



**Working Paper
No. 486**

**Democratic Citizenship or Market based
entitlements?
A Gender Perspective on Social Protection in South Asia**

Amrita Chhabhi

December 2009

ISSN 0921-0210

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Abstract

As livelihood insecurity rises and existing systems of social security are being eroded in South Asia, a number of social protection interventions have been proposed. Despite different frameworks, there appears to be convergence on the ground between contending pathways of social protection. Contemporary policies dealing with socio-economic/human insecurity and informalization of the labour market that propose trade-offs between citizenship-based and employment-based entitlements, either explicitly or implicitly, need to be critically examined and unpacked.

In this paper the differences as well as areas of convergence in some dominant pathways out of poverty, aiming towards socio-economic security, in relation to gender are assessed. The pathways are differentiated in terms of the basis for entitlements: citizenship-based, employment-based, community-based and market-based, linking to the broader discussion on commoditization/privatization of the social versus de-commoditization and a broader framework of democratic citizenship. Drawing on evidence from research, the paper explores, not only, the ways in which the design of interventions assume, incorporate or ignore gendered structures and gender ideologies, which impinge on the outcomes of these interventions, but also the ways in which women have articulated, fought for and gained better entitlements. It argues that both employment based and citizenship based entitlements are essential and these require the universalization of social protection and measures that ensure redistribution and recognition. The last section discusses some proposals along with suggestions for South Asian level regional interventions.

Keywords

Gender, poverty, social protection, democratic citizenship, entitlements.

Democratic Citizenship or Market based Entitlements? ¹

A Gender Perspective on Social Protection in South Asia

1 INTRODUCTION

As levels of livelihood insecurity rise and existing systems of security are being eroded in South Asia, a number of social protection interventions have been proposed. Despite different frameworks, there appears to be convergence on the ground between contending pathways of social protection, which require deeper exploration. In this paper the differences as well as areas of convergence in some dominant pathways out of poverty, aiming towards socio-economic security, particularly in relation to gender are assessed. The pathways are differentiated in terms of the basis for entitlements: citizenship-based, employment-based, community-based and market-based, linking to the broader discussion on commoditization/privatization of the social versus de-commoditization and a broader framework of democratic citizenship. Drawing on existing studies and the author's research, the paper explores, not only, the ways in which the design of interventions assume, incorporate or ignore gendered structures and gender ideologies, which impinge on the outcomes of these interventions, but also the ways in which women have articulated, fought for and gained better entitlements. Based on the review, an argument is presented for the importance of both employment based and citizenship based entitlements. This requires universalization of social protection, and some possible avenues are discussed in the last section, with suggestions for South Asian level regional mechanisms.

All the countries in the South Asia region have shown 'strong and steady' rates of growth in recent years. Bangladesh, India, Nepal and Sri Lanka all reported average annual GDP growth rates exceeding 5 per cent since 1996 and 2005. Pakistan experienced lower growth rates in the 1990s but since 2005, India and Pakistan were both averaging 7 per cent per annum (World Bank, 2007). Alongside this growth is increasing inequality (sharp increase in rural areas and regions within each country) and poverty. While the income poverty line remains a dubious method and the results contested, even official estimates note that the South Asian region today has the second largest number of poor people compared to other regions in the world living below the international poverty line. Between 1991-2005 the largest increase in the number of poor was in Sub-Saharan Africa (182 million) followed by South Asia (47.2 million) (Chen and Ravallion 2008). Pal and Ghosh document

¹ This paper draws on ongoing research on social protection systems in South Asia. The focus in this paper is on India, Pakistan and Bangladesh. It does not deal with Sri Lanka, which is a special case with developed social protection systems, and Nepal, which is currently establishing new systems in a democratic setup. Thanks to Prof. A. Saith, R. Pittin, Bridget O'Laughlin and C. Sathyamala for very useful comments and suggestions.

significant increase in inter- and intra-regional inequality in India evident in income as well as in terms of access to health and education (Pal and Ghosh 2007).

The increase in poverty and inequality is linked to the continued effects of neo-liberal globalization, which has led to heightened job insecurity and vulnerability as livelihoods become more and more precarious. The ILO Global Employment Report for 2008 states that the South Asian region stands out in two areas: firstly, the largest number of jobs were created in the region in 2007 (28 per cent of the nearly 45 million jobs created internationally), and secondly, the region has the largest share of vulnerable employment as a proportion of the total employment worldwide with a rate of 77.2 per cent. This means that seven out of every ten workers are unprotected with no access to labour rights or security in times of economic crisis. Agriculture still remains the main employer in the region, providing jobs to almost half of all workers despite a growth in employment in the industrial sector (from 15.3 per cent of total employment in 1997 to 21.7 per cent in 2007) as well as in the service sector (from 25.2 to 30.3 per cent) in the region. Although the same ILO report states that extreme working poverty (an income of less than US\$1 per day) fell by 20 percentage points in a decade (from 53 per cent in 1997 to 33 per cent in 2007), it notes that the proportion of working poor with an income of less than US\$2 per day remains high. About 478 million people (eight out of ten workers) fall in this category. The gains noted in reduction of poverty (even if the dubious methodology of defining poverty lines is accepted: see Saith, 2005) have been wiped out with the agrarian crisis, and combined effects of the food and financial crisis.

However, these overall trends do not represent the full picture of the degrees and kinds of vulnerability experienced by different categories of workers in each country. Children, minorities and women can be seen to be especially at risk. The South Asian Coalition on Child Servitude estimates that 80 million children under the age of 14 years are being forced to work in the region (55 million in India, 10 million in Pakistan, 8 million in Nepal, and 7 million in Sri Lanka and Bangladesh). South Asia is home to the worst forms of slavery: the numbers of bonded labourers are estimated to be at least 2 million in India, around 1.7 million in Pakistan and over 100,000 in Nepal. Bonded labour in India and Nepal comes from the low castes and economically marginalized sections, while in Pakistan, it is primarily the low castes from the Hindu and Christian minority groups, which are economically and socially marginalised. Women's employment remains low with only 42 women for every 100 men in work or looking for work; they remain concentrated in the informal economy (only 15.5 per cent of South Asian women get a wage or salary) and with the rate of women's unemployment standing at 5.8 per cent compared to 4.8 per cent for men, women continue to face a greater threat of unemployment (ILO, 2008).

The Social Protection Index for selected countries in Asia developed by the ADB is revealing (ADB, 2008). The index is based on assessment of programs that are targeted to the poor and the vulnerable, and programs that provide direct transfers, in cash, in-kind or through fee exemptions to these groups. Bangladesh falls into the category of moderate levels of SP provision.

This is mainly due to the widespread and well- targeted pro-poor microcredit programs. If these programs were eliminated from the SPI, all four of Bangladesh’s summary indicators would decrease significantly. Pakistan and Nepal fall into the category of low level of SP provision. They have few social assistance programs that achieve significant coverage of the poor and concentrate their relatively limited budgets for these programs on groups (such as public servants and the military) that are not poor (ADB, 2008).

Table 1 shows the indicators and the SPI for South Asia. Sri Lanka scores the highest value with an index of 0.47, closely followed by India with 0.46. The SPI scores 0.33 for Bangladesh, 0.19 for Nepal and 0.07 for Pakistan. Pakistan had the lowest SPI for the Asia region as a whole yet it has one of the highest income levels in South Asia.

TABLE 1
ADB Social Protection Indicators (2004-05)

	Social protection expenditure as % of GDP	Coverage of key target groups	% of poor receiving any social protection	Impact on poverty**	Social Protection Index
Japan	16	.86	100	100	0.96
Sri Lanka	5.7	0.41	85	26	0.47
India	4.0	0.33	100	26	0.46
Bangladesh	5.3	.23	53	24	0.33
Nepal	2.3	.18	35	7	0.19
Pakistan	1.6	.07	8	3	0.07

** value of social protection to poor people as percentage of poverty line

Source: ADB, 2008

2 CONVERGING APPROACHES AND STATE POLICIES

Current proposals on social protection range from the World Bank’s Social Risk Management Framework, the ILO’s Social Protection programme to those that propose an alternative, stronger rights based approach. Each one of these approaches uses the terms ‘vulnerability’, ‘gender’, ‘voice’, and ‘rights’, and all argue for a special focus on the poor and on women.² Yet clearly, there are significant conceptual and political differences between these frameworks.

² The inclusion of gender in most development discourses today is, in part, a result of strong pressure from gender advocates who have produced evidence on the marginalisation of women, and, in part, an instrumentalist response using women as conduits for other developmental outcomes such as child welfare or to ensure high repayment rates.

These differences are reflected in the proposed objectives, as well as the design and delivery mechanisms of social protection interventions. The common terminology not only obfuscates important differences but also alerts one to a convergence on the ground between some of these approaches.

It is significant to note that most of these social protection schemes have come into being since the 1980's, concomitant to a shift towards liberalization (for India, see Sudershan, 2007: 2008, and Asian Development Bank (ADB) proposals for Pakistan). As Sudershan notes, many of the interventions in India have been designed within the risk and vulnerability management framework rather than one concerned with the deeper issue of poverty. The World Bank's Social Risk Management framework sees the poor as being the most vulnerable to risks, markets as the best solution, and social protection measures as enabling people to take risks and thereby 'spring' out of poverty. The role of the state is limited to providing an enabling regulatory mechanism for financial markets and institutions to function and providing safety nets in situations of major shocks.

This residual approach is shared by other social protection frameworks as well. Even broader normative rights based frameworks unfortunately fall into residualism when it comes to concrete policy proposals. For instance, the *Human Security Now* (Commission on Human Security, 2003) report recognizes the devastating effects of recurrent financial crises since the 1980's and the increasing informalization of labour. It lists four priorities for policy action to promote economic security: encouraging growth that reaches the extreme poor; supporting sustainable livelihoods and decent work; preventing and containing the effects of economic crises and natural disasters; and providing social protection for all situations. However, despite the mention of an inclusive notion of decent work and wide coverage of social protection, the more concrete suggestions for social protection mentioned in this report evade the question of corporate and state strategies, which have led to labour market flexibility and 'indecent' work. Instead, recommendations are made for re-training, micro-enterprises, and access to micro-credit to encourage self-employment, along with the state provision of a social minimum for those in chronic poverty or situations of sudden vulnerability. This convergence between supposedly different approaches is in contrast to the concept of social protection adopted by the ILO, which advocated a more enhanced notion, based on universal coverage. In particular, the overall vision and proposals for basic socio-economic security for all elaborated in the global report *Economic Security for a Better World*, (ILO, 2004) went much further than the policy approaches mentioned above (see also Standing, 2002). Most contemporary policies dealing with socio-economic/human insecurity and informalization of the labour markets propose trade-offs between citizenship-based and employment-based entitlements, either explicitly or implicitly.

The residualist approach dovetails with the neo-liberal economic policies followed by South Asian states. It is uncanny to see the convergence between the approach of the World Bank, the Human Security Now Report, and the Indian Tenth Plan formulated in 2002. The Plan clearly states that the Government can only give token support since it cannot meet the full expenditure for social security. This will have to be provided by resources

raised by employers and employees, through location-specific schemes, which ‘invest and earn from capital schemes’. In recognition of vulnerable sections, it goes on to say:

“A legislative and administrative framework has to be created for significant coverage of the unorganized sector by social security cover. The strategy would be to motivate and encourage the state governments to formulate and implement schemes and programmes targeted at certain occupational groups in the unorganized sector without putting any additional pressure on the budget. To extend the coverage of social security measures for the unorganized sector workers, setting up of the cooperatives, self-help groups, mutual benefit associations managed and financed by the occupational groups/workers and voluntary health insurance and pension schemes would be encouraged. Also, attention would be focused on alternative income-generating activities with the provision of credit arrangement for the supply of raw materials, etc.”(The Tenth Plan, 2002-07: Volume 2; Chapter 3; *ibid.*, cited in Kannan and Pillai, 2007a)

In a similar vein, the Labour Protection Policy, 2005, for Pakistan, drafted by ADB consultants, advised the government to cut down activities and reduce coverage of social security. An analysis by the Pakistan Institute of Labour Education and Research (PILER) of this Social Protection Strategy points out that the coverage for agriculture workers (21.31 million workers in 2005) was ruled out and the idea of any universal scheme without a contribution from beneficiaries was rejected. Similar to the recommendations made above, the ADB consultants recommended a social health insurance scheme with the premium to be paid by the beneficiaries, namely informal sector workers, the poor and the unemployed. Additionally, there was also no recommendation to raise the abysmally low allocation (0.46 per cent of the GDP in 2005) for health (PILER, 2005).

At the same time, labour laws have been re-defined, suspended or changed to reduce coverage. In Pakistan, these changes have proceeded with greater speed, reflecting the pre-existence of controls on the labour movement imposed by previous military governments.³ In 2006, the Finance Bill included amendments in several labour laws and in the penal code, which allowed an increase in working hours and over time. These amendments allowed employers to make women work till 10 pm in two shifts; added ‘contract worker’ to the definition of ‘worker’ without the entitlement of overtime, and

³ In 1958, the first military regime in Pakistan introduced drastic changes in labour laws aimed specially at curtailing the right of association and collective bargaining for an overwhelming majority of workers. It abolished the Trade Union Act 1926, and the Industrial Disputes Act 1947. These two relatively liberal colonial laws were replaced by an extremely restrictive Industrial Disputes Ordinance 1959. In essence, the same spirit informs the IRO 1969 and the latest IRO 2002, which were enacted by the second and the latest (fourth) military regime. Immediately after assuming power in March 2008, the new Government announced the repeal of the IRO 2002. However, no concrete step has so far been taken. It is now contemplating the revival of the IRO 1969. That will hardly make any difference worker’s organisations had been opposed to the IRO 1969 as well.

restricted the number of establishments for registration with the Employees Old Age Benefits Institution Act, 1976 to those employing more than 20 workers. Even official figures indicated a declining percentage of workers categorized as 'employees' and deteriorating working conditions with 41.82 per cent of the total workforce who worked for 48 hours or more per week (PILER, 2005). Agricultural workers and informal sector workers who constitute a large per cent of the workforce, employees of 16 major establishments and the workers of export processing zones (EPZs) remained outside the ambit of labour laws and the Industrial Relations Ordinance, 2002. The ILO Maternity Protection Convention 2000 (No. 183) is not ratified and the draft Labour Protection Policy, 2005, indicates that the government is considering whether to strike off maternity benefits from the Factories Act, 1934. The Draft states: "The government is of the view that the payment of wage equivalents during the period of leave should remain the responsibility of the social security system, and not the responsibility of the individual employer" (Hisam, 2007). Other rights of working women such as the provision to enable women to breastfeed infants up to six months or separate toilets are not recognized specifically in the existing laws.

In India, from the 1980s onwards, there has been a clear shift in state discourse from welfare and protection for workers to flexibility, efficiency and exit policies in favour of employers. Even if there has not yet been explicit labour market de-regulation, there has been implicit deregulation. Existing legal regulations have been made less effective or have been by-passed. A spate of judicial verdicts, particularly the Supreme Court judgment in the Tamil Nadu government employees' case in 2003, have gone against workers and questioned the worker's right to strike.⁴ The Second National Labour Commission Report, 2002, recommended changes in a range of labour laws, especially the Industrial Disputes Act, to reduce the role of the government and give employers the right to retrench workers without prior permission and to ban strikes in essential services. The Contract Labour Act was to be amended to permit the widespread use of contract workers and increasingly factory inspections have been suspended. Certain categories of workers such as supervisors have been excluded from the purview of labour legislation, thus furthering the shift of workers from the bargainable category to non-bargainable categories. New conditionalities for entitlements have been introduced. It has been recommended that Maternity Benefit be provided only for two children. This implicitly denies this basic right of working women, links it to population control, and once again places the burden of the costs of the care economy on women. Other recommendations lead to a withdrawal of rights gained by the labour movement, which have benefited women workers: the ban on night work is to be lifted, and the working day is to be extended to nine hours. Along with a clear commitment to labour market flexibility, the Report also recommended universalizing social security, ensuring a minimum wage for the unorganized sector and giving importance to voice representation.

⁴ There have been suggestions recently in India for the deployment of the Central Industrial Reserve Security Force (CIRSF) in private industries to prevent trade union actions.

The recommendations therefore give with one hand and take away with the other, with serious consequences for the assertion of social citizenship.

These developments offset job insecurity and vulnerability by a minimal, contingent state-based provision of social assistance. Such an approach results in a process of *levelling down* and reduction in the possibilities for the enhancement of human capabilities. The possibilities for distributive justice as well as the assertion of democratic citizenship through collective organization are hereby limited. This has especially negative implications from a gender perspective. Given the limited nature of state provision of citizenship-based entitlements (that is, entitlements that are universal, unconditional and untargeted) in South Asia, the secondary status accorded to women in most community personal laws regulating the private domain compounded by the laying down of discriminatory rights and obligations through customary conjugal contracts and gender norms, women in South Asia have remained incomplete citizens. Access to social citizenship entitlements (beyond the right to vote) for a vast majority of women has, therefore, tended to be via men (it was only in 1993 that women could give citizenship to their children in India) or if they fell into a vulnerable category, usually defined in terms of being without male support (widows, female-headed households, destitute, etc.).

The imperatives of the broader economic reform agenda define the parameters of the design of most contemporary social protection frameworks - social policy is closely embedded in economic policy. Further, as gender analysts have shown, the 'social' does not just imply addressing the social *effects* of macro-economic adjustment policies. It also requires examination of how these policies, in fact, have a social *content* (Elson and Gataway, 2000). The gender bias of macro-economic models is evident in the disregard of three crucial areas: the implications of gendered labour markets; unpaid reproductive work; and power asymmetries in intra-household relations based on the neo-classical assumption of the household as a unity and a site of common interests. Any social protection policy has to contend.

3 ALTERNATIVE APPROACHES AND A GENDER EQUALITY PERSPECTIVE

This paper argues that an alternative approach is necessary which is inclusive, universalist and does not propose trade offs. Rather than the standard way of looking at social protection (social assistance etc) it recasts the discussion by differentiating some dominant pathways out of poverty in South Asia in terms of the basis for entitlements: citizenship-based, employment-based, community-based and market-based with a focus on gender. This enables links to the broader discussion on commoditization/privatization of the social versus de-commoditization. Associated with the typology of welfare regimes developed by Esping-Andersen, de-commodification "occurs when a service is rendered as a matter of right, and when a person can maintain a livelihood without reliance on the market" (Esping Andersen, 1990, pp. 21-22). There has been considerable debate on Esping Andersen's typology and formulations, of which two points are relevant here: one, the concept of de-commodification

has to be linked to the position of women in employment and the household. Gender analysts have pointed out that welfare state regimes were underpinned by a gender order. The dominant 'male breadwinner model' excluded most women from the de-commodification process and its concomitant benefits and rights. Others argue that while women derived benefits indirectly via men, men, on the other hand, could enter into employment precisely because women stayed in non-commodified labour. Hence, the relation between paid and unpaid work had to be incorporated into the analysis.⁵ Two, the discussions on commodification-decommodification-re-commodification assume a different significance in developing countries. To begin with, there are much larger sections of the population, including women, who have never had access to state resources to live a dignified life as compared to the erstwhile welfare regimes in the North. As Kannan and Pillai state, there is a problem of deficiency as well as adversity and discussions on the universalization of socio-economic security in the region make distinctions between either protective or promotional measures or foundational/basic (food security, housing security, health security, and education security) and contingent measures (Dreze and Sen, 1991; Kannan and Pillai, 2007b). A further distinction made to address structural inequalities includes the idea of 'transformative measures' (Devereux and Sabates-Wheeler, 2004; Kabeer, 2002; 2004), which bring in a rights-based perspective.

Given the varied meanings of a rights-based perspective and its incorporation into the social protection discourse, the approach in this paper draws on the older definition of socio-economic security, whose first principle enunciates social security as an individual and citizenship right.⁶ The second principle expresses the collective nature of interventions that are a social responsibility to be accomplished through income transfers. Finally, this approach incorporates basic needs not only as public goods but as basic citizenship rights as well. This concurs with the enlargement of the concept and content of social security as a human right in both, an individual as well as social sense (Sayeed, and Sami Khan, 2000; Kannan and Pillai, 2007b; Sengupta, 2007) and the important perspective that a social protection agenda has to be a poverty reduction agenda (Saith, 2004).

The discussion is cast within a broader framework of *democratic citizenship*, which brings back the focus on rights as well as state responsibility for social

⁵ In his subsequent publications Esping-Andersen (2002) included the family as a key component along with the state and market. Recent attempts to gender the analysis of welfare states has focused on looking at women's entitlements as wives, workers, and mothers as well as citizens.

⁶ Social security has been defined as consisting of three interrelated elements. "The first element...establishes that people derive their individual rights from social security. The second element defines the social element of social security, that is, it is provided through public or collective arrangements. The third element makes it clear that social security aims at protection, and that its role should not be confused with policies for the promotion of employment and social services. Finally ... social security is not concerned only with cash benefits and benefits in kind but also with --- basic needs, such as (medical care), education, housing and nutrition" Van Ginneken (1998).

provisioning. It integrates both employment and citizenship entitlements. Social protection policies can be significant in determining the level and the nature of female employment. If designed within the terms of androcentric and market oriented norms they could lead to the exclusion of women from the labour market and result in their social citizenship entitlements being derived only from minimalist social assistance programs targeted at vulnerable groups (eg. widows) or through market oriented schemes such as microcredit. Ensuring socio-economic security requires *both* employment security as well as citizenship-based entitlements, especially from the perspective of gender equality and social transformation in South Asia.

A gender equality perspective on the pathways out of poverty and for social protection does not imply a sectional focus on the specific vulnerabilities faced by women alone. A gender perspective is derived from an epistemological standpoint, basing itself on the ‘view and voices from the kitchen table, below the glass ceiling and from the sticky floor of factories, workshops, neighbourhoods and households’, sites of work and labour inhabited primarily by women but holding broader insights and lessons. Normative principles of gender equality provide a broader vision of the economy since it includes, of necessity, the informal economy (wherein 90 percent of the women workers are concentrated) and the care economy and thereby of the needs and rights that transcend the public-private divide.⁷ Interventions to ensure socio-economic security within this perspective include the possibilities for transformation and democratization of gender relations, which has significance for both men and women. Issues of redistribution are intricately intertwined with issues of recognition of social identities. Central to a gender perspective on social protection is the intersection of gender with caste, class, ethnicity, and life cycle, which determine access to and outcomes of social protection measures. Finally, a gender perspective allows us a view into very specific forms of struggles for entitlements and the enabling conditions for ‘*citizenship in practice*’. No entitlement schemes, however refined, work unless people struggle for them. There are significant lessons to be drawn from the struggles and innovative strategies evolved by women workers at different work sites.

These normative principles are useful in assessing different pathways out of poverty and for socio-economic security, since achieving gender equality requires complex, multi-levelled interventions to deal with the interlocking and cumulative aspects of gender discrimination. Reduction of poverty has to be linked with reduction of inequality. While social protection programmes cannot address all aspects of gender inequalities, they can undermine or reinforce/intensify existing gender inequalities. They could also impose new forms of inequality.

In this paper, social protection interventions are assessed in terms of the following normative principles⁸:

⁷ Lund and Srinivas (2003) provide a useful framework on gender and social protection but they exclude the care economy in discussion on interventions.

⁸ These are adaptations of the seven principles for gender equity articulated by Nancy Fraser to assess welfare reforms (Fraser, 1997).

1. Interventions should lead to poverty reduction (defined as income and non-income deprivation): this is clearly the most obvious objective. Social protection programmes must be able to fulfil the basic needs for a life without hunger and want. There are, however, gender differences and inequality in the experience of poverty. The lower access to resources, endowments, plus intra-household discrimination, which have had stark consequences for women in the region, demonstrate that poverty hits women much more. Poverty is simultaneously about the lack of resources and agency circumscribed due to exploitation, stress, fatigue, and voicelessness.
2. Interventions should not be exploitative: desperation for survival has meant that vulnerable groups often have to accept conditions, which lead to abuse and exploitation. In South Asia, debt bondage is the most extreme example of this. Exploitation can occur not only at the workplace but also in the community and the family. Studies on sex workers in Kolkata and Dhaka show that women enter sex work not just because of poverty but also to escape from violence from male relatives and patriarchal controls in rural areas. Garment workers in Bangladesh, even as they gain confidence and areas of autonomy in relation to their families, face increasing violence in the streets and neighbourhoods.⁹
3. Interventions should ensure the equality of income: equal pay for men and women remains elusive. If the estimated earned income is taken as a proxy for wage, the wage gap between men and women is the highest in Pakistan followed by India, in the years 1998, 2000 and 2002. Equal pay has foundered on the segmentation of the labour market. For instance, agricultural wage labour is primarily male and home-based workers and beggars are primarily female in Bangladesh. In India, men have moved more rapidly into off-farm employment and agriculture is becoming more 'feminized' along with an increasing concentration of women in casual labour. In urban areas women are concentrated in the lower ends of the informal economy and few gender-marked industries such as garments and electronics.
4. Interventions should ensure equality of care work and a work/life balance: this is a key principle since it is unpaid care work, which includes domestic labour and emotional labour, which women continue to perform even when they are in employment. Thus, it is not only childbirth and childcare responsibilities, which affect women workers returns on the labour market at a particular stage of the life cycle (provision of Maternity Benefit and crèches), but also the everyday work of reproduction, which has to be incorporated in programmes. In the region, household work includes a wider range of tasks such as collection of fuel wood, fodder and water. The care economy has a wider significance, especially in the context of economic reforms, economic crisis and ecological degradation. There has been a transfer of costs to the household due to privatization as well as an

⁹ In general, it should "be possible to achieve the basic needs line without socially unacceptable costs, such as overwork, exposure to hazards and accidents, stressful work regimes" (Saith, 2004) and one would add- sexual harassment.

intensification of women's unpaid labour time as they struggle to stretch dwindling households' budgets to meet family needs. The 'buffer function' of the care economy and the rise in the 'reproductive tax' are hidden costs unacknowledged in macro-economic policies as well as social protection programmes.

5. Interventions should be based on equality of respect: this requires that programmes do not make women into objects of pity and protection but see them as right-bearers. This also implies respect and recognition for women's contributions, which may not fit the productivist bias. In the region, this also requires due attention to be paid to the intersection of caste and gender. Caste discrimination has affected access to various state-subsidized schemes as well as subjected *dalit* women to further stigmatization, as, for instance, in the scheme for mid-day meals in schools in India.
6. Interventions should not marginalize or ghettoize: this is a difficult principle since women/minorities/socially discriminated groups often require special programmes and targeting. However, targeting, often reinforces separation and stigmatization and these measures should be combined with others ensuring full participation.¹⁰
7. Interventions should not reinforce dominant masculine norms (androcentrism): programmes need to place equal emphasis on different values and methods without valorising male patterns as the norm. For instance, policies should not just make special provisions for childcare and other areas of reproductive work but should also re-value the latter and draw men into caring work.

Any application of these principles needs to be inflected by insights gleaned from the actual experience of these pathways. Drawing on evidence from research conducted on women workers in the electronics industry in Delhi, a review of organizational initiatives in the informal economy in India plus a range of studies in South Asia, the paper assesses the ways in which the design of interventions assume, incorporate or ignore gendered structures and gender ideologies, which impinge on the outcomes of these interventions in the following section.¹¹

¹⁰ Called the "Wollstonecraft dilemma" a gender-sensitive approach has to constantly navigate between *equality* and recognition of *difference* and women-specific needs, constraints and special abilities. In South Asia, judicial approaches have been overwhelmingly based on *formal equality* based on sameness and a protectionist approach to gender differences. Entitlements have to take into account significant differences in capabilities to achieve outcomes and this requires an approach ensuring *substantive equality*.

¹¹ The focus is on the broader principles for gender equality looking primarily at the needs and experiences of one stage in the life cycle, that is, the cohort of economically active/potentially active adult members of the population in South Asia.

3.1 Citizenship-based entitlements

There are few examples in the region of a universal entitlement to economic rights. The public distribution system (PDS) in India was such an entitlement to ensure food security, but its conversion into a targeted scheme has led to the large-scale exclusion of even those in the below poverty line (BPL) category. Instead, a number of targeted selective cash transfer schemes exist wherein particular social groups are eligible. Inclusion is based on some combined criteria of eligibility: poverty, stage in the life cycle, etc. There are a number of national level cash transfer schemes based on means testing, which address specific stages of the life cycle—childhood, childbearing and old age.

Targeted schemes for children consist of a package of services for child and maternal health such as the Integrated Child Development Scheme (ICDS) in India and primary school feeding programs such as *Bait-ul-Mal* in Pakistan and the Mid-Day Meal Scheme in India. There are a number of schemes providing scholarships and stipends particularly for girls to attend primary and secondary school. Notable are the conditional cash transfer schemes Cash for Education (2002); Primary Education Stipend Project (2002); and the Female Secondary School Stipend (1994) in Bangladesh. These appear to have had a positive effect on enrollment and retention rates particularly of girls (Barrientos & Holmes, 2007).

Since the mid 1990's a number of old age schemes have also been set up. Bangladesh, introduced an old age allowance programmes in 1997, which gives a monthly allowance to equal numbers of men and women who are poor and older members in a ward. The first direct state-funded cash transfer scheme in India was started in 1995 as the National Social Assistance Programme (NSAP). This comprises: (i) Old Age Pension, (ii) Maternity Benefit, and (iii) Family Benefit, with particular emphasis on the girl child. Studies have shown that this entitlement has been disbursed effectively to reach even socially excluded groups but in 1999-2000, only 37 per cent of the eligible women were claimants. Male bias continues even in the limited support provided by such social assistance programmes. For instance, all states in India have now established monthly pensions for persons above 60 years of age subject to "the conditions of income being below the stipulated levels and being 'without support' (that is, not having a son above 21 years of age)", cited in Kannan and Pillai: 2007a, p. 33. In reality, this traditional assumption of obligations of the son has been challenged by both commonsense experience and the findings of recent sociological studies on the problem of the aged in South Asia. The limited benefits of these schemes of social assistance to elderly/widowed women are in contrast to the success of such cash transfers in other countries. In Africa and Latin America, social pensions, particularly those that are not means-tested, have been effective in reaching women and have had a significant beneficial effect, particularly for HIV/AIDS-affected 'skipped generation' families (see Razavi, 2007 for an assessment of some of these).

Citizenship-based entitlements do satisfy most of the principles for gender equality—the main problem of the little that is available in the region is of access. So far, however, these entitlements are meagre and limited to specific stages of the lifecycle, notably childhood and old age. In such a context, regular

employment has been and remains an important route for women to access the independent right to social citizenship entitlements.

3.2 Employment-based entitlements

Across South Asia, the labour market remains dualistic and segmented. Cheap unprotected labour has remained contiguous to a Fordist core, which was restricted primarily to the public sector and those sectors of large-scale private industry wherein unionization was strong. The organized/unorganized sector division is also a gender division. Employment in the organized manufacturing sector has essentially been male, thereby reinforcing 'male industrial citizenship'. Although women did not form a large percentage in the early phase of industrialisation in the subcontinent, ranging from 25-40 per cent of the total workforce, historical studies have shown how in textile mills, coal mines and plantations, the extension of labour regulations and the emergence of an organized sector ran in tandem with the masculinisation of industrial employment (Sen, 2008). The explicit and implicit assumptions about gender relations and the family in labour regulations forged a male-breadwinner gender contract and this has underpinned women's marginalization in the organized sector. It is worth noting that in 1938, the sub-committee of the Indian National Planning Commission formed by the Congress party on 'Women's Role in the Planned Economy' articulated a *universal breadwinner* model: it recognized domestic labour, argued for recognition of women's labour as a separate unit of production, for property rights and the need for women to develop as individuals. However, these formulations disappeared from state discourse after Independence (Chhachhi, 2006).

Unlike welfare regimes in the North or the erstwhile socialist countries where the 'reproductive bargain' between the state and corporate sector provided for a range of non-wage benefits and other measures of social protection either through the state or via employment, access to such entitlements was limited to a very small section of South Asian women workers.

3.3 Unionisation and the struggle for entitlements

Despite the miniscule number of women who were able to access entitlements through the organized sector and their predominance in the informal economy there is a hidden history of the assertion of democratic citizenship, which often gets lost in current discussions. In India, during the 1970s-80s and then during another phase in the 1990s, women workers in the pharmaceutical, tobacco, garment and electronic industries unionized, raised gender-specific demands such as transport, opposed the marriage clause, challenged toilet control, demanded uniforms and initiated actions for leave due to household responsibilities, thereby bringing in the importance of the care economy. The issues related to dignity, their needs as women workers as well as wage demands. Despite gendered constraints—pressure of domestic responsibilities, need to constantly prove their moral respectability—a layer of women worker leaders emerged in these industries. They were active in unionisation, conscious and proud of their skills, and asked for further training and higher

designations. The assertion of a *woman worker* identity is reflected in their demands as well as their use of legal entitlements.

A key factor sustaining the struggles of workers in the electronics industry in Delhi, for instance, was subsidized housing provided by the state for workers when the Okhla Industrial Estate was established. This provided an important fallback position, illustrating the significance of the linkage between citizenship-based and employment based-entitlements. Recent women migrants from Kerala, on the other hand, lived in rented rooms and as single young women, were constantly subjected to high levels of harassment by landlords and local *goondas* (thugs). The lack of neighbourhood and housing security played an important role in their acquiescent attitude and non-involvement in collective action (Chhachhi, 2006; see also forthcoming 2009).

Within their households as well (with differences due to type of household and stage of the life cycle) a process of democratization of gender relations was beginning: older women were able to assert areas of autonomy and improve their own well-being. Younger women were making choices to work, select their own marriage partners and continue to work after marriage. There were also a number of instances wherein older men, in particular, were sharing in reproductive tasks. This process has been noted by a number of studies in the region (Gothoskar, 1992; Kabeer, 2000; Chhachhi, 2006). In Pakistan, a study covering formal and informal sectors in urban manufacturing however concluded that despite women workers making substantial contributions to household incomes, there had not been much change in gender relations (Sayeed and Khattak, 2001).

Similarly, in the informal economy, there was the emergence of social unionism where women workers organized, emerged as leaders, trained in workers' rights, developed innovative strategies going beyond the workplace as well as challenging traditional definitions of employer-employee relations. For instance, between 2001 and 2005, the Self Employed Women's Association (SEWA) signed collective bargaining agreements with employers, as well as Central, state and municipal government departments, insurance companies, residents' associations, the police, and court magistrates, covering the whole range of authorities who can ensure labour and social security entitlements for the informal economy. The agreements range from wage increases, identity cards, health insurance, pensions to new employment and children's scholarships' and show a process of *incrementalism* in ensuring full employment and self-reliance for informal economy workers. In addition to using government schemes, SEWA has its own insurance for health, life and property and social security to provide health and childcare services. Pressure from organizations has led to the establishment and effective use of Welfare Funds and state level security schemes as well as other local level innovative schemes, which are designed to meet the specific needs of heterogeneous categories of workers in the informal economy (Jhabvala and Subramanya, 2000).

SEWA is the most well known, but there are a number of other organizations as well who formed the National Campaign Committee for Unorganized Sector Workers (NCC-USW). The Committee represents unorganized sector workers from 12 states and reflects the growth and range

of organising initiatives in the informal economy. In March 2005 an alliance between organized and unorganized sector trade unions and mass organizations was announced. This alliance, the New Trade Union Initiative (NTUI), represented unions from the engineering and electrical sector, petroleum, chemical, pharmaceutical and related industries, the ready-made garment industry, government employees, and unorganized sector workers from the construction sector, fish workers, agriculture sector workers, and forest workers. In order to counter the potential conflict between Asian workers as transnational capital hops from one cheap labour site to another and also to ensure a living wage, the NTUI along with other labour organisations in South and East Asia and networks such as the Clean Clothes Campaign (CCC) has launched the Asian Floor Wage campaign in the global garment industry. The definition and calculation of the Asian living wage which includes food and non-food items, is worked out to 475 PPP\$ which is much higher than the minimum wage in South Asian countries. In a period where many labour organisations and policy makers have succumbed to minimalism, this campaign stands out as pushing for a more dignified wage and also countering flexibility and relocation by building a regional alliance within a transnational perspective (AFW, 2009).

A number of examples exist in Pakistan where workers organizations/unions in the informal economy have evolved collective care arrangements to provide social security. Road transport workers (predominantly male) for instance have supportive structures to deal with harassment and extortion by law enforcing agencies and lack of economic protection in times of contingencies such as injury/death in accidents, loss of assets (Hisam, 2006).

The struggle for employment-based entitlements through collective action in the formal and informal economy has enabled '*citizenship in practice*'. Even if these struggles could not be sustained in the long run, the experience helped develop in workers self-confidence, organizational and advocacy skills, knowledge about how society works and entitlements due to them. The ways in which struggle has changed their own self-perception remain significant. These aspects are ignored in current discussions, which dismiss workers from the formal sector as a 'labour aristocracy'. Surely what they have achieved is what should be universalised.

The dismantling of the formal sector has had devastating consequences particularly in the older industries where workers had been able to gain employment-based entitlements (Breman, 2002; Noronha and Sharma, 1999). There is a thin line separating these workers from those in the informal economy. Studies on workers who have lost jobs show that they experienced a sudden and drastic slip into poverty with most of them being dependent on the labour market for survival and security. The consequences of this dependence are seen clearly through a case study of women and men workers who had lost their jobs in the electronics industry in Delhi. A large section remained unemployed. Some men managed to enter self-employment, and the rest only got irregular jobs in the informal economy. Hinterland migrant workers from UP and Bihar did not return to their villages, contrary to earlier patterns. The village did not constitute a refuge; rural links only acted as a short-term buffer.

Women's earnings became crucial for the survival of these households. No woman worker could enter into the higher end of work in the informal economy that is self-employment. Instead, women were pushed into the lowest paid work as domestic servants or at best, home-based garment workers. Income reduction in the space of two years was drastic. Cuts in household budgets, the amelioration of everyday life- food reduction, an increase in ill-health, and the negative effects on education of children—all had immediate and intergenerational consequences. Gender relations within these households were under great stress. Men hid the fact that women were sustaining the household, and women felt that their autonomy was being restricted and increased controls were being exerted on their mobility. There was a loss of dignity and identity as workers slipped from a self-identity of being organized, unionised workers with a highly developed worker/citizen consciousness holding pride in their skills and contribution to the industry, to extreme vulnerability, insecurity, and in some cases destitution (Chhachhi, 1997; see also Mukhopadyay et al., 2003).

Strong organizations of workers in the informal economy are also being undermined. For instance, bidi workers, who have been effectively organized by SEWA over 20 years, are now threatened with a loss of livelihood as the tobacco industry enters a crisis. In order to ensure livelihoods, SEWA has, in recent times, negotiated collective agreements which are below the statutory minimum wage in declining or footloose industries such as the tobacco industry. The danger is that this compromised minimum wage can become the new ceiling; with spin-off effects on other sectors while the saved jobs get eliminated anyway. Looking for immediate solutions for its members, SEWA's Kheda District Agricultural Union has started exploring possibilities for alternative employment for this sector. Many tobacco workers were weavers before, and this occupation has been revived and linked to a marketing cooperative (Chhachhi et al., 2005). However, these are defensive strategies. The longer-term solution is employment creation and more stable forms of social security.

3.4 Is CSR an alternative to ensure decent work?

In today's context of labour market de- regulation and the growing presence of global and local commodity chains, which extend right down to informal economy and into home-based production, what possibilities exist for re-regulation through Corporate Social Responsibility (CSR)? Organizations such as the Clean Clothes Campaign and Women Working Worldwide have had some success in formulating and monitoring regulatory codes, particularly in the export garment sector. In Nicaragua, labour codes developed by women workers' organizations through a participatory process go far beyond the minimalist core conventions. The code emphasizes other aspects such as dignity, decent wages, refusal of arbitrary and inhumane treatment, freedom of association and collective bargaining, protection against violence and harassment, care work and recognition and respect for home-based workers, social security, unemployment and sickness benefits, health services and pensions, and issues relating to gendered forms of labour control (for example, the Nicaraguan Ethical Code, 1998, cited in Jenkins et al., 2002). The most

significant feature of the Nicaraguan campaign was that rights gained in the EPZs were then included in national labour legislation.

In Pakistan, there is the interesting case of Saga, which manufactures soccer balls for Nike. The company wanted to pull out of Sialkot due to the outsourcing of stitching to women in home-based workshops and the use of child labour. This has meant unemployment for 8000 workers. As a result of pressure from various NGOs and trade unions, the company re-started production with a new supplier and is engaged in developing 'sustainable fresh approaches to local manufacturing and social enterprise models in Sialkot' (PILER, 2008; Siegmann, 2008). So far, however, only a few of the laid-off workers have been re-employed and it remains to be seen if the plans for local employment generation and implementation of workers rights will come to fruition. Campaigns on company codes are taking a strange turn—as companies begin to cut and run, now on 'ethical grounds' due to exposures, activist groups are now struggling to get them to stay and take responsibility for workers' livelihoods.

The case of G-Star—a garment company violating labour laws in Bangalore led to a huge uproar with a libel/defamation case filed by an Indian court against Dutch activists. The mediation involved ministers from India and the Netherlands, and the case has been withdrawn. However, local trade unionists and labour commissioners have reservations about such campaigns since the focus on company codes make national labour laws, which still remain more comprehensive, redundant. CSR reduces the possibility for full-fledged employment-based entitlements. The content of codes varies widely and is limited to selective core ILO conventions, often excluding the freedom of association and right to collective bargaining. Very few include rights to a minimum or living wage. Experience in implementing codes has shown that retailers define what should be 'acceptable international norms'; the methodology for monitoring is determined by the North, and workers have little voice in defining and monitoring the codes. Once again, it is minimal rights that get established as the ceiling.

There are many other problems resulting from the focus on company self-regulation—company codes apply primarily to global commodity chains at the moment and presuppose a consumer movement, which is yet to fully develop in countries of the South. Implementation and monitoring are fraught with the global and local power dynamic and issues of trade are not included in the framework of CSR. Importantly, the shift from statutory regulation to self-regulation exonerates the state from any responsibility towards labour. As O'Laughlin notes, "The fact that a corporation claims that a particular activity has been undertaken as a reflection of its ethical concerns is no guarantee that it is contributing either to the general public good or to the well-being of the poor" (O'Laughlin, 2008 - also see *Development and Change* Forum Issue, 2008, for continued debate on CSR).

A move back to state regulation of capital requires addressing the informalisation of labour. The Sengupta Commission in India has raised hopes for a new model for social security, and its reports have provided evidence and rationale for a rights-based and broad-based inclusive approach for informal economy workers. The Unorganized Sector Workers' Social Security Act, 2008

is an important step towards providing a minimum level of social security to about 300 million informal economy workers. The three forms of social security to be provided are health insurance, life insurance and old age security - involving joint financing by the workers, employers and the Central and state governments. The initial proposals recommended by the National Commission for Enterprises in the Unorganized Sector (NCEUS 2005) were significant in stressing that the Unorganized Sector Social Security Act would be a legally enforceable entitlement like the NREGA. The package recommended by the Commission is important but also minimal, covering only contingencies (health, maternity, old age) and basically provides for “a national floor level social security for all the informal workers” (Kannan et al., 2006).

However, as with the NREGA, the current Act has many flaws and is being opposed by workers’ organizations: there is no mandatory provision on the minimum level, nor a clearly defined funding obligation and a time frame. It is not formulated as a right and the funds allocation is discretionary, ignoring the recommendation for establishment of a social security fund. Coverage is not universal- a major section left out is unpaid family workers, a majority of whom are women (Neetha, N., 2006). There is a great danger of levelling down- not just in relation to the benefits possible in the formal sector, but also in relation to the gains made for informal economy workers at local levels. As Hirway warned, “The minimal package of social security will encourage employers to push their workers to the minimum package. The bill will also discourage state governments from designing specific schemes for different categories of unorganized workers. The trade unions, other organizations of workers and NGOs will find it increasingly difficult to demand specific social security packages for new sectors after the bill is enacted. In short, the bill, if passed, may result in a setback to the movement of workers for better social security in the country” (Hirway, 2006). Most significantly the links between three measures for National Minimum Social Security, Minimum Conditions of Work and National Minimum Wage as constituting a ‘social floor’ proposed by the NCEUS have been effectively severed. Since the latter two measures have not been accepted once again there has been a trade off between labour market flexibility and a minimalist social security. If viewed within the backdrop of the Eleventh Plan which has been criticized for its continued neoliberal assumptions set into motion in earlier plans, once again a minimalist social protection programme is presented which is a far cry from the claims of ‘inclusive growth’.

3.5 Workfare programmes

Employment-based entitlements to deal with a seasonal slack or crisis or to generate employment have been a key form of social protection in South Asia through mass rural public works programmes. The Bangladesh Food for Work programme, the Kushal Programme in Pakistan, and the Indian Employment Guarantee Scheme (EGS), (initiated in Maharashtra in response to the drought in the 1970s) are designed to target the poorest and most in need, and aim to provide minimum wages for unskilled manual labour deployed in public works.

The experience of the EGS, a precursor of the National Rural Employment Guarantee Act (NREGA) passed in 2005, is worth examining, since it was conceived and designed very differently from the standard employment generation schemes. Its radical potential lay in incorporating the principle of work on demand and making employment an entitlement at a defined wage rate, protected by law. It also had the potential to develop into an anti-poverty programme with the creation of productive assets as an objective. It had separate and autonomous funds accrued from taxes levied at urban professionals (Dev, 1995; Patel, 2006.). A gender equality principle was incorporated with the provision that equal wages were to be paid and it was estimated that this would specifically benefit women since they were unable or restricted in the choice to migrate during off-season periods.

There are differing assessments of the EGS. Some argue that it did not lead to redistribution, had not reached the targeted poor, or was an inadequate measure for poverty reduction. Critics believe that the scheme, in fact, led to elite capture and benefit (ultimately a "manifestation of Kulak Power"), and that it failed to establish sustainable and productive assets with the wages also kept below the minimum wage. Assessments show that though operational for 40 years, its outreach to the poor declined and it remained primarily a relief programme. Others argue that it led to significant secondary benefits, reduced the intensity of poverty and increased the food security of many households in Maharashtra (see for differing assessments, Herring and Edwards, 1983, p. 575; Echeverri-Gent, 1988; Dutt and Ravallion 1992; Dev, 1995, Gaiha 1996, Dev and Ranade, 2001). Similarly, though the EGS is known as a women's programme in rural Maharashtra, the estimates on the proportion of women who participated in the EGS vary: PEO (1980) found a 39 per cent share; Dandekar (1983), 51 per cent; ISST (1979), from 49 to 80 per cent; and Datar (1990), from 45 to 64 per cent (cited in Dev, 1995). On the other hand, Deolalikar and Gaiha's (1993) study shows that while younger, low-income, low-asset, low-caste women were involved, the overall participation of women was much lower than men.

The presence or absence of childcare facilities as well as caste-based norms on women's entry into the public sphere, have been noted as factors which affected the participation of women (Krishnaraj et al., 2004). The andocentric assumptions implicit in public works, which require heavy manual work, are highlighted in the study by Deolalikar and Gaiha. They show how physical attributes played a role in the exclusion of women and disabled adults.

Height plays an important role in determining participation in the EGS for both males and females. Insofar as height is correlated with better nutrition and strength, the significance of stature suggests that individuals with better nutritional status and greater strength and stamina self-select themselves into the EGS. This could occur because the EGS pays piece wage rates, thereby implicitly placing a premium on strength, briskness, and dexterity. Abler individuals who can perform a given task more briskly end up earning higher wages per unit of time than other individuals under the scheme. The fact that height continues to be a significant determinant of participation in the paid labor force suggests that the ability to draw taller and better nourished individuals is a characteristic that is unique to EGS employment" (Deolalikar and Gaiha 1993, pp. 22-23).

The Act was seen as an incentive for mobilization of the poor—a historical analysis highlights the significance of the political mobilization and role of social movement organizations in *initiating* and then pushing for expansion of EGS works, changing its design, and broadening its agenda (Patel, 2006). In particular, issues related specifically to working women were raised during the period 1970-1978: equality of wages, provision of social security, pension, dearness allowance, creches, access to potable water, shelter, maternity relief, and the issuance of identity cards. Once the EG Act, incorporating most of the demands was passed, in the 1980s, social movements continued to play a watchdog function and used the Act to mobilize tribal, *dalit* and women's movements in rural areas. This mobilization led to a widening of the demands as issues of land alienation of the *adivasis* and the struggle against the gender division of labour at the EGS works brought out the nexus of indebtedness, alcoholism and domestic violence, and the necessity of land reforms. Since many public works ultimately created infrastructure benefiting local elites, organizations called for a redefinition of 'public works' to include wasteland development, which would have a wider benefit. The specific needs of single women emerged through the mobilization of women for the EGS and subsequently led to a movement for housing for single women. However, by the late 1980s a combination of circumstances such as increased pressure from landed classes, repression and decline in mobilization altered the thrust of the programme. There was a decline in the outreach to the poor and most analysts now agree that in the end, expenditure has gone into developing private land rather than public goods. Now incorporated under the NREGA, the reformulated programme has not yet taken off.

Although the NREGA, 2004 has been operational only for four years, many of the problems with the EGA are recurring. The initial vision fuelling the NREGA was comprehensive in nature. It called for a universal employment guarantee and came close to a citizenship-based entitlement to the right to work. Its new elements include the responsibility of the state to meet the demand for work within a specified time period, unemployment allowance if work was not provided, participation of panchayats, and the provision for social audits. Gender equality features were incorporated explicitly in the initial proposal. The final Act is not only a truncated version of the original proposal but backtracks on many key aspects, which would reduce poverty as well as gender and caste discrimination. Unlike the EGA, the NREGA only promises 100 days of employment for every rural household. The wages set under the NREGA, at Rs. 60, are extremely low.

The conceptualization of the household in the Act has been problematic. The allocation per household was subject to criticism on grounds of the large size of rural joint families, and the household is now taken to refer to a nuclear family unit. There remains ambiguity as to whether a divorced daughter or adult son living in the joint household would constitute a separate unit (Mehrotra, 2008). The family-centric orientation has meant that single women are being excluded (Bhatty, 2008). As pointed out in the Tribunal held to review the operation of the Act in 2006, the weakest gendered link in the programme is the provision that only one member per family is entitled to get

work, which effectively reinforces the ideology of the male head of the household. Rather than reinstating the original proposal for individual entitlement, a mandatory provision for one-third reservation for women was introduced. Although there is also provision for child care at work sites and the record so far has been quite positive, at the all-India level, women's participation is almost half (46 per cent), with some states showing a higher percentage (81 per cent in Tamil Nadu), there are increasing reports of the exclusion of women from other states.

Gender and caste coding characterize the heavy manual labour required in the public works undertaken. Recommendations have been made to provide iron supplements to women to facilitate their participation as compared to other regions of the world, the prevalence of anaemia among non-pregnant women aged 15-49 years is the highest in South Asia. This indeed should be a health right, in general, and it should also be noted that women construction and agricultural workers do undertake heavy work. However, there are deeper androcentric assumptions inherent in these types of public works. An important proposal made by SEWA that addresses the nature and type of work from a gendered poverty perspective, is being ignored. SEWA's submission challenged the restriction of the Act to unskilled labour and to certain kinds of public works. Their proposal recommends extending the scope of application of the NREGA with the inclusion of existing livelihoods of the poor, which also involve semi-skilled and skilled labour such as artisans, garment workers, midwives, water technicians, masons, farmers, nursery and vegetable growers and home-based workers, all of whom need employment support. Suggestions are also made for other kinds of public works with emphasis on ones that will have longer-term ecological benefits such as seed banks, vermin culture units, bio-fuel, watershed development, etc., which are labour-intensive but would allow for women's participation. For successful implementation, they propose institutional capacity building of grassroots organizations and women's empowerment (SEWA, 2005).

The history of public works seems doomed to repeat itself unless the discretionary clause leaving implementation to state governments is lifted and there are mandatory provisions enforced (Dreze, 2008). The key to the success of the programme in some states, notably Rajasthan, has been due to the pressure and active involvement of social movements, which had first articulated the demand. Combined with the Right to Information (RTI), this programme is having some impact (the violent reprisals against social auditors exposing corruption indicate that as well), and it will need the continued pressure from activists to ensure that even the limited benefits are realized.

In terms of the normative principles elaborated for gender equality, employment based entitlements do address poverty. Women gain access to independent income (though due to gender segmentation, this can remain lower than men), and the possibility to exit from exploitative relationships. Through participation in the labour market, women gain recognition as breadwinners. There is, however, a basic limitation: it valorises paid employment and does not fully address the care economy. Reproductive labour is seen as a constraint and not valued, nor are gender roles within the family challenged. Hence, this pathway does not fully provide equality of respect or

reduction in the double burden that women bear. Although it facilitates a shift from the male breadwinner model by recognizing all employed adults as breadwinners, it reinforces male standards, which are taken as the norm.

4 COMMUNITY-BASED ENTITLEMENTS

There is today a renewed interest in traditional non-state systems of social security—the family, guilds, community networks, rotating savings and credit associations (ROSCAS), and support from philanthropic and religious organizations. While there has been an erosion of some of these systems such as the extended family, increasingly faith based organizations (FBOs) have been stepping in to offer support and security in times of adversity. This may also occur through income transfers based on religiously mandated codes of redistribution. In every disaster, it is the FBOs that have rushed in first and provided relief and rehabilitation. However, there are kinds and kinds of faith based organizations and there is need to distinguish between humanitarian support and an enduring system of socio-economic security. Organizations, particularly those working in the informal economy, have effectively used resources and support from philanthropic and FBOs, but these cannot become the basis for a national level system of social security.

The World Bank Policy for Social Protection in Pakistan has proposed strengthening the *Zakat* system (religiously mandated charity tax), as it is one of the most important safety net programmes in the country. Despite critical assessment of the programme, it proposes that with the establishment of an objective targeting tool and strengthening of human and technical capacity, the system could be effective. Although the *Zakat* and *Ushr* system, introduced in 1980, is a cash transfer and could be seen as a targeted citizenship entitlement, its religious basis and delivery structure make it more akin to a nationally mandated religious community-based entitlement—it applies primarily to Sunnis in Pakistan since Shias have claimed exemption. The objective of *Zakat* is to assist the 'deserving needy' (widows, orphans, the disabled, indigent, and the poor—the *mustahiqeen*) by providing them with financial assistance from taxes levied on those who possess wealth (*sahib-e-nisab*). *Zakat* funds are collected as tax at source from bank accounts, saving certificates and share dividends. It is estimated that 50 per cent of the revenue is collected through saving bank accounts and about 16 per cent from fixed deposits. This collective revenue is received by the Central Zakat Council (CZC), which has different procedures for the disbursement of funds. The Local Zakat Councils, which function at the lowest level, are responsible for the identification of the *mustahiqeen* and the disbursement of funds for direct assistance. A major component is the *Guzara* (subsistence) allowance, which constituted around 70% of the Central Zakat funds expenditure in the early years. Assessments of *Zakat* show that the amounts are meagre and coverage is limited—only 3.4 per cent of the poor population was covered by this scheme in 2000 (Sayeed, 2000). Applications under the system have been mainly for widowhood, disability, health crises or family-related costs such as a daughter's marriage. Contributions to *Zakat* have declined significantly, from 0.3 per cent of the GDP in the 1980s to 0.08 per cent in 2002-03, with more people taking

advantage of the exemption clause (World Bank, 2007). The key limitation, however, lies in the choice of beneficiaries, which is determined by local power relations.¹² As straight forwardly expressed by a widow in Kasur, Punjab: “*The Zakat system cannot be improved because the people who run it enjoy the authority to control the money of widows, and put it in their own pockets*” (Beall et al., 1995 quoted in Sayeed and Sami Khan, 2000; see also Kabeer et al., 2006 whose report gives evidence of both corruption and patronage in the Zakat distribution system).

This system reveals, on a larger scale, the limitations of a religious-based system of social security, which does not satisfy any of the normative principles for gender equality. Beneficiaries are defined in paternalistic terms and as objects of charity. Local male power-holders, sanctified by religion, become interlocutors for the ‘community’ and the disbursement of funds solidifies their position. Women, in particular, are cast as victims needing male protection and pity, reinforcing gender hierarchies and the control of male community leaders. The religious community is constructed as the only legitimate provider of socio-economic security. The existence of such a system also undermines claims for citizenship-based entitlements. A classic, oft-repeated statement is that “we in Pakistan have no need for employment related benefits or social security since we have *Zakat*”.

Even if not religiously defined, long-term socio-economic security cannot be reliant on community and kin networks. Numerous studies have documented how the poor rely on these for survival, particularly in the context of economic reforms. Social capital has been celebrated as expressing the resilience and agency of the poor and examples of coping strategies have even been deployed to justify non-intervention since the poor show the capacity to manage. As de la Rocha notes, this “resources of poverty model” is important in challenging paternalism and the notion of the poor as victims but there is also increasing evidence that poor are not being able to manage. Unable to survive without stable sources of livelihood in particular, what stands out starkly today is the “poverty of resources” and the need for employment generation (de la Rocha, 2007).

5 MARKET BASED ENTITLEMENTS: MICRO CREDIT, MICRO-INSURANCE

Neo-liberalism has radically transformed the role of micro-credit and micro-insurance, which is now promoted as part of the social protection package with the objectives of poverty alleviation and women’s empowerment. The evidence from case studies, including assessments of the ‘best practice’ example of Grameen Bank, shows contradictory results (Mahmud, 2003; Kabeer, 2001), and there are few longitudinal studies to make a full assessment of its role in providing socio-economic security.

Most studies, however, reveal that, in fact, there is limited participation of clients from extremely poor households and the majority cluster just above or

¹² The *Zakat* system disburses funds to madressahs, many of which have trained fanatic fundamentalists.

just below the poverty line. Interest rates are high, often touching 30 per cent; targeting is based on income/consumption definitions of poverty, which exclude large numbers of disadvantaged women; small savings and loans do not allow graduation to higher income activities. Overall, micro-credit has at best led to consumption smoothing, is most often used for social insurance rather than investment in micro-enterprises. In some cases it has provided a cushion in times of crisis, that is, it has played a protective role rather than being a tarpaulin for springing out of poverty (Sebstad and Chen, 1996).

In terms of changes in gender relations, again there are different assessments. Studies on Bangladesh and India have noted that micro-credit has led to an improvement in household decision-making, more mobility, etc. Others note, on the other hand, that women take on responsibilities for income and savings while men are freed from responsibility for household well-being. Some studies even report an increase in domestic violence and surveillance over women (Murthy et al., 2005; Schuler et al., 1998). Conceptually, this model has a narrow focus on economic empowerment, based on an implicit or explicit linear logic: credit = poverty alleviation = women's empowerment. Also, in assessing outcomes there is a conflation of household well-being with women's well-being.

This is not to deny that some micro-credit initiatives have had positive outcomes. SEWA is often mentioned as an example, but the fact that it is a workers' organization, combining the struggle for rights and recognition with development and social security for workers in the informal economy, and not just a micro-credit group, is blurred over. Its propagation by development agencies as a model/blueprint abstracts it from its origin and location in the labour movement. The most effective initiatives in terms of changes in gender relations have been those wherein micro-credit is only one component of a broader multi-pronged programme. Such programmes are under donor pressure to expand coverage, up scale and become financially self-sustaining. This often jettisons the gender equality and poverty reduction objectives as well as the struggle dimension. For instance, the Logframe requirements for financial support are experienced as a restrictive lock frame:

“It locks you into activities and has no space for alternatives, different strategies and is contrary to the logic of union work. Training can be planned but lobbying, advocacy is spontaneous. What does ‘output’ mean in such work? It is the investment and process that is important, not just the product- in a sense, in union work, the process is the product but this does not fit into the logframe” (Interview, Office bearer, SEWA Urban Union and SEWA Vice President, in Chhachhi et al., 2005).

Recognizing the significance of the formation of a group (either for the profitable spin-off from peer pressure to enforce repayment or from another perspective as a basis for solidarity and support for women and possibly wider political action) micro- credit plus Self Help Groups (SHGs) are conjoined in current social protection policies. There is a qualitative difference between SHGs started by and linked for instance to a workers' organizations like SEWA and those formed from above. SHGs have become the conduit for selling soap, for patronage and political party mobilization —there are few instance of self-organization for entitlements. This is in sharp contrast to the

mobilization by SEWA, which instils, through training and action, a 'democratic woman worker consciousness' and grassroots representation. The emphasis on 'self help' and 'the group' transfers costs to participants and legitimizes the non-allocation of state resources for social protection. The Nirantar group's assessment of women's SHGs in various parts of Uttar Pradesh, Kerala and Gujarat found disturbing evidence not only of the excessive focus on modalities of financial transactions, the marginalisation of health and education needs, and issues of domestic violence, but also the substitution of a right to agricultural subsidy with women now having to bear the burden of credit. Bank regulations broke up larger groups of women into smaller ones of 20 each, thereby creating competition amongst the women, which was "antithetical to the cohesiveness, and bonding amongst women engendered by the women's movement"(Nirantar, 2007). "Voice' talk without specification of the form and nature of collective organization and representation blur over their conflicting and contested meanings today.

The broader question is whether entitlements through the market such as micro-credit or micro-insurance reduce or increase vulnerability. The possibility of such interventions introducing a 'culture of silence, a culture of dependency and a culture of surveillance' (Basu, 2008), as noted in many studies, is very real. Other market-based initiatives investing in 'the bottom of the pyramid' through insurance schemes, etc., need to be assessed as well. In terms of long-term consequences, many such schemes reproduce the conditions for privatization of profit and public responsibility for risk, this time at the cost of the poor. Market-based entitlements constitute reconfiguration of social citizenship from a "welfare state conception as resting on a notion of universal rights to basic public goods" to a notion of citizens as "empowered clients, who as individuals are viewed as capable of enhancing their lives through judicious, responsible choices as consumers of services and other goods" (Schild, 2002, p. 195).

This neo-liberal model fosters a market-oriented, atomized individualist, consumerist sense of self, which remains trapped within liberal notions of gender equality. While this pathway does satisfy some of the principles for gender equality (access to income, partial addressing of poverty), it does not even touch on the care economy and double burden, and can ultimately create another structure of dependency and exploitation.

6 CONCLUSION: COUNTERING MINIMALISM WITH REDISTRIBUTION AND RECOGNITION

In relation to the seven normative principles for gender equality, what emerges clearly from the review above is that despite their conceptual inadequacies and poor implementation, it is the employment-based and citizenship-based pathways, which seem to achieve a measure of success in relation to gender equality and provide some level of social protection in South Asia. Community-based entitlements are the most limited in relation to the normative principles for gender equality since they do not provide either for a move out of poverty or dependence on traditional gendered structures.

Market-based entitlements may provide some short-term relief from poverty and, in some cases, improvement in women's status and control over income, but in the long run they institute a new layer of exploitation, increased responsibilities and work burdens. Citizenship-based entitlements available in the region have proved to be the most effective but are only fair in relation to the poverty reduction principle since the income transfers are meagre. As currently designed and targeted, they continue to cast recipients in paternalistic terms. Employment-based entitlements suffer from the 'labourist bias' (Standing, 2002) and do not fully address issues of exploitation, the care economy or androcentricism, but they do deliver on the poverty reduction principle. Despite the discourse around rights, current interventions in South Asia do not provide full entitlements to every citizen.

It is within a broader perspective of enabling conditions for democratic citizenship that there needs to be articulated a vision of socio-economic security as a basic development right that must be available to all, i.e. one that is necessarily universal, inclusive, unconditional, inalienable and dignified. There is no perfect blue print for universal socio economic security. Even those interventions designed with a vision suffer compromise with politically acceptable conditionalities, and are further truncated when finally instituted as seen in relation to the NREGA. However if the giving of universal basic socio-economic security constitutes a strategy of coalescing objectives, linking economic justice and gender/caste/ethnic justice there is need to return to a redistributive agenda to counter the residualist and minimalist approaches dominant today.

What has emerged through this review is the significance of a crucial ingredient - collective organization and action - this has pushed against the limits of existing pathways, opening new possibilities. Amongst significant gains is the making of parts of the care economy visible¹³. Crucial in these

¹³ The experiences of women organizing in the informal economy have highlighted a different understanding of the priorities and the importance of local-level initiatives to struggle for entitlements. Women tended to define poverty as the lack of what is necessary for material and social well-being, which included not just food but also housing, land and other assets. There was an emphasis on not just the lack of bread, but rather on the lack of voice, rudeness, humiliation and broader issues of dignity. Importantly, they differed from the men's focus on increased income as the solution, demanding instead assets and improvement in basic infrastructure, which would lay the basis for more sustainable longer-term security (Lund and Srinivas, 2000). Organizations working in the informal economy, in particular, have evolved many local innovative schemes using state and non-state resources to meet some of these needs by taking into account diversity and specificities of local conditions (Dasgupta, 2002; Lund and Srinivas, 2000). This has led to a widening of the state-centric notion of duty bearer to a range of other institutions that could be made responsible for rights (Unni, 2005). While the local arena is significant and has indeed led to a plurality of innovative schemes, it is not isolated from national, regional and global macro-economic and political dynamics. Additionally, while decentralization facilitates people's participation, it can often result in the decentralization of repression enacted through reinforced local class/caste/gendered power structures. Hence, a more universal national level system for socioeconomic security backed by the state is needed.

times of flexibilisation and informalisation has been the finding that in all instances, these struggles could only be sustained if there was something to fall-back on. State-subsidized housing, for example, proved to be a critical factor. Studies on the informal economy in the region have clearly identified housing and health security as pivotal in determining the possibility of resistance (Unni, 2004; Hirway, 2006). A fall back position is critical in the struggle for entitlements and this requires redistributive action. It is worth examining the possibilities of two redistributive measures, which could also provide a fall back position to enable collective action: a universal, unconditional citizen's income and unconditional asset transfers.

A citizen's income has the potential to address some fundamental aspects of insecurity documented above and also provide the enabling conditions for democratization at many levels. This implies going beyond seeing it only as an improvement in existing systems of income support. The level of the income is important and should be at least enough for a decent standard of life. Operationalized through progressive taxation or through ecological/financial flow/trade taxes/cesses, it is a non-paternalistic form of redistribution. Voter lists and identity cards could be used for identification. As with the political right to vote, this basic right of economic citizenship would also be accessed by the most destitute without the crude and debasing mechanisms of targeting. For those in employment, it facilitates bargaining at the workplace to help combat flexibility and informalization. It generates an enabling condition for 'citizenship in practice', particularly for women.

As it would provide independent entitlement to women, they would acquire a basis for bargaining and negotiation within the community and the household. Full democratic citizenship for women in particular requires recognition of unpaid care work- a citizen's income has the potential for revaluation, and recognition of this as socially useful work and could lead to a redefinition of the breadwinner model. There is, of course, the danger that recognition of care work would reinforce the gender division of labour with women continuing to stay at home as the main caregivers. There is also no guarantee that the income will remain under her control. These remain areas for further transformation in gender relations—a citizen's income is not a magic wand that would make gender inequalities disappear. It does, however, provide a significant base for bargaining and democratization.

There are a number of objections to this proposal. It is argued that provision of basic social security related to food, health, education, housing are more effective in developing capabilities. The implication is that there is a *choice* between provisioning for basic needs and an unconditional cash transfer. Indeed a number of economists have put forward an argument to scrap all existing anti-poverty programs and give everyone a \$ a day which would then stimulate capacity for health, education, etc services and the World Bank is actively proposing cash transfers as the panacea to poverty. These are neo-liberal market- oriented solutions, which also call for reduction in the role of the state (see debate between Shah and Kapur, Mukhopadhyay & Subramanian, in *Economic and Political Weekly*, April, August, November 2008). As noted above, there is enough evidence to show that marketisation of social provisioning is not only exclusionary but also institutes new relations of

inequality. There is no question of a choice that should be made between state provision of basic entitlements to food, health and education- these are fundamental rights and non-negotiable. A state that does not provide these has no right to exist. The proposal for a universal citizen's income is based on different premises. From a democratic citizenship perspective this proposal is very different from the argument for a one-off cash transfer as a substitute for broader development programmes and it does not obviate the continued necessity for promotional policies. It offers substantial benefits on the basis of non-market principles: enabling ethical and moral principles of redistribution and solidarity it would also avoid poverty and unemployment traps and reduce administrative costs (in contrast to the paternalistic demeaning and bureaucratic means-tested social assistance schemes) (Standing, 2002; 2008). In the South Asian context, such a universal right to basic socio-economic security would overcome the identity politics inherent in targeting and reservations, which bedevil any entitlement schemes in the region.

While the citizen's income is a direct cash transfer, another citizenship entitlement, which needs to be explored, is the allocation of an asset (land, housing) to each individual. This has special significance in the rural areas of the region, which is witness to increasing dispossession, and dislocation of *adivasis*, peasants and forest-dwellers. The advantage of an asset transfer such as land, for instance, opens up the possibility of the creation of collective regulated commons and new kinds of production collectives, with joint ownership and collective farming (Agarwal, 2007; Ercelan, 2008; Ercelan and Ali, 2008). The experience of such initiatives in the region has shown that they address rural inequality as well as some aspects of gender inequality.

These are not utopian ideas. In many developing countries, there are steps towards the ultimate goal of instituting an unconditional citizen's income. In Venezuela, Article 88 of the Constitution recognizes housework as an economic activity, which produces wealth and well-being. This recognition has now been translated into a citizenship entitlement with Hugo Chavez granting roughly \$200 each, per month, to 200,000 poor homemakers. In addition, there is increasing acknowledgement of the positive outcomes of conditional cash transfers (such as the Bolsa Escola in Brazil and the Oportunidades scheme in Mexico), in terms of poverty reduction, increased school attendance and some reduction in child labour. These programmes have gender equality objectives, with cash transfers given directly to women and larger education stipends for girls. However, as Molyneux points out, women have been primarily a means to secure programme objectives: they are a conduit of policy... and have had to take on extra voluntary work to fulfil the objectives.¹⁴ There is not much in these programmes that can further women's economic security nor is there provision for childcare for women who work (Molyneux, 2006, p. 33). Once again the need for an unconditional, individual, non-instrumental right is underlined.

¹⁴ The reliance on women's unpaid labour is characteristic of a number of recent schemes in India such as the National Rural Health Mission (NRHM), which uses the voluntary contribution of social health activists (ASHAs).

A primary argument against such universal citizenship entitlements is one, which asserts a lack of resources, particularly in the developing countries of South Asia. This assertion, used to negate any attempt to propose citizenship-based entitlements is manifestly spurious as the tax-GDP ratio in South Asia is one of the lowest in the world. The estimated costs of a universal citizen's income grant amount to as little as 1 to 1/2 percent of the GDP. It is clear that this is not only affordable, but requires only a fraction of the resources employed in other sectors. A redeployment of resources from socially destructive expenditures such as military spending would release substantial resources for socially useful productive programmes. There has been a steady increase in expenditure on military and armaments in South Asia with a growth rate of 57 percent over the last decades (SIPRI Yearbook, 2008). India was the second largest arms importer during the period 2003-2007 accounting for 8.16 per cent of the world deliveries, and in 2007 ranked tenth amongst the 15 countries with the highest military expenditure. Both India and Pakistan produce and export arms. If socio-economic security is a priority and is viewed as an investment in human development, then the argument of resource constraint is more a reflection of a scarcity of 'humanist values' rather than financial resources (Saith 2008).

While providing a stable basis for security, citizenship-based entitlements are still exclusive - cross border migrants, in particular, remain outside the purview of any system of security. In the South Asian region, India and Pakistan have major in-migrations from Bangladesh, Sri Lanka, Nepal, etc. More than half a million Bangladeshi workers are reported to be living in the city of Karachi as illegal immigrants. The presence of Bangladeshi migrants in the eastern border states of India has led to violence and ethnic clashes, which become a fertile ground for religious fundamentalist forces to garner support. It is estimated that 300,000 Bangladeshi women were trafficked to India over an unspecified period and 200,000 to Pakistan. Over 200,000 Nepal sex workers are reported to work in Indian cities, many of whom are under 16 years of age. Civil society organizations working on trafficking have made clear connections between trafficking for labour or sex work and food security. It would be incumbent on any attempt to offer universal socio-economic security to develop mechanisms that enable the portability of rights, which ensure both employment and citizenship-based entitlements as migrants move across borders.

This is possible if proposals are developed for socio-economic security at the South Asian level. There is a strong case for making the South Asian Association for Regional Cooperation (SAARC) more effective and a forum wherein the common needs for socio-economic security can be made judicable and implementable at the South Asian level as a whole.¹⁵ This

¹⁵ In 2006, the South Asia Free Trade Agreement (SAFTA) was signed, with a commitment to lowering duties and tariffs on trade between the countries of the region. There is an on-going discussion on the creation of a South Asian Economic Union by 2010. A SAARC Development Fund and SAARC Food Bank have been set up. So far, it is the free flow of capital, which has been facilitated, while the free flow of labour and ordinary people remains restricted.

requires the setting up institutional structures such as a South Asian Court of Justice for transnational justice and a South Asian Charter of People's Rights (including the right to work, food, shelter, comprehensive rights for women, labour rights, rights of migrants, etc.). Similar to the proposed Tobin tax on international capital flows, there could be a Development Trade Tax within the SAPTA (SAARC Preferential Trading Arrangement). There could be an agreement and commitment for all states to reduce military expenditure by 10 per cent annually as a contribution to a common social security fund. These institutional structures would provide an important regional platform for struggle.

What is needed is a broadening of vision and a perceptual leap, which abjures a prejudiced, niggardly view of both citizens and budgets. The objection immediately raised is that of free riders. There is enough evidence that this constitutes a tiny percentage. Perhaps we need to be reminded that economies and societies have been riding free on women's unpaid labour for centuries. It is equally almost a century since the debates in the Indian legislative assembly in the 1920s where opponents argued that the time and the conditions were not right for labour laws or a uniform civil code. Will the time ever be right? Rather than waiting for the appropriate conditions to emerge, political will and imagination can create these conditions.

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