing to individual and social tensions.

Finally, Kerala has a well-functioning, highly politicized and vigorous civil society, strongly underpinned by progressive ideological perspectives. But women's autonomy in this arena of public action is again somewhat limited. Women, for example, constitute a very low percentage of the elected members of parliament and state legislature. Nor are women highly visible in the circles of internal decision making in any of the major political parties in Kerala. However, there is an active engagement with women during times of mobilization, be it during elections and protest activities or processions and strikes. Nor is the picture significantly different in the corporate institutions such as co-operatives and trade unions. In sum, the question is how to square Kerala's truly exceptional achievements in terms of human development for women with that of their increasingly limited economic options and even more limited political visibility.

The focus of **Leela Gulati's** presentation was on her longitudinal evidence from 64 squatter households, tracking change in their lives over a period of 20 years, from 1975 to 1995. In order to contextualize that narrative, she began by making some general observations on how women's situation in Kerala differed from the rest of India. In this context she identified seven contrasting features: 1) in Kerala the birth of a girl is welcome; 2) a girl grows up with security and in the knowledge that she is a permanent not "transient" member of the household; 3) the young woman is not under pressure to get married early; 4) marriage itself is not a traumatic event given the negotiated nature of post-marital residence patterns (where the bride and her family have a voice); 5) in the case of divorce, the young woman is welcome to return to her parents' home; 6) widowhood is not marked by any special rituals; and 7) included in a woman's dowry is some immobile property, including land.

Turning to her microlevel, longitudinal evidence she explained that squatter households are "the poorest of the poor", squatting on government land. Nevertheless, some of the changes outlined in her presentation pointed to positive developments in their life situations. Illiterate parents in this community, for example, have sons and daughters attending university; this pattern is particularly marked among the scheduled castes due to positive

discrimination policies. At the same time adults are also more literate due to adult education classes, although this is more marked among men. In terms of health related issues, all births now take place in institutions. At the same time, life expectancy even among these squatters has increased and more women live into their later years than men, which is also causing some problems because of lack of suitable work opportunities for them, and inadequate social security coverage (which excludes women who have sons). There have also been significant improvements in terms of basic infrastructure, such as access to electricity, water and toilets.

Migration, predominantly male, to the Gulf has also meant access to income for some. But for the most part women are excluded from this avenue of upward mobility. Despite their high educational levels, women find it difficult to move up the occupational ladder, and the rates of unemployment among women are high. This is also causing serious frustrations, and it is in that light that the high rates of suicide in Kerala need to be seen.

K. Saradamoni began by stressing the need to contextualize the poor within the wider social context, which means in relation to the rich. This is necessary in order to highlight issues of equality and inequality. But the focus of her presentation was on the problems that Kerala is facing, which are often overlooked by those praising the "Kerala model". While highlighting some of the clear advantages that the matrilineal kinship system offers women, such as a strong sense of self and "non-transient" rights, some of the serious social problems that plague the women of Kerala can no longer be ignored. The "small family ideal", for example, which may be poverty driven, means that women often accept birth control practices, such as the pill, without raising enough questions about health implications. Referring to Gulati's presentation, she also raised questions about whether 100 per cent institutionalized delivery of babies is such a positive indicator, when only cases with complications require institutional medical care. The average Keralan man and woman, she noted, are overmedicated.

She also drew attention to some other social problems that women face, such as high levels of violence (domestic and on the streets) and high unemployment rates. The poor migrate to the Gulf out of desperation but little is said about the truth of their lives and how humiliating their experiences of migration and work in the Middle East are. She concluded by saying that education too has meant a lot of frustration and despair when people cannot find rewarding jobs.

In the discussion that followed, several participants commented on the points that were raised. Referring to the presentation by Kannan, Sen argued that he had brought out the distinction between human development and empowerment. The UNDP often conflates these two issues, but they are distinct and Kerala's story demonstrates this quite well. On the issue of social

mobilization, she agreed with Kannan that women are often present in class-based or caste-based social protests, but after the protests, gender relations are reasserted ("put down your guns and go home and raise babies"). But the issue that comes up in Kerala, West Bengal and a number of socialist states other than Cuba, is that in order to have the space to discuss gender issues, there needs to be an open political space. And today, women's organizations in Kerala can raise gender-based concerns about violence and women's human rights in a way that was not possible in the 1980s.

While recognizing that women in Kerala may not have achieved high levels of empowerment, agreed Ghai, we must still not belittle its remarkable human development achievements. Moreover, the point raised about women being a small minority in parliament needs to be placed in the wider global context where, with the exception of the Nordic countries, Kerala's record is probably not much worse than many Western European democracies.

Agenda

Gender, Poverty and Well-Being: Indicators and Strategies
24–27 November 1997, Trivandrum, Kerala

Monday, 24 November 1997

INAUGURAL SESSION

9:15–10:30 Opening statements:
Chandan Mukherjee, CDS
Dharam Ghai, UNRISD
Rosina Wiltshire, UNDP
Chairperson: *K.N. Raj*, CDS
Introducing the project: *Shahra Razavi*, UNRISD

10:30–11:00 Break

SESSION I
POVERTY INDICATORS AND GENDER BIAS

11:00–12:30 An analysis of the gender sensitivity of conventional well-being indicators—*Barbara Harriss-White and Ruhi Saith*
Chairperson: *K.N. Raj*

45 minutes of general discussion
Chairperson's remarks

12:30–14:00 Lunch

14:00–15:20 Searching for indicators: Feminists, development agencies and the empowerment of Third World women—*Naila Kabeer*
Chairperson: *K.P. Kannan*
40 minutes of general discussion
Chairperson's remarks

15:20–15:35 Break

SESSION II
ENGENDERING POVERTY ALLEVIATION STRATEGIES

15:35–16:55 Assessing poverty alleviation strategies for their impact on poor women—*Jayati Ghosh*
Chairperson: *Barbara Harriss-White*

40 minutes of general discussion
Chairperson's remarks

Tuesday, 25 November 1997

SESSION II (Cont'd)
ENGENDERING POVERTY ALLEVIATION STRATEGIES

9:00–10:45 The World Bank's Poverty Assessments and gender deprivation—*Matthew Lockwood*
Macroeconomic policy and poverty reduction: The gender perspective based on UNDP research—*Nilüfer Cagatay*
Chairperson: *Gita Sen*

45 minutes of general discussion
Chairperson's remarks

10:45–11:00 Break

SESSION III
LABOUR-INTENSIVE AGRICULTURAL GROWTH STRATEGIES AND GENDER

11:00–12:30 Work intensity, gender and well-being—*Cecile Jackson*
Chairperson: *Ingrid Eide*

45 minutes of general discussion
Chairperson's remarks

12:30–14:00 Lunch

14:00–15:30 Agricultural intensification strategies, women's workloads and well-being in Uganda—*Deborah Kasente*
Chairperson: *Carolyn Hannan-Andersson*

45 minutes of general discussion
Chairperson's remarks

15:30–15:45 Break

SESSION IV
SOCIAL SERVICES, POVERTY AND THE REPRODUCTIVE CRISIS:
THE URBAN DIMENSION

15:45–17:30 The erosion of the survival model: Urban household responses to persistent poverty—*Mercedes Gonzalez de la Rocha*
Economic transition, poverty and gender: The Cuban experience—*María del Carmen Caño Secade*
Chairperson: *Rosina Wiltshire*

45 minutes of general discussion
Chairperson's remarks

Wednesday, 26 November 1997

SESSION V
REDISTRIBUTIVE STRATEGIES: WOMEN AND LAND RIGHTS

9:00–10:45 Land reform and gender in post-apartheid South Africa—*Cherryl Walker*
Gender and command over property: A critical gap in economic analysis and policy in South Asia —*Shahra Razavi and Gita Sen*
Chairperson: *Leela Gulati*

45 minutes of general discussion
Chairperson's remarks

10:45–11:00 Break

SESSION VI
CREDIT PROGRAMMES FOR WOMEN:
POVERTY ALLEVIATION AND EMPOWERMENT

11:00–12:30 Microcredit and its impact on poverty, well-being and gender equity: Some evidence from Bangladesh and India—*Naila Kabeer and Durgam Rajasekhar*
Chairperson: *Neera Burra*

45 minutes of general discussion
Chairperson's remarks

12:30–14:00 Lunch

SESSION VII
GENDER, POVERTY AND WELL-BEING IN KERALA

14:00–15:15 Presentation by Panel Members—*Leela Gulati, K.P. Kannan, K. Pushpangadan, S. Irudaya Rajan, K. Saradamoni, S. Sudha*
Chairperson: *K.N. Raj*

One hour of general discussion
Chairperson's remarks

16:30–16:45 Break

SESSION VIII
UNRISD PROJECT ON GENDER, POVERTY AND WELL-BEING: FUTURE DIRECTION OF RESEARCH

16:45–18:15 Reflections on workshop proceedings
Chairperson: *Dharam Ghai*

19:30 Dinner

Participants

Gender, Poverty and Well-Being: Indicators and Strategies
24–27 November 1997, Trivandrum, Kerala

Ms. Eva Joelsdotter-Berg
Counsellor
c/o Embassy of Sweden
Chanakya Puri
New Delhi 110021, India

Ms. Neera Burra
Assistant Resident Representative
UNDP-India
P.O. Box 3059
New Delhi 110003, India

Ms. Nilüfer Cagatay
Economic Adviser
Social Development and Poverty Elimination Division
Bureau for Development Policy
One United Nations Plaza
New York, NY 10017, USA

Ms. María del Carmen Caño Secade
Centre of Psychological and Sociological Research (CIPS)
Calle B No. 352 esq. 15
Vedado
C.P. 10400
Havana, Cuba

Ms. Ingrid Eide
Chairperson
The Norwegian National Commission for UNESCO
P.O. Box 1507 VIKA
N-0117 Oslo, Norway

Mr. P.S. George
Fellow
Centre for Development Studies
Ulloor, Trivandrum 695011, India

Mr. Dharam Ghai
Director
UNRISD
Palais des Nations
1211 Geneva 10, Switzerland

Ms. Jayati Ghosh
Centre for Economic Studies and Planning
School of Social Sciences
Jawaharlal Nehru University
1460 Poorvanchal
New Delhi 110067, India

Ms. Mercedes González de la Rocha
Population Research Center (G1800)
University of Texas at Austin
1800 Main Building
Austin, Texas 78712, USA

Mr. P.R. Gopinathan Nair
Honorary Fellow, CDS and National Project Coordinator
UNDP/GOI/IDRA Research Project on Social Sector
Strategies and Financing for Human Development, CDS
Ulloor, Trivandrum 695011, India

Mr. I.S. Gulati
Honorary Fellow, CDS and
Vice Chairman, Kerala State Planning Board
Pattom, Trivandrum 695004, India

Ms. Leela Gulati
Centre for Development Studies
Ulloor, Trivandrum 695011, India

Ms. Carolyn Hannan-Andersson
Gender Advisor, Policy Department
Sveavägen 20
S 105 25 Stockholm, Sweden

Ms. Barbara Harriss-White
Queen Elizabeth House
University of Oxford
21, St. Giles
Oxford OX1 3LA, United Kingdom

Mr. S. Irudaya Rajan
Associate Fellow
Centre for Development Studies
Ulloor, Trivandrum 695011, India

Ms. Cecile Jackson
School of Development Studies
University of East Anglia
Norwich NR4 7TJ, United Kingdom

Mr. Jayachandran
M. Phil Scholar
Centre for Development Studies
Ulloor, Trivandrum 695011, India

Ms. Naila Kabeer
Institute of Development Studies
University of Sussex
Brighton BN1 9RE, United Kingdom

Mr. K.P. Kannan
Fellow
Centre for Development Studies
Ulloor, Trivandrum 695011, India

Ms. Deborah Kasente
Department of Women Studies
Makerere University
P.O. Box 7062
Kampala, Uganda

Mr. N. Krishnaji
Honorary Fellow, CDS and
Head, Achutha Menon Centre for Health Science Studies
Sree Chitra Tirunal Institute of Medical Sciences and
Technology Medical College Post
Trivandrum 695011, India

Mr. Pradeep Kumar Panda
Visiting Scholar
Centre for Development Studies
Ulloor, Trivandrum 695011, India

Mr. Matthew Lockwood
Christian Aid
P.O. Box 100
London SE1 7RT, United Kingdom

Ms. Ingrid Löfström-Berg
Senior Policy Adviser
Poverty Reduction, Policy Department
Sveavägen 20
S 105 25 Stockholm, Sweden

Mr. E.T. Mathew
Honorary Fellow
Centre for Development Studies
Ulloor, Trivandrum 695011, India

Ms. Carol Miller
Research Assistant, UNRISD
Palais des Nations
1211 Geneva 10, Switzerland

Mr. Chandan Mukherji
Fellow and Director
Centre for Development Studies
Ulloor, Trivandrum 695011, India

Mr. K. Narayanan Nair
Fellow
Centre for Development Studies
Ulloor, Trivandrum 695011, India

Mr. P.G.K. Panikar
Honorary Fellow
Centre for Development Studies
Ulloor, Trivandrum 695011, India

Mr. K. Pushpangadan
Associate Fellow
Centre for Development Studies
Ulloor, Trivandrum 695011, India

Mr. K.N. Raj
Emeritus Fellow and Chairman
Centre for Development Studies
Ulloor, Trivandrum 695011, India

Mr. Durgam Rajasekhar
Agricultural and Rural Transformation Unit
Institute for Social and Economic Change
Nagarbhavi P.O.
Bangalore 560 072, India

Mr. G.N. Rao
Fellow
Centre for Development Studies
Ulloor, Trivandrum 695011, India

Ms. Shahra Razavi
Project Leader, UNRISD
Palais des Nations
1211 Geneva 10, Switzerland

Ms. Ruhi Saith
Queen Elizabeth House
University of Oxford
21, St. Giles
Oxford OX1 3LA, United Kingdom

Ms. K. Saradamoni
"Thiruvathira"
E2 Srivilas Lane
Kaudiar, Trivandrum, India

Ms. Gita Sen
Indian Institute of Management
Bannerghatta Road
Bangalore 560 076, India

Ms. S. Sudha
Associate Fellow
Centre for Development Studies
Ulloor, Trivandrum 695011, India

Mr. K.K. Subrahmanian
Honorary Fellow
Centre for Development Studies
Ulloor, Trivandrum 695011, India

Ms. Rina Tagore
Programme Officer
Swiss Development Co-operation
c/o Embassy of Switzerland
P.O. Box 392
New Delhi 110021, India

Mr. Michel Tharakan
Associate Fellow
Centre for Development Studies
Ulloor, Trivandrum 695011, India

Ms. S. Uma Devi
Professor, Department of Economics and
Director, Centre for Women's Studies
University of Kerala
Kariavattom, Trivandrum 6950, India

Ms. Aleyamma Vijayan
Convent Road
Trivandrum, India

Ms. Cherryl Walker
Commission on Restitution of Land Rights
Private Bag X9120
Pietermaritzburg 3200, South Africa

Ms. Rosina Wiltshire
Acting Deputy Director
Bureau for Development Policy
One United Nations Plaza
Room DC1-2036
New York, NY 10017, USA

Mr. K.C. Zachariah
Honorary Fellow
Centre for Development Studies
Ulloor, Trivandrum 695011, India

Workshop Papers

Gender, Poverty and Well-Being: Indicators and Strategies 24–27 November 1997, Trivandrum, Kerala

Bina Agarwal

Gender and command over property: A critical gap in economic analysis and policy in South Asia, paper prepared for World Development, Vol. 22, No. 10.

María del Carmen Caño Secade

Economic transition, poverty and gender: The Cuban experience

Jayati Ghosh

Assessing poverty alleviation strategies for their impact on poor women

Mercedes González de la Rocha

The erosion of the survival model: Urban responses to persistent poverty

Leela Gulati

Gender profile: Kerala

Barbara Harriss-White and Ruhi Saith

An analysis of the gender sensitivity of conventional well-being indicators

Cecile Jackson and Richard Palmer-Jones

Work intensity, gender and well-being

Naila Kabeer

Searching for indicators: Feminists, development agencies and the empowerment of Third World women

K.P. Kannan

Public intervention and poverty alleviation: A study of the declining incidence of rural poverty in Kerala, India, paper prepared for Development and Change, Vol. 26, No. 4.

Deborah Kasente

Agricultural intensification strategies, women's workloads and well-being in Uganda

Matthew Lockwood and Ann Whitehead

The World Bank's Poverty Assessments and gender deprivation

Pasuk Phongpaichit

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United Nations Research Institute
for Social Development
Palais des Nations
1211 Geneva 10
Switzerland

☎ (41 22) 917 30 20
Fax (41 22) 917 06 50
Telex 41.29.62 UNO CH
E-mail: info@unrisd.org
Web site: http://www.unrisd.org