



TARAGram YATRA 2012

inspiring sustainability

Sustainable Development in South Asia

Women Driving Change

Conference Papers

22-25 November 2012

Development Alternatives World Headquarters
New Delhi

and

TARAGram Orchha, Madhya Pradesh





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Preface

There is growing international concern about the social and environmental costs of the current development pathway adopted by most nations. Climate change, species loss and ecosystem destruction at scale have led to social ramifications such as extensive migration, climate refugees, social strife and domestic and international conflict.

The international community has concluded that sustainable development practices are required in order to combat these risks to human security. This calls for a move to a new path of development. This new path, which will take us to a sustainable future, and provide well being and fulfillment for all must focus much more on eliminating poverty and regenerating the environment. This means creating green jobs and sustainable livelihoods, strengthening social capital, empowering citizens, reducing our carbon footprint, reversing the loss of biodiversity and reviving the health of our ecosystems and societies.

The South Asian sub-region, endowed with a rich natural resource base, world's oldest civilizations with tremendous depth of social and spiritual philosophies should ideally position itself as a world leader in the path to sustainable development. It is however, one of the poorest and most vulnerable regions in the world and most of its constituent nations at the lower half of the world's human development index. Amongst the many concerns that plague the sub-region is the marginalization of large numbers of its communities especially women.

Studies on gender and development issues in the sub-region have revealed that one of the barriers to sustainable development here has been the underdevelopment of its women. It has been proven that wherever women have had equitable access to education, economic opportunities and social support systems, families and societies have benefitted. Empowering Women in South Asia through education, capacity building, enterprise creation and leadership development supported by an enabling policy environment for mainstreaming their concerns has become essential.

The South Asia Women's Network in its Annual Conference held at Kathmandu between 16 -18 July 2012 [dedicated to the theme of "Women of South Asia and Sustainable Development"] decided to strive for "sustainable future for all" by taking a critical call for collective civil society action with women at the centre of leadership. SWAN is committed to work in eight sectors viz. Arts and Literature, Women in Peacemaking, Health, Nutrition and Food Security, Education, Crafts and Textiles, Livelihood Development and Entrepreneurship, Environment and Women in Media.

TARAGram Yatra is an annual event in India led by the Development Alternatives Group in partnership with international thinking – learning organisations, designed to deliberate on germane issues of development with the mission of inspiring sustainability in policy and practice. It brings together practitioners and policy makers from India and other parts of the World to share current thinking on and define direction of action to alleviate poverty, regenerate the environment and tackle social deprivation especially in the developing world. With a mix of dialogue and field visits, the Yatra provides a platform for exchanging cutting edge ideas on how to realize a sustainable future. The event provides leads for follow-up on policies and action at the global, national and local levels.

In the past two years, the TARAGram Yatra has contributed to form opinions around the concept of 'Green Economy' debated intensely at the United Nations Conference on Sustainable Development at Rio de Janeiro and helped build ideas for action for the Asia Pacific region presented to the International Poverty and Environment program.

This year, **TARAGramYatra 2012**, from the 22 to 25 November will focus on empowering women to lead the world on the path for Sustainable Development. Entitled, "**Sustainable Development in South Asia – Women Driving Change**", the Yatra will celebrate contributions that women make to the economic, social, and political lives of their countries, communities, and families. It will debate on the practical solutions for sustainable livelihoods and green enterprises and the policies required to develop capacities and skills across women in South Asia empowering them as key actors and leaders in a green economy.


Ashok Khosla
Chairman
Development Alternatives



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Women Driving Change

Programme

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Development Alternatives World Headquarters
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TARAgam Orchha, Madhya Pradesh





TARAgam YATRA 2012 will unfold as follows:

Thursday, 22 November 2012 (New Delhi)

Inaugural Session

Introduction to TARAgam Yatra 2012: Ms. Zeenat Niazi, Vice-President, Development Alternatives

Overview:

Making sustainable development whole: Dr. Ashok Khosla, Chairman, Development Alternatives

Inaugural Address:

Ms. Lise Grande, UN Resident Coordinator & UNDP Resident Representative, India

Session I: Focus on Women Empowerment – Significant Issues

The South Asia Women's Network: Ms. Veena Sikri, Convener, SWAN

Civil society guiding the advancement of women in national sustainable development action plans: Dr. Nandini Azad, Member, Board of Governors, Indian Cooperative Network for Women

Equal access to education and skills: Ms. Jaya Jaitly, Founder, Dastkari Haat Samiti

Women and policy making for sustainable development: Ms. Shinkai Zahine Karokhail, Member of Parliament, Afghanistan

Women in health care and food security: Dr. Mira Shiva, Co-ordinator, Diverse Women for Diversity & Initiative for Health & Equity in Society

Support required for women entrepreneurship: Dr. Vanita Viswanath (Secretary and CEO, Ugyogini)

Integrating Perspectives: Mr. George C. Varughese, President, Development Alternatives

Session II: Women leading Sustainable Development in South Asia - Potential for impact and strategic imperatives

Session Chair: Dr. Vinita Sharma, Head, SEED Division, Department of Science and Technology

Co-Chair: Ms. Gouri Gupta, Lead, Strategy & Programme Development, National Skills Development Corporation



Panel 1: Grassroots action and opportunities for women empowerment

Mr. A. Muruganatham, Founder, Jayshree Industries
Ms. Saloni Malhotra, Founder, DesiCrew Solutions, Pvt. Ltd.
Ms. Pooja Gianchandani, Director & Head, Skill Development, FICCI
Mr. Razi Latif, Co-Manager Poverty Environment Initiative, UNEP
Mr. Uchita de Zoysa, Global Co-ordinator, The Widening Circle

Screening of a Short Film - 'Women of Change'

Panel 2: Influencing policy for women empowerment

Ms. Suneeta Dhar, Director, JAGORI
Ms. Nandita Baruah, Chief of Party, Asia Foundation
Ms. Madhu Malhotra, Director, Gender Identity Programme, Amnesty International
Ms. Shaheen Anam, Director, Manusher Jonno Foundation
Ms. Mariana Baabar, Diplomatic Editor, The News International
Ms. Nandini Sahai, Director, The International Center, Goa

Closing Remarks: Dr. K. Vijayalakshmi, Vice President, Development Alternatives

Friday, 23 November 2012 (Orchha, Madhya Pradesh)

Session III: Setting the Agenda - Roadmap for Sustainable Development for Women of South Asia

Introduction and expectations: Ms. Zeenat Niazi

Session IV: Facets of Empowerment - Entrepreneurship and Livelihood Enhancement

Session Chair: Ms. Veena Sikri

Lead Presentation: Ms. Achla Savyasaachi

Experience Sharing: Mr. Rabin Kadariya, Ms. Mina Sherzoy, Ms. Shaheen Anam, Ms. Yankila Sherpa and Ms. Tasneem Athar

Session V: TARAgam Vikas (Development) Mela

An Introduction: Ms. Gazala Shaikh

Session VI: Facets of Empowerment - Leadership and Political Participation

Session Chair: Mr. Uchita de Zoysa

Lead presentation: Mr. Deepak Tamang and Ms. Indira Shrestha

Experience Sharing: Ms. Shefali Atrey, Ms. Nandini Sahai, Ms. Zeenat Niazi, Ms. Veena Sikri and Ms. Shinkai Zahine Karokhail



Saturday, 24 November 2012 (Orchha, Madhya Pradesh)

Session VII: Training Systems and Capacity Building Supports

Lead Presentation: Dr. Astad Pastakia & Mr. Uchita de Zyosa

Session VIII: Working Session - Design of initiatives for capacity building of women in South Asia

Facilitator: Ms. Jayalakshmi Chittoor

Sunday, 25 November 2012 (Orchha, Madhya Pradesh)

Session IX: Regional priorities on policy imperatives for scaling up

Lead presentation: Ms. Mome Salim, SDPI

Session X: Working Session - Initiatives for capacity building of women in South Asia and regional programme for South Asia

Facilitator: Ms. Jayalakshmi Chittoor

Session XI: Valedictory Session

Sharing summary of discussions at TARAGram Yatra 2012: Ms. Veena Sikri

Valedictory address: Ms. Carly Timm

Closing remarks: Mr. George C. Varughese



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Sustainable Development in South Asia-Women Driving Change

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Key Words

Women, South Asia, Millennium Development Goals, CEDAW, Gender Policy, Gender Budgeting, Human Development Index, Sustainable Development, Political Participation, Sustainable Livelihoods, Entrepreneurship, Skill Development, Leadership Development, Food Security, Nutrition Security, Health, Education, Human Development

Global Context of Sustainable Development in South Asia: Women Driving Change

Mainstreaming gender perspective is the “process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in all areas and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres so that women and men benefit equally and inequality is not perpetuated. The ultimate goal is to achieve gender equality” as defined by the United Nations Economic and Social Council (ECOSOC).

Women in South Asia¹, compared to their male counterparts lag behind in almost all walks of life. While generally men are able to seize all the opportunities available to them, women tend to be sidelined in most fields, especially from politics and skilled employment. According to the estimates of “Gender Inequality Index” gathered by Human Development Report 2010, the South Asian region is facing an average loss of 74 percent productivity due to prevalence of high levels of gender inequality. This inequality permeates beyond opportunities to work for economic independence and is reflected vis-a-vis

issues including public sector service delivery and health care systems.

Gender equality is at the heart of sustainable development. Without women's complete participation, development objectives always remain unattained. Thus, in order to ensure sustainability of the development process, women need to be emancipated from all exploitative bondages and be empowered economically, socially and politically. Unless this is done, the development potential of the South Asian region cannot be fully achieved.

In order to examine the status of women in this region and the role they have played, and can play in future, for achieving sustainable development, the following three pillars are used as a reference to collate the micro and macro experiences of women's groups, research networks and the State².

- a. Basic needs fulfillment (education, food security & shelter, safe water, sanitation and clean energy)
- b. Political Participation and Leadership Roles (in Governance, decision making and right to information)
- c. Economic Empowerment – Livelihoods (natural resources management linkages), entrepreneurship, skill and financial inclusion



Research and Policy Efforts

Research in South Asia has focused on studies relating to impact of globalisation on marginalised areas and vulnerable populations. There are many such studies particularly in Nepal, Pakistan, India and Bangladesh³.

A focus on access to assets (such as natural resources, financial capital, physical assets and capacities) represent crucial dimensions that influence people's ability to secure a sustainable livelihood. Lack of access to land, safe water, or education leads to perpetuating poverty. Collaborative research studies in the area study the issues and reasons for exclusion of certain groups of people from access to assets. Studies have also looked at factors like whether gaining access is sufficient and does access to resources in itself lead to benefits. In addressing these and other questions, the review of National Centre for Catalysis Research (NCCR) North-South research embeds the concepts of assets and access within a broader understanding of contested political processes.

In addition to this, most countries in the South Asian region as part of their National Development Agenda are making efforts to maintain the alignment with the Millennium Development Goals (MDGs)⁴ and ensure that they achieve them. Globally, the Beijing Platform for Action and Convention on Elimination of all forms of Discrimination Against Women (CEDAW)⁵ provides the framework with which Gender Specific Development Agenda can be pursued. While Specific Gender Laws and Acts have been enacted in several countries in South Asia, the key challenge remains in ensuring equity and justice including in the ambit of existing religious and socio-cultural beliefs and practices; a milieu which creates barriers for enforcing the justice enshrined in the Constitution or in Specific Laws.

Data from International Development Agencies like UNDP, UNIFEM, UNICEF, OECD, World Bank, etc. provide insights on the strategic development focus at the policy making, national planning and

programme design level. Processes that are initiated at the country level have enabled governments to understand the need to collect and present gender disaggregated data, which is one of the most difficult areas for measuring progress made vis-à-vis women.

Common Challenges faced by South Asian Women

The South Asian region is home to some of the most marginalised and poorest with increasing disparities. Key common challenges faced by South Asian countries, and women in particular, are: socio-economic marginalisation of women; rampant corruption; threat of military dictatorship making elected governments very fragile and vulnerable; and religious fundamentalism. The development agenda needs to be addressed under this canvas. The role of both State and Civil Society actors are critical to ensure that notable and measurable actions are seen, and impacts are felt on the ground.

Critical Areas of Concern

- Socio-economic discrimination of women and lack of access to basic needs.
- The region faces militancy, insurgency, lack of good governance that acts as a barrier for women's active engagement in planning and policy.
- The terrain of this region is harsh, either mountainous, island nations or facing arid/semi-arid ecological conditions, making it highly vulnerable to impacts of climate change, especially increased floods, cyclones, deforestation, land-slides, avalanches, tsunamis, storms, etc. The already marginalised communities are the most vulnerable having to cope with poverty and lack of basic services and finance to deal with natural disasters. A major percentage of these are women who suffer the most.



Another area of critical concern is the lack of engagement of women's groups, women's development programmes in education, national budget planning, and mainstreaming gender in all national policy making.

Analysis of Current Situation and Opportunities for Active Engagement by Women

The late Dr. Mahbub Ul Haq had noted over a decade ago that South Asia is one of the poorest, least literate, least gender sensitive and most militarised regions in the world. Many countries - notably India and Sri Lanka - have a law against domestic violence, while others like Bangladesh, Sri Lanka and Afghanistan are still working towards legislating on the issue.

South Asian women's empowerment work, be it through government programmes, rights-based groups, civil society organizations, autonomous women's groups or development practitioners, should focus on issues of health, education, political participation, livelihoods, food security, access to credit and finance, skills, market linkages and resources.

Education

Access to primary education for girls has improved greatly, although there are fresh challenges like the bombing of girls' schools in Pakistan's Swat Valley and very high dropout levels in Afghanistan because of pressure from religious zealots. National Country Programmes on Education that provide access to school education, both enshrined in legal reforms as well as in national level 'Mission-Mode Projects' to ensure action on the ground, in most of the South Asian countries, except in Afghanistan and Myanmar which are emerging back to normalcy after long period of strife and struggle for democracy. Bhutan and Sri Lanka have made remarkable progress for ensuring enrollment and retaining girls in schools through concerted government initiatives. In India, the Sarva Shiksha Abhiyan with associated mid-day meals programme has

created a national level impact. There is still much work to be done, primary education alone is not enough.

Entrepreneurship Development and Skills Development Priorities

Focus on adult literacy, vocational education, skills development for greater economic participation and professional / higher education are areas where more work needs to be done. Large scale engagement of the civil society and public-private partnerships are the strategic directions in which the education and human resources development agenda in South Asia is being taken forward. Role of women's groups as change agents in ensuring hands-on implementation, support to formal systems, skill development and entrepreneurship development programmes are the key to ensure that the gains made in achieving the education goals are translated into development gains in other socio-economic fronts.

Leadership development and Political Participation

There is good news in terms of political empowerment generally. While India has 50 per cent reservation at the lowest tiers of government, Afghanistan and Pakistan have reservation across the board, Nepal has enacted legislation to guarantee reservation at the state and administrative levels, and in Bangladesh several senior ministers are women, apart from the prime minister. Maldives, Sri Lanka and Afghanistan have begun to encourage active political participation, albeit with slow progress in terms of results. Though legally, most countries do not discriminate women, affirmative action in some of the countries gives scope for advocating for similar gains in other countries in the region.

There has been considerable legal reform too. Citizenship laws have been made more equal in both Sri Lanka and Bangladesh, Pakistan now acknowledges honour killings as a crime, while Nepal has legislated on legal guarantees for



marginalised groups like Dalits, Madhesis as well as the disabled. Following India's Vishaka judgment, setting norms to prevent sexual harassment at the workplace, the Bangladesh High Court has also laid down similar guidelines.

Socio-cultural and Religious Constraints and Equity Issues

Cultural backdrop of a male dominated society is felt by India, Nepal, Bangladesh, Afghanistan and Myanmar. In Bhutan and Maldives there are relative levels of equality, even though the constitution in most of the other South Asian countries articulates otherwise. This results in a socio-religious and cultural discrimination that impinge on access and assertion of the rights. CEDAW is an international covenant that can be used. However, many women's grassroots organisations need awareness and skills to use it for their benefit to ensure gender equality. Even where national development policies on energy, environment, employment, etc. are in place, they are often weak on its impact on women when reporting progress.

Central concern is the lack of gender disaggregated data in most countries. Although, progress has been made in Bhutan, India, Nepal, Bangladesh. to obtain gender disaggregated data as a part of the National Census or Planning Statistics, due to the active engagement of International Development Agencies and UN Organisations who invest in development sectors at the government level.

Peace, Security and Lack of Good Governance: An Impediment for Women

While the positives are considerable and invaluable, there are huge challenges. Take the continuing impact of conflict. Few countries have been as fortunate as Nepal, which is witnessing the innumerable benefits of the cessation of a 10-year war between the Maoists and monarchial rule. The continuing conflict in Afghanistan has meant that women live in a perpetual state of insecurity and restricted mobility. There

has been a rise in the number of kidnaping and rape cases, and 90 per cent refugee camps inhabitants are women and children. In Sri Lanka, the war in the north has ended but the government has not involved civil society groups in ensuring the welfare of the hundreds of thousands of internally displaced people still living in refugee camps. In Pakistan, the military offensive against the Taliban poses a dilemma. India has been the site of innumerable conflicts, affecting nearly 120 districts of a total of 640.

Rising religious fundamentalism and militancy has only deepened this culture of impunity. In Bangladesh, 'fatwas' (religious dictats given by clerics) are illegal but continue to be delivered. In India, thousands of women lost their lives or were raped when Hindu extremist mobs ran amok in 2002 Gujarat. While both Pakistan and Afghanistan are facing rising Islamic militancy at the cost of minority well-being, Sri Lanka is witnessing an aggressive promotion of Buddhism and Sinhala supremism. The continued offensive against women in the form of honour killings in some of the South Asian Countries, female infanticide, selective abortions and pressures of dowry are reflections of feudal, patriarchal, set-up that refuses to go away. There is a "democracy deficit" in South Asia, with nation states suppressing ethnic minorities in the name of democracy. Women are particularly affected by these national level behaviors.

Access to Healthcare – Moving out of the Poverty Flux

Social welfare (basic needs) delivery and access to healthcare is poor at best and often non-existent. Afghanistan, for instance, has the second highest infant mortality in the world and a healthcare that is under-serviced. The underlying factor is persistent and endemic poverty. Poverty and malnourishment, lack of adequate infrastructure and personnel, poor penetration of government schemes to remote parts, illiteracy and lack of awareness, have compounded the problems of delivery of ubiquitous healthcare, impacting on the pace of



achievement of targets in three of the key MDG indicators on Health, viz. (i) reduce child mortality, (ii) improve maternal health; and (iii) combat HIV/AIDS, Malaria and other diseases. This creates a particular problem for rural women, who are most vulnerable.

Women's organisations have a key role to ensure that health awareness, access to traditional medicine and conservation of sustainable health practices are ensured, besides working closely in the field of health surveillance and data collection, data management, and support to national health programmes for immunization and reproductive health care of women.

Food and Nutrition Security

With a drive to promote markets and economic growth agendas, the South Asian region faces increasing impoverishment. Disparities between the rich and poor are increasing. "South Asia's predominant development model is impacting negatively on the ability of the women in the region to find livelihoods and ensure food security" said Pam Rajput who convened a recent South Asian Consultation on Beijing +15 event in India in March 2012.

Women's poor access to resources, especially land, given the lack of inheritance rights was common to every country. Pakistan reported that only two per cent of those who own land are women, while in Sri Lanka, although one million of the estimated 4.5 million households, are headed by women, the system recognises only men as heads of households.

The new challenge of climate change which is forcing many peasant families out of their homesteads is rendering them refugees in their own countries. Much concerted and coordinated work is needed by women's groups and networks to ensure that women have a central role in providing access and finance for women in engaged in various livelihoods options, including farming, forestry, weaving, traditional crafts, artisanal products dependent on natural resources,

traditional medicine, etc. since these are in the informal sector. Countries like India, Nepal, Bangladesh, Pakistan and Sri Lanka have programmes like Self-Help Groups (savings and credit), employment generation schemes, entrepreneurship training institutions and skills development programmes designed to encourage women to actively contribute to the economy, besides the traditional roles they have played as home-makers.

For the women of the region, it has been a long road from Beijing and the journey is by no means over.

Micro credit groups have emerged across the region, as a means of promoting economic empowerment in the region. Education by and large has been excluded from the advocacy efforts and field-based interventions of these groups, as the popular view is that education is primarily the responsibility of the State. This has resulted in a peculiar situation where educational policy and practice is increasingly claiming to address gender equality and inclusion but is isolated from the larger discourse on equality, equity and gender rights that informs the work on women in these countries. This is evident from the fact that while numerous networks exist at a South Asian level on violence, health, women's rights and livelihoods, education, the implementation of various development programmes remains largely dispersed and silo-ed.

Towards a Road Map for Action

Based on the aforementioned issues, the role of women in South Asia and their contribution towards achieving sustainable development needs direct attention. In this context, the women of the South Asia Women's Network (SWAN) came together in the Kathmandu in July 2012 to discuss the role of women as change agents and leaders in the hope for a sustainable future.

The network talks about the centrality of women's agency, voice, participation and leadership in the achievement of all the three dimensions of sustainable development (social, economic, and



environmental). The position of the Network on Green Economies also reiterates this fact, which says that 'the right to sustainable development should be inalienable as this is vital for women's empowerment and for preserving our planet for future generations. In fact, it is believed that the women of South Asia bear the highest burden of climate change, biodiversity erosion and unsustainable forms of urbanisation.

Sustainable economies revolve around poverty alleviation, environmental sustainability through maintenance of biodiversity and natural resources, and the well being of all people. And the wellbeing of the people cannot be measured without the inclusion of women. The demand is for acknowledgement of the mutually reinforcing roles of women in sustainable development, thereby leading to their empowerment and equitable participation. The network believes that women's creativity, entrepreneurship, capabilities and education is the backbone of sustainable development.

Multidimensional sustainable development (SD) indicators have to be used extensively which show the links between a community's economy, environment and society such as the Gross National Happiness (GNH), Human Development Index (HDI) and Ecological Footprint (EF), indices that have been used in South Asian countries.

The Network envisions a new economic order based on a system of access to, distribution of and control over resources by women from marginalised communities. In this regard, some of the critical areas of action they recognised are:

- Increasing equitable access to basic resources (especially with regard to Natural Resource Management) which has a link to sustainable livelihoods for women.

- Strengthening political commitment to sustainable development, fostering strategic partnerships for gender equality, encompassing support from relevant institutions, ensuring sufficient access to financial resources and the participation of women at all levels of decision-making.
- Ensuring peace in the region as a pre-requisite for sustainable development, holding governments accountable and answerable to women for crimes committed against them and punishing those responsible. The level to which women feel safe is an indicator of the safety of a nation.
- Including women at all levels of decision-making and conflict resolution in order to achieve sustainable development goals, founded on equity justice, democracy and peace.

There is a growing realisation around the critical need for formulating and undertaking programmes and actions in order to implement sustainable and equitable development in South Asia. With the growing feelings that the aspirations for equity, planetary protection and ecological democracy are not given due importance in national agendas (particularly true of the developing South Asian region), the need to amplify voices is compelling. The role of community groups and consortiums on women's issues has to move forward to push the agenda for gender equality and gender empowerment.

Way Forward:

Pillars of Sustainable Development

Necessary conditions to promote Sustainable Development in South Asia includes a focus on:

- Integrated and inclusive long term planning



- Pro-people, pro-environment, and pro-economy policies reflected in fiscal measures and budgetary allocations.
- Institutional capacities to mainstream SD concepts and policies in action.
- Democratic processes that ensure transparency and accountability in planning, design, and implementation.
- Appropriate technological alternatives, tools, institutional frameworks, and environment management system specific to the context and its challenges.

The focus on women will ensure that the above are robust and holistic. Therefore action in the Sustainable Development Goals agenda for South Asia will need the following:

1. Focus on priority areas for coordinated action on capacity building with a thrust on poverty reduction, climate change adaptation and institutional strengthening.
 - a. Promoting Women's Leadership and enhancing Political participation and governance, including advocacy for land rights, role in peace keeping, asserting spaces in media, violence against women
 - b. Basic needs empowerment, including areas relating to Health, education, food security, energy, clean natural resources management (water, forestry, land rights, common property, bio-diversity conservation, eco-tourism, etc.)
 - c. Promote skill development, livelihoods and employment creation, entrepreneurship, access to finance and credit
2. Develop a close linkage with all key stakeholders like civil society, knowledge networks, international platforms and development agencies, and Governments. This is critical to ensure that the actions of demonstrable change (piloted by NGOs) can be scaled up through necessary policy and programmatic interventions by Governments.
3. Engage in policy advocacy and support initiatives to ensure that the investments by Governments are gender sensitive and leads to equitable and inclusive growth. This is required in all areas of engagement, including security, peace initiatives, law making, economic planning, budgeting etc.

Action Agenda: Strategic Objectives of Future Engagement

Since the South Asian region has a diversity of a nature that requires constant learning and sharing of experiences, the following thrust may be given to the work areas:

- a. Building knowledge repositories and exchange platforms using innovative and new media like information and communications technologies.
- b. Promoting capacity building and training activities in specific thematic areas and bringing national and regional expertise to fast track the capacity building and skill development goals.
- c. Documenting the good practices, locating gaps, identifying issues, and sharing experiences. Further, re-writing narratives with the aim of providing policy recommendations for all activities undertaken.
- d. Contributing to gender disaggregated data from the field and enabling communities to be participants in national decision-making processes.
- e. Using media extensively to share good practices.
- f. Creating multi-stakeholder networks on various thematic issues to provide value addition to the Millennium



Development Goals and aligning work with measurable indicators. This can be furthered by contributing to a 'results based approach' and creating and using effective community-led participatory monitoring and evaluation tools.

Creating a Network of Networks

Different countries are facing specific challenges and have their local and unique realities. Thematic priorities can be prepared at national and regional level consultations which are reviewed from time to time to ascertain the need to make mid-course adjustments or re-prioritization to ensure greater flow of knowledge and experience from other neighbouring countries in the region.

TARAGram Yatra 2012 is committed to taking forward the dialogue into systematic engagement on all these issues, and those

that have been tabled by the partners of SWAN network and to bring the expertise of "Glocal" (from local to global and global to local, reviewed dynamically) development strategies into practice and advocating for scalable and measurable impact, as **Women become the Agents of Change.**

The efforts made by each of the actors in the network will be critical to sustain the momentum created at TARAGram Yatra 2012. The gains made through the collective experience of all stakeholders will drive and guide the issues that need to be researched further, those that need to be advocated for policy change, and others that need to be demonstrated as a success on the ground. Documenting these experiences and creating necessary knowledge platforms, will, therefore, be central to ensure scalability of the efforts.

Endnotes

1. *For the purpose of this paper, the geo-climatic region of South Asia covers nine countries including Afghanistan, Bangladesh, Bhutan, India, Maldives, Myanmar, Nepal, Pakistan, and Sri Lanka. Geopolitically, Myanmar is not generally part of the South Asian region. However, because of its political and cultural relations with its neighbors, it has been included for review in the interest of comprehensive development for the region. Geographically, the term is used to apply to the peninsular region south of the Himalayas and Karakoram and east of the Hindu Kush – mountain ranges formed by the collision of the Indian and Eurasian tectonic plates. The region also has a vast coastline and is home to rich marine and diverse ecological wealth, which is vulnerable to the growing population. South Asia is home to over one sixth of the world's population.*
2. *State here refers to all levels of Governments, be it local, provincial, state or national levels.*
3. *As many of South Asia's marginalised areas are mountainous, problem clusters were considered to be specific to the highland-lowland syndrome context. Research has thus focused on marginalised or vulnerable mountain areas (i.e. those at risk due to climatic or environmental conditions in addition to their economic situation). The National Centre for Competence in Research (NCCR) is an important body to undertake research; conduct scientific exchanges; support networks; and is based in Switzerland. It has done seminal work in South Asia's Case Studies Documentation also. The NCCR North-South research in South Asia is supervised by the Regional Coordination Office located in Kathmandu, Nepal.*
4. *The eight Millennium Development Goals (MDGs) are: 1. Eradicate extreme poverty and hunger; 2. Achieve Universal Primary Education; 3. Promote gender equality and empower women; 4. Reduce child mortality; 5. Improve material health; 6. Combat HIV/ AIDS, malaria and other diseases; 7. Ensure environmental sustainability; and 8. Develop a global partnership for Development*
5. *<http://cedawsouthasia.org/> Partners for Law in Development manages this knowledge portal for All South Asian countries. All 8 countries of South Asia have ratified the CEDAW. Myanmar ratified it in July 1997, with reservation on Article 29 and has not yet signed the Optional Protocol. It is now referred to as the Women's International Bill of Rights.*



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Women Driving Change



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Basic Needs Empowerment

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Key Words

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Background

The countries of the SAARC region share many things, including geographic boundaries and climatic conditions, a dense (with exception of Afghanistan) and growing population, low per capita income, low literacy rates (with the exception of Sri Lanka and Maldives), low participation of women in any developmental process, and underdevelopment.

Basic Needs and Empowerment

The basic needs approach introduced by the ILO at the World Employment Conference in 1976, is widely used as a measure of absolute poverty by attempting to define the absolute minimum resources necessary for long-term physical well-being. The immediate "basic needs" are food (including water), shelter and clothing, although they also include sanitation, education, and healthcare. Approaches which would interest women's empowerment and access to basic needs should focus on 'capabilities' rather than just basic consumption needs; development programmes that invest beyond basic needs, economically productive activities to help empower persons, societies, nations, etc. rather than consume just enough to rise above the poverty line by merely meeting basic needs; and national local policies that underpin development therefore target both these aspects.

Development and Women

Development can have different impacts on men and women; it would however, vary depending on socio-economic and political context of where they live. Planners and decision-makers need to be aware of this. This is what is referred to consideration gender perspectives in development. Although it is often not appreciated nor taken into account in making decisions with respect to sustainable development plans. Sustainable development will not be possible without holistically empowering women to meet their basic needs. According to UNDP focus on gender equality and women's empowerment is not just a human right, but also a pathway to achieving the Millennium Development Goals and sustainable development.

Positive policy acknowledgments have not been backed up by adequate practice to achieve desired results. This is a concern which needs urgent attention. The paper attempts to understand current status of women in general, situational analysis in terms of some of the basic needs fulfillment followed by recommendations for inclusive sustainable development in South Asia.

Status of Women

The status of women is a complex, multidimensional concept. Gender inequality, or patriarchy, is both ideological (the beliefs, norms, and values about the



status and roles of women in a society) and structural (women's access to and positions within social institutions).

Women are Poorer

Statistics indicate that women are more likely than men to be poor. Some estimates indicate 70 per cent of the world's poor are women. Societal norms and cultures significantly contribute to the disproportionate level of the world's poverty that women bear. These result in systematic discrimination they face in accessing adequate education, health care, employment and control of assets. Poverty implications are widespread for women, leaving many without even basic rights such as access to food, clean drinking water, sanitation, medical care and decent employment. It can also mean they have little protection from violence and have no role in decision-making.

Women's Contribution to Production

Woman's contribution to reproductive roles and activities seems quite well understood and acknowledged unlike women's contribution to economic sectors. Rural women consist of one-fourth of the world's population; their contribution to the local and national economies and the well-being of their families and communities is important and essential. However, their contribution is not necessarily recognised as their priorities and rights are still being overlooked in decision-making.

According to UN Women "there is a direct link between increased female labour participation and growth. It is estimated that if women's paid employment rates were raised to the same level as men's, America's GDP would be 9 per cent higher; the euro-zone's would be 13 per cent higher, and Japan's would be boosted by 16 per cent". Women are often paid less than men for their work, with the average wage gap in 2008 being 17 per cent. In some regions, women provide 70 per cent of agricultural labour, produce more than 90 per cent of the food, and yet are nowhere represented in budget deliberations. Women face persistent discrimination when they apply for credit for business or self-employment and are often concentrated in insecure, unsafe and low-wage work.

Women are Affected by Dynamics and Setbacks in Production Sectors

Women are also hit by economic, financial and natural crises, volatile food prices, export driven agriculture, etc. According to World Bank, the export manufacturing sector, where around 60–80 per cent constitutes of women in developing countries shrink significantly during economic crises. There was a reported 700,000 clothing and textile workers mostly women in India lost their jobs during the economic crisis in 2008. Female garment workers on minimal wages in Bangladesh were also seriously hit by the food and economic crisis around the same time. Reports from Sri Lanka shows that food took up to a quarter of migrant women workers' wages in 2008, so women since then have reduced their meals from three to two times a day and/or reduced the quality of their diet in response to declining wages and dramatic increases in the costs of basic necessities. Women too therefore need to be fully included in efforts to shape responses or prepare for these inter-linked crises and decision-making at all levels.

Positive Changes and Current Status

Looking back at last two decades or so, we can pick a number of general improvements towards women's empowerment at global regional and national levels. Some examples are: stronger focus on female life expectancy, infant mortality, compulsory primary education for girls, livelihoods for women, etc. as well as introduction of policies and/or laws in number of countries to recognise women's rights. Practice in general, however remains at unacceptably low levels with desired progress yet to be achieved.

Women must be included to move towards sustainable development; as such their strengths and specific contributions to development should be well understood and used. These are areas that are well researched, understood and even acknowledged as concepts and as mentioned earlier responded with policy changes. Given the weak practice these issues need to be brought out and advocated for over and over again until desired



impacts are achieved. Some of the key areas of focus would be:

Women as Powerful Change Agents

They gather data and have specific knowledge, and can influence others, take responsibility and/or provide inputs to shape strategies and plans for development; including preparedness plans to face and respond to numerous crises they increasingly have to face. Quite focused and committed measures need to be implemented to empower women and get women into decision-making to include women's concerns and specific solutions.

Economic Empowerment of Women

Women should have adequate and equitable access to productive resources for engaging in livelihoods. At present women largely contribute silently to economies, depend much on others for engaging in productive work and have little or no say over incomes. This is often linked to inaccessibility to productive resources discussed below.

Women should have Equal Opportunity to Inheritance Rights

Records show that about 100 countries have policies and/or laws that give women equal rights. There are however, many gaps in implementing such laws which result in continued gender disparities despite their existence; e.g. discernible issues in landholding in all regions.

Women have to have access to livelihood related resources. Women have restricted

access to livelihood related resources such as agriculture inputs, extension services, technology, etc., too. This in turn has implications on their livelihood effectiveness and outputs. Financing for small scale development, agriculture and climate change should prioritise and have inclusive strategies targeting women.

Women need to have equal access to technical knowledge and capacity building. Women are generally seen as technically "not smart" and therefore women stick to certain professions, vocations and livelihood options. Such stereotyping has been proven to be wrong many times over, but little efforts are in place to create a conducive environment to make women comfortable in taking up challenging new fields and technical areas outside their traditional domains.

Basic Needs Fulfillment and Concept of Women Empowerment

Basic needs cover a wide range of aspects like education, health, water, sanitation, habitat, energy, etc. which have major impact in lives of girls and women as their role mainly depends on the availability / fulfilment of these basic needs. In their context empowerment is a dream if the basic needs are not fulfilled. This is with an understanding that once basic needs are fulfilled women have time, energy, and mental preparedness to move ahead on other aspects of empowerment like leadership and political participation, economic empowerment and so on.

Women to men parity index, as ratio of literacy rates, 15-24 years old								
Last updated: 02 Jul 2012								
Country	1991	2000	2001	2005	2006	2008	2009	2010
Bangladesh	0.73		0.90					1.04*
Bhutan				0.85				
India	0.67		0.80		0.84			
Maldives		1.00			1.00			
Nepal	0.48		0.75					0.89*
Pakistan				0.69	0.74	0.77	0.78	
Sri Lanka			1.01		1.01	1.01		1.01

Table 1: Women to men parity index as ratio of literacy rates in SAARC countries
Source: <http://mdgs.un.org/unsd/mdg/Data.aspx>



Attempts are being made to understand some of these aspects like education, health, water and sanitation and energy in context of their access, availability, and steps taken to ensure the same in different SAARC countries. Data in this section is from eight SAARC Countries.

Education

Education has been a proven agency for social transformation and empowerment for girls and women. The UNFPA report and WEF (2008), while they differ in their approach to global reality, agree that there are compelling economic advantages flowing from the empowerment of women through education. Yet the report shows that 66 per cent of the world's illiterates are women and 70 per cent of children out of school are girls, 45 per cent of whom live in the SAARC region. SAARC countries share certain common social and economic problems, including those related to education. Low literacy rates, poor infrastructure, substandard quality of education, heavy dropout rates, and inadequate funding are some problems countries of this region face.

The figures in Table 1 clearly show that women to men parity index as ratio of literacy rates in SAARC countries is better in Maldives and in Sri Lanka whereas it is poorer in Nepal, Pakistan and India.

The figures in Table 2 give an idea of population with secondary education and it clearly shows that drop out rate for girls is pretty high across countries, which is a issue of great concern.

The overall picture regarding education in SAARC Countries. In Pakistan, about 56 per cent aged 15 year and older are

literate-63 per cent male and 36 per cent female. In Bangladesh with the population of over 150 million, of which about 43 per cent are literate, the literacy rate for women is 36 per cent.

Currently, Afghanistan has less than 0.15 per cent of its population pursuing higher education, which is among the lowest rates in the world.

The foregoing review reveals that, in the entire SAARC region, enrolment in higher education as a proportion of the eligible age group is low. The first and foremost task is to increase opportunities for access to higher education to meet the educational needs of various sections of groups, including women. The gross enrolment ratio for those 17 to 23 years old varies in SAARC countries from less than 1 percent in Afghanistan to about 10 percent in India, while it is very high - from 50 percent to more than 90 percent - for some developed countries.

Given that child labour and trafficking are the obvious spaces that children out of school occupy, education offers dual benefits of empowerment and security from exploitation. Several successful alternative modes for girl education have emerged across the region and there is need to engage with these and learn from them.

So far, almost all SAARC countries have been financing their education systems out of public funds. But the allocation of public funds for education is very low - between 2 per cent and 4 per cent of GNP. Keeping in view the degree of underdevelopment, all governments must consider devoting more funds for education. For example, in India public funding of education, in the

Population with at least secondary education, female/male ratio (Ratio of female to male rates)	
	2007
Bangladesh	0.752
Bhutan	0.721
India	0.694
Maldives	0.873
Nepal	0.742
Pakistan	0.702
Sri Lanka	0.857

Table 2: Population with at least secondary education in terms of female/male ratio



form of subsidies, has been to the extent of 90 to 95 per cent of total expenditure. Yet, universities are short on funds. The government has proposed to increase public funding on education from the present 3.9 per cent to 6 per cent of GNP in due course. Other countries of the region should also work on similar strategies.

Health

The SAARC Gender Database shows that women are less likely to have access to health services, enjoy civil, political and legal equality with men and less likely to benefit from economic and social security. The majority living in poverty implies lower status in nearly all human development indicators: life expectancy, sex-ratio, HIV status, disability, occupational health or health in work settings, reproductive health, family planning, pre-natal, perinatal, post-natal services, infection control, micro-nutrient supplements, water and sanitation, nutrition, literacy, shelter, control over local resources and extreme vulnerability to shocks associated with natural/environmental disasters and human events including armed conflicts.

Violence due to rituals, religious customs and traditions, crimes related to property, dowry, bride burning and honour killings represent one of the most disturbing aspects of South Asia. The sex ratio in all SAARC countries except Sri Lanka and Nepal ranges from 92-98 per 100 males, which points to continued practices of female foeticide and infanticide. Similarly high maternal mortality rates across show the stark situation in context of adequate infrastructure, access, socio-economic conditions of women in these countries (Table 3).

Of the world infant deaths in 1996, India, Pakistan and Bangladesh accounted for 21.9 per cent, 5.6 per cent and 4.8 per cent respectively. The infant mortality rate was highest in Bangladesh, followed by Pakistan; and for India it was around 71 per 1000 live births. However, there is not much difference in child mortality rate for ages 1-4 among these three countries .

Decline in death rate especially among infants and children in the region have led to considerable improvement in the life expectation at birth. During 62 years of independence, the life expectancy in India has doubled. Similar gains were also noticed in Pakistan and Bangladesh. The success of immunisation and related health programmes, often as part of maternal and child health care, coupled with continued improvements in living standards, are obvious factors in improvement in child and maternal survival. Yet, despite these impressive declines, considerable scope remains for further improvements in the coming decades - as the recent years has witnessed only a marginal decline in infant mortality rates in India, Pakistan and Bangladesh.

Water and Sanitation

The single most important development challenge the South Asia region faces is in improving the use of sanitation and hygiene facilities to promote dignified lives, reduce preventable deaths, improve gender equality, contribute to the disposable income of poor people and safeguard the environment. Currently over one billion people lack improved sanitation facilities and nearly 700 million practice

Maternal mortality ratio (deaths of women per100,000 live births)	
	2005
Bangladesh	0.679
Bhutan	0.666
India	0.396
Maldives	0.671
Nepal	0.766
Pakistan	0.229
Sri Lanka	0.454

Table 3: Maternal Mortality Ratio in SAARC Countries
Source: <http://hdr.undp.org/en/statistics/data/>



open defecation, which is an affront to society in South Asia. In the Millennium Summit of 2000, all countries from South Asia committed to reverse these terrible conditions. A platform entitled the South Asian Conference on Sanitation (SACOSAN) was created to increase regional cooperation against this common challenge.

“About one billion people in South Asian nations do not practice proper sanitation and remain exposed to severe health risks in addition to environmental pollution,” Mustafa Talpur, the Regional Advocacy and Policy Advisor for WaterAid said only Sri Lanka and Maldives in South Asia have achieved progress in the water and sanitation sector.

The WHO-UNICEF Joint Monitoring Programme 2010 shows that more than 54 per cent of the population of Bangladesh has access to improved sanitation facilities. Besides, 25 percent and over 15 per cent of the population have access to shared and unimproved sanitation facilities which means more than 94 per cent of the population have access to shared and unimproved sanitation facilities.

According to government figures, around 56.96 per cent of Nepalis defecate in the open. Around 14 million Nepalis lack access to sanitation and 7.1 million lack safe drinking water, says WaterAid in Nepal.

Government of Sri Lanka has been successful in achieving sanitation millennium development goals as well as leading the region in other social sector indicators. It will be very appropriate for Government of Sri Lanka to share the health outcomes and other social and economic benefits it has achieved through improving sanitation and hygiene with other government in region and lead the process through SAARC.

Child mortality in Pakistan is around 97 in every 1,000 births, while diarrhoea accounts for 14 per cent of the total deaths. Estimated annual diarrhoea deaths in 2008 were put at 59,220 – second to India, where around 413,400 die from diarrhoea, according to WaterAid in Pakistan. “In Pakistan, poor sanitation has emerged to be a major obstacle in the fight against child mortality.

The World Bank estimates that the consequences of inadequate sanitation cost India approximately USD 53.8 billion (6.4 per cent of GDP), annually. Similarly, Bangladesh is losing USD 4.2 billion (6.3 per cent of GDP) per year. In India alone, more than 1,000 children under the age of five die every year due to diarrhoea caused by dirty water and poor hygiene. The situation places India in the top spot in the world diarrhoea rankings with Pakistan and Bangladesh closely following.

Energy

It is important to acknowledge and highlight the links between access to clean, affordable, sustainable energy and gender. Development is not possible without access to energy and energy is vital for women’s development in terms of reducing their time burden for collecting firewood used in cooking and heating, supporting livelihoods activities, improving health and wellbeing, and providing opportunities for enterprise and capacity-building.

Studies show that many rural women spend up to three hours a day gathering fuel and carrying heavy loads. This burden leaves them with little time for productive activities or leisure, can put women and girls at risk of long-term health problems and increases their vulnerability to physical or sexual violence.

In addition, spending long hours indoors with traditional wood burning stoves can result in health hazards such as lung disease and eye infections for women and children. The provision of clean cook stoves can mitigate these negative impacts while promoting women’s empowerment, as the time that would have been used to collect fuel can now be used for other productive and economic activities.

Case Study I

The Self Employed Women’s Association (SEWA), a trade union that serves the needs of poor and self-employed women and their families in India, has been building awareness about the benefits of clean fuels and cook stoves.

SEWA buys the stoves in bulk and provides loans to enable their members to access them with small monthly payments. “Wood collection used to take me four



hours a day with additional time needed when people came to visit,” says Sharadaben, a Gujarati member of SEWA.

“With an efficient stove, it is easier to welcome guests. I also used to have problems with my eyes because of the smoke blowing from the traditional *chulha* [traditional cooking stove]. The new stoves will ease the discomforts faced by many cooks.”

According to the Food and Agriculture Organisation (FAO), more than 70 per cent of economically active women in least developed countries work in agriculture. Yet women farmers’ productive potential is undermined by lack of access to essential resources, in particular water and the energy needed for irrigation.

A recent field survey conducted by an Indian NGO revealed that rural women were using around 40 per cent of energy resources for water pumping and irrigation. Creating clean, affordable, sustainable sources of energy such as solar-powered drip irrigation systems can free up household income to invest in other productive activities.

To address both gender inequalities and empower women, it is vital to ensure that women have equal opportunities to energy-related jobs and training. Developing clean energy solutions can act as a means of building local capacity and providing access to paid employment for women, for example through work with solar energy supply companies.

Case Study II

The Barefoot College, an Indian NGO, provides training for women to become leaders in creating alternative energy solutions for their rural villages.

The college provides six months’ training in installing, repairing and maintaining solar lighting units for women to become ‘Barefoot Solar Engineers’ (BSEs). As a result women have built around 10,000 household solar lighting systems globally since 1986, and report an increase in social status in their villages.

Women are universally under-represented in energy decision-making processes at international, national and local levels as well as in the private sector. Within energy

companies for example, women are in the minority and not well represented in senior or technical positions.

Future Prospects

The international community has contributed USD 7.5 billion in official development assistance for agriculture and rural development 2008-2009. Records however, show that only three per cent of this amount was allocated to programmes which had gender equity as a key objective and only 32 per cent to those which it was secondary objectives. On a positive note, OECD Official Development Assistance (ODA) for gender equality tripled in 2006 compared with 2002, going up from USD 2.5 billion to USD 7.2 billion. This meant an increase in the proportion of total ODA from 6 to 8 per cent. The intent through such positive policy level initiatives should be backed up with practice and monitoring practice to deliver intended impacts.

Barriers for improving the status quo exist at many levels. Challenging some of the accepted socio-cultural norms of some societies is fundamental to this. As we move forward challenging some of these and taking proactive measure through policy initiatives, we should focus on issues such as lack of capacities at institutional levels to create awareness and influence local decision-makers to commit, tools and methodologies for planning, implementing and monitoring inclusion etc. It is important therefore to focus on these and suggest ways to address these issues to push things forward. It is also important to understand that ad hoc interventions are not enough; broader policy environment must be created for inclusive and sustainable development.

Policy and decision makers must have conducive space to adopt a systematic approach for empowerment of women. They should emphasize/re-emphasize inclusiveness of international, national and local institutional processes; Women’s access to education, training and capacity building, productive resources, essential services, employment opportunities labour saving options and technologies, etc. would be key areas of focus.



Strategies

National planning and local administration institutions should recognise the importance of capturing different issues that men and women face, prioritise as development aspirations and expect results and capture these through planning based on proper gender analysis. It is important for planners to understand that gender issues are quite often context specific and only a properly carried out gender analysis will reveal the specific concerns; these are related to needs, priorities, vulnerabilities, capacities of women and men, and that it would guide planners to more effective and responsive in planning, implementing and monitoring development.

Institutional Coordination in Planning and Implementation of Development

This includes targeting women's issues and women within development plans and supported with due resource allocation. Development initiatives need to be coordinated between institutions dealing with women's issues and other sectoral (e.g. agriculture, water, etc.) and cross cutting agencies (economic development, poverty reduction, disaster management, climate change, social services, etc.)

Collecting and Using Sex-Disaggregated Data/Targets in Development Planning Implementing and Monitoring

It is important that existing data collection tools and methodologies are adopted to consistently extract sex disaggregated data to use in analysis, decision-making and monitoring.

Gender-responsive budgeting is an initiative that has been piloted by UN Women and other agencies at the local level with a direct, positive impact. E.g. according to UN Women, in Rosario,

Argentina, the number of gender equality projects in the participatory budget process increased from 14 in 2007, representing a budget of 742,448 Argentine pesos, to 24 in 2008, with a total budget of more than 3 million Argentine pesos. In addition to gender responsive budgeting there are a number of methodologies, tools and services offered by various agencies to make development become more gender sensitive. Such as for gender responsive monitoring and evaluation, gender sensitivity in health sector, livelihoods infrastructure development, service delivery, etc.

Tools, Methodologies and Trained Personnel for Inclusive Planning Implementing and Monitoring

Training institutions and academic institutions need to build up a pool of expertise on such methodologies and take initiative on capacity building.

Evaluate Results and Improve

Report inclusiveness of gender concerns in policies, plans and implementation through result oriented monitoring mechanisms using appropriate indicators.

Conclusion

Gender norms and rules, which are practiced in the society, have led to high levels of poverty (income) and dis-empowered women. Women and men experience poverty differently and unequally and become poor through different although related processes. Planners and decision makers need to pay serious attention to this. They need to be committed to include women in development processes and plans, use gender disaggregated data, target women specifically through quantitative and qualitative targets and indicators to push the existing positive policy initiative into practice.

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Livelihood and Financial Exclusion In India and Other Countries of South Asia: Where Does the Better Half of Society Stand

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Key Words

Gender discrimination, social inequalities, economic independence, financial inclusions, wage discrepancy, literacy rate, gender sensitisation

Background

Women work two-thirds of the world's working hours and produce half of the world's food (UN 2009), yet earn only 10 per cent of the world's income and own less than one percent of the world's property, domestic violence is the biggest cause of injury and death to women around the globe killing more women aged 15-44 years than cancer, malaria, traffic accidents, and war (WHO) and 75 per cent of the one billion illiterate people around the world are women.

Women have always been the last priority as far as the family is considered in South Asia. She has been at the receiving end and very little has been done for the alleviation of problems. There is both a need and a scope for regional and global cooperation in sustainable development and work towards the empowerment of the South Asian women. World Statistics show a very poor human development Index with respect to women's issues in South Asia as compared with other countries.

Almost 50 per cent of the population of India today comprises of women while 42 per cent is under the age of 18. In a society that is equally or nearly equally represented by men and women, the participation of both the sexes in building the society should have been a natural corollary.

The principle of gender equality is

enshrined in the Indian Constitution in its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women, but also empowers the State to adopt measures of positive discrimination in favour of women.

However, there still exists a wide gap between the goals enunciated in the Constitution, legislation, policies, plans, programmes, and related mechanisms on the one hand and the situational reality of the status of women in India, on the other. This has been analysed extensively in India in the Report of the Committee on the Status of Women in India, "Towards Equality", 1974 and highlighted in the National Perspective Plan for Women, 1988-2000, and the Shramshakti Report, 1988.

A similar situation exists in all Asian countries. There are several policies that protect the rights of women, however deep seated social inequalities such as the household division of labour, gender norms on women speaking in public, constraints on women's mobility and pervasive violence within the home and outside go against women having an effective voice in asset management and economic empowerment (Kelkar 2011).

The Twelfth Five Year Plan Report of the Working Group on Women's Agency and Empowerment by Ministry of Women and Child Development, Government of India could not capture a different picture. It reported that the major issue is that over 90



per cent of women are in informal employment where they are poorly paid, have unsatisfactory conditions of work, do not enjoy the protection of labour laws, have no control on the terms and conditions of their employment and are subject to great insecurity of employment. This casualisation of women's work increased with the downturn in the global economy. There is evidence to show that women in the unorganised sector suffered a decline in number of work days available, poorer payment for piece work, deterioration in employment status, conversion to casual or temporary status, etc. The sharp fall in household income levels also led to an increase in unpaid domestic work for women as well as increase in domestic violence.

Situation Analysis: Women's Participation in the Economic Life of Society

India as a case study

In India, 97 per cent of the female work force that are involved in the unorganised sector, 75 per cent of the total and 85 per cent of the rural women are employed in agriculture as wage workers or workers on own/contracted household farms. There has been increasing feminisation of agriculture (Government of India, Planning Commission: Report of the Sub Group on Gender and Agriculture).

If one looks at the sectoral breakdown of women workers, it reveals that 32.9 per cent are cultivators, 38.9 per cent are agricultural laborers (as against 20.9 per cent men) and 6.5 per cent in the household industry (Census of India 2001). Much of the increase in employment among women has been in the form of self-employment; 48 per cent of urban and 64 per cent of rural women workers describe themselves as "self employed" (NSSO 2004-05). This could mean that these women were either self-employed persons who operated enterprises on their own or women who worked on their own account with one or a few partners and, who, by and large, ran their enterprise by hiring labour or most likely they could be women who were engaged in their household enterprises, working full or part time and did not receive any regular salary or wages in return for the work performed.

As in the case of education, women's employment characterisation differs across communities. The Sachar Committee report shows work participation rate among Muslim women is 25 per cent and as low as 18 per cent in urban areas. A large proportion (73 per cent) of Muslim women is self employed compared to 55 per cent Hindu women. A much smaller proportion of SC/ST women are casual workers compared to around 20 per cent Muslims and 15 per cent of upper caste Hindu women.

Another important fact is that average earning for rural women has declined between 1999-2000 and 2004-05. This decline is more pronounced amongst poorer women i.e. illiterate women and women who have dropped out of primary, secondary or higher secondary education. The average wage for men has, on the other hand, shown an increase across all categories, leading to a widening of the wage disparity ratio. Rural male earning (Rs. per day) has gone up from 127.3 to 144.9 where as rural female earning has gone down from 113.3 to 85.5 during the same period. Urban male earning has gone up by 20 per cent from 169.7 to 203.3 whereas urban female earnings have only gone up by 9 per cent (source: NSSO 55 and 61 rounds).

However, lack of land rights in their favour inhibits their ability to access other resources including credit. It has been seen that enabling women's ownership over land and other resources not only leads to higher and better quality production but also enables control of household income for the well-being of themselves and other members of the household. It can also benefit women by being associated with a reduction in violence (Kelkar 2011).

At the start of the Eleventh Five Year Plan, women continue to face multifaceted exclusion. The Plan document recognizes the multifaceted exclusions and discriminations faced by women and shows commitment to eliminate it as per the road map laid down by the National Policy for the Empowerment of Women, 2001. However, the Twelfth Five year Plan working group of Women and Child Ministry, Government of India documented a dismal picture of women workforce.



Women's Presence in Economic Sectors

The other issue is that the presence of women is predominantly in the agriculture sector and lower in the secondary sector. A little under four-fifths (about 79 per cent) of the rural women workers are employed in the agriculture sector, a sector that is marked by shortage of paid jobs, decelerating and differential wages on basis of gender and degradation of resources. It is estimated that about 60 per cent of all agricultural operations are handled exclusively by women. Female hourly wage rates in agriculture vary from 50 to 75 per cent of male rates, and are too low to overcome absolute poverty.

NSSO data for the secondary and tertiary sectors shows that only 13 per cent and 8 per cent respectively, of the rural women workers worked in these sectors. Going by the rate of change of the share of women in wage employment in the non-agricultural sector which was only about 2 percentage points over a period of 5 years from 2003-08 (M/o Statistics and Programme Implementation, "The India Country Report 2009, Millennium Development Goals"), it is projected that the share of women in wage employment can at best reach a level of about 24 per cent by 2015. This slow opening of the labour markets in industry and service sectors to women affects the equal employment opportunity for women. The barriers to women's employment in these sectors need to be understood and addressed.

An ILO study (Women Workers in Agriculture: Expanding Responsibilities and Shrinking Opportunities, June 2010) indicates that 81 per cent of women agriculture workers are from Scheduled Castes, Scheduled Tribes and other Backward Classes and 83 per cent from landless, marginal or small farm households and that more than half the women workers in agriculture are employed as unpaid family workers. Thus, while economic development creates more jobs in the industrial and service sectors it is the men who move away and avail of these. Women are left behind and compelled to become the prime agriculturists without the benefits of having the title to the land, the necessary resources and access to credit, seeds, fertilizers, extension services etc- required for enhancing production and household income. They may also have to cope with

debts left behind by the men. Hence, a highly vulnerable group of women is being created. Taken together, the decrease in workforce participation rates, large presence in the unorganised sector and increasing stake in agriculture is leading to the feminisation of poverty and low levels of asset building by women. This is recognized as an extremely "troubling" trend, resulting in "capabilities failure" (Dr. Martha Nussbaum and Dr. Amartya Sen).

Women's economic participation is hindered by low skills, capacities as well as lack of ownership and control over assets. One of the major concerns is the gender gap in educational level of the labour force. Whereas in 2004-05, 60 per cent of the female employed was illiterate and 3.7 per cent were graduates, these shares for the male labour force were about 28 per cent and nearly 8 per cent, respectively. Further, gender disparities are reported in Technical and Vocational Education and Training (TVET), with girls accounting for just 7 per cent of enrollment at the secondary level and their courses concentrated in traditional areas such as nursing and sewing. In general, the benefits of vocational training are not immediately apparent. Some 60 per cent of graduates from ITIs are still unemployed three years later, also because they do not derive benefits in entry to higher technical education courses. This needs to be addressed and institutions that have been set up to enhance skills for employability need to be made more sensitive to gender issues.

Another issue of concern is that many activities, in which women are engaged, are not taken into account in the workforce as well as in GDP estimates. For example activities like processing of primary products (eg. de-husking of paddy, preparation of jaggery, making of baskets and mats, preparation of cow dung cake, etc) undertaken mostly by women are not classified as economic activities in India. It is necessary that these activities be recognized and women in these activities be provided the necessary support mechanisms to improve their working conditions and productivity.

Financial Inclusion

In addition to decent work and inclusion of women's work in the economy, another area of concern is the financial inclusion of the marginalised, which is crucial for their



integration into the economy. Women remain inadequately covered by the banking system as they own only 20.8 percent of the total deposit accounts in scheduled commercial banks and 11.3 percent of the total deposits. The situation is equally bad when one looks at the credit scenario. Women had access to only 19.8 percent of the small borrowal accounts of scheduled banks with an outstanding credit share of 16.8 per cent (RBI, Basic Statistical Returns, 2010).

The focus on credit provisioning for micro-enterprises through formation of Self Help Groups (SHGs) has increased but the challenge in the micro credit movement is to reach out to the poorest and most vulnerable and marginalized populations like SC/STs, single women and other socially excluded communities. Many of these SHG groups have low levels of credit absorption, low skill base and low asset base, and find it hard to create economic enterprise. At the heart of the problem lies the need for appropriate institutional mechanisms to address illiteracy, lack of investment, poor credit worthiness, poor mobilisation, and other structural exclusions. These will need to be addressed to realise the vision of financial inclusion.

Entrepreneurship and Market Areas

Nearly 80 per cent of the funds of unorganised enterprises were generated from their own funds. A recent World Bank – NCEAR Survey on rural access to finance indicates that 70 per cent of the rural poor do not have a bank account and about 87 per cent depend on informal source for credit, and around 36 per cent of the rural households are always outside the fold of any kind of institutional credit.

Saeed is an example of people who are excluded from banking system. He is a carpet weaver in a small village of Mirzapur, a carpet weaving belt sixty km away from Varanasi in Uttar Pradesh. His access to market has been hampered by big export houses that have emerged on the local canvas since the local market where he used to sell his produce disappeared in the eighties. Now the export houses buy unfinished carpets from weavers directly. The export house gives him raw material to work. The order requires up gradation of the loom and thus investment. The export house provided him with a powerful loom also. His

infrequent meager savings from half a bigha agriculture land, which is in his father's name, do not meet the 'norms' laid down by the banking system to either save his own money or seek credit from the bank at the time of need. He is unable to make any investment in the improvement of his loom. This arrangement makes him completely dependent on the export house and limits his ability to negotiate a 'just price' for his labour.

An SHG member Jamila from the same area struggles with multiple livelihood options to meet bare minimum needs of the family. She ploughs not only half a bigha of the family land but also takes another half a *bigha* of land on *batai* (giving half of the produce to the owner of the land). If the years rains are good and productivity is high, the family sleeps with a stomach full every night. Other times she goes out and works as agricultural labour to secure food for the family. She often shares the work on the loom with her husband as well. She also grows vegetables on the land behind her thatched house and carries them on her head to sell in the local 'haat' (weekly market). She is a SHG member and the loan from the group could barely meet any of the production related expense.

It is important to recognise that Saeed and Jamila are not exceptions. About 97.7 per cent of the marginal farmers or people engaged in other traditional livelihoods such as weavers, artisans, etc. are in similar economic condition. Despite being engaged in a number of economic activities are far from earning a decent income to lead a dignified life. They largely depend on the informal sources to meet any emergency. The norms of the banking system and the open market system leave no room for Saeed and Jamila to manoeuvre.

A dignified livelihood and financial inclusion of women can go a long way in enabling their access to productive assets, education, healthcare and nutrition. This will surely reduce incidences of domestic violence and lead to the building of a more peaceful and progressive society. Studies have shown that families are healthier; more children go to school and agricultural productivity and incomes increase when women are empowered.

An enabling environment that promotes



and respects the role that women play in the economic sector is needed. Enabling access to education, training and capacity building in traditional (weaving, basket making, food processing) and non-traditional (services, industry) livelihoods, access to infrastructure, productive assets and finance needs to be prioritized in policy to ensure this.

Similar Experiences in South Asia

Bangladesh

Almost half of the total population in Bangladesh lives below the poverty line. More than half of the adult and young adults are illiterate. Mainly due to the poor quality and inadequate attention given to education. There is a high drop-out rate at the secondary level, which causes a massive inflow of adolescents and young adults into the labour force without employable skills. Technical vocational education has a crucial role to play especially for the income generation of this poor segment of the society.

In Bangladesh one of the main issues is that around 40 per cent of women are unable to retain their earned income (ILO 2004). Discriminatory barriers and socio-cultural rigidities block women from obtaining effective control over property, assets and restricting their mobility. For instance in the case of agriculture and aquaculture in fish ponds crucial livelihoods in Bangladesh – land is owned and controlled by men (Kelkar 2011).

Bangladesh Government has been actively engaged in formulating proactive policies and taking affirmative actions for accelerating the implementation process in achieving the goal of holistic empowerment of women. Over the last two decades the initiative to ensure equal rights of women and non-discrimination has gained momentum in Bangladesh and has been successful in mobilising and coordinating women to stand up for their rights.

In the mid 1990's the Government of Bangladesh gave user rights over fishponds to women along with required training and credit. While men have frequently attempted to take over these fishponds, most women have retained control and used the income from fish

culture to improve their own wellbeing and that of households (Nathan and Apu 1998).

Bhutan

Generally, Bhutan is regarded as having a high level of gender equality in comparison to countries in South Asia. Bhutan comes in second, after Sri Lanka, on the Social Institutions and Gender Index (SIGI). Bhutan's first gender study also showed that women in Bhutan do not face overt discrimination and that institutionalised forms of discrimination against women, does not exist. However, subtle forms of discrimination, specifically in the fields of higher education, employment and public decision making have been emphasised as causes for concern.

The gap in the rate of labour force participation between men and women is decreasing. However, the discrepancy is high in urban area (41.5 per cent for females compared to 76.8 per cent for men). In terms of employment status too, female unemployment rate is more pronounced in urban areas and twice as high (9.5 per cent unemployment rate for women) when compared to that of men (5.3 per cent).

In rural areas, female unemployment is only slightly lower than that of men. This can be associated to factors such as social expectations and inheritance traditions (matrilineal, although in the southern communities it is largely patrilineal), which have contributed towards a majority of women being engaged in the agriculture sector and tied to their homes. However, these engagements are usually low or non-paid farming and household activities. Additionally, with increasing rural-migration rates, largely men (60 per cent of migrants are men) seek employment in urban areas leaving women behind to farm. Among young women migrants with little or no formal education, because of their lack of urban sector skills, many find lowly paid employment (e.g. domestic help) or become economically dependent on men.

As per the Labor Force Survey 2009, the unemployment rate for females had increased from 3.8 per cent to 5.4 per cent in 2009. Although it has decreased considerably in 2010 to 4 per cent, Female unemployment is still high and needs to be addressed on a priority basis. Addressing socio-cultural perceptions and



stereotypes, encouraging female participation in training programmes, promoting cottage and small rural-based enterprises with increased access to micro-credit, and support girls transition from school to work would cater to the above problem.

Sri Lanka

Reference is made to Sri Lanka's periodic Report, which states that although the percentage of unemployed women is higher than that of males, the female unemployment rate has dropped more rapidly than that of males. It is as a result of a multiplicity of State policies and actions that the rate of unemployment of women is reducing, for example the policy of equal treatment in respect of recruitments; the attainment of higher levels of education by women, grant of better maternity leave facilities, to name a few.

Around 22 per cent of all households in Sri Lanka are female-headed. Many of these women have been thrust into the role of breadwinner with little knowledge of income-earning methods and few coping skills. Furthermore, a majority of jobs available to women are in the unorganized and informal sectors, which are outside the purview of labour regulations. An example of this is the growing number of women engaged in the garment industry, who are prone to suffer physical disabilities directly linked to long hours of hard labour.

Another factor that does not appear in national statistics is the regional variation in female literacy, which has remained at 87 per cent for several years. Urban and rural disparities still exist, and are not represented in national gender development indexes. Female literacy in urban areas is 91 per cent, while the rural rate is 78 per cent.

Education is another matter. Although the percentage of Sri Lankan women entering universities increased from 42 per cent in 1989 to 52 per cent in 1999 (bearing in mind that only 1 per cent of the population has access to university education), women are still under-represented in many disciplines, and tend to find employment at the bottom of the employment pyramid. When they find work, it is usually in low-status, low-skilled and low-paying jobs in peasant and plantation agriculture. In addition to this, the female unemployment rate, at 22 per cent, is double that of men in Sri Lanka.

As for the political empowerment of women, it bears mention that both the president and prime minister of Sri Lanka are women. However, this does not necessarily indicate a high political profile for the average woman, nor does it represent the involvement of women in policy-planning and decision-making at higher levels. A recent survey found that women in Sri Lanka do not aspire to be active in politics, which is amply demonstrated by the fact that few women opt for political careers, and fewer still are elected to Parliament at the regional and provincial levels.

All of these factors indicate that there is a hidden dimension to the image presented in printed statistics - a dimension rarely highlighted and only dimly visible to the observer. Within this context it would be only correct to say that, despite impressive human development indicators, Sri Lanka still has a long way to go in fully utilising the skills and talents of its female citizens to move the country's development and peace processes forward.

Pakistan

Women in Pakistan are the unit on which the household functions with their major contributions such as agricultural labor force producing food for the masses. This labor force is responsible to sow, reap, gather crops, care for animals and the list goes on and on. But unfortunately this hidden potential force of Pakistan is hardly ever recognised statistically for the production and development in Pakistan. Women work in all fields along with men but still carry no rights or shares.

According to Labour Force Survey 2003-04, women are 16.9 per cent of the total employed labour force, 11.4 per cent are working in the agriculture sector and 5.5 per cent are involved in non-agricultural activities. Their unemployment rate is 12.75 percent. Women's share in wage employment in non-agriculture sector has increased over time; it was 7.98 per cent in 1999-00, 8.95 per cent in 2001-02 and rose to 9.71 per cent in 2003-04. Another important dimension of women labour force is that there is a significant difference between women and men's income. Average monthly income for men is Rs. 4329 and for women is Rs. 2594. It means women's income is about 60 per cent of the income of men. In urban areas female income is 71.7 per cent of male income



and in rural areas it is 53.5 per cent of male income. There is also a gap between female urban incomes and female rural incomes. Women in rural areas are earning about 52 per cent of the income of urban females.

Nepal

In rural Nepal women's labour is still largely restricted to unpaid family farm work. Many urban women work in manufacturing and the service sector, but often occupy the lowest paid, unskilled positions.

Women's relative status, however, varies from one ethnic group to another. The economic contribution of women is substantial, but largely unnoticed because their traditional role was taken for granted. Empirical data indicate that situation of Nepalese women is too severe to compare with men.

Woman's situation is very poor in health, education, participation, income generation, self-confidence, decision-making, access to policymaking, and human rights. The insurgency for more than 10 years between the State and the rebel has further widened this gap. National statistics shows that women's literacy rate is 30 per cent while 66 per cent to male and the national literacy rate is projected as 40 per cent. Enrollment of women in higher education is only 24.95 percent. Women' involvement in technical and vocational education is also lower than men. A large part of women's work is not considered as economic activity. As a result only 45.2 per cent of women as compared to 68.2 per cent of men are classified as economically active. There are very few women working in professional work in Nepal. Women's representation in the bureaucracy is also very low. Although some 42 per cent of the Nepalese women are literate, and 60 per cent of them are said to be economically active (CBS, 2003), participation of women in politics is low.

Myanmar

The status of women in the Union of Myanmar is unique. Traditionally, women have enjoyed equal rights with men in all crucial areas such as education, health, employment, social and political activities. As women represent more than half the population of the nation, the active

participation of the womenfolk is vital in the State's endeavors to build a developed nation. Therefore, the national policies and programs for the advancement of women both in urban and rural areas, especially in the border areas have been given priority to enable the State to utilise the full strength of women.

Myanmar is changing to the market economy and as such, not only the government sector, but also the private sectors are playing an important role. As such, more women are entering the private sectors, contributing a significant labour force. The legal system of Myanmar provides equal rights to women and men in the area of business and commerce. According to the Myanmar National Committee for Women's Affairs (MNCWA) women outnumber men in the field of education and nursing and in the country 50 per cent of women are doctors.

Maldives

Although the 2008 constitution has removed the bar on women from holding the highest political office and there is no institutional discrimination against women in politics and decision making per say- the numbers show a grim reality. Over one-third of working age women are economically inactive due to the gender stereotyping that demands house work and child care from women, the 2006 Census found. The absence of childcare facilities makes it difficult for women to remain employed after they have children. There is a need to withdraw reservations against marriage and family relations; create special measures to realise equality for women especially in political positions at national and local levels; to train legislators and others in awareness about achieving equality including removing negative stereotypes using also the media and education for this purpose; to increase the number of women in decision making positions, including the judiciary; to legislate and take measures to effectively combat violence against women and girls; to make available adequate health and reproductive health services especially for adolescents; pursue efforts to introduce temporary special measures to accelerate the realisation of women's *de facto* equality with men in all spheres; address discrimination faced by women in job employment, as reflected in job hiring practices, the wage gaps and occupational segregation; reduce gaps between males



and females in the education sector at the tertiary level and make available statistical data and analysis, disaggregated by sex and by urban and rural area. These are too general recommendations. It will be good if they are context specific.

Afghanistan

The situation of women in Afghanistan has been dismal for many years. Their status was undermined during the Soviet occupation and under subsequent regimes; in fact, the violation of Afghan women's human rights is considered to have been "at its worst during the civil war. The deteriorating security situation has severely negatively affected women's ability to enjoy the rights and opportunities promised them by the international community."

Afghanistan's adult literacy rate ranks among the lowest in the world: only 23.5 per cent of the population aged 15 and older is able to read and write. Only an estimated 12.6 per cent of women are literate, compared with 32.4 per cent of men. The female-to-male literacy ratio is 0.4 for the entire population, far lower than in neighbouring countries such as Iran (0.8) and Pakistan (0.6). Girls' access to education has improved in urban centres, but progress has been limited in rural areas. School enrolment rates at the primary, secondary and tertiary levels are 41.8 per cent for females and 73.7 per cent for males.

In Afghanistan, 80-90 per cent of economic activity occurs within the informal sector. Because of conservative practices, Afghan women encounter barriers to earn their own livelihood, have limited economic opportunities, and are restricted in their access to work outside of the home. Since the majority of women live in rural areas, their main activities are in agriculture, livestock management and family care giving. These activities contribute to the household economy but are not remunerated.

Making Sustainable Livelihood And Inclusive Financial Services A Reality For Women In South Asia: Future Prospects

In order to contribute to women's endeavor for a dignified life, it is crucial to strengthen their assets and resources and their capabilities. It is thus crucial that laws, institutions and systems that determine the operational space and environment are people friendly and their implementation is strong enough to prevent biases and negative selection. It is important that these initiatives are further sensitised and equipped to service the needs of women belonging to poor and marginalised segments.

Poor households across the region, who depend heavily on land holdings that are inadequate, have to look for other means of livelihood for their survival. Livestock one of the important resources owned by the poor, especially women. Generally rural families keep 1-2 cows or buffaloes for milk, a pair of bullocks for farming and a few sheep, goats and poultry for supplementary income. Although fodder is scarce, most of the poor families maintain cattle and let them graze on common lands. Dairy husbandry is another area that women take up since it is manageable with their existing income generation activities. It is feasible to make sustainable use of these natural resources through application of appropriate technologies and use of idle labour.

It is crucial to make land laws and labour laws poor sensitive and in particular gender sensitive. People's institutions such as SHGs, cooperatives and micro enterprises need to be supported and strengthened to enable them to strengthen their negotiation capacity. The capacity of these institutions in attracting and managing large scale operations and finance is certainly a key concern; nevertheless access to a variety of financial and technical resources such as equity support, loan funds, capacity building, linking with the markets, etc. would certainly help these institutions go a long way. In this direction new generation cooperatives and producer companies need to be explored. Similarly access to finance is also at a stage where there is



also huge need to strengthen delivery channels that are, community based and community development microfinance institutions. Two decades of SHG movement demands consolidation and their appropriate role in making available composite financial services to poor households and their enterprises. Their Federations need guidance and investment in taking the whole movement to the next stage.

Civil society organisations made their inroads in providing microfinance services initially out of sheer frustration while trying to motivate banks to serve the communities they were working with. They adopted various legal forms such as societies, trusts, Section 25 companies and non-banking financial companies (NBFCs) as well as mutually aided cooperative societies and participated in the indirect category of priority sector lending to the agriculture and micro enterprises. Microfinance has paid attention to various factors that have kept poor and their enterprises out of the ambit of formal financial institutions.

They have developed financial products and delivery mechanisms in conjunction with economic characteristics and financial needs of low-income households. This approach has helped them to overcome the difficulties faced by the mainstream banks in serving the poor. Microfinance emerged out of experiments to look at the reasons and finding answers for the exclusion of large segment of population from the banking network.

Microfinance came to the fore to epitome a methodology that could suggest ways both to the institutional finance and the families at the base of the social pyramid to overcome their respective limitations and access each other. Its origins can be traced to the vision of empowering rural

poor women and their families to fight the social and economic inequity. Different dimensions of the poor households' economy; where polity, caste, religion, economics play an active role and where state assumes a constitutional role and where any business would consider all these dimensions highly risk prone one part of the ecosystem that the microfinance sector has to work with.

The Way Forward

In the backdrop of the above, it is apparent that the challenges are immense. There is a need to look into diverse approaches and resources to bring the desired change in the present situation. It would certainly require better coordination and partnership between governments, civil society organisations, private sector and people's institution as each of them could play a role in changing the situation.

There are good and successful examples around. There is a need to create forums for exchange and learning in order to make them available to other to learn from, At the same time exposure is crucial and central for spreading knowledge and information. This holds true for communities as well as for civil society organisations and for policy making bodies. In South Asia, each of the country has done immense efforts to change the misery of women and their enterprises. There is a need to create vertical and horizontal learning loops.

Rather than reinstate a new policy for women's economic security; existing policies need to be implemented more effectively. Policies for economic development and technological change need to be more gender-sensitive to enable holistic social development.





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Leadership and Political Participation of Women

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Key Words

Feminist leadership, good governance, women representative, democratic leadership, equal political participation, women equality, effective decision-making, social transformation

Introduction

Women all over the world are often seen as key drivers and advocates of change, yet their political participation remains constrained. Even with advancements in literacy and educational attainment, their representation as decision makers for their country remains low in comparison to their population share. Increase in women's political representation is a sub-goal under the Millennium Development Goals on gender equality. Even though Women's rights are recognised all over the world, the global average of women's share in political stands poorly at a mere 15.9 per cent.

Representation of women as elected heads of government varies from country to country in the South Asian region. As the world's largest democracy, India ranks 98th with 10.67 per cent women representation, despite a 50 per cent reservation at the lowest tiers of government, India lags behind Pakistan, Bangladesh, and Nepal when it comes to women's participation in politics. With 22.2 per cent women MPs, Pakistan stands at 51, Bangladesh at 55, and interestingly, with 33.3 per cent of female MPs in its parliament, Nepal is ranked at 18. Sri Lanka and Myanmar are placed about 100 in the list.

This paper outlines the roadmap of what has transpired in Nepal in the past three decades based on the experiences of the

authors as NGO leaders, political activists, planners, researchers and trainers. It stresses on the major issues and outcome in the field of sustainable development in Nepal and the role of women in driving these changes. This paper attempts to articulate the gains made in the field of political outcome in the past three decades comparing what has been achieved in policy gains and what the shortcomings on the ground are. Based on the outcome of the three decades long series of panel studies on "The Status of Women in Nepal", this paper suggests various ways and means to bring about women's leadership roles at disaggregated levels. It includes lessons identified through institutional learning of NGOs such as SEARCH-Nepal (SN) and Shtrii Shakti (S2) that can be undertaken in future such that women and men can play effective and constructive leadership roles in order to strengthen women's movement and sustainable development.

Learning from Nepal

In recent times, Nepal has been showcased and referenced as a country that has been successful in empowering women and driving the agenda of sustainable development. This country has made impressive gains in the last 60 years for emancipating and liberating women from their role as householders and home makers into leaders in the community, civic society, local and district government, political parties, national



parliament and the recently dissolved Constituent Assembly. These developments were achieved through conscious efforts and struggles of women of Nepal. It has been a difficult journey along a fairly short period of time. The rugged topography and challenging transport and communications situation in Nepal makes it all the more daunting task. Furthermore, for a small country of 147,000 square km with limited natural resources, i.e. timber, hydro-power, eco-tourism and human resources potential and a dense population currently reaching nearly 30 million people. One can truly appreciate the gains made thus far by Nepal. This change has come about despite a heterogeneous composition of its people who are divided over more than 150 indigenous local languages, 100 nationalities and ethnic groups along with stratified caste, class and political divisions.

Women's Leadership and Movement in Nepal: A Historical Perspective

After centuries of isolation imposed by its geographical and political system, Nepal emerged into the post-modern era in 1950s. Prior to this, men and women were disadvantaged in aspects that are normally the yardstick and indices for progress, quality of life, and human dignity. These included: basic awareness, education, human development and political participation. The feminist movement and women leaders realised that they had to struggle each step of the way before they could obtain decent representation in various spheres of modern life including civic society, government bureaucracy and political life. Despite these constraints, the women's movement progressed in broadly three distinct phases between:

- Initial (1950-1990)
- Intermediate (1990-2006)
- Consolidation 2006 and beyond

Continuous efforts from the 1950s up till 2006, led to interesting and impressive developments. Female representation in the political sphere/space increased from zero to thirty-three per cent or one-third representation in major institutions of the country.

Women's Visibility: Where there are and what are they doing?

One may pose the question – where are women of Nepal visible? Currently, they are visible in CBOs, SHGs and NGOs; User Groups representing natural resources management such as forest, irrigation, agriculture and social development, mothers groups, savings and credit groups and micro-finance, etc.

Women's representation is visible at the above mentioned grassroots level the most. This is followed by their visibility in local government and district level government, projects and programmes including local formal structures such as the Village Development and District Development Committees and the line agencies of the government.

Finally, women's visibility is discernible at the national legislature, executive, judiciary, media and civic society. Women are also visible in the field of medicine, agriculture, bio-technology, science and technology, arts and crafts and service industries such as hotels, travel agencies, banking, tourism and eco-tourism as well as transport and communication.

The nature of Nepal's small but growing political economy is dominated by government based development investments. The private and tertiary sector is small but also growing. The NGO sector has grown in numbers from less than 300 formal NGOs in 1990s to hundreds of thousands of CBOs and NGOs in the country. This has both positive and negative connotations. This has been positive for democratisation, pluralism, opening up of society and awareness creation. On the flip side, it has created a "dependency economy" external grants and aid tying up innovation and autonomy. The private sector is also constrained due to lack of innovation, investment, skills and technology providing fewer opportunities for women to play more proactive and creative role, especially in the rural areas. This provides new opportunities for women's groups to engage in various spaces that have opened up in this new ethos.



Figure1 Factors Against Effective Political Participation

Women's Leadership and Political Participation

Women's leadership and political participation in Nepal has been characterised by a hopeful but ambiguous development in the past six decades. On the one hand, one can be optimistic about the visibility and representation of women in the state, market and civic society sectors yet on close examination, women's effective participation has been low and minimal despite thirty-three percent of female MPs in the parliament. The research carried out by Shtrii Shakti entitled "Revisiting Status of Women in Nepal 1980s- 2010" reveals interesting facets of empowerment of women in health, education, gainful employment, decision making, legal, human and fundamental rights. Despite these achievements, this study together with similar research study also points towards some disturbing trends and realities. Low effective political participation of women for policy changes being one of them. Such low "effective" participation emanates due to traditional patriarchal norms, standard of education in the country, access to information and knowledge, and a woman's reproductive role as homemakers and nurturers. Apart from these, there are a few other factors that hinder women's effective participation and leadership. As depicted in figure1.

The Road Ahead for Women's Leadership and Effective Political Participation

The above analyses reveals that transformative women's leadership - can lead to effective political participation.

Improved quality of life and human happiness in will come from good governance and building capacity at the holistic interventions at the self, household, community and national level.

The building bricks and blocks are the individual, family and the community's associational life. Shtrii Shakti and SEARCH-Nepal has been attempting to help women's leadership movement and effective political participation by ensuring that capacities are enhanced at all these levels which can result in bigger changes at the national and societal levels.

The long journeys of both these institutions have been the rich institutional learning starting from late 1970s. These efforts have been based on the institutional capacity building models of gender, youth and community empowerment focusing on women's leadership and community leadership.

The social transformative modules of Shtrii Shakti (S²) are based on the concept of capacitating Gender Master Trainers (GMTs) throughout Nepal. Currently, this effort has been further complemented with Youth Development programmes.

SEARCH-Nepal (SN) has developed together with scores of NGOs and Universities throughout Asia, North America, Europe and Nepal, a model on sustainable development and environment called the Chakra Management and Empowerment model. These modules centre around empowering and developing principled values, cultures, relationships and core



structures of various institutions through effective transformative and positive leadership building of women, youth and men in Nepal and beyond borders.

The advocacy and capacity building efforts are geared towards sharpening and developing strategies and characters of leaders such that they are able to competently transform and transact at various levels of their community and societal life leading to socio-economic, cultural and political transformation. The modules representing principles, knowledge, attitude, skills and tools are geared to unpack, unravel and transform core elements such as values, beliefs, self-esteem and organisational culture to craft and chisel a common vision for the self and society. The common vision is arrived at by analysing the political, economic, socio-cultural, environmental and technological environments in a given society or country. Based on this a strategy for pursuing one's own vision and model of development is encouraged. This model has a strong sense of principled values, norms and culture to imbibe and follow while pursuing its agenda, mission, goals and functional management processes. A situational leadership and an effective leader are encouraged to foster participatory and democratic leadership.

The advocacy and principled knowledge, skills, tools and attitude (KSA) imparted during leadership development by both Shtrii Shakti (S2) and SEARCH-Nepal aims at merging and adapting the current models of good governance such as:

1. Women's equality and social justice including effective participation in decision-making and agenda shaping
2. Legitimacy based on constituency's

interests (women's leadership, etc)

3. Transparency in decision-making at all levels
4. Accountability through formal audits; social audits and public hearings; reports; publications; multi-media and annual reports, monitoring & evaluation including Board meetings and periodic reviews
5. Human Rights, Women's rights; Gender Justice, Rights of indigenous people, disadvantaged and minorities

These secular principles and tools are inadequate in themselves and, therefore, are backed by a set of ethical and moral principles of good governance emanating from our own self-esteem; self-governance and principled life and living, learning and unlearning based on our positive Asian values and cultures. The values form the core organisational culture of the institutions which enable the positive and the negative powers and traits in our self and organise to be analysed, unpacked and either strengthened or minimised leading to transformative leadership and social, economic, cultural and political transformation.

Conclusion

The wise Chinese teacher Confucius laid down rules of leadership and good governance for rulers and citizens, i.e. respect for the state for elders, teachers for the community, learning and respect for hard work. The leadership for women and good governance in South Asia also needs to follow some basic tenets of principled values.



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The Asia-Pacific Forum for Environment and Development (APFED)

The Asia-Pacific Forum for Environment and Development (APFED), a regional group of prominent experts officially launched at ECO ASIA (Environment Congress for Asia and the Pacific) in 2001 which aims to address critical issues facing Asia and the Pacific region and to propose new models for equitable and sustainable development. The second phase of APFED activities (APFED II), proposed for 2005 and beyond, is intended to promote the implementation of policies, measures and actions recommended in the 2004 APFED final report. APFED II activities consist of three major components: Policy Dialogues, Knowledge Initiative, and Showcase Programmes.

Website: www.apfed.net



The South Asia Women's Network

The South Asia Women's Network (SWAN) is a programme headquartered in The Academy of International Studies, Jamia Millia Islamia, a Central University located in New Delhi (India). Professor Veena Sikri, who holds the Ford Foundation endowed Chair (Bangladesh Studies Programme) at the Academy of International Studies, is the Convener of SWAN. It brings together, in partnership, women from across nine countries of South Asia: Afghanistan, Bangladesh, Bhutan, India, Maldives, Myanmar, Nepal, Pakistan and Sri Lanka. Thirty three women leaders and activists from across South Asia, including three Members of Parliament (from Afghanistan and Pakistan) working in similar areas could network with their counterparts in other countries where they can share experiences, learn from each other, identify best practices, and work towards issue-based collaboration across South Asia through agreed plans of action.

Website: www.swaninterface.net





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