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At the Threshold of Economic Empowerment: Women, Work and Gender Regimes in Asia

Govind Kelkar
December 2013



DWT for South Asia and Country Office for India

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Preface

The International Labour Organization (ILO) is devoted to advancing opportunities for women and men to obtain decent and productive work. It aims to promote rights at work, encourage decent employment opportunities, enhance social protection and strengthen dialogue in handling work-related issues. As countries in the Asia and the Pacific region continue to recover from the global economic crisis, the ILO's Decent Work Agenda and the Global Jobs Pact provide critical policy frameworks to strengthen the foundations for a more inclusive and sustainable future.

As part of an ILO project on Female Employment Trends in South Asia, this paper by Govind Kelkar examines women's economic empowerment in Asia, with a particular focus on South Asia. Along with other studies on female labour force participation undertaken for this project, this paper by Dr. Kelkar provides important insights on the nature of women's economic empowerment in the region, focusing on the changes and transformations witnessed in recent years. In particular, the study enriches the economic dimensions typically addressed in this literature by highlighting the challenges and prospects for women in the world of work from a gender and development perspective.

This paper is part of the ILO Asia-Pacific Working Paper Series, which is intended to enhance the body of knowledge, stimulate discussion and encourage knowledge sharing and further research for the promotion of decent work in Asia and the Pacific.

Tine Staermose

Director, ILO DWT for South Asia and
Country Office for India

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Abstract

This study problematizes the salience of transformative change in women's work and gender regimes in Asia. There are two important dimensions: first, the changing nature of women's work and the quality of their engagement in both the formal and informal sectors. Second, as a result of such engagement, when women have acquired some autonomy in economic decision-making, what is the impact on gender outcomes such as reduced violence against women and the development direction towards reduced poverty and inequality? These dimensions are explored in two key economic sectors: agriculture and information technology. The use of a trans-Asia approach is useful because one context can be applied to ask questions about the other. The study, however, does not intend to consider the entirety of change in gender regimes in Asian region or assert a plan of development strategies for the women's movement in the region. The paper discusses the conceptualization of gender regimes in Asia and women's economic empowerment, before addressing the key gender concerns in planning and policies of economic development, followed by a section on women's ownership and management of assets. The issues of productivity and economic security are tackled in addition to the challenges women face in accessing finance and local markets. Agriculture and land governance are explored, followed by women's inclusivity in information technology. The study also provides an analysis of transformative change towards economic empowerment. In conclusion, the paper suggests policy and practice changes in unmediated asset distribution and capability development, which would help overcome gender-based barriers in the economic empowerment of women. Capability development is not just the upgrading of technical skills; it is a combination of knowledge, skill and effective possession or ownership of productive assets that can be translated into transforming social attitudes and actions.

About the author

Govind Kelkar is Senior Adviser to Landesa India and to International Center for Research on Women, New Delhi. She was Senior Adviser, Economic Empowerment Program at UN-Women, New Delhi. In a series of concurrent assignments, she holds the positions of International Research Coordinator for ENERGIA International, Netherlands and Research Advisor to Women's Access to Justice in Plural Legal Systems in South East Asia, sponsored by UN Women and APWLD, Thailand. Dr. Kelkar has extensively worked on women's entitlement to agricultural land, energy and ICTs in rural Asia. She has taught at University of Delhi, Indian Institute of Technology, Mumbai, and the Asian Institute of Technology (AIT), Bangkok. At AIT, Dr Kelkar founded the graduate programme in Gender and Development Studies and the Gender, Technology and Development journal. She has authored and co-authored 45 papers and 12 books including: *Gender and Tribe: Women, Land and Forest in Jharkhand* (Kali & ZedBooks, 1991); *Gender Relations in Forest Societies in Asia: Patriarchy at Odds* (2003); *Feminist Challenges in the Information Age* (2003); *Markets and Indigenous People in Asia* (2012); and *Women, Land and Power in Asia* (Routledge, 2013).

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1. Introduction

Women's movements, feminist researchers and civil society organizations in India and other countries in Asia have expressed deep dissatisfaction over the current policies of economic development for failing to incorporate women's concerns and for overlooking gender relations of inequality and discrimination (Heintz, 2006; Kelkar and Nathan, 2002; Kelkar and Wang, 2007; Song and Jiggins, 2003; Song and Zou, 2003;). They point out two aspects of the process of globalization: (a) the increased feminization of informal work and (b) the unequal distribution of employment with women concentrated in low-skilled, low-paid and vulnerable work. In labour market relations, women are less likely to be employed; they earn less than men for similar work, and are less likely to support themselves and their households even when they are employed. In the continued presence of domestic power imbalances, women spend a great amount of their time on housework and domestic care and much less time on economic work as men do (Berniell and Sánchez-Páramo, 2011; Hirway, 2008; Iversen, 2003). Regarding legal rights to productive assets, women in many Asian countries lack unmediated rights to own and manage land, property and finances.

Furthermore, women are trapped in a system of traditional identification through family relations, while the men distinctively display their identities through market work rather than relationships. Such identification results in the invisibility of women's work, placing them in a secondary position in development analysis. Social norms are considered a far more powerful factor in determining the allocation of productive–reproductive tasks and status rather than rational considerations of equality, capability and efficiency. The feminist questioning in recent decades has forced a change in conventional economic analysis. A number of scholars acknowledge the limitations of androcentric world views in macroeconomics and suggest the need to capture the complexity of economic activities and of the factors that hide women's disadvantage in exercising their economic agency in households and in labour markets (Bourdieu, 2001; Duflo, 2012; Ferber and Nelson, 1993; Folbre, 1994; Sen, 1990; Waring, 1988).

The recently released report on the employment and unemployment survey conducted by the National Sample Survey Organization (NSSO) of India, has treated some disquiet in policy circles (NSSO 2011). The 68th Round confirms the continuing fall in the labour force participation rate of women in rural areas. The results of the survey show that women's labour force participation rate has decreased from 33.3 to 25.3 per cent for rural women and from 17.8 to 15.5 per cent for urban women during the period 2004-05 to 2011-12 (for a detailed analysis see Verick, 2013; Chaudhary & Verick, 2013). The reasons for this fall in rural women's work are unclear. Five broad reasons are cited for the fall in women's work participation rate:

- The education effect: Rural women are now engaged in higher education and are therefore not available for the work.
- The income effect: As a result of higher wage levels, rural households no longer require women to seek employment.
- The mechanization effect: The unprecedented rise in the availability of tractors, pump sets, harvesters and other agricultural implements in rural India. In some regions of the country, the government gives a 50 per cent subsidy, as well as credit-linked back-ended subsidy for buying agricultural tools and machineries.¹
- Reduced employment opportunities: An overall drop in short- and long-term employment opportunities in rural areas has resulted in the decline of women's work participation (Mazumdar and Neetha, 2011; World Bank, 2010).

¹ See Indian Express, 20 October 2013; Field observations by the author in Madhya Pradesh, November, 2013.

- Social and cultural constraints: Social and cultural constraints might become stronger due to rising incomes or limited employment opportunities with social security and decent work conditions (Chowdhury, 2011; Neff et al., 2012; Verick, 2013).

A detailed analysis of the reasons for the decline in women's work participation rate is beyond the scope of this paper. Nevertheless, it is important to note that the concern over the drop in women's work participation rate has neither questioned nor seen the need to change the nature of data to incorporate the specific issues about women's employment and unemployment.

Generally speaking, there is a lack of clarity about women's work: the facts about their roles in agriculture and in the informal sector are not accurately known. The data presented in this study, therefore, are purely illustrative. Importantly, the proportion of women in vulnerable employment (i.e. own-account workers and contributing family workers) has shown a decreasing trend since 2003. During the period 2000–2010, vulnerable employment decreased by 4.0 percentage points (ILO, 2012a: 58).

This study problematizes the salience of transformative change in women's work and gender regimes in Asia. There are two important and related questions that need to be asked. First, how do we understand the changing nature of women's work and the quality of their engagement with both formal and informal sectors? And, second, as a result of such engagement, when women have acquired some power and autonomy in economic decision-making, what is the result in terms of gender outcomes such as reduced violence against women and the development direction towards reduced poverty and inequality. These questions are explored in two key economic sectors: agriculture and information technology (IT). These two sectors have been selected because they constitute the major employers of women in the informal and formal sectors respectively. The use of a trans-Asia approach is useful because one context can be applied to ask questions about the other. This study, however, does not intend to consider the entirety of change in gender regimes in the Asian region or assert a plan of development strategies for the women's movement in the region. Neither does it look into the education, skills and political participation of women.

For lack of space and because the focus here is on gender outcomes in the labour market, this study has not addressed the issue of women's role in the political governance. This paper is divided into 11 sections. After the introduction, section 2 and 3 discuss the conceptualizations of gender regimes in Asia and women's economic empowerment. Section 4 addresses the key gender concerns in the planning and policies of economic development, followed by section 5 on women's ownership and management of assets. The issues of incentive, productivity and economic security are addressed in section 6. Subsequently section 7 discusses women's access to finance and local markets. Agriculture and land governance are discussed in section 8. The issue of women's inclusivity in the IT sector is addressed in section 9. An analysis of transformative change towards economic empowerment is in section 10. The concluding section 11) suggests changes that can be made in both policy and practice which would help overcome gender-based barriers in the economic empowerment of women.

2. Gender regimes in Asia

Drawing from a recent work of Walby (2011), I have used the concept of gender regimes for the system of gender relations, with different forms of power and hierarchy between women and men in the institutional domains of household and labour market. These two domains are interconnected in a social system and tend to reinforce the gendered position of women and men. This interconnectedness

of the two domains is also reflected in any change of gender regimes; for example, a change in women's position in one of the domains (such as market or technology) is likely to bring about change in the gendered position of women or men in other domains (such as economy, violence or civil society).

One of the key features of gender regimes is the sexual division of labour. Women are considered to be responsible for household work and for the reproduction of labour power; they cook the food, clean the homes, wash the clothes and take care of the children and the elderly. Men, on the other hand, are socialized to be "the breadwinners", head the household and exercise discipline and authority over women and children. This division of labour at home extends to paid work in the labour market, as is evident from the segmented nature of primary school teaching, nursing and the operation of micro-ATMs in rural India. What is important to note is that whatever work women do, they remain low-paid workers and their work is less valued for being unskilled or semi-skilled. Despite their increasing role in agriculture and, more recently, in the construction industry, women are considered physically weak and unfit for heavy manual work. Surprisingly enough, when such heavy work is mechanized, thereby made lighter and better-paying, then it is the men who are recruited for training in handling the skilled work and machinery, and the women are delegated to other non-mechanized manual tasks (Menon, 2012).

Admittedly, many issues with regard to accounting for the economic value of women's work remain unresolved in the community of economic scholars. A large number of studies since 2000 note that Asian countries in general, and China and India in particular, have experienced rapid economic growth since the 1990s, which has been translated into poverty reduction in these countries (Gittings, 2005; Hirway, 2006; Kelkar and Nathan, 2005; Nagaraj, 2005; Nathan et al., 2008; SAARC, 2006; Song and Chen, 2006; Tewari, 2006; Thorat and Fan, 2007; Unni and Raveendran, 2006). Economic growth in South Asia has been most pronounced in India, Sri Lanka and Bangladesh, and is estimated to have grown by 7.8, 7.0 and 6.1 per cent respectively in 2011 (ILO, 2012a: 68). However, the picture of Asia's economic performance in gender outcomes is complex. Women's experience of economic growth and macroeconomic reform is mediated through their gendered position within the household and outside in the labour market. The general pattern throughout Asia is that women have limited personal autonomy over their labour and mobility, limited decision-making authority over productive assets, and limited influence over the processes that govern and shape their societies. Social norms throughout the region (with some exception in Sri Lanka and Bhutan) prevent women from exercising their right to own and manage land and other productive assets. An examination of social norms in the structures of property-land rights and operation of labour markets shows that they tend to work as barriers against women's economic agency and legal entitlements (Chowdhury, 2011; Kelkar, 2013). Gender relations are not only embedded in peoples' cultures, but they also make their mark on the economic domains of formal and informal sectors (Gutierrez, 2003). Social and cultural norms that sanction and reinforce women's unequal access and control of property, land and inheritance, influence institutions of the state and market that lead to gender discrimination and other social inequalities in policy outcomes.

To describe women as silent observers of the male appropriation of power and resources oversimplifies both women's voice of resistance and the range of ways in which they have manifested their economic agency. There are women who speak publicly about the continuing male dominance and control of livelihood resources. The community of feminist scholars and activists has repeatedly demanded that household work and care responsibilities be shared by the men. "The point is not that household work and child rearing are meaningless and dull, but rather that both the positive and creative aspects of this work as well as the drudgery of it should be shared equally by men and women" (Menon, 2012, p. 15). Of course, many women remain silent but they would speak if power and resource inequalities did not create obstacles. Some choose not to speak publicly but instead

exercise informal resistance in what James Scott describes as “off-stage defiance” (1985, p. 23), the “infra-politics of subordinate groups,, a wide variety of low profile forms of resistance that dare not speak in their own name” (1990, p. 19). There are also those women who keep quiet and display nothing but compliance to male dominance as a result of fear of insult and physical assault.

Moreover, gender-based dominance is complex. In the case of women, relations of domination have typically been both personal and community-based; joint reproduction in the family and home without any control over productive resources has meant that imagining an entirely separate existence for women as a subordinated group requires a more radical step than it has been for poor peasants, the working class or slaves (Scott, 1990). It is not surprising, then, that women do not speak out publicly against their oppression and subordination, since like any other subordinated group they may be socialized into accepting a view of their secondary position and interest as prescribed by the social order, maintained by formal and informal institutions. Nonetheless, women and poor rural women in particular are making use of their agency and capabilities to act and bring about change in economic and social domains and in turn influence both public action and the institutions of society.

Largely in response to the women’s movements and feminist analyses, many social scientists and economists have helped advance the policy processes for gender equality and women’s empowerment. Since the early 1990s, a noticeable change can be seen in their efforts at assessing women’s social position as an indicator of national development (UNDP, 1995). There are, in turn, changes taking place in the national planning systems; policy changes for women’s unmediated right to land, technology and other productive assets; and concerns being raised for gender-inclusive structural change in the United Nations (UN) organizations, the World Bank and many bilateral development partners. These are increasingly reflected in the development reports that argue for the recognition of women’s work as an important factor to influence economic growth; that without women’s participation and women’s empowerment, poverty cannot be reduced (UNDP, 1998). However, the acknowledged need for women’s economic empowerment is rather a recent development.

3. Conceptualizing women’s economic empowerment

Women’s economic empowerment is increasingly being acknowledged as a prerequisite for sustainable development and inclusive growth. Such empowerment is about the rights of the poor and the excluded and is part of an effort towards building equitable societies. In the past, there has been a general concern over improvements in conditions of health, education and the social well-being of women. It was, however, rarely recognized that such development is contingent on the realization of women’s economic empowerment and autonomy in management and ownership of productive assets. A recent study conducted by the International Center for Research on Women (ICRW) says that a woman may be considered economically empowered when she has the ability to succeed in her economic endeavours and the power to decide (Golla et al., 2011). The International Labour Organization (ILO) promotes gender equality as a key element in its concept of decent work for social and institutional change (<http://www.ilo.org/public/english/support/libe/resource/subject/gender.htm>). Such empowerment of women is critical to realize women’s rights to achieve economic growth and social well-being.

The OECD–DAC Network on Gender Equality (GENDERNET) defines women’s economic empowerment as women’s “capacity to participate in, contribute to and benefit from growth processes

in ways that recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth” (OECD–DAC, 2011, p. 6). In other words, women’s economic empowerment is both a process and an outcome; when women have an equal voice in the opportunities to obtain assets, property and inheritance, their overall social–economic standing improves, leading to dignity and freedom of different choices. Considering money as the measure of respect, women in rural Bangladesh, use the phrase, *Garamtakka* (weighty money). It is money that has weight within the household (Kelkar et al., 2004, p. 24). For instance, in an anonymous collective discussion in rural Bangladesh, one woman said, “If you have no money, there is no value for your choice. You are sitting in a corner like a little thief ... if you have assets, everyone loves you” (Kelkar et al., 2004, p. 24). Another woman, Gul Akhtar, who had recently acquired 1.5 decimals of agricultural land in her own name, said, “If we have *sampotti* (property and assets), our *samman* (dignity/prestige) will be permanent. *Samman* is closely linked with *sampotti*” (Kelkar et al., 2004, p. 34).

A paper for the Swedish International Development Agency (SIDA) defines women’s economic empowerment as “the process which increases women’s real power over economic decisions that influence their lives and priorities in society”, which “can be achieved through equal access to and control over critical economic resources and opportunities, and the elimination of structural inequalities in the labour market including a better share of unpaid care work” (Tornqvist and Schmitz, 2009, p. 9). As noted elsewhere (Kelkar, 2007), rural women define their dignity against patriarchal social norms. They aspire to be economically empowered and they do not want their daughters to experience societal pressure as they did in their own lives. Aspirations reflect people’s hopes for the future and lead to the creation of new needs which bring in change in the economic and social base of existing capabilities. This, in turn, leads to a shift in the productive objective – from subsistence production to maximization of income and saving-cum-accumulation to meet new needs. “I do not want my daughter to face this humiliation, so I want her to be educated”, says an indigenous Chenchu woman, from Andhra Pradesh, India (Nathan and Kelkar, 2004). In the transition from a hunting and gathering society to the present-day agricultural market economy, where the indigenous Chenchu women (and men) receive inputs of articulation capabilities from some development projects, the women now aspire to change themselves, their men and, most of all, their children. The growth in the market for agricultural products, however, has allowed for new possibilities in acquiring income beyond immediate needs. At the same time, there are also new needs that require higher income. Women mention medical and educational expenses as needs that require additional income. Increasing household income and exercising control over it, along with regular savings, have shown them a way to move forward in realizing their aspirations.

In other parts of South Asia there are rural women and semi-literate women who have stated their strategic need for dignity, which, according to them, comes from having complex knowledge of the outside world (as against a domesticated existence), access to markets and technology, and, most importantly, with ownership and management of productive assets (Kelkar and Krishnaraj, 2013; Kelkar et al., 2004). These voices of women suggest a change in social norms of dependency and subjugation and seek a culture of autonomy and empowerment with access to technology and control on productive assets.

The necessary elements of women’s economic empowerment comprise a mix of autonomy and dignity (associated with choice, mobility and freedom from violence); non-discrimination in work (associated with gender, parity of wages/rewards/remuneration, and rearrangement and counting of household work and care); and women’s individual, immediate right to ownership and management of productive assets (e.g. land, house, technology and finances). These, in turn, provide them with the capability to make decisions both within the home and outside in the labour market.

Women's economic empowerment is understood as a multidimensional, transformative process that indicate transformative change in gender relations, giving direction to women's greater autonomy and equality in ownership and management of productive assets, including their own labour and its produce.

Economic empowerment for many scholars and women's rights' advocates, as seen in the preceding pages, has so far meant enhanced access to decision-making and increased control over productive assets. There is also a growing acceptance in development communities with regard to the association of empowerment with increased capabilities, which, in turn, expand freedom of choice. Feminist analysts generally see the two essential conditions of empowerment: women's freedom from subjugation and their ability to achieve greater autonomy. The criteria for empowerment therefore require a transformative change in the existing relations of control and power over productive assets between women and men.

The question is not whether economic growth is good for women. Economic growth is needed to increase women's employment and reduce their unpaid domestic work and vulnerable informal work. It thus has the potential to increase women's economic autonomy and reduce discrimination and gender inequalities, both in the economy and other domains of society (such as health care and education). On the other hand, if economic growth and policies for women's economic empowerment entail developing low-skilled and poorly paid jobs for women, without contributing to their economic autonomy and reducing gender inequality, then such growth and policies are detrimental to women and against gender equality.

4. Key gender concerns in economic development

Economic development is conventionally seen in terms of the gross national product (GNP) and the shares of agriculture, industry and services in the GNP. It relates to the data assembled in the System of National Accounts, which measures the value of goods and services exchanged in markets. Challenging the traditional approach to macroeconomic frameworks, the new gender-aware approaches question the economy-wide interactions of a few highly aggregated markets: the labour market, the asset market and the goods market (Cagatay et al., 1995). They, in turn, suggest three major propositions (Cagatay, 2003):

- Influenced and constructed by social institutions, markets reflect and reinforce women's inequalities.
- Women's unpaid work, largely related to reproducing and maintaining the labour force, needs to be given economic meaning and thus made visible productive work.
- The gender division of labour and distribution of income, property and productive inputs or technologies have major economic implications and result in gendered economic behaviour. The magnitude and intensity of unpaid work presupposes the forced labour of domestic caring by women in the reproductive sector (Elson, 1991). "In this context, domestic violence or its threat within the household can be seen first not as an extra-economic social problem but also a form of labour extraction". (Cagatay, 2003, p. 28).

4.1 Poverty reduction and achieving the Millennium Development Goals (MDGs)

In addressing context-specific poverty reduction and achieving the MDGs, the central theme has been the economy of income poverty; little attention has been paid to gender inequalities in economic opportunities and women's right to assets, consultation and representation in development.

Despite official acknowledgement that women constitute a significant majority of the people affected by poverty, few development strategies go beyond treating them as instruments of poverty reduction. A number of poverty reduction strategies and development plans do, however, state that women's participation can make poverty reduction projects "more successful". These outcomes are not necessarily questionable for ignoring women's work and, to some extent, raising the visibility of gender issues. The problem is the general neglect of the strategic needs of women, of the enabling strategies to overcome gender-specific constraints and inequalities which is the central cause of the perpetuation of women's poverty, social exclusion and inequality. There is general silence on domains of gender inequality. At best, women are stated as vulnerable groups and development strategies are directed towards the "female-headed households" – households headed by women in the absence of men.

Poverty reduction assessments focus on household surveys, with households treated as a unitary model. This fails to reflect intra-household differences in resource control, ownership of property, inheritance rights and bargaining power.

4.2 Persistent vulnerability and sex segregation in labour markets

Throughout the Asian region, a high proportion of women are engaged in low productivity jobs and informal work conditions. Although in the case of India, the recent National Sample Survey (NSS) data shows that men's share in own-account work is higher than that of women; however, more women than men are reported to be working as contributing family workers, which places women in a subjugated position with limited control even on their own labour and productive assets (ILO, 2012b). Further, high levels of sex segregation and the operating system of the gender tag on the labour market results in unequal distribution of women and men in various sectors and occupations. The sex segregation in the labour markets limits women's choices for employment opportunities and further promotes gender biases in the organizational practices of firms and factories.

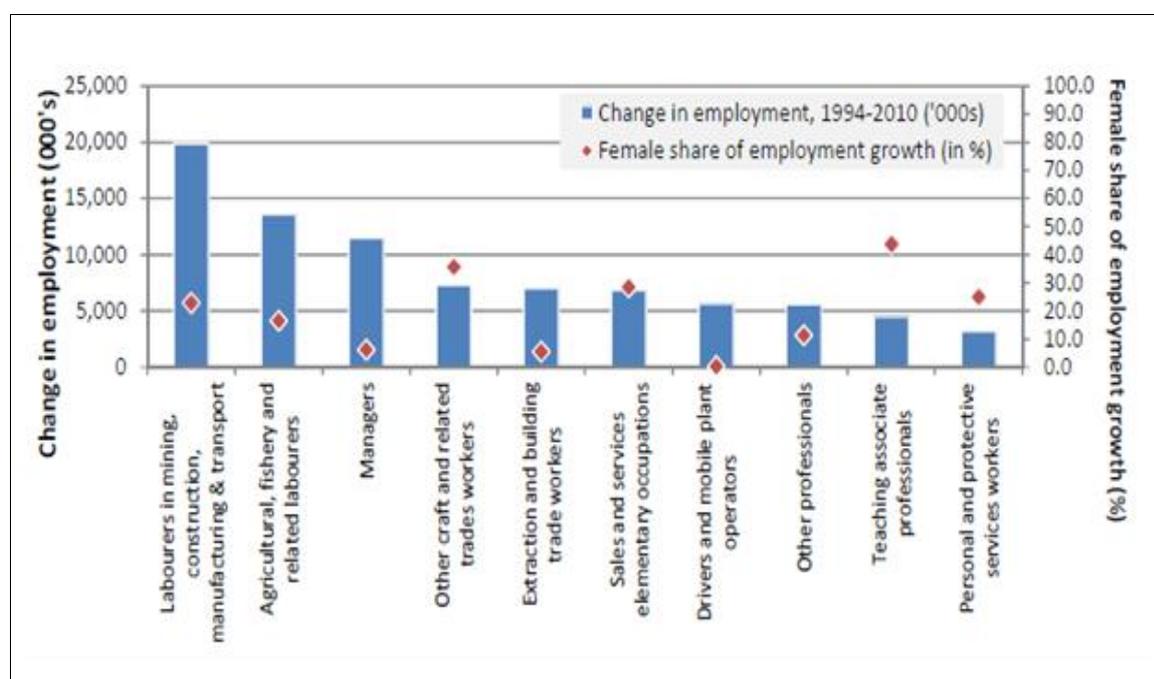
The market has traditionally been a taboo area for women in South Asia, more so in north India, Pakistan and Bangladesh. A widely accepted norm is that women's presence in the market degrades them to the status of immodest women. Women who go to the market lose social standing. If women do have to go to the market, they should be as quick about it as possible (Kelkar et al., 2004).

Women may directly sell minor items, such as eggs and vegetables, either at their doorstep to itinerant traders or through children who take the products to the market. Otherwise, their husbands or other male members of the family take the produce to the market. In Kishoreganj and Tangali villages of Bangladesh, however, there were a number of women who went to the market to sell their products. Younger women went in groups, but divorced and widowed women often went alone (Kelkar et al., 2004).

The prevailing social norms and the non-accountability of women’s household work and domestic care puts pressure on women workers to balance organizational work and household responsibilities. Socialized with their primary responsibility of household work and domestic care, there are numerous cases where women prefer jobs which allow them the time to cook, clean and take care of their children along with their “productive work”. These discouraged workers are over-represented in low-paid, low-skilled jobs and in services while men are selected for more dynamic jobs in construction and management (ILO, 2012b).

In a review of growth in employment in the past two decades in India, a recent ILO study noted that the most dynamic occupations were dominated by men and women did not gain from overall employment growth in those occupations (ILO, 2012b, p. 30). Figure 1 shows ten occupations that account for 90 per cent of India’s total employment growth during 1994–2012.

Figure 1. Employment growth by occupation and women’s share of employment growth, 1994–2010



Source: ILO 2012b, calculations based on India’s NSS database.

As is evident from figure 1, women’s share in India’s fast growing occupation was less than 50 per cent, with a mere increase of 6.3 per cent as managers, 11.4 per cent as other professional workers and 0.4 per cent as drivers and mobile plant operators.

In Bangladesh, between 1993–94 and 1995–96, the number of women informal workers increased from 44 per cent to 75 per cent (Mahmud, 2000). Interestingly, the growth rate for male labour force during 1995–96 and 1999–2000 stands at 1.2 per cent, while for women this growth rate during the same period is 14.4 per cent (Statistical Profile of Women in Bangladesh 2002, p. 137). Rahman and Islam in a 2012 study noted a steady growth in the informalization of work and the disadvantage of such informality for women in Bangladesh. In Nepal, the majority of informal workers are reported to be women (83.7 per cent), while men account for 69.5 per cent of informal workers (Human Development in South Asia, 2000, p. 60). A 2009 review of gender inequalities in Sri Lanka shows a labour force participation rate of 32.8 per cent for women compared to 66.6 per cent for men, thereby indicating that a large number of women are engaged in the informal sectors (ETC, 2013)

Table 1. Industrial composition of employment by gender

Country	BD			IN			NP			PK			LK		
Year	2005			2010			2001			2008			2010		
Sex	T	M	F	T	M	F	T	M	F	T	M	F	T	M	F
Agriculture	48.1	41.8	68.1	51.1	46.1	65.3	65.7	60.2	72.8	44.7	36.9	75.0	32.7	30.2	37.8
Industry	14.5	15.1	12.5	22.4	24.0	17.8	13.4	13.1	13.7	20.1	22.1	12.2	24.2	23.9	24.8
Services	37.4	43	19.4	26.6	29.9	17	20.9	26.8	13.5	35.3	41.0	12.9	43.1	45.9	37.4

Note: BD = Bangladesh; IN = India; NP = Nepal; PK = Pakistan; LK = Sri Lanka. BD and IN data for 15+ population; NP, PK & LK data for 10+ population.

Source: Based on Key Indicators of Labour Market, 7th edition; ISIC-Rev. 3, 1990 & Based on data from National Statistical offices)

Table 1 shows that women are generally employed in the informal sectors as temporary, casual or contract workers. They are usually either young unmarried girls or adult single women and are preferred by employers for (a) not having much domestic responsibilities, and (b) for not requiring maternity benefits and care centres for infants. A very large number of women in India's informal sector work outside the factory premises in subcontract units or as home-based workers because: (a) it reduces costs on building infrastructure and provisioning of services for workers; (b) it gives employers the freedom to use workers only when the employers think the workers are needed; (c) it limits the scope for workers to come together in unions and bargain for better conditions of employment; and (d) it saves money for the employers, which otherwise they would need to pay social security benefits to workers (Hirway, 2006).

During 1997–2007, official data showed that the highly labour-intensive agricultural employment in China had fallen by 10 per cent, manufacturing rose by 25 per cent and services by 35 per cent (Beardson, 2013, p. 70). However, structural transformation of the labour market showed a general neglect for both gender equality and decent working conditions. In 2008–09, the country was reported to be suffering from high levels of graduate unemployment and had 260 million domestic migrant workers.

The China Working Women Network (CWNN) produced a series of reports on the working conditions of women in the informal sectors of the country (CWNN, 2005). A 2005 report stated: Violation of women's labour rights especially in the informal sector and migrant workers is reported to be rampant. Unregulated labour use, no contract with women workers, illegal use of female child labour, and pressing down women's wage, unequal wage for work with equal value, lack of safety protection are common. Women's body is searched after the work is finished. Women workers in shoe and chemicals, and battery factory reported cases of frequent poisoning. According to a survey in 9 different types of rural factories in east and coastal regions, 65 per cent of women workers were exposed to toxic articles and 43 per cent of them felt dizzy and had nausea, and skin problems. A 2003 survey of 158 sex workers in Guangdong province, conducted by Pan Suiming noted that lower wages, no free time, lack of safety, poor working conditions in the in-formalized work were the main reasons for them to enter the sex industry. The sweatshop factory system, with its low wages and heavy workload, pushed women into becoming sex workers (Kelkar and Wang, 2007).

In 2012, the ILO report *Global Employment Trends for Women* reported a global gender gap of 2.3 percentage points, with a large number of women engaged in vulnerable work, 50.4 per cent women employed as contributing family workers and own-account workers compared to 48.1 per cent of men (ILO, 2012b, p. viii). The sectoral segregation of women and men showed that a third of women were engaged in agriculture, close to a half in services and only a sixth in industry. East Asia made an exception with the rise in women's employment in industry to a quarter. Further, the gender gap in occupational segregation showed a concentration of men in crafts, trades, as plant and machine operators and in management positions compared to a concentration of women in jobs requiring low and mid-skills occupations (e.g. as clerks, service workers and shop and sales workers). Women were rarely seen in higher-level management and technological positions.

The gender gap in occupational segregation is further worsened by the increasing marginalization of women's employment, non-accountability of household work and domestic care by women, perpetuation of gender inequality in wages and gendered practices of assigning lower positions to women in firms and factories.

In a time use study conducted in 23 countries for the *World Development Report 2012*, Berniell and Sánchez-Páramo (2011) noted a clear pattern at all levels of income, that women do a significant amount of housework and domestic caring and therefore have limited time for market activities. With "30% more time spent on housework by women in Cambodia to 6 times more in Guinea, and 70% more time for childcare in Sweden to 10 times more in Iraq. These differences have an impact on women's activity to participate in market work", and therefore they are likely to be engaged in casual, low quality, informal work (Duflo, 2012, p. 30).

Many women's rights organizations and individual researchers have, therefore, raised the question of economic growth led by market fundamentalism. A study carried out in three provinces of China (Guangxi, Guizhou and Yunnan) reveals that over 75 per cent of the agricultural labour force constitutes women, and the poorer the area the higher the percentage of women (IFAD, 2005a). Another study, *The Impact on Women in Agricultural and Industrial Sectors after China's Accession to WTO* (UNDP and China's National Committee for Development and Reform, 2003), reported on the increasing marginalization of women's employment, how women are more likely to be laid off and are more vulnerable than male employees in similar conditions.

4.3 Gender wage differentials

The wage structure in the informal sector of many countries in Asia has continued to remain gendered, with women receiving lower wages than men. For instance, across India minimum wages are set for different types of employment within a state and across states; however, these are differentially implemented for women and men. As noted by the National Commission for Enterprises in the Unorganized Sector (NCEUS), 85 per cent of casual workers in rural areas and 57 per cent of casual workers in urban areas are paid wages that are below the minimum wages (NCEUS, 2007, p. 48). The average wage rate of casual women workers in India in 2007–08 was noted to be 51.17 rupees (INR), and the male wage rate was INR 75.30 for similar work (Government of India, 2010). One possible explanation for gender wage differentials is that the differences in educational attainment and work skills between women and men are reflected in wage differentials (Gustafsson and Li, 2000). If women's skills and educational attainments are significantly lower than men's, there would be a systematic wage differential between the two genders in the labour market. And it is the women who are most likely to be crowded in low-paid jobs due to their lower human skill and lower mobility (due to their domestic responsibilities). According to the National Census of China 2000,

women have an average of 1.1 years of less schooling than men in the country as a whole. But the unexplained factor (gender discrimination) in the gender wage differentials in rural areas had been constant, with some decline in the period 1988–95 (Mason et al., 2000).

What is important to note, however, is the study by Wang and Cai (2006), who, in their analysis of China's urban labour market, concluded that the major share (93.5 per cent) of the wage differentials between women and men was attributed to discrimination rather than to human capital differences between the genders. Likewise, MacPhail and Dong (2006) noted the rising gender wage gap in the rural provinces of Shandong and Jiangsu in China. Hirway (2006) arrived at similar findings in her study of the labour market in India, which showed that the wage differential was largely due to gender discrimination which encourages women's engagement in low levels of occupation, like unskilled and semi-skilled work, low-level management work and other related productive work. If women have access to more highly paid market work, they are likely to spend less hours on housework. As observed in the case of China and India, women with a higher share of household income are less likely to take the major responsibility for housework (Kelkar, 2005; MacPhail and Dong, 2006). It is, therefore, not surprising that despite exhaustion due to a longer working day and lower wages, women highly value market work. The money earned from market work is important to the women as it raises their status to that of an economic contributor to the household.

The wage differentials between female and male agricultural workers are based on an assumed gender character. Employers and contractors simply offer lower wages to women, regardless of their performance on the job. In the given situation of social and economic neglect, women do not have better options. They must work longer and harder to make ends meet, leading to exhaustion and injuries from stress and overwork, a common problem reported by numerous agricultural workers. "The wage rate reflects the opportunity costs of leisure and home production time, and an increase in the wage rate is expected to reduce the number of hours the person allocates to leisure and home production by including her/him to supply additional hours to the labour market (assuming a substitution effect)" (MacPhail and Dong, 2006, p. 44). Thus, there appears to be a negative relationship between the wage rate and the time available for housework (substitution effect in the neoclassical labour supply model).

Evidently, in India there is not much change in the overall wage disparity between rural women and men (with the exception of the public works programme, as a result of the new legislation called the Mahatma Gandhi National Rural Employment Guarantee Act, 2006, popularly known as MGNREGA) (PRIYA, 2008). In Bangladesh, on the other hand, there is a substantial change in rural women's wages as compared to the proportion of men's wages, rising from 48 per cent in 1984–85 to 75 per cent in 2000. This change in the proportion of rural women's wages to men's wages is the result of the large growth of women's economic activities through Microfinance institutions (MFIs). This has reduced the extent of rural women's underemployment to almost half, from 74.6 per cent in 1993–94 to 38.2 per cent in 1999–2000.

A significant policy change from the earlier employment generation schemes in India is that the 2006 Act stipulates parity in wages for women and men. With the exception of a few reported cases, such gender wage parity has been noted in large-scale surveys of MGNREGA worksites (Kelkar, 2009). In the given system of gender relations in India, this is no small achievement. As noted above, women's human capital endowments do not determine wage differentials, which may be attributed more to discrimination favouring men (Kelkar and Wang, 2007). The gender wage differentials largely found in non-farm employment in the rural areas of India are largely due to gender discrimination which encourages women's engagement in low levels of occupation, like unskilled and semi-skilled work, low-level management work and other related production work.

Have these policy measures of gender wage parity in public works programmes changed gender regimes, leading towards women's economic empowerment? Existing social norms dictate that women and girls shoulder the main responsibility of caring for children and the elderly, and running the household, including collecting water and fuelwood for cooking. The persistent and existing pattern of unremunerated household production is increasingly recognized as a crucial element of gender-based inequality in labour relations. However, women's burden of unpaid work continues to be ignored due to the limited understanding of the sphere of unremunerated activities, that these activities outside market transactions are linked to the rest of economy. This adversely affects girls' and women's access to schooling or their ability to relate to the outside world and bargain for returns on their economic work and secure incomes (Antonopoulos and Hirway, 2010; Folbre, 1994:). What is also needed is to change gendered social norms that discriminate against girls and women and redistribute women's unpaid household work and domestic care responsibilities through policy measures and media campaigns that focus on changing attitudes and values that will put the sharing of responsibilities on men.

5. Management and ownerships of assets

Recently, an issue of major concern is that economic development relates to the policies and practices of denying women economic security and economic independence with unmediated (not through the household and its head) ownership and management rights to productive assets (i.e. land, house and technology). Gender disparities in ownership and control of land and other productive assets or in sharing tax, inflation burdens or in countering economic risks have not been estimated. Neither is there any examination of the gender differentiated impact of public expenditures, even in countries where gender budget initiatives have been piloted, as in the case of Bangladesh, India, Nepal and Sri Lanka (Lawyers Collective, 2009).

Attention however is given to poor women in the context of microfinance by linking rural women with MFIs and further expanding these efforts in India, Nepal, Pakistan and Sri Lanka. These microfinance strategies are likely to encourage self-employment and enterprise development. An earlier poverty reduction strategy in Sri Lanka suggested that in agriculture, gender strategy will focus on freeing women from their large-scale engagement in low-skilled, low-paid jobs and increase women's income earning abilities by providing training in undertaking small- and medium-scale businesses. More recently, the women of Sri Lanka are encouraged to engage in market work and raise productivity levels to promote economic growth and better living standards. However, no serious efforts have been made to address women's disadvantage caused by discriminatory practices in labour relations and home care responsibilities (Gunatilaka and Ranaraja, 2012).

Pakistan, in addition to providing microfinance to encourage self-employment, also proposes giving priority to women in the distribution of about 3 million acres of state-owned agricultural land to strengthen women's economic base and as an enabling strategy for their agency and voice in society (Shirkatgah, 2011).

In view of the widespread gender discrimination in a society gripped in patriarchal values, the Eleventh Five Year Plan of the Government of India envisaged four major areas of attention for "gender-balancing" in the country – violence against women, economic empowerment, women in governance and women's health. The plan proposed to "address the feminization of agriculture and menial employment. It will seek to provide adequate and need-based training to women to ensure that

they can enter all our sectors of the economy and that too, on an equal footing with men. Special attention will be paid to the economic empowerment of women from the marginalized and minority groups” (Planning Commission, 2006: 65).

In recent years, serious questions have been raised on women’s joint titles to land, introduced in India’s Sixth Five Year Plan (1980–85). A series of policy consultation meetings with civil society groups, including the Feminist Economist Group organized by the Planning Commission in preparation of the Twelfth Five Year Plan, came up with a general conclusion that the measures for joint titles have not worked and they remained inconsequential for the social and economic empowerment of women. Importantly, as a consequence of the policy consultation meetings, the current Twelfth Five Year Plan of India 2012-2017 says: “where new land is being distributed or regularized, individual titles in women’s name only, rather than joint titles with husbands could be considered. States may also want to consider group titles to women’s groups ... and recognize such groups as valid category of land owners”. In cases where joint titles were issued in the past to occupants of government land, “such pattas would be made partition-able so that wives if they so desire, can have half the share of land in their single names” (para. 23.25).

Such gender planning efforts are only half the story. There is a general silence on the implementation of plans and policies. In most of Asia, gender disaggregated data appears to be more widely available for indicators that reflect human poverty dimensions and achievements in basic capabilities compared to resource-based poverty and indicators that reflect access to productive assets and income. What is notable is the absence of monitoring indicators to capture women’s empowerment, for example, access to decent work, decrease in income poverty, increase in complex capabilities, increase in ownership and control of land, assets and other productive assets by women.

As noted above, development policy in macroeconomic analysis is somewhat concerned about bringing about limited changes in formal institutions, while paying much less attention to informal institutions that govern day-to-day life, and working through informal constraints called codes of conduct or norms of behaviour. These form part of the tradition we call culture and which affects women’s sense of the possible: “For those at the end of hierarchy, it provides the means to maintain their high position, whereas for those at the low end, it can limit aspirations, create discrimination and block mobility” (North, 1990, p. 170). As Bourdieu (2001) argues, culture, therefore, is a form of capital which makes it possible for certain individuals and groups (men in this case) to maintain and enhance their social, economic and political power. This type of social order plays an important role in the reproduction or perpetration of gender inequality.

6. Incentive, productivity and economic security

Often, in assessing the impact of improved inputs (e.g. fertilizer, seed) on women and men, there is a tendency to look only at access rather than at ownership and control. But evidence shows that where women have access to land or technology without control over how and when it can be used, the potential labour and technical inputs resulting into benefits are significantly reduced (Joireman, 2008; Kanbur and Spence, 2010). Bargaining power within the household is seen as an important factor in addressing gender disparities. Women’s lower bargaining power is largely determined by their smaller share of income generation compared to the men, which is also influenced by social and cultural norms, which in turn makes women dependent on men, with limited control in household investment decisions.

Some communities in Africa have a system of separate budgets for women and men. Both women and men may have separate fields (Burkina Faso, Mali, Kenya and Uganda), too, with women being able to take the income from their small and less fertile fields. There are strong cultural expectations of women's responsibilities, which require that women spend their money on their children and family. If a woman spends money on herself, even for buying much-needed clothes, without the man's permission, she would be charged as being promiscuous.² In Burkina Faso, women are reported to work more on their husband's plots than on their own plots (Udry, 1996).

Women do, however, seem to value even the limited autonomy they have in managing their small less fertile plots and using the produce and income from it for household expenses. At least the women can be sure that part of the income will be used for their children and not taken away for liquor or other expenses of the extended household. In several countries of West Africa, women's plots were traditionally used to grow sauce crops (groundnuts and vegetables), mainly for consumption, with some sale. But over the last decade, the market for horticultural products has grown substantially, for domestic consumption and for the export of French beans (Kenya), vanilla (Uganda), tomatoes, cabbages, and strawberries (Kenya), etc. Since this has become an important source of cash income, men have responded by reducing the size of women's plots. Of course, women still have to labour since they do all the work, except land clearing, on men's plots too. But in reaction to their reduced productive assets or land, women (Mount Kenya, Sagana Scheme) said that when land is taken away from them, they do not work as well on such plots as they do on their own plots (Nathan, 2003).

There is an important principal-agent incentive problem involved even in the household system (the man as the principal landowner ensures that the woman who is the labourer-agent has an incentive to maximize income). Women's lack of control and ownership rights to agricultural land and produce can affect the extent and quality of work done on the farm. In Nandkhera village in Parbhani district of Maharashtra in India, while discussing the constraints involved in improving the productivity of sorghum fields, a woman farmer, with support from other women, said, in the presence of 42 women and 20 men: "When the land is in the husband's name, I am only a worker. When it is in my name I have some position in society and my children and husband respect me. So my responsibility is much greater to my own land and I take care of my fields like my children".³

Importantly, similar opinions were expressed by the rural women in Bangladesh, where microcredit group members bought or leased agricultural land in their own names, independently of the men of the household. The women cultivated these lands for paddy and vegetables and sold the produce in the nearby markets (Kelkar et al., 2004).

During a recent conclave on women farmers in Lucknow (January 2013), village women from the semi-arid region of Budelkhund in Uttar Pradesh, India, explained that land, like other productive assets, provides an opportunity for change. "Our independent right to have land in our own names is a way to have access to other resources such as water, seeds, new technologies and bank loans. It further gives us the freedom from an unwelcome, violent marriage".⁴

In a similar vein, women chikan workers in the village of Khushalganj in Uttar Pradesh demanded the betterment of their conditions with new technologies and employment opportunities. A woman

² Author's field notes, August 2010.

³ Author's field notes, August 2011.

⁴ Author's field notes, January 2013.

participant of a focus group discussion, Arbunissa, expressed the opinion of many others present in the meeting: “We are not home-bound. We are willing to go out for work, provided we are assured of some employment with decent wages.” She further explained that when men are employed they give only 25 per cent of their earnings for household expenditure; with the remaining money they meet their own consumption needs and focus their energies on gaining privileged access to groups of other men outside the household. And, “when we women earn, we invest in our children’s education and healthcare”.⁵

Economic security is worsened by policies and institutions that do not realize that promoting women’s control over their incomes and resources would help boost growth and development. This is one of the major forms of gender inequality across the world and one which is systematically neglected in social policy and income statistics. In Asia, a large proportion of women are not able to retain their earned income – over 40 per cent in Bangladesh, over 40 per cent in Gujarat (India) and over 40 per cent in Indonesia (ILO, 2004, p. 86).

Secure and inalienable use rights, with full control, if not full ownership, are necessary for investment. In the absence of this security of use rights, which is now partially available because of the law, women would clearly not invest their own money in improving the land. Of course, the security of use rights in requiring a wife’s signature is still limited. It is not the same as having a plot of land registered in your own name. When women purchased land in their own names, as a number of women had in India and Bangladesh, they were obviously much more secure in their right to land.

Women’s unmediated ownership of land could lead to higher and better quality production and, more importantly, it can enable them to control the use of household income for their own well-being and that of other household members. It also leads to reduced domestic violence against women. An increasing range of econometrically robust studies show that compared to the assets owned by men, land and asset ownership by women has significantly better outcomes for their economic agency as well as for child survival, education and health (Kanbur and Spence, 2010; Kelkar, 2013; National Commission on Farmers Report 2004; World Economic Forum, 2005).

What can be done to further strengthen security and protection against “downside” risks, such as increased domestic violence against women in the initial stages of microfinance or self-help groups (SHGs) in rural areas, at every moment in the process or market economy? What would be the general social discouragement to implement measures for women’s economic empowerment?

The 2012 *World Development Report* (World Bank, 2011, p. 286) underlines four political economy issues that are relevant for enabling a policy environment for enhancing women’s economic agency and gender equality: (a) building coalitions (political parties, trade unions, private sector and women’s organizations) that mobilize around policy reforms and generate broad-based support; (b) facilitating business reasons for small and big firms for gender equality and drawing attention to the growing market power of women; (c) providing windows of opportunity for women’s advancement and decision-making roles in social, political change or dislocations caused by natural disasters and climate change; and (d) addressing the pace of change with bold government action for transformative reforms to overcome women’s dependence and persistent institutional rigidities about gender inequality and exclusion. Importantly, there is a growing realization in policy circles that incremental reforms, such as joint titles to land and property, have not worked, and social cultural norms have impeded the process of policy reforms for women (e.g. the Hindu Succession Amendment Act, 2005). Such transformative policy measures are to be monitored or audited socially, which would make the

⁵ Author’s field notes, February 2013.

process implementation transparent and the check the potential risk of reversal. The following section on women's work in agriculture and land management attempts to understand the process of change and its limits as a result of women's large-scale engagement in agricultural production.

7. Access to finance and local markets

Major advances in women's livelihoods condition are a result of microfinance and their participation in local markets. Starting in Bangladesh, through the innovations of Grameen Bank and BRAC, MFIs, whether in the form of non-governmental organization (NGO)-run credit groups or the Indian variety SHGs, are now a ubiquitous feature of women's livelihood programmes. Microfinance in India covers over 11.6 million poor households accessing banking services through their 0.77 million SHGs and the SHG-Bank Linkage Programme is reported to be the largest in the world in terms of its outreach. In Bangladesh, microfinance has promoted women's entry into income-earning occupations and have had an impact on women's empowerment (Kabeer, 2011; Kelkar et al., 2004).

7.1 Producing for the market

Repayment of loans in cash necessarily requires that the loan be invested in some form of cash-earning production. Using the loan to increase the sphere of non-commodity production will not enable the borrower to earn the necessary cash for loan repayment. In order to meet this requirement women necessarily have to increase commercial production. This may often take the form of commercialization of what was formerly produced for domestic consumption. In Laos, women who wove skirts for their own use and as gifts, now weave them for the market. In Bangladesh, women who raised poultry only for household consumption, now raise them for sale in the market. In one way or another, the system of loans and repayment has inevitably increased the sphere of commercial production or of commodity production (Nathan et al., 2012).

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

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

Of course, underlying income earning is the development of capabilities, not just asset or credit which are instruments to developing capabilities. But there is an understandable reification of money itself as the measure of status, a reification which then promotes the acquisition of more money as the goal of economic activity and the measure of success. In the course of changed economic practices, with women becoming income earners, they have also articulated new norms of gender relations.

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

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

The major change, however, is in women going to the market to buy something, for example, clothes for themselves and their children, schoolbooks, cosmetics, jewellery, among other things. Going to the market for such purposes, either accompanied by their husbands or as a group of women, has become a regular feature of women's activities in rural Bangladesh. What is interesting is that women do not go to these markets to buy groceries, which is still very much the work of men, though there are few instances of women doing the grocery shopping, as is the case in the districts of Kishoreganj and Tangail. The difference in the two kinds of purchases is possibly that in the case of clothes, cosmetics and jewellery, women would like to exercise their choice, something that is now acceptable, while there is not much personal choice in the matter of groceries. The husbands continue to remain superior and still buy major items like rice, meat, building materials and seeds (Kelkar et al., 2004). The National Family Health Survey (NFHS) (2005–06) reported that only one in three women were allowed to go out alone to places such as the local market, the health centre or visit friends or relatives outside the community (IIPS, 2007).

While more women go to the market to buy items such as clothes and schoolbooks, this is not uniformly so. In some cases, the women did say that only widowed, divorced or old women would go to the market, even to buy some minor things. Overall, there is greater acceptance that women can go to the market as buyers but not as sellers.

Despite these remarks about social norms, some women have undertaken selling in the market. In Kishoreganj, Gazipur and Tangail districts of Bangladesh, for example, women reported that the numbers of women in the market as sellers has increased. The policy of setting up “women's sections” in major markets (i.e. a separate section for women sellers, with their own toilets and at a nominal rent) by the Government of Bangladesh in partnership with the World Bank, Asian Development Bank and IFAD is likely to facilitate the entry of poor rural women into the local markets as sellers, without being subject to the objectionable male gaze and harassment. Besides the fear of loss of respect, an important reason for the limited number of women in the market is the

various types of harassment they are subject to in public spaces, which ranges from the aggressive male gaze and rumour-mongering to pinching and other forms of sexual harassment.

Are the matters related to the system of gender relations different in formal sector employment? Has women's employment in information technology (IT), a sphere of the formal sector, resulted in any change towards overcoming gendered occupational structures and in narrowing the gap between macro policies and micro practices?

8. Women in agriculture and land governance

8.1 Feminization of agricultural work

On average, women constitute 43 per cent of the agricultural labour force in developing countries and close to 50 per cent in Africa and Asia (FAO, 2011, p. 8). In South Asian countries, it ranges from 75 per cent for Pakistan, 72.8 per cent for Nepal, 68.1 per cent for Bangladesh, and 65.3 per cent for India, with Sri Lanka doing better with only 37.8 per cent in agriculture (ILO, 2012a). Moreover, it is argued that labour force participation statistics underestimate women's work in agriculture; in many cases the women socialized in cultural norms consider men as the bread winners and tend to evade questions by answering to their agricultural work as housework. A general pattern throughout Asia, however, is that the poorer the area, the higher women's contribution – largely as subsistence farmers who work for small pieces of land of less than 0.2 hectares (Kelkar, 2007). While the rate of feminization of agricultural labour differs across regions, it reflects common circumstances – the increased employment of women on a casual basis in small unregulated workplaces. While progress has been made in developing gender-sensitive extension systems, there is a general lack of understanding on how women are factored into crop management and agricultural systems, i.e. crop production, livestock, fishing, forestry and natural resource management.

Some rural development projects to some extent enable women to use their access to capital as a mean of acquiring access to and control over land or related productive assets. In parts of Bangladesh, women have taken land on lease through loans from MFIs. In other places, they have taken control over the management of, and income from, fish ponds from their husbands, with capital from MFIs and training in aquaculture.

Data on women farmers are limited. Most women engaged in farming are counted within a household production unit, and their activities are not usually separable from those of the household as a whole. This situation of data limitation is better in Africa where women and men often work on separate plots. However, male-controlled landholdings are generally larger and more fertile than women-controlled landholdings (FAO, 2011). Moreover, gender-specific housework and caring responsibilities make it more difficult for women to cultivate as efficiently as men. They face delays in sowing and other agricultural tasks, which is caused by cultural norms (such as the primacy of women's duty in care work and in collecting firewood and water), and may lead to losses in output. Women shoulder the major responsibility for seeds and cultivation of crops. The principal role of men was reported to be ploughing, land preparation and operational decisions with regard to “how much to produce, how to produce and when to produce” (Ghuleghule and Thombre, 2010, p. 330).

In Malawi, in maize farming, women own less land but still employ 10 per cent less total labour per hectare than men, and much of that labour is supplied by children, who are required to work to make up the shortfall caused by their mothers' other duties of cooking, cleaning and caregiving (Takane, 2008). Studies in Kenya noted that women-headed households have much lower adoption rates for improved seeds and fertilizers (FAO, 2011, p. 33). Detailed country studies give deeper insights into the gender differences in access to land and labour, farm tools and credit markets. In Ghana, for example, researchers note that only 39 per cent of women farmers have adopted improved crop varieties (compared with 59 per cent of men farmers) because they had less access to land, family labour and extension services (Doss and Morris, 2001). A large number of recent studies on sub-Saharan Africa came up with the conclusion that gender differences in farm yields are caused primarily by differences between women and men in their access to agricultural inputs, technology and extension services (Horrell and Krishnan, 2009; Kumase et al., 2008).

The issue of women's landownership, like that of employment with decent conditions of work, remains a policy concern in most of South Asia and sub-Saharan Africa. It is not just landownership but also all that goes with it such as access to institutional credit, technology and extension facilities. Equal property rights for women are relevant for developing production. Research-based evidence suggests the following:

- If input use difference between women and men could be overcome, women farmers could achieve the same yields as men farmers. Gilbert et al. (2002), in their study of Malawi, found that maize yields were 12–19 per cent higher on men's plots, but when women were given the same level of inputs, such as fertilizers and extension on experimental plots, they achieved the same yields (FAO, 2011).
- When women have command over productive assets (land, technology and house) and their own earnings, there are positive spill-over effects for other household members. (Behrman and Deolalikar, 1988; Doss, 2005; Haddad, 1999; Katz, 2000; Seebens, 2011). Recent evidence from Bangladesh confirms that the nutritional status of children is higher when women have influence over economic decisions (Bhagowalia et al., 2010).

Why do land governance systems fail women? Several issues related to traditional social norms and conventional development policies embedding these norms impede women's access, management and ownership of land and other productive assets; and these in tandem influence women's ability to seek employment opportunities. The issues that came to the fore in the civil society discourse include: (a) the patriarchal system of landownership in most of Asia; (b) the continuing tradition of the man as the head of the household with his veto right on governance of assets and skill development needed for any employment opportunities; (c) women's ignorance and reluctance to assert their right to productive assets, land and employment; and (d) women's lack of economic power which leads to their silence and lack of bargaining power within the household and outside (Wada Na Todo Abhiyan, 2011⁶).

Women are not perceived as farmers, even when they do much farm work partly because they are not landowners. As a result, agricultural extension and information on new technologies are almost exclusively directed at the men. Although vegetable growing is almost universally women's work, projects that aim to diversify agricultural production by promoting commercial vegetable growing (as in Bangladesh) often train, or used to train, the men. Knowledge is inevitably lost when it is passed on to women. If women were given unprecedented rights to land, they would be accepted as owners and hence as farmers; there would be a greater likelihood of them being targeted for training as farmers and not just as home managers.

⁶ Abhiyan, V.N.T. 2011. A meeting of network of civil society organisations in Delhi in December 2011.

8.2 Towards securing rights to land and resources

There are, however, some examples that suggest that secure land rights of women, with full control and ownership, are necessary both for women's economic empowerment and to increase productivity or investment in agriculture.

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

Aquaculture in fish ponds is an important livelihood in Bangladesh. But like land, ponds, too, are entirely owned and controlled by the men. Two recent initiatives, however, show how women can gain access and control over aquaculture activities in fish ponds. In the mid-1990s, the Government of Bangladesh gave user rights of fish ponds to women in the Ox-Bow Lakes Project of the Government of Bangladesh–IFAD and DANIDA. They were also provided training and credit through an NGO. Since getting user rights to these ponds, women have had to fight to retain control over them. There have been frequent attempts by the men, connected to the ruling political parties, to take over these fish ponds. So far, in a majority of cases, the women have retained these ponds and used the income from fish culture activities to improve their own well-being and that of their households (Nathan and Apu, 1998).

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

The above examples are instances of changes in the way resources are being managed – in the first case, what was government-owned has been handed over to the women; in the second case, women used capital and knowledge to take over the management of the ponds from their husbands.

8.3 Land in the woman's name

During 1997–2010, in a poverty reduction programme in the state of Andhra Pradesh, India (called Indira Kranthi Patham, earlier called Velugu), the government, in partnership with the World Bank, purchased land from owners who wished to lease their lands, and transferred it in the names of

women from landless households. Over 5,000 women got land in their independent names. In all the villages visited in 2004–05, as part of the review of the UNIFEM project on “Women’s Empowerment in the Market Place”, both women and men said that it was a good thing that the land was registered in women’s names. They felt this would be a safeguard against men’s tendency to consume excessive alcohol and then write off their land for a small amount of money. In Musalimadagu village, it was also pointed out that having land in their names had strengthened women’s say in negotiating with men in the household. They could threaten the men who overspent on alcohol and thus influence men’s behaviour (Nathan and Kelkar, 2005).

As a result of land transferred in women’s names among the Chenchu people (indigenous people engaged in agriculture and collection of forest produce), we noted a significant improvement in the well-being and self-esteem of the women (Nathan and Kelkar, 2005). Women were able to use more household income to buy food and other household necessities. Several women of the village jointly managed a procurement centre for forest products and two of these women set up a grocery shop within the village. These are some examples of self-employment where women had full control over the resources they managed and where they also employed other women of the village to provide them with economic support. Many more children in the village were attending school. The villagers’ diet had become more varied, with more intake of vegetables. Men, too, appreciated the fact that there was now more food in the house.

Box 1
Gender Transformative Change and Men’s Employment among Chenchu in Andhra Pradesh

The Chenchu women, who are community organizers, have also raised the profile of the community. From being shy and afraid of interacting with outsiders, the women community organizers have developed the capacity to deal with outsiders; some, like Anjulamma, even confront local traders and government officials who have tried to cheat them in the marketplace. On one occasion, Anjulamma was able to explain the project activities to the chief minister – a big step for a Chenchu woman. What all this shows is that from having been looked down upon, land rights in women’s names have brought about a change in the terms of recognition of Chenchu women.

With the overall higher income from land and with more being available for household needs, women are confident of their ability to borrow and repay loans from the SHGs. Interestingly, more women have taken loans for rearing goats. Subsequently, this economic activity has also provided work to the men – it is the men’s responsibility to graze and manage the goats. Women in the village of Petralchenu and the men, too, expressed their satisfaction with the development of some work for men. The project’s success in giving women rights to land and related capabilities, including control over a major portion of cash income for the sale of agricultural produce, has allowed women to influence men’s behaviour in a system of limited production to an income maximizing system of production.

Consequently, improvements in well-being were not limited to children and men. Women began to spend more on their own consumption, not only of food but also of other things that increased their self-esteem such as improving their healthcare needs and spending money on their grooming and appearance. This was not just because of their ability to use more household income for consumption but also through their social interaction in regular Sangham (rural women’s groups) meetings. “Earlier we did not comb our hair. Now we comb our hair, we take pride in our appearance ... we did not take care how we tied our sarees. Now we do. We come neatly dressed for meetings”, said Gangamma of Sarlapali village.⁷

⁷ Interview with author, May 2004.

8.4 Women's collectives leasing land

There are also other types of market-mediated land reforms, for instance, in which those wishing to lease land acquire it from those wishing to lease out land. Unlike many of the state-sponsored schemes for distribution of government-owned land, in this case, relatively good quality land is transferred to the landless women in groups. In India, the Deccan Development Society (DDS) in Andhra Pradesh and Kudumbashree in Kerala have deliberately used savings and credit to enable groups of women to take land on lease. Leasing land as a group makes women stronger in the lease market. It also enables them to lease larger areas of land. In DDS, two women Sanghams (groups) have developed 1,000 acres of common land in and around their village by raising neighbourhood forests in 28 villages. They now own tree *pattas* (title deeds) in their own names.

Kudumbashree, formally registered as a State Poverty Eradication Mission (SPEM), is a joint programme of the Government of Kerala and the National Bank for Agriculture and Rural Development (NABARD), implemented through the Community Development Societies (CDSs) of poor women. There is a field officer in each district to manage and promote Kudumbashree. It functions as the community voice of the economically and socially weak. Kudumbashree is an innovative community-based women-oriented initiative and is one of the largest women's movements in Asia with a membership of 3,780,000.⁸ Importantly, 46,444 women's groups participated in collective farming and brought 62,655 acres of land under cultivation. Kudumbashree organizes women-specific training programmes to enhance their members' marketing capabilities and to improve their entrepreneurial skills.

The major success of Kudumbashree lies in: (a) making large pieces of fallow land cultivable and productive and (b) women purchasing the leased-out land in their own names, either in the name of their group or in their own names. There is an urgent policy need to study the extent of such transactions and their impact on gender relations both within the household and within the gendered social systems in India.

9. Women's inclusivity in IT

In Asia, India has emerged as an IT superpower and the second largest software developer in the world. With an annual revenue of US\$ 60 billion, the Indian information technology–business process outsourcing (IT–BPO) industry has come up as the largest private sector employer in the country, with direct employment of 2.23 million professionals and indirect employment of over 8 million people in different industry sectors (NASSCOM and MERCER, 2009). The percentage of women employees steadily increased from 21 per cent in 2003 to 36 per cent in 2008, especially at senior levels (NASSCOM, 2003; NASSCOM & MERCER, 2009). Importantly, the percentage of women working in human resources (for long an assigned career for women) dropped from 55 per cent in 2006 to 25 per cent in 2008, which shows that women are opting for non-gendered careers.

In a study undertaken for UNDP (2004) of nine Asian countries (China, India, Indonesia, Malaysia, Mongolia, Pakistan, Sri Lanka, Thailand and Vietnam), the authors noted that despite the absence of gender segregated data at national levels, the role of the IT industry in promoting gender equality was positive. On average, among professionals, there is one women employee for every seven men employed in the IT industry. Women professionals constitute 12.5 per cent of the industry, with the

⁸ The author's interview with the management of Kudumbashree, September 2012.

National Institute of Information Technology (NIIT) having the highest proportion of women employees (29 per cent), and Rolta the lowest (4 per cent). Nearly 20 per cent of Tata Consultancy Services employees, 19 per cent of Wipro employees and 17 per cent of Infosys employees are women (Rani and Mahalingam, 2003).

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

Notwithstanding the glass ceiling in the industry, the development of IT in Asia has had a clear impact on women. Studies of the “Village Pay Phones” in rural Bangladesh (Richardson et al., 2000), and computer-aided technologies and teleworking in India (Mitter, 2000; Gothoskar, 2000) have observed that household income has increased, and women have more mobility and say in household matters. But women’s work has multiplied, as professionals and lower-level employees have continued with household work and care responsibilities. Further, communication via the Internet is itself gendered and strongly shaped by patriarchal yardsticks of class and gender (Veena and Kusakabe, 2004).

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

Importantly, women’s presence in decision-making positions as partners or entrepreneurs makes a difference to the recruitment and promotions of women in higher positions. One woman, a partner in a growing IT company, said her physical presence at interviews led to more women being recruited. Otherwise, even gender-sensitive men do not look for alternatives or other ways of recruiting women. The attitude of the people in charge of recruitment plays an important role in the number of women and their positions.⁹

9.1 Women’s work

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

⁹ Interview with author, Bangalore, March 2009.

The primacy of domestic work has several consequences for women who seek wage employment. Given the patriarchal structure of the Indian family, women are swamped in never-ending demands of housework and domestic care. We noted women in IT being agitated by the culturally defined gender-based division of labour, which they feel is unfair to them. A 30-year old woman, employed in a call centre in Delhi, reported, “I am frustrated when my unmarried junior colleagues are promoted. However because of my household responsibilities, I cannot work long hours and therefore cannot expect or progress at work”.¹⁰

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

9.2 Mobility

During the last 20 years, women’s participation in IT-enabled services has been increasing. Many women have moved from the hotel industry, sales, fashion, designing, teaching and so on to IT-enabled services. They view the IT sector as an emerging phenomenon, an ideal working environment for women. Gender differences operate in how women and men are differently placed in availing these opportunities. Men, for example, move from one company to another as they find better opportunities. However, the percentage of women who move from one company to another for better opportunities is very small. Restrictions on women’s mobility due to household responsibilities and societal barriers make it difficult for them to change jobs frequently. Women have fewer locational choices than men. This makes them less competitive with regard to exploiting opportunities. Married women cannot spend a lot of time on commuting to work unlike single women and men who can. So they negotiate for a lower position in companies near their homes. One woman in a call centre in Delhi said, “Although the work is monotonous, I do not want to quit this job, because it is close to my house”.¹¹

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

Strangely enough, women’s lower mobility has influenced recruitment policies in the industry in their favour. Several instances during my discussions at Delhi and Bangalore in 2009 have led us to realize that women (and men), who are unable to enter the more competitive areas of the industry, such as multinationals or large Indian firms, join the IT-enabled sector. Therefore, they do not opt for more challenging and better-paying jobs. Hence employers prefer married women with children, as they are

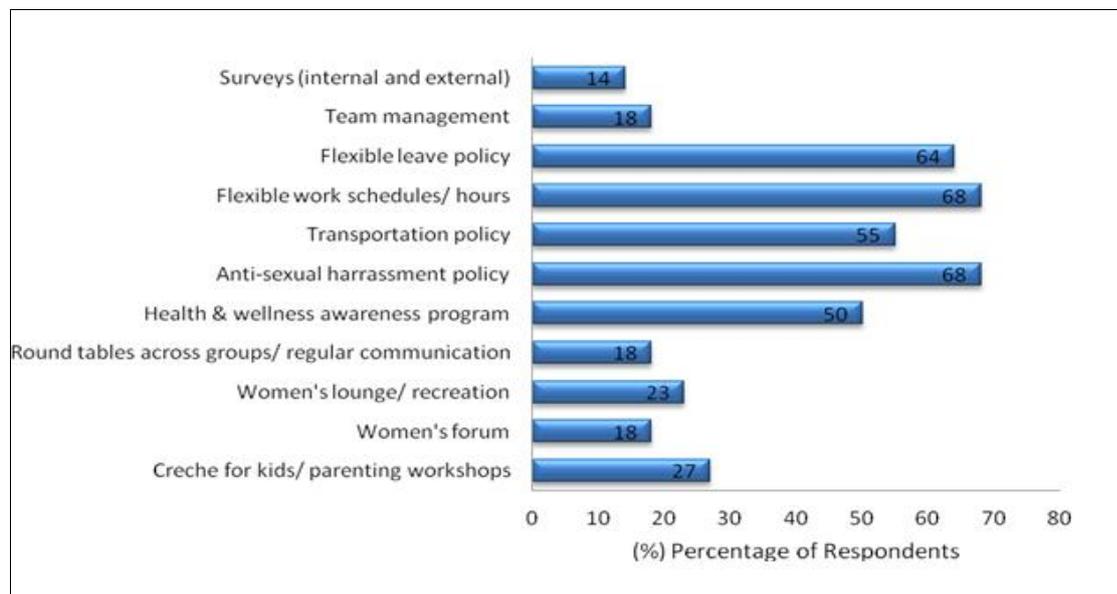
¹⁰ Interview with author, 2009.

¹¹ Interview with author, October 2002.

not too mobile and would be willing to stay in “a boring job” for domestic reasons. Women were viewed as “efficient in the work and would not leave the company as they get better opportunities”.

In exploring some of the good practices, it was noted that 70 IT companies in India have implemented, in the country, policies on sexual harassment, flexible working hours, transportation policies and flexible leave usage as the most common policies, others (as shown in figure 2) remain less common. Few companies provide a counsellor for female employees. There were others who have institutionalized “gender neutral career advancement opportunities” followed by grievance management committees and reward for increase in women’s inclusivity in the IT industries (NASSCOM and MERCER, 2009, p. 17). As figure 2 shows, 68 per cent of women employees have flexible work schedules.

Figure 2. Best practices to support women at work



Source: NASSCOM and MERCER, 2009.

9.3 Towards transforming structural inequalities and gender relations

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

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

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

The gender-equitable answer lies in working out systems whereby society, industry and government institutions share the cost of the social services (a critical component of economic growth) required to keep women working on a regular basis, like other employees (unlike women employees on two tracks – full-time employees and employees with full domestic responsibilities).

10. An appraisal of change in gender regimes

Over the past couple of decades, there has been a slow, partial and fitful change in women becoming independent income earners in their own right. Does such a movement represent a capability development of women, an increase in their well-being and of choice? Has the movement of women into the traditional sectors, such as agricultural work, and into the technologically advanced IT sector brought benefits to the women concerned? Has it weakened the grip of patriarchy? Or, does it function within the confines of the traditional systems of power and hierarchy between women and men?

We examined these questions keeping in mind two major sites: (a) women as producers in agriculture and the informal economy and (b) women as employees in the IT industry. In both cases, there is the role of women as income earners, one which is different from their former and traditional status as dependent, contributing family workers. There is an increase in the economic identity of women that works in Tandem being producers of agriculture and income earners and even the providers for the family. This is different from women's work as a contributing family worker in agriculture where women's contribution would have been subsumed in the general household labour and not even acknowledge as productive labour, given that men are generally the owners of productive assets and property in Asia. Further, with the spread of IT, and more so with the mobile phone technology, women learn new methods of work organizations, as against the earlier methods of agricultural production or the ever more confined methods of domestic care and household work.

With both IT employment and agricultural work, women have gained greater prestige in the household and also have increased control over how their income is spent, which is what Amartya Sen's (1990) theory of household bargaining as cooperative-conflict would predict.

The unitary household model, expanded originally by Gary Becker in the 1960s, suggests that the household is a collection of individuals who have a single set of interests and thereby precludes any conflict or inequality among the members. This unitary model has increasingly been questioned (Kelkar et al., 2003; Seebens, 2011; Sen, 1990). In his analysis of gender and cooperative conflicts, Sen proposes that household members do not necessarily share the same preferences and that they try to pursue their own interests and claims in the pluralistic level of existence. The household members face two types of problems at the same time: (a) of working in cooperation and adding to total availabilities and (b) of conflict related to dividing the total availabilities among the members of the

household. Arrangements regarding the division of paid and unpaid work, differential consumption patterns and decision-making have an impact on the combined problem of cooperation and conflict. If the household allocation of paid and unpaid work and asset ownership is not gender balanced, it may influence intra-household bargaining, inter-spousal decisions concerning production, consumption entitlement, and formation of human capabilities, thereby enabling them to access employment and entrepreneurial opportunities. Further, the respective bargaining powers of women and men within the cooperative existence depends much on their asset ownership (or its potential) through inheritance or employment earnings, including the social perception of their economic contributions and power outside the family or household. To exit from a non-functional, unwelcome marriage is more costly for women, than for men in most cultures, as it is likely to withdraw women's bargaining power over custody of children, management of household assets and their right to consumption and freedom of mobility.

The commercialization of what was formerly domestic production (micro businesses, chikan embroidery, weaving of shawls, etc.) has led to an enhancement of the capabilities of women. In the first instance, although based on an earlier form of household activity, even if the nature of the labour performed was the same, it is now performed not for its use value but for its monetary value. Second, production for the market usually means a generalization of the type of labour. For instance, chikan workers now not only reproduce designs handed down to them by their grandmothers, but they also learn new motifs of design as they respond to market demands. From relatively fixed designs, specific to a particular community, women now learn to embroider or weave any design that is given to them, viz. any design demanded in the market. In the process, there is a generalization of the capacity to embroider or weave. There is even some local development of the capacity to innovate and make new designs.

These are all definite advances in women's economic work, the mode of self-activity of the producers. While the older, traditional forms of production gave satisfaction from a limited standpoint, the modern forms of production, despite following the dictates of the market, have a higher satisfaction in the labour, even if it appears to be only for the money it will bring. Clearly visible in the transformation of the decorative, new designs of chikan embroidery and weaving, from a subsidiary household activity of women into a commercial embroidery production, is that it has become the major income source of women and their households.

The advances in the capability of women's labour, income earned, respect and dignity at home, greater control over the disposition of household income, increased well-being of women themselves and their children – these are all the advances associated with the change from women as subordinate household workers to becoming income earners, whether as wage workers or as own-account producers. The opportunity to engage in paid work (chikan embroidery, agricultural labour, public works programme, such as MGNREGA, and so on) has made women economic actors, able to invest in their own consumption, health, skills and education as well in the well-being of their children. These women participate in community management and discuss matters of concern with the local government and other officials. Kabeer (1999), in her study of women garment workers in Bangladesh, and Swaminathan (2005), in a study of women workers around Chennai, India, point to the gains in the self-esteem of these women. "There is no doubt that wage employment has improved the self-worth, and self-perception of the workers, married or unmarried, apart from conferring monetary benefits" (Swaminathan, 2005, p. 103). Likewise, Delia Davin points out about Chinese women entering factory work: "Their wages, although low by international standards, often allow them to acquire savings or increase the resources of their natal families" (2004, p. 87).

NSS data between 2004–05 and 2009–10 show an increase in the proportion of women as regular workers from 16.5 to 19.5 per cent. This increase was seen in both rural and urban areas. This shows a clear improvement in the work status of women; an improvement in the proportion of women who have an independent work status. Along with the decline in the overall work participation rate of women, this increase in the proportion of women workers is a positive development, given that it is associated with cash earnings or wages, which is likely to increase women’s bargaining power and ability to influence decisions concerning distribution of household resources. Such a positive change was also seen in a 2011 study on the feminization of labour in rural China during the period 1991–2006 (Chang et al., 2011, p. 117). The study noted that the time “allocated to the paid off-farm sector increased for both men and women, but the changes are smaller for women than men. (1.091 and 0.629 hours a day for single and married women versus 1.492 and 1.093 for single and married men)”. Further, the study also noted an increase in women’s share of household work time. Hence a note of caution – a positive effect or increase in paid work of women needs to be weighed against any possible increase in the intensity of her domestic work.

10.1 Women’s economic empowerment and reduction in violence

With ownership of property and land, and as a result of the general improvement in women’s economic status, there can be a reduction in the violence against women. The improvement in economic status does not by itself lessen the violence against women. But it surely does strengthen women’s economic agency and position, enabling them to resist and thus bring about a reduction in violence.

In cases where customary laws and practices allow for women to inherit property, there appears to be advancement in women’s status and decision-making participation. In fact, some studies have also correlated women’s property ownership with a decline in the incidence of domestic violence. For example, in their study Bhattacharya et al. (2011) investigated the relationship between marital violence and women’s employment and property status in Kaushambi, a less developed district in Uttar Pradesh, India. Significantly, the study found that domestic violence is negatively correlated with the economic position of the household (as defined by the amount of landholding). Moreover, among those who do not experience violence, 16 per cent own houses, while among those who do experience violence only 2 per cent own houses.. In fact, women’s house ownership is associated with a 33–36 per cent point reduction in violence. Similarly, Panda and Agarwal (2005) examined the association between marital violence and property ownership in Thiruvananthapuram district of Kerala. They found that ownership of property was negatively correlated with women’s experiences of both physical and psychological violence. The relationship was maintained even after controlling for other factors such as women’s education, per capita income, level of social support, husband’s risk behaviour and a history of violence in wife’s family during her childhood.

In a recent study, Chowdhury (2011) links reduced violence against women with possession of land by inheritance rights. In narrating their experiences of property ownership and its positive impact, women relayed that property acquisition was associated with greater respect in the marital household, the ability to frequently visit natal family, decreased physical violence, greater assistance from the mother-in-law in household chores, increased access to spaces outside the home (especially in rural areas), and greater participation in reproductive and financial decision-making. Some women also report a change in their relationship with their husbands: “When we are ill, our husbands take over all the housework even that of feeding the animals and cutting and carrying fodder. There is no beating or scolding as our husbands are afraid of *badnami* (bad name in the neighbourhood)”, says Kaushalya (Chowdhury, 2011, p. 21).

In rural Haryana, India, even the knowledge and hope of the wife's property inheritance suffices to suppress male violence. Despite these gains of property ownership, depending on the norms that guide certain regions, women may experience alienation by the natal family when they claim their property share, especially when there is a son or brother to inherit the property. Following the sister's property possession, the relations between brother and sister usually become irrecoverable.

There are gender-specific patterns in the social structure, institutions and practices that continue to affect the employment capabilities and assets of women. A gender assessment report of China noted: "So although many of the extreme forms of the traditional norms and related practices have been abolished at the macro policy level, the old gender order remains and manifests itself in the micro policies, implementation and practices in the allocation of assets, power, rights, status and opportunities" (IFAD, 2005, p. 5). The assessment further observed that the perceptions of women as secondary dependent humans and men as primary and independent permeate all social and political institutions – the functioning of the market, the community and the family. In general, there is a gap and contradiction between the state's macro policy and the micro practice at the local level and there is no law to guarantee effective implementation (IFAD, 2005, p. 6). For example, the labour law provides four days of rest in a month, but in practice women workers only get one day or no rest for the entire month.

10.2 Individual identities of women

Importantly, at a functional level, women's individual identities have been recognized, as seen in case of MGNREGA payments, which, through a smart card or unique identity (UID) or Aadhaar card system in India, can only be made to the women concerned. Through the Aadhaar identity card, women are now being given a foundational individualized economic identity. This foundational identity can be used in various economic situations – to secure payments and entitlements or for financial inclusion. This personal identity goes against the norms of many traditional gender regimes, where women are referred to and known by their relationships to the men in their lives (e.g. as someone's mother or as someone's wife) rather than by their own individualized personal identity. Such relational identity is more of a problem for poor women than it is for poor men. Both poor women and men could face problems in establishing their identities due to lack of documentation in their individual names. But in the various development schemes and government entitlements it is the men who are individually recognized and acknowledged as "head of the household". Women remain subsumed under the category of dependent household members, irrespective of their economic contribution. As a result, women are less likely to manage and own productive assets and hold a position of power.

The introduction of Aadhaar, however, has not changed the social norms that determine women's economic dependence on men. The old structure of the gender division of labour and the associated social norms still determine the direction and the form of these changes. However, men continue to dominate the public sphere and wield power, especially economic power in production, whereas women continue to remain in their assigned roles in the domestic sphere; women also tend to work in subordinate functions in the labour market and usually are paid less than men. Other things being equal, women generally are appointed to lower positions with the same qualifications, and, above all, they are proportionately more affected by redundancies and insecurity of employment, and more often relegated to part-time positions, which, in turn, excludes them from decision-making and career upgrading (Bourdieu, 2001).

10.3 Sticky areas

There are three **areas** resistant to transformative change in gender regimes in Asia. The first area is the gender division of housework and domestic care. Public policies, social norms and familial grooming nurture men to be “breadwinners” and head the households. In most situations, the men are therefore reluctant to be responsible for either housework or domestic care which could affect their market work and potential advancement through promotions. This position of men within the household and outside in social and economic institutions as well as in development planning provides them with the power to disregard women’s household work and its long working hours without any public recognition and economic remuneration. This housework and domestic care – so critical for the maintenance of human society – is condemned to remain invisible and sexually characterized as women’s duty. And, women’s strategic interests for advancement with market work continue to be ignored. The feminist analysis of household work and unpaid care considers household work and care to be valuable in itself; the gender equality issue lies nevertheless in its adequate recognition and its replacement with equal sharing by women and men.

The so-called productive activities may be parasitic on the other work being done such as housework and cooking, caring for children, or carrying food to the field to the male cultivators. Technology is not only about equipment and its operational characteristics but also about social arrangements that permit the equipment to be used and the so-called production processes to be carried on. Women’s ownership and control of land, house and other productive assets can increase bargaining power to leverage change in key institutions (i.e. family, community, the state and market agencies) and facilitate a shift to more equitable gender norms.

The question of dignity is important in understanding the gender division of work. There is a connection between the deployment of women for domestic and farm labour and the caste-based labour systems in India and some other countries in South Asia. Leather tanning, the occupation of birth attendants and manual scavenging (the latter with some policy attention in recent years) are some examples of caste-based labour of women, which have continued to be stigmatized as the labour of Dalits (and more so of Dalit women) and also remained outside the framework of technological upgradation (Gopal, 2013). The duality of complex inequalities (based on gender and caste or ethnicity) of women’s work has received limited attention in both policy measures and civil society discourse. Further, it is important that the concern for caste differences does not deflect attention – in policy and practice – away from the strategic concerns of Dalit women and gender relations among caste-based social groups and indigenous peoples, where the most defiling, low-skilled and low-paid jobs are assigned to women.

Second, there is a general reluctance to recognize women’s unmediated authority to ownership and management of property, land and other factors of production. It is often argued that women who have land or housing documents in their names are likely to be in a stronger bargaining position vis-à-vis their husbands than women who do not formally own land or house. Women face many disadvantages, even if they belong to a household that has land documents; in 78 per cent of cases, the women in the UN Women-Landesa study (2012) had no land documents in their name. This gender gap in ownership is not due to women’s disinterest, as there are encouraging results that show that women want to own land and in many cases have successfully struggled with their families for landownership rights.

Women’s significant work in agricultural production is well accepted in agricultural–rural development official circles. This acceptance, however, does not translate into women being

recognized as legitimate farmers, who are entitled to own land and manage crop production. Such a denial of the right to productive assets is likely to have adverse economic implications (FAO, 2011; Kelkar and Krishnaraj, 2013). Since, at one level, women perform the most difficult tasks associated with farming, and, at another level, because they do not own land, they cannot obtain credit and claim other benefits provided by government schemes for agricultural development.

In general, women whose husbands were present for at least half of the year were unlikely to participate in decisions about how plots were used. They were noticeably more likely to have a say if they were de facto heads of households. And, regardless of whether they had a husband at home, women whose names were on the documents were more likely to take part in decision-making on plot use (Kelkar, 2013; UN Women-Landesia Study, 2012).

In the given social norms, women, too, lack the confidence to discuss property and land management issues with government officials (Kelkar, 2013). Further, they have not experienced such support for their right to own and manage property from the community leaders and religious institutions.

A final sticky area that has been largely resistant to change is the gender tag in the labour market: the segregation of women and men in market work and occupational structures. Employers tend to hire women for “women’s jobs” and men for “men’s jobs”, so that women do not lose efficiency by working in men’s jobs and men do not lose efficiency by working in women’s jobs. Firms generally consider women to be efficient in their traditional occupations, as assistants and caregivers, and men therefore are not threatened by the loss of skilled work or their technologically superior position, which was the case with the keyboard operators in Kabyle society in Africa. The Kabyle society, studied by Bourdieu, shows that “women’s entry into the publishing trades as the keyboard operators aroused formidable resistance on the part of men, who saw a threat to their occupational mythology of highly skilled labour” (Bourdieu, 2001, pp. 60–61). It was only after a long struggle by women that their keyboard operating skills were recognized. However, women’s technological work was arbitrarily redefined as of lower quality, while maintaining the higher value of men’s “skilled work”.

Discussing how norms affect economic behaviour and choice of gender identity in labour market relations, Akerlof and Kranton in their recent study (2010) conclude that men do not generally dislike working with women. Their dislike is job-specific, for example, women as secretaries and men as executives. Therefore,

- Women invest in skills for jobs that are appropriate for women (education rather than business schooling or engineering).
- Women may have a lower attachment to the labour force because of wider gender norms (women are expected to stay home and raise children).
- The real problem is the norms that regulate that women and men should do particular jobs, irrespective of their individual tastes and abilities.

Firms do not have much incentive to change gender norms, which are generated within the household and then manifested in the labour market. Furthermore, whatever gains have come up as a result of the feminist critique of labour market relations and of conventional economic interpretations of work, they are likely to be at risk with the new forms of women’s incorporation in global production systems.

As the Asian crisis of the late 1990s showed in the case of Thailand, there can be reversals of these movements with market downturns forcing women back into household and domestic roles as they act as shock absorbers to macroeconomic downturns (Nathan and Kelkar, 2012). The uncertainties and risks of own-account workers, low wages and sexual harassment for those in the workplace, all are associated with the new ways of women's incorporation in global chains and reflect the lack of "decent work".

To advance the struggle of women workers for decent work, two major issues need to be confronted. First, the gender differentiation of the labour force between a core of men who have somewhat decent work standards and the flexible mass of women workers who do not have these standards, which largely proceeds on the basis of presumed skills. Women are kept out of skilled categories or their labour, even though skilled, is classified as unskilled (Bourdieu, 2001; Mason et al., 2000). This skill-based gender differentiation of the labour force needs to be confronted and changed, if the conditions of women workers are to change. Second, since it is considered to be women's responsibility to do most of the household work, the enormous increase in women's work burden with their entry into income earning needs to be tackled, if women are not to continue mining their bodies. The provision of sufficient infrastructure, like clean and efficient energy sources that would reduce both the time spent in cooking and also the health hazard from cooking, along with efforts to bring about an equal sharing of household work, together are part of the move towards decent work for women.

11. Conclusions: Towards women's economic empowerment

How should one react to the inadequacies of women's working conditions, whether in the formal or informal economy? On the one hand, one can decry or adjust to it as an inevitable concomitant of globalization. On the other hand, one can find new ways of changing the terms of incorporation in labour markets. The big problem in changing the terms of incorporation is flexibility of capital. There is the threat of relocation to ever-cheaper sites of labour, understanding cheapness to be not just a matter of wages but of wage cost per unit of output, and therefore related to not just the level of wages but also the productivity of labour. Consequently, success in demands for improving the conditions of women's work, whether in areas of the formal economy of the IT sector or self-employment and agricultural work in the informal economy, will have to be accompanied by improvements in the productivity of labour. Such an improvement in the productivity of labour is possible only through women's enhanced capabilities, their adequate participation in the national polity and economic governance as well as in the social practices of equality and non-discrimination.

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

11.1 Change in the gender division of work

Research shows that social attitudes towards gender roles are passed from generation to generation and such cultural transmission has implications for women's pressure in the labour market. For

women, the effect of these attitudes results in limited opportunities in the labour market (Farre and Villa, 2013). To improve labour market prospects for women, it is important to encourage change in male attitudes towards the conventional roles of women, and for the men to share in household work and domestic care responsibilities. These can be instituted through the firm's and factory's policies for: (a) regular gender sensitization workshops or discussions on gender-responsive work practices within the home and in the labour market; (b) publicly-funded childcare programmes, along with subsidized low-cost commercial care; and (c) a concerted effort at changing the gender segmentation of labour markets.

Undoubtedly, these create challenges for labour markets and threats for social norms, cultural institutions, state machinery and employment policies. Despite frequent declarations for mainstreaming gender equality in labour markets and state policies, feminist analysis shows that traditional gender roles are reinforced not just by cultural norms but also by economic policies (Seguino, 2007; Sandberg, 2013). The existing employment policies and labour market relations encourage the maintenance of traditional gender roles and do not encourage changes in the gender division of labour. Based on a panel study of income dynamics for 1981–2009, Elizabeth McClintock found that occupational interaction influences the gender division of work in the home (McClintock, 2013). Her study points out that when men of the household are employed in traditionally female occupations (e.g. nursing, childcare or teaching) they spend more time doing housework compared to men who are employed in the traditionally male occupations (as machine operators, masons or supervisors). And that their wives or partners spend less time in caring and household activities. Further, when married women or women in live-in-relationships work in traditionally women's jobs, they tend to increase the amount of time on housework and caring compared to when they are employed in traditionally male occupations.

Is there no change in social norms and labour-market relations? In urban systems of major cities in Asia (Bangalore, Beijing, Delhi, Mumbai) men, reportedly, are taking on more household responsibilities. However, this change is taking place very slowly and women are still far from achieving parity in household work as well as in ownership and control of productive assets. While economic policies tend to present motherhood as the most important and challenging work of all, women who are mothers are not rewarded or recognized for their contribution. In contrast, all the work related to motherhood is seen as the woman's duty. In most cases, women end up paying a big penalty in terms of their career for raising the human resources of the future. In a gender analysis of the labour market in North America, Stephen Rose and Heidi Hartmann noted: "Controlling for education and hours worked, women's annual earnings decrease by 20 per cent if they are out of the workforce just for one year. Average annual earnings decline by 30 per cent after two to three years, which is the average amount of time that professional women off-ramp from the workforce" (quoted in Sandberg, 2013, p. 102).

Burdened by housework and child care, women find it difficult to move up in their careers. Once laid off, it is very difficult for them to be re-employed in any formal sector job; and they, therefore, have to seek informal employment with poor working conditions lacking any social security. Can the achievement of gender equality and women's empowerment be assisted by change in employment policies?

Some preliminary steps towards the economic empowerment of women require a bold and transformative change in the social norms which prohibit women (and also some castes and tribals) from accessing employment opportunities. Discussing the limits of women who are employed or are seeking employment in the IT sector, Sheryl Sandberg, Chief Operating Officer, Facebook, observed:

“Women must be more empowered at work, and men must be more empowered at home” (Sandberg, 2013, p. 108).

Indeed cultures are not static, not given for all the time. The sources of change in a culture are varied, including intercultural discussions and communications, where IT has a major role to play. As correctly pointed out by Duflo (2012), outsourcing of telemarketing and related tasks present market opportunities for women who had traditionally been kept out of the labour market. This leads to a rapid increase in women’s freedom of movement to access market work and increase in capacity with English-based education. The cultural ceiling that effectively prohibits women from being recognized as economic contributors needs to be overcome in order to increase the potential of human society, including women’s agency and empowerment.

11.2 Economic security with ownership and management of productive assets and income

A 2004 ILO study observes that policies and institutions do not realize that promoting women’s control over their incomes and resources would help boost growth and development; that this is one of the “main forms of gender inequality across the world” and is systematically neglected in social policy and income statistics. In Asia, “a large proportion of women are not able to retain their earned income – over 40% in Bangladesh and over 70% in Indonesia”. With regard to control over the way their income is spent, “in China only 53% women of women said they alone decided. In Bangladesh and India, far fewer could make their decisions” (ILO, 2004, p. 86). Furthermore, discriminatory barriers and sociocultural rigidities remain the major reasons blocking women from obtaining effective control of land, property and assets and restricting their mobility within the workplace or employment–self-employment situations.

The question of women’s landownership remains current in most of Asia. It is not just landownership but also all that goes with it – access to institutional credit, technology and employment opportunities. Equal property rights of women are relevant for developing production and to enhance their economic agency. They are even relevant to matters like raising wages, since the reservation wage (i.e. the wage at which a person will enter the labour market) does go up. To an extent, some projects enable women to use their access to capital as a means of acquiring access to and control over land or related productive assets.

Evidence shows that women still work less on average in remunerative employment than men; yet, they have significantly more responsibility for non-market activities such as housework and domestic care. This limits women’s mobility and time in remunerative employment. Another problem, as noted above, is the continuing practice of earning less than men and gender wage differentials in the rural market, with the notable exception of MGNREGA in India.

The paucity of data concerning the increased number of women in agriculture and the informalized work does not allow us to establish a direct link between macroeconomic policies and the overall level of inequality of women’s earnings. It is seen as the combined effect of the prevailing social discrimination against women, the structure of a gendered economy with women’s responsibility for non-market work (unpaid housework and domestic care) and the nature of women’s segregation in labour markets. Further analysis is needed to understand the continuing gender-specific remunerative inequality of the labour market and the state responsibility for narrowing the earning gap between women and men.

Further, the intra-household gender-based power dynamics, coupled with the erosion of the state provisioning of education, healthcare, sanitation, water and other services, have further constrained women of the poorer households to take advantage of market opportunities. These women constitute the great majority of vulnerable workers and livelihood earners, with limited capabilities and limited control over resources and factors of production. Serious policy and development efforts are needed to make these factors work in women's favour.

There is, in general, insufficient data on women's management and ownership of productive assets, including new technologies. This needs to be addressed by research-based evidence and analyses. Such analyses should also pay attention to the changing gender relations and social norms through land and asset distribution policies, laws and implementation measures. A change in women's favour in the economic sphere is likely to result in strengthening their position in non-economic spheres of the household and labour market. For instance, it would increase women's bargaining power both within the household and outside and also increase the remunerative employment of women with decent work conditions.

Significantly, asset distribution facilitates a restructuring of gender relations in the areas of property rights, access to technology, healthcare and autonomy in governance of resources, including women's own body and labour. For asset ownership enhances bargaining strength and thereby the decision-making power of women allows them to challenge the rules that govern their freedom, choice and ownership or management of productive assets and technology. Capability development is not just a technical skill; it is a combination of knowledge, skills and effective possession or ownership of productive assets that can be translated into transforming attitudes and actions.

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At the Threshold of Economic Empowerment: Women, Work and Gender Regimes in Asia

This study problematizes the salience of transformative change in women's work and gender regimes in Asia. There are two important dimensions: first, the changing nature of women's work and the quality of their engagement in both the formal and informal sectors. Second, as a result of such engagement, when women have acquired some autonomy in economic decision-making, what is the impact on gender outcomes? The paper discusses the conceptualization of gender regimes in Asia and women's economic empowerment, before addressing key gender concerns in planning and policies of economic development, followed by a section on women's ownership and management of assets. The issues of productivity and economic security are tackled in addition to the challenges women face in accessing finance and local markets. Agriculture and land governance are explored, followed by women's inclusivity in information technology. The study also provides an analysis of transformative change towards economic empowerment. In conclusion, the paper suggests policy and practice changes in unmediated asset distribution and capability development, which would help overcome gender-based barriers in the economic empowerment of women. Capability development is not just the upgrading of skills; it is a combination of knowledge, skill and effective possession or ownership of productive assets that can be translated into transforming social attitudes and actions.

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