Women and Poverty in South Asia

Strategic Objectives for Alleviation of Gender-based Poverty

- Review, adopt and maintain macro-economic policies and development strategies that address the needs and efforts of women in poverty
- Revise laws and administrative practices to ensure women’s equal rights and access to economic resources to ensure equity and food security
- Provide women with access to inputs of production such as credit, seeds, technology including information and communication technologies etc.
- Develop gender based methodologies and conduct research to address the feminization of poverty

Nearly, 40 percent of the world’s poor who earn less than US$ 1 a day (in terms of PPP), live in the region of South Asia, according to the World Bank Global Poverty Monitoring, 2001. If one takes a broader definition of poverty which not only includes income (or consumption expenditure), but also non-income categories such as access to health care, education, technology, credit, sanitation and safe drinking water and right to exercise one’s democratic rights, then one can find that incidence of poverty is quite high in this part of the world. While defining poverty, it is essential to know what are the causes and effects of poverty. In fact, one form of poverty can lead to another form of poverty. A girl who is denied access to education may suffer from other forms of poverty such as lack of knowledge about proper sanitation, not being able to exercise her right to better reproductive health or may suffer for being income-poor in the long run. One of the greatest victims of poverty has been women of South Asia. Gender norms or rules, which are practiced in the society, have led to high incidence of poverty (both income and non-income) amongst women. To quote Kabeer (2003): “Poverty is ‘gendered’ because women and men experience poverty differently—and unequally—and become poor through different, though related, processes”.

The importance of gender-based indicators and good quality data lies in providing information which is fact-based. Based on these facts, effective advocacy and policy implementations can take place. But there are problems associated with the indicator-based study of poverty amongst women such as choice of an indicator, lack of correlation between various gender based indicators, problems with the sources of data, unavailability of data and qualitative versus quantitative data, which is discussed in the Appendix A.

1 This article by Shambhu Ghatak (shambhughatak@yahoo.com) relies on various government documents, the Poverty Reduction Strategy Papers and various research reports. This is basically a review paper, and the views expressed are solely that of the author, and are not meant to hurt anybody. The article (unabridged) was written way back in 2004, for the Beijing plus 10 South Asia Report on Women, which was sponsored by the UNIFEM and Ford Foundation.
The present chapter will try to capture those areas where South Asian women are lagging behind and hence have become victims of poverty.

**Income Poverty**

Poverty has traditionally been defined as lack of access to resources, productive assets and income resulting in a state of material deprivation. However, recent literature suggests that analysis of poverty should include access to common property resources and state’s provision of goods and services; and the concept of poverty has been broadened to include lack of dignity, autonomy and power. Measurements of income poverty, such as head count ratio focus on levels of absolute income poverty, while the human poverty index-1 (HPI-1) is based on capabilities such as access to clean water, health services and the level of literacy. To quote: “Human poverty is more than income poverty—it is the denial of choices and opportunities for living a tolerable life.” (Human Development Report, 1997).

From the table given below, one can get to know that percentage of population living below $1 per day (in terms of PPP) has been highest in Nepal (37.7%), and lowest in Sri Lanka (6.6%). However, if one looks at the percentage of population living below US$ 2 per day, then for each country, one can find a substantially higher percentage of population living amidst poverty. But these figures do not provide the percentage of women living below poverty line. In fact, there is dearth of gender disaggregated data on poverty.

**Table 1: Percentage of Population below Income Poverty Line (1990-2002)**

<table>
<thead>
<tr>
<th>Countries</th>
<th>$1 per day (PPP)</th>
<th>$2 per day (PPP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>India</td>
<td>34.7</td>
<td>79.9</td>
</tr>
<tr>
<td>Nepal</td>
<td>37.7</td>
<td>82.5</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>36</td>
<td>82.8</td>
</tr>
<tr>
<td>Bhutan</td>
<td>**</td>
<td>**</td>
</tr>
<tr>
<td>Pakistan</td>
<td>13.4</td>
<td>65.6</td>
</tr>
<tr>
<td>Maldives</td>
<td>**</td>
<td>**</td>
</tr>
<tr>
<td>Sri Lanka</td>
<td>6.6</td>
<td>45.4</td>
</tr>
</tbody>
</table>

*Source: Human Development Report 2004*

In order to assess the situation of women in poverty, one needs to concentrate on some of the key areas.

**Food Security and Nutrition**

One can find pro-male and pro-adult bias in terms of the quantity of food intake at the household level in South Asia. The differences arise due to a combination of an unequal distribution of food within the household, the unequal nature of food requirements within the household, and the unequal nature of the perceived requirements by age and sex. Poor women are more
likely to be poorly nourished, and this has serious implications for the nutritional status of their yet-to-be-born children. Adult female under-nutrition (both macro-nutrient and micro-nutrient deficiencies) put constraints on women’s ability to earn income, which tends to impair the nutritional status of their existing children. Women with control over resources tend to have a larger say in how the household allocated resources, and women are typically more likely to skew resources to the reproduction of nutrition. A closer look at the table 2, shows that compared to the other regions of the world, prevalence of anemia (among non-pregnant women aged between 15-49 years) and underweightedness (among preschool children) is highest in South Asia. Iron deficiency which is generally associated with anemia has also led to maternal mortality.

Table 2: Regional Prevalence and Numbers Affected by Micronutrient Deficiencies

<table>
<thead>
<tr>
<th>Region</th>
<th>Underweight (preschool)</th>
<th>Anemia (non-pregnant women 15-49 years)</th>
</tr>
</thead>
<tbody>
<tr>
<td>South Asia</td>
<td>52</td>
<td>87.4</td>
</tr>
<tr>
<td>Sub-Saharan Africa</td>
<td>30</td>
<td>30.9</td>
</tr>
<tr>
<td>East Asia Pacific</td>
<td>23</td>
<td>39.3</td>
</tr>
<tr>
<td>Middle East and North Africa</td>
<td>16</td>
<td>7.4</td>
</tr>
<tr>
<td>Latin America and Caribbean</td>
<td>11</td>
<td>6.2</td>
</tr>
<tr>
<td>Total</td>
<td>31</td>
<td>171.2</td>
</tr>
</tbody>
</table>


From the table 3, provided below one can get the idea that prevalence of underweightedness among children below 5 years is quite high in India and Bangladesh. However, due to unavailability of data for all the 7 South Asian countries for all the years under study, one can’t get a much clearer picture of whether prevalence of malnutrition is falling or not.
Table 3: Malnutrition Prevalence (% of children under 5 years of age) in the period 1995-2002

<table>
<thead>
<tr>
<th>Countries</th>
<th>Weight for age</th>
<th>Height for Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>India</td>
<td>47</td>
<td>46</td>
</tr>
<tr>
<td>Nepal</td>
<td>48</td>
<td>51</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>48</td>
<td>45</td>
</tr>
<tr>
<td>Bhutan</td>
<td>19</td>
<td>40</td>
</tr>
<tr>
<td>Pakistan</td>
<td>38</td>
<td>37</td>
</tr>
<tr>
<td>Maldives</td>
<td>30</td>
<td>25</td>
</tr>
<tr>
<td>Sri Lanka</td>
<td>29</td>
<td>14</td>
</tr>
<tr>
<td>Myanmar</td>
<td>35</td>
<td>34</td>
</tr>
</tbody>
</table>

Source: Human Development Report 2004

Women, Work and Poverty

Although women take part in economic and reproductive activities, both actively and passively, their roles and demands are hardly given attention to. Some of the gender-based discrimination and exploitation which South Asian women face are as follows:

- Wage gap between men and women.
- Employment intensity of women in informal sector.
- Higher amount of time spent by women on unpaid work compared to men.
- Apart from the economic activities, women spend a good deal of time for household and reproductive activities without proper returns.
- Work participation rate for women is lower than that of men.
- Women’s access to inputs, technology and credit is limited by gender-insensitive policies and programmes undertaken by governments.
- Sexual harassment in workplaces and poor working conditions affect women both economically and psychologically.

All these factors lead to income as well as non-income based poverty among South Asian women. Lack of voice and bargaining power makes poor women of South Asia the most vulnerable section of the society. A closer look at the table 4 shows that not much could be achieved in terms of raising women’s economic activities rates compared to men in between 1998 and 2002. However, countries like Bangladesh and Maldives have performed well compared to the rest in terms of increasing women’s economic activity rate as percentage of male rate. Efforts made through micro-credit and capacity building programmes has paid well in Bangladesh, which can be a model for adoption for the rest of the South Asian countries.
Table 4: Women’s Economic Activity Rate as Percentage of Men’s Rate

<table>
<thead>
<tr>
<th>Countries</th>
<th>1998 ¹</th>
<th>2002 ²</th>
</tr>
</thead>
<tbody>
<tr>
<td>India</td>
<td>49.3</td>
<td>50</td>
</tr>
<tr>
<td>Nepal</td>
<td>66.4</td>
<td>67</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>76.2</td>
<td>76</td>
</tr>
<tr>
<td>Bhutan</td>
<td>64.5</td>
<td>65</td>
</tr>
<tr>
<td>Pakistan</td>
<td>40.5</td>
<td>44</td>
</tr>
<tr>
<td>Maldives</td>
<td>78.5</td>
<td>80</td>
</tr>
<tr>
<td>Sri Lanka</td>
<td>54.4</td>
<td>56</td>
</tr>
</tbody>
</table>


Wage gaps due to gender discrimination are highly prevalent not only in the informal but also in the formal sectors of the South Asian economies. Some of the work related activities are gendered leading to imperfect markets and inefficiency. If we take the estimated earned income as a proxy for wage, then we can find that the wage gap between men and women is highest in Pakistan to be followed by India, in the years 1998, 2000 and 2002 (with the exception of Maldives which provide a somewhat better picture). Some of the factors behind the wage gap are: lack of investment in human capital formation among women, which leads to lower productivities and lack of choice for alternative jobs; lack of collective action for wage bargaining and better work environment; non-implementation of the policy of minimum wages and wage equality between men and women by the governments.

Table 5: Estimated Earned Income of Men and Women (PPP US $)

<table>
<thead>
<tr>
<th>Countries</th>
<th>1998* ¹</th>
<th>2000 ²</th>
<th>2002 ³</th>
</tr>
</thead>
<tbody>
<tr>
<td>India</td>
<td>Women</td>
<td>Men</td>
<td>Women</td>
</tr>
<tr>
<td></td>
<td>1105</td>
<td>2987</td>
<td>1267</td>
</tr>
<tr>
<td>Nepal</td>
<td>783</td>
<td>1521</td>
<td>880</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>744</td>
<td>1949</td>
<td>1151</td>
</tr>
<tr>
<td>Bhutan</td>
<td>**</td>
<td>**</td>
<td>**</td>
</tr>
<tr>
<td>Pakistan</td>
<td>776</td>
<td>2594</td>
<td>916</td>
</tr>
<tr>
<td>Maldives</td>
<td>3009</td>
<td>5100</td>
<td>3329</td>
</tr>
<tr>
<td>Sri Lanka</td>
<td>1927</td>
<td>4050</td>
<td>2270</td>
</tr>
</tbody>
</table>


Note: * means in the year 1998, instead of using the term ‘estimated earned income’, GDP per capita (in PPP US$) for men and women are provided, by the HDR 2000. However, the methodology for calculation is same as in the years 2000 and 2002.

Policy Initiatives and Implications

‘Feminization of poverty’ has been one of the key issues discussed in the Beijing Platform for Action and kept in mind while preparing the Millennium Development Goals. The identification of various forms of poverty including social exclusion among women has led to mainstreaming gender in the policy making and programme implementation by the various governments. Targeting
women has become one vehicle for gender-sensitive poverty alleviation. Poor women are given more stakes in the areas of microcredit programmes and income generation activities. However, the picture is not completely rosy as one would expect.

1. Bhutan

In order to formulate appropriate strategies for addressing poverty, the Royal Government attempted carrying out some poverty studies such as Household Income and Expenditure Survey 2000 (HIES 2000) and Poverty Assessment and Analysis 2000 (PAA 2000) on pilot basis. While the HIES 2000 findings focused on the household level, the PAA 2000 results dealt with the situation at the block (Gewog) and district (Dzongkhag) levels. They complement each other. The results of the PAA 2000 indicated the priority needs of all Dzongkhags in descending order as follows: education, economic activities, household income, health, communication, physical facilities, transport, environment, women’s position and non-material needs.

From the Gender Pilot Study done by the Bhutanese government one can get that both men and women were engaged in agriculture, though Thimphu and Ha showed that more women were engaged as main agriculture workers (in 54% of the households where agriculture was a significant activity and in some households (23%) both men and women were involved). The lack of penetration of market in farming activities, is evident from Mongar and Trashigang where production were largely for self-consumption and at times for sale in the market for cash incomes e.g. potatoes. Though men and women shared most of the work, there exists gender division of labour based on the ‘physical strength’. Therefore while digging, weeding and transplanting were done by women, land preparation, ploughing, collection of firewood and pruning of apple trees, were tasks done mainly by men. The women from rural areas were not only engaged in main economic activities but were also main workers for the supplementary activities. In urban centres, it appeared that men were primary earners while women were supplementary earners. In rural areas, the property ownership pattern showed a 60:40 - female/male ratio. Most property in the rural areas was received through inheritance which is approved by tradition. However situation is not too rosy in Trashigang and Mongar. In the urban areas more men (55%) compared to women (36%) owned property.

Bhutan allows no overt gender discrimination -- social, economic, political or legal. However gender gaps do exist particularly in education/literacy, employment and decision-making. On its path of development, the country recognises the challenge of balancing modern and traditional values. Gender relations too are not static but respond to the socio-economic changes in the society.

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3 The study was designed to support the Ninth Plan process, implementation of CEDAW and the UN Development Assistance Framework (UNDAF). The study was a joint initiative of the Planning Commission and Central Statistical Office (CSO) - Royal Government of Bhutan, and UN Agencies – UNDP, UNICEF, and WFP, Bhutan Country Office. Technical support for the study was provided by UNIFEM, South Asia Regional Office, New Delhi.
Challenges

The challenges for poverty reduction include the lack of or limited opportunities to increase incomes, limited access to basic services like marketing, vulnerability to natural and man-made shocks including food insecurity, limited access to information and civic education, and lack of well-defined poverty indicators and monitoring mechanisms. The poor face several constraints, including (i) small size of land holding and few livestock per household, (ii) lack of irrigation, (iii) limited or lack of access to modern technologies and inputs, (iv) lack of or limited off-farm employment opportunities, and (v) limited access to markets and high transport costs.

Strategies

A number of programmes have been implemented for women’s advancement, often in collaboration with the National Women’s Association of Bhutan (NWAB). These include non-formal education programmes for women, vocational training programmes, rural savings and credit schemes, and programmes to promote women’s involvement in health development.

Some of the strategies required for poverty alleviation are as follows:

- Since majority of the poor households depend on agriculture, what is needed is improving productivity of both men and women through land reforms, introduction and adoption of modern farming and animal husbandry practices, expansion of irrigation, facilitating diversification into high value, low-bulk crops and products, increasing access to credit, promotion of cooperatives, constructing and improving farm and feeder roads and market infrastructure, enhancing the flow of information and communications, promoting sound and sustainable management of the natural resources, and providing an enabling policy and legal framework;
- Reducing the pressure on land through industrialisation, employment generation and electrification;
- Creating an enabling environment for the private sector including more transparent industrial and investment policies and supporting laws, as well as development of industrial estates and service centers. In the medium and long term, private sector is expected to be the engine of economic growth and employment generation to cater to the burgeoning labour force including the youth. Improvements in infrastructure including roads and transport, electricity and communications are equally important for encouraging private investments, enhancing the competitiveness of Bhutanese products in regional and global markets, and creating remunerative jobs;
- Improving the human capital through skill generation, vocational training and schooling. Emphasis should also be given on computer based education
- Construction of roads and basic infrastructure such as hospitals, schools etc. to facilitate health and educational services keeping in mind the terrain of Bhutan.
- Need to increase investment in order to provide safe water and sanitation.
- One of the major risks faced by a significant proportion of Bhutanese families relates to seasonal shortages of food or food insecurity. Results from the 1999 Nutrition Survey indicate that on average, children from some pockets of Eastern Bhutan were nutritionally worse off than those from other regions. Food insecurity results from low land holdings, low productivity, localized disasters such as hailstorms, strong winds, fungal diseases, damage by wild animals including mammalian pests and birds. Usually, food grain deficits are seasonal (mainly from May to July) with a significant number of households in the community facing the same burden. To make matters
worse, the food deficit months coincide with the periods of intensive agricultural operations including tilling and planting when the food needs of the workers are higher than normal. The effect on children is partly alleviated through school feeding projects supported by the World Food Programme. However, women are the most food-insecured. The national policy objective is to attain food security through a two-pronged strategy: (i) increase production of cereals to achieve at least 70% self-sufficiency, (ii) promote expansion of agricultural production including cash crops for export to finance the additional food imports.

2. Pakistan

The poor in Pakistan have not only low incomes but they also lack access to basic needs such as education, health, clean drinking water and proper sanitation. The latter undermines their capabilities, limits their opportunities to secure employment, results in their social exclusion and exposes them to exogenous shocks. The vicious cycle of poverty is accentuated when the governance structures exclude the most vulnerable from the decision making process. In terms of human development, Pakistan has also made some progress since the early 1970s. Yet, the educational disparities between men and women in Pakistan continue to be quite pronounced. Gender discrimination is another key attribute that characterizes the poor. Incidence of poverty among women in Pakistan is higher compared with men, and is characterized by low endowment of land and productive assets, unemployment, discrimination in the labor market, and limited access to economic options and political processes.

The most widely used macro-indicator of resource deprivation is that of income or consumption poverty. The data on which the analysis is based is derived from the Household Income and Expenditure Survey (HIES). The last round was conducted in 2001, which suggest a rise in poverty head-count ratio since 1998-99 and wide variations across provinces, rural and urban regions, and gender.

Challenges

Poverty situation in Pakistan is characterized by wide variations between urban and rural areas, geographical regions, and gender. Poverty in Pakistan is predominantly rural. From various analytical works in the past, a number of stylized facts about poverty and its correlates emerge, which help in framing a poverty reduction strategy:

(a) The rural poor are highly vulnerable to droughts: Between the two HIES (household income and expenditure survey) rounds of 1998-99 and 2000-2001, the estimated increase in poverty is attributed largely to the increase in rural poverty. This coincides with the persistent drought that depressed crop yields and reduced employment opportunities, particularly in non-irrigated dry mountain and barani areas but also in tail-end canal command areas.

(b) Poverty incidence varies across provinces: NWFP (North West Frontier of Pakistan) has the highest rural (44.3%) as well as urban poverty (31.2%). The level and intensity of poverty is closely linked with pace and pattern of economic growth in urban and rural areas and income generating opportunities associated with such growth.

(c) Education is the most important factor distinguishing the poor from the non-poor. Poverty declines as the education level of the head of household increases. HIES 1998-99 shows
that 42 percent of the population living in households with illiterate heads is poor compared to 21 percent of households with literate heads. With poor and non-poor, net primary enrollment rates of 36.6 and 59.3 respectively, these differences are not falling. Female primary school enrollment of the poor households at 30.2 percent is also lower than that of the non-poor households’ 52.3 percent. Households with literate mothers have lower infant mortality rates (56 per 1000 live births) compared to households with illiterate mothers (90).

(d) Relatively poor communities have inadequate access to public health services: 45% of the children in poor households aged one to five years have been fully immunized as against 58% in non-poor households. Children with recent bouts of diarrhea belonging to poor households are less likely to have had medical consultation compared to non poor households (83.9 %) and less likely to have used ORS (48.5 % and 58.3%).

(e) The poor are characterized by inadequate access to public services in general: Only 52.2 % poor households have electricity connections compared to 76 % non-poor households. Gas connections exist in 10.9% of poor households compared to 22.9% for non-poor households.

(f) The nature of employment and poverty are related in urban areas. Among the working poor in urban areas, paid employees (44.9 % of urban population) have a lower incidence of poverty (25.3%) compared to the self employed (18.2% of population and 27.7 % poverty incidence).

Strategies

The national policy for development and empowerment of women will be implemented by the various govt. departments which are discussed as follows:

a. Institutional Arrangements/Mechanisms.

The Ministry of Women Development (MoWD) was established to formulate policies and to recommend legislation to meet the specific needs of women creating an adequate infrastructure to implement the National Policy for Women's Development and Empowerment that will necessitate functioning of a strong and revitalized Ministry for Women's Development. The Ministry will be provided sufficient human and financial resources in order to play an effective role as catalyst and for coordinating and monitoring. The MoWD will regularly brief Cabinet on progress of implementation of policy and facilitate gender sensitization and training programmes for all other Ministries. Women Development Departments (WDDs) at provincial & district levels, will also do the same. MoWD will serve as the repository of information on women and will disseminate the same through linkages with various research and academic institutions, in particular, University based Women Study Departments. The role of the National Commission on the Status of Women (NCSW) will be as stipulated in Ordinance NO. XXVI of 2000 paras 7a-f

b. Coordination

At the provincial and district levels, MoWD will coordinate implementation through its departments and through designated focal points of other line departments including local government. It will also facilitate implementation through public/private sector coordination mechanism especially with NGOs.

For monitoring impact of effective policy implementation, MoWD will coordinate with the Federal Bureau of Statistics, research and academic
institutions, to ensure collection of accurate information, desegregated by gender, age, socio-economic class and region and its analysis by relevant agencies

c. Monitoring

As the focal Ministry and focal departments, the MOWD and the WDDs will be the primary monitoring, review & coordinating bodies. Pakistan has taken the following steps for the poverty alleviation among women:

a. Affirming government policies for poverty alleviation of the poorest of the poor, in particular women and endorses the provision of safety nets, food support schemes, and of provision of funds through Zakat.

b. Providing adequate relief and safety measures to alleviate the disproportionate impact of poverty on women by ensuring access of poor rural women to land, agricultural and livestock extension services and support mechanisms and facilities

c. Creating access to affordable housing schemes for women and promoting equality and the empowerment of women in all housing activities as espoused in the Government's Housing Policy 2001.

Pakistan is working towards providing women access to micro-credit especially through channels such as Pakistan Poverty Alleviation Fund (PPAF), Rural Support Programmes (RSPs), First Women Bank (FWB), Agricultural Development Bank (ADB) and Khushali Bank.

Women in general, as well as female headed households, women bread winners, and women with disability are to be given particular priority in accessing credit from the First Women and the Khushali Banks and other financial institutions for setting up their business, for buying property and for house building.

The Government of Pakistan introduced its strategy for economic revival in December 1999. Its fourth goal was identified as poverty reduction, which centres on: macroeconomic stabilization, improved governance, revival of economic growth, targeted interventions, social sector development and social safety nets. Under this strategy, the Government has promoted measures to reduce poverty amongst women and advance opportunities for women, which include, inter alia:

- Establishing the Khushali bank to provide micro-credits to poor households.
- Establishing a Khushal Pakistan Programme to create jobs and provide crucial infrastructure in rural and low-income areas.
- Setting up a pilot school feeding program for female students (Tawana Pakistan program), which was deemed successful in a few districts, and is thus to be replicated throughout the country. This programme helps address malnutrition of female students, which was resulting in low enrolment, high absenteeism and dropouts and low cognitive achievement.

Though women are an essential part of the country's economy, their share in economic benefits, opportunities and access to resources is not proportionate
to their share in the population. Furthermore, increasing poverty as a result of structural adjustment programmes and globalization, disproportionately impacts women.

The government is making targeted interventions to address poverty and generate income and employment through public works (Khushal Pakistan Program, Tameer-e-Pakistan Program, Tameer-e-Punjab, Tameer-e-Sarhad Programs, Drought Emergency Relief Assistance and micro-credit) to improve life in the rural areas, and facilitating development of small and medium enterprises. The policy of targeted interventions will continue as one of the fundamental pillars of the growth and poverty reduction strategy. A major new feature of this pillar of the strategy is a focused strategy for rural development.

Microfinance is fast emerging as a viable tool to address the question of poverty reduction as it enables the poor (i) gradually build their assets (ii) develop their microenterprises (iii) enhance their income earning capacity (iv) smoothen consumption (v) manage risks better (vi) empowers poor, especially women (vii) enhances economic growth (vii) contribute to integration of financial markets. The government is keen to promote microfinance activities in the country on a fast track basis. In line with PRSP objectives, the Micro-Finance Sector Development Program (MSDP) has been launched, with the assistance of Asian Development Bank, to broaden and deepen the microfinance market in order to reduce poverty. It represents a major initiative to create a pro-poor financial architecture in the country and the program’s objective is to provide a stable sectoral environment for the promotion of MF institutions and creating institutional capacity to retail financial and social inter-mediation services to the poor, especially to women. The Government has initiated a number of policy actions for the development of the MF sector. These include (i) developing an enabling policy framework conducive to MF growth; (ii) establishment of Khushali Bank (KB); (iii) development of a legislative and regulatory framework to encourage establishment of licensed private sector MF Institutions; (iv) developing long-term mechanisms for social capital build-up of poor households; and (v) restructuring of microfinance institutions.

3. Bangladesh

Bangladesh’s patrilineal system gives high value to sons as potential providers and perpetrators of family names. Sons receive preferential treatment and access to education, better nutrition, and health care. Women, on the other hand, are generally viewed in their reproductive roles and are given a subsidiary status as economic dependents. Since women are perceived as non-productive members of the family, daughters have little access to education, especially in poor families. Although girls’ enrollment at the primary level has increased remarkably, from around 50-80 percent between the 1980s and 1996, their dropout rate is much higher than boys from the secondary level onwards.
The agriculture sector is overwhelmed by unpaid family workers who are disproportionately represented by women. Self-employed or own account workers are predominantly found in the trade, hotel and restaurant, transport, storage, and communications sectors where men's involvement is sizeable (nearly a quarter) and women's is negligible. In the formal sector women earn three quarters of men's wage, whereas the gap between male and female wages in the informal sector is much wider.

Challenges

There has been little attempt to integrate the Poverty Reduction Strategy into existing government systems. Very little political debate has taken place on the PRS. Involvement may improve as there is now a parliamentary-level National Council for Poverty Reduction, chaired by the Prime Minister, which will receive reports on progress with PRS implementation. Although the Medium Term Macroeconomic Framework (MTMF) provides a link between the PRS and the 3 year rolling plan, there is some confusion over their roles and relationship. Some Civil Society Organisations have carried out alternative consultations and have discussed drafting an alternative PRS. The World Bank’s new Development Support Credit is not based on I-PRS. The IMF has (notably) initiated working groups on monetary policy, balance of payments issues, and sectoral issues which should ensure that its programme is well-linked with the PRS. The ADB (with a large and well staffed office and an influential Resident Representative) is interested in funding PRS monitoring with other donors.

Strategy

In March 1997 the Bangladesh Government declared the National Policy for Development of Women. The objectives of the National Policy are: to develop women as a human resource, establish women's human rights, eliminate all forms of discrimination against women and girls and to recognize women's contribution in the social and economic spheres.

Promoting gender equality, and "realising the constitutional goal of equality between all citizens - women and men", is a major aim of the Fifth Development Plan (1997-2002).


The great visionary Prof. Md. Yunus has conceptualized micro credit for extensive use to eradicate poverty for millions and gave it an institutional shape and turned it into a development philosophy to create a poverty-free world. Development of micro enterprise credit has, in some circumstances, contributed positively to women's empowerment and helped extremely poor women survive economic crises in the short term. However, since credit by itself cannot overcome patriarchal systems of control at household and
community levels, the potential of microcredit is not always realized. In *Who Takes The Credit: Gender, Power, and Control Over Loan Use in Rural Credit Programs in Bangladesh* (World Development, 1996), Anne Marie Goetz found that the majority of women borrowers in the programs studied did not control either the loans received or the income generated from their micro enterprises. Moreover, recent research suggests that the very non-contractual nature of informal-sector trade can reinforce women's reliance on male family members as enforcers in the marketplace (Peter Gibbons, *Structural Adjustment and the Working Poor in Zimbabwe*, 1995).

**Employment Generation and Health Promotion (WEEH) programme** (ILO sponsored) was started in Bangladesh during August, 2001. The WEEH programme’s overall development objective is to empower poor women in Bangladesh through increasing their access to decent employment and incomes and to viable health insurance systems, hence contributing to poverty eradication and economic development. Direct support measures involve working, through the Department of Women Affairs with existing rural women’s groups (Mohila Unnuyan Samity, MUS) and with some urban women’s groups. The government of Bangladesh endorsed the Beijing Platform for Action with no reservations. The main tool for implementing the Platform is the National Action Plan (NAP) of Bangladesh, which sets the following broad goals:

1. to make women's development an integral part of the national development programme;
2. to establish women as equal partners in development with equal roles in policy and decision-making in the family, community and nation at large;
3. to remove legal, economic, political or cultural barriers that prevent the exercise of equal rights by undertaking policy reforms and strong affirmative actions;
4. to raise/create public awareness about women's differential needs, interests and priorities and increase commitment to bring about improvements in women's position and condition;

'ASRAYON' programme was launched in the aftermath of the 1997 cyclone in Bangladesh. It is a programme of shelter and self-employment for the poorest of the poor. Training of 'ASRAYON' residents covers disaster management, team building, women's empowerment, primary healthcare, skill development, and income generating activities.

The National Women's Development Policy aims at improving the lot of the neglected womenfolk of the country, ensure equality of men and women in all spheres of national life including state, society, family, politics, administrative and economic arena, ensure security and empowerment of women, groom up women as educated and efficient human resource, eliminate discriminations and repression on women and girl-child, establish human rights of women, alleviate their poverty and above all ensure their participation in the development process. Appropriate strategies have been devised to realize these goals.
4. Sri Lanka

One of the central objectives of the Government is to restore economic growth and thereby effectively eliminate poverty in Sri Lanka. With the attainment of a lasting peace there will be much better prospects to significantly improve the economic and social welfare of the people of this country than has been the case for a generation. Women had been the worst victim of violence during the ongoing political war. It should be recognized, however, that the challenges that must be overcome to achieve major improvements in social and economic conditions will be substantial.

Challenges

The economic crisis facing Sri Lanka has a number of dimensions - all of which must be addressed to accelerate economic growth and increase prosperity. To do this, four key challenges must be overcome.

I. Increasing Employment - Creating 2 Million New Jobs
A good job with an adequate income is the desire of all Sri Lankans and has, unfortunately, been beyond the reach of too many for too long. Productive employment available to all including women from all strata is also critical to the success of a Government’s economic policies. While the official statistics suggest that there has been progress increasing the number of jobs in recent years, a careful review of the situation makes it clear that the challenge of providing sufficient productive, desirable employment opportunities is greater than might be expected.

II. Resources For Reconstruction
Bringing an end to the conflict in the North and East and establishing a lasting peace offers the prospect of reduced military expenditures and focusing resources on improved economic development and expenditure made on programmes targeted at empowerment of women. It also raises new challenges. Nearly two decades of war has left destroyed or badly neglected infrastructure and institutions throughout the country. It will be necessary to invest in major reconstruction efforts in all regions to lay the foundation for substantially higher rates of economic growth. While significant assistance from the international community can be expected in these endeavors, the country will need to generate much of the resources for these efforts itself. The Relief, Rehabilitation and Reconciliation (RRR) process has been initiated to address some of the immediate challenges arising in building a lasting peace. The RRR focuses on meeting the basic needs of the people affected by the conflict; improving economic conditions; and facilitation reconciliation among all ethnic groups. However, its position towards the empowerment of women is not clear.

III. Increasing Income Levels - Higher Productivity & Increased Investment
The government should not only try to increase the numbers of people employed, but also to increase peoples’ incomes. Raising productivity for both
men and women workers is the key that will allow businesses and farmers to compete more effectively at home and in overseas markets and a more gender equal society. Increased investment and higher economic growth will be achieved only if the country can produce and sell more and do so with lower costs. This will require all sectors of the economy, including the public sector, to work more productively. Meeting the challenges of overcoming the burden of the public debt, creating two million new jobs and generating sufficient resources for reconstruction throughout the country will all depend upon the extent to which widespread productivity improvements and increased investment can be realized.

**Strategies**

Six major pillars constitute the strategic foundation for future poverty reduction efforts:

1. Building a supportive macroeconomic environment
2. Reducing conflict-related poverty
3. Creating opportunities for the poor to participate in economic growth
4. Investing in people
5. Empowering the poor and strengthening governance
6. Implementing an effective monitoring and evaluation system

**5. Maldives**

The Government of Maldives remains committed to further reducing poverty. It is preparing the country’s first Poverty Reduction Strategy Paper (PRSP). The PRSP builds on the government’s Sixth National Development Plan, which provides a strategic policy framework for achieving the objectives laid out in the Vision 20/20 document Prepared by the government, the Vision 20/20 document spells out a series of long-term goals for the Maldives, such as:

- **Becoming a top-ranking middle-income country**
- **Achieving gender equality**
- **Establishing a minimum of 10 years of formal schooling and good tertiary education**
- **Ensuring access to quality medical care and health insurance**
- **Promoting the conditions for rapid economic growth with the Maldives serving as a hub of region**

Observers agree that Maldivian women are among the most emancipated in South Asia and the Islamic world. There is no institutional discrimination along gender lines in access to education and health services or for jobs in the public sector. School enrollment rates for girls and boys are almost the same and very high, as are the adult literacy rates. Women are employed in the government and in manufacturing, and they account for 70 percent of active persons in agriculture.
Challenges

The Maldives faces several key development challenges as it strives to sustain strong economic growth and improve living standards. Social vulnerability in the Maldives comes about because of the small size of the population and the way it is so widely dispersed. Economic vulnerability stems from the high dependence on tourism and fishing, industries which are subject to outside shocks. It is also reflected in significantly higher poverty figures, especially in some of the outer atolls. The rise of tourism can also lead to trafficking of young women and children. Environmental vulnerability is due to the fragile ecosystem and geography of the Maldives and to the potential effects of global warming. Environmental degradation has affected men and women differently. Fostering private sector-led growth and employment is the need of the time.

6. Nepal

Across the cultural diversity, the majority of communities in Nepal are patriarchal—a woman’s life is strongly influenced by her father and husband—as reflected in the practice of patrilocal residence, patriarchal descent, and by inheritance systems and family relations. Women suffer from lack of medical facilities in case of pregnancy complications, malnutrition, anemia, and many other diseases related to their reproductive functions. Nepalese women and girls at large still suffer from poor health compared with their male counterparts, due to lack of adequate health services, general poverty, and, in some cases, the socio-cultural preference for male children. Girls in lower income groups get little opportunity to go to school at all.

Challenges

Some lessons have been learnt from the implementation of the Ninth Plan. First, broad-based economic growth is a must for poverty reduction; and without reasonable growth in agriculture and rural economic activities, GDP growth can not be broad based. Second, liberal economic policies provide opportunities for private sector development; but appropriate interventions are also necessary for inclusive development, i.e. targeted programs focusing on the deprived, poor, vulnerable and socially excluded groups. Third, along with economic growth, access to education, health, safe drinking water and rural infrastructure (like roads, electricity and irrigation) are important for better human development outcomes. And fourth, without good governance, these initiatives can not ensure delivery of goods and services in an equitable, effective and efficient manner. Allocation of resources and creation of institutions alone have not helped to enhance access of the people to basic services. These issues have to be adequately addressed to achieve any meaningful reduction in poverty. Nepal is currently in transition towards its movement from monarchy to democracy. Political turmoil has taken place in the country creating problems for investment and stability. The place and role of women in democracy needs to be debated in a patriarchal society like Nepal in the back drop of incidents of trafficking of women and children for flesh
trade. These are the reasons why the Tenth Plan builds its poverty reduction strategy on four basic pillars: (a) broad based economic growth, (b) social sector development including human development, (c) targeted programs, including social inclusion, and (d) good governance for effective, equitable and efficient delivery of public goods and services.

For the majority of women who live in male-headed households, there are sociological factors, which constrain their access to household income and resources. Although the structure of gender relations varies significantly among different social groups in Nepal, generally it is men who traditionally inherit family land, and who, for the most part control the allocation of household income and assets. Women's legal right to inherit parental property is still limited. In addition, in most rural areas customs and social practices can create greater vulnerability for women than for men. A woman's share in household assets and income (and even basic food security) is far more uncertain than a man's.

**Strategies**

The establishment of the Ministry of Women, Children and Social Welfare (MWCSW) in September, 1995 is the major outcome of Nepal's commitment towards Beijing Platform for Action. MWCSW is a focal ministry for the overall development and coordination of all activities related to women, children and social welfare including senior citizens, orphans, helpless and disabled and handicapped people. The ongoing and upcoming projects under MWCSW can be seen from the table given below.

<table>
<thead>
<tr>
<th>Project Name</th>
<th>Donor Agency</th>
<th>Start Time</th>
<th>End Year</th>
<th>Amt.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Beyond Trafficking: A Joint Initiative in the New Millennium Against Trafficking in women and Children.</td>
<td>UNDP, UNIFEM, UNFPA, OHCHR</td>
<td>Jan 2002</td>
<td>31 Dec 2004</td>
<td>$203559</td>
</tr>
<tr>
<td>2. Mainstreaming Gender Equity Programme</td>
<td>UNDP</td>
<td>01/06/1998</td>
<td>30/06/2002</td>
<td>$2178090</td>
</tr>
<tr>
<td>3. Strengthen the ministry of Women, Children and Social Welfare</td>
<td>ILO/IPEC</td>
<td>01 May 2001</td>
<td></td>
<td>$112970</td>
</tr>
</tbody>
</table>

**Mainstreaming Gender Equity Programme** was launched in June 1998 to provide assistance to the Government of Nepal in the area of mainstreaming gender considerations in national development, working within the framework of the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) and Beijing Platform for Action. The programme is implemented by the Ministry of Women, Children and Social Welfare, and the National Planning Commission (NPC) is the government cooperating agency. The programme is a part of an inter-agency collaboration comprising of UNDP/Nepal, UNIFEM, UNFPA and UNICEF to mainstream gender into 2001
Population and Housing Census in partnership with the Central Bureau of Statistics by the collection of sex and gender disaggregated data.

**Beyond Trafficking Program** is a joint project of His Majesty's Government (HMG) of Nepal and the United Nations System (UNS) Task Force Against Trafficking. It is executed by the Ministry of Women, Children and Social Welfare. The objective is to reduce the incidence of trafficking in girls and women. The program started on January 2002 and will finish on December 2004, in Nuwakot, Kaski and Rupandehi. The focus is on promoting gender consideration in development as well as improvement of data and information on gender equity and advancement of women. The project activities extend to the national, district and trans-border and regional levels.

**Other strategies for poverty alleviation are as follows:**

(i) **Three essential requirements for ensuring good progress in poverty reduction are (a) political stability; (b) strong government commitment and political will to effectively implement the poverty reduction agenda; and (c) good governance, in terms of service delivery, transparency and accountability. All three are closely inter-connected; and they collectively provide a conducive environment in which development efforts can produce good results. However, they could not be realized, (instead, they deteriorated) during the Ninth Plan period.**

(ii) **Within such an environment, the Plan itself needs to be credible and realistic, and firmly anchored to the realities of resource availability. Otherwise, a Plan cannot be implemented and becomes a wish-list of projects and activities. This was also largely the case with the Ninth Plan.**

(iii) **To make it operational in such an environment, a Plan needs to be well prioritized and supported by mechanisms (and political will) which would allow the key priorities to be protected and funded within the resource constraints. This did not happen, and a considerable part of actual public spending was diverted to lower priority activities in many sectors.**

(iv) **To ensure progress towards poverty reduction, the Plan would need to be result oriented, specify actions to achieve outputs and service delivery targets, and include mechanisms to monitor progress and ensure accountability. Such mechanisms were weak.**

(v) **Finally, recognizing that the role of the central government and its agencies would need to be limited, (if for no other reason than capacity constraints), the Plan had envisaged decentralization to local governments and the active involvement of communities (as well as the private sector, International NGOs, NGOs and CBOs) in the management and delivery of essential services. This would have also helped to ensure wider participation in, and ownership of, the poverty reduction agenda. However, despite the creation of a good legal framework, there was little progress in effectively implementing these promising approaches.**

7. India

In India, the incidence of poverty (expressed as a percentage of people below the poverty line) declined continuously from 54.9 per cent in 1973-74 to supposedly 26 per cent in 1999-2000. However, the pace of reduction in poverty varied considerably during this period with a large decline in the percentage of the population in poverty throughout the 1980s, a slowdown in the pace of poverty reduction in the early 1990s, and a reported but contested
sharp 10% decline in poverty in the second half of the 1990s. However, no such secular decline occurred in the numbers of poor.

The existence of regional disparity in the incidence of poverty is evident from the three states namely Uttar Pradesh (including Uttaranchal), Bihar (including Jharkhand) and Madhya Pradesh (including Chhattisgarh) which together constitute almost half of India’s poor and one third of India’s population. Three states - Maharashtra, West Bengal and Orissa - account for another 22.5% of those in poverty.

Gender discrimination aggravates the impact of poverty on women due to unequal allocation of food, lower wage rates, and lack of inheritance rights. Even in households that are above the poverty line on average, women may suffer severe deprivation. Economic dependence is extremely high especially among elderly women and a large proportion of older persons suffer chronic illness and some type of disability. Rural women in India in 1983 had a 12% higher probability of being poor than male though this was offset by the excess of men among the poorest urban adults.

Women in poverty were found in all three categories of poverty - destitute, structural and mobile - in proportions at least equal to those of men. A disproportionate number of the destitute, however, were said to be female-headed households, and many of these women were destitute for structural reasons in that their identity as women closed most occupations to them. Women may be hired as agricultural workers, but are commonly paid only a half to two-thirds of the wage received by men performing the same work. The combination of low entitlements, dependency and societal limitations that prevent realization of their capabilities due to denial of access to for example, literacy and education combined with ‘market discrimination’ result in their being concentrated in the low-paid end of the market. Their unequal situation in the labour market is linked to their increasing poverty.

Activities which are in the male domain such as ploughing, irrigation, levelling etc. are paid more. Those in the female domain, eg. weeding, transplanting, winnowing etc. are paid less. Operations which use machinery and draught animals are performed by men. Those which demand direct manual labour are performed by women. In rice cultivation for example, seeding, transplanting, weeding and threshing are women’s jobs. Ploughing is done by men. In mining and quarrying they are engaged in stone quarrying as irregular casual workers. In the secondary sector in household industries they work as helpers. In construction work, men do the skilled work of brick laying while women mix mortar and carry head loads.

Bina Agarwal, lists several of reasons cited above that explain why women are much more disadvantaged in their access to employment and earnings than men. These include:
a) lesser job mobility due to their primary and often sole responsibility for child-care, the ideology of female seclusion, and the vulnerability to caste/class-related sexual abuse;  
b) more limited access to information on job opportunities due to lower literacy levels, lesser access to mass media, and less interaction with the market place;  
c) confinement to casual work in agriculture;  
d) lower payments often even for the same tasks, made possible by the ideological assumptions (usually shared by both employers and workers) that women’s earnings are supplementary to the family of that women are less productive, than men, and by the lack of unionisation among female workers.  
e) the form in which payment is made - a Karnataka study of rural labour found that 70 per cent of male labour contracts and only 20 per cent female labour contracts involved meal provisions;  
f) exclusion from productivity increasing machinery, the induction of which typically displaces women, who are rarely trained in its use and who thus remain confined to manual tasks.

Challenges

A cause for concern is that available data suggests increased feminisation of poverty over the last decade. The increasing feminization of poverty has translated to indebtedness, especially in the rural areas; decrease in food intake thus creating a dual vulnerability along with gender discrimination; migration and displacement of families resulting in human trafficking and prostitution; single motherhood and burden of providing for the family and care of the old and disabled have increased many fold. Rising food insecurity, limited access to natural resources like water as a result of increasing privatization, alienation from lands, forest resources and usurpation of property rights have adversely affected the lives of women, especially of the poor. The proportion of women agricultural labourers has increased. There are indications of the increased presence of women in unprotected, sub contracted jobs.

Strategies

• **Self Help Groups**: Recognising that women can leverage their strength, increase bargaining power and enhance capacities and skills through joint action, the approach of the government has been to organize women into Self Help Groups (SHG) and channel resources to these groups. The SHG movement has been supported through schemes of a large number of departments including the Women and Child Development, Rural Development, Urban Development, Handlooms and Handicrafts, Sericulture, Agriculture, etc. at the national and state levels. Women SHGs are now implementing a large number of developmental initiatives including watershed development, social forestry and employment oriented initiatives. Rashtriya Mahila Kosh (RMK) provides credit for livelihood and related activities to poor women. The Indira Mahila Yojana was successful in states like Andhra Pradesh, Maharashtra, Karnataka and Tamil Nadu. An estimated 1.9 million women are beneficiaries of schemes run by the National Bank for Agriculture and Rural Development (NABARD) and RMK (March 2003) with Rs 2176 (21.76 billion) crores having been disbursed to them. SHGs have used a range of strategies. For example, Loddipalli village of Kurnool district in Andhra Pradesh has been successful in acquiring a stock of foodgrains. Indira Mahila Gramabhivirdhi Samatha, a village organisation comprising of 27 SHGs, has focused on the purchase of land apart from starting micro enterprises. SHGs have also been formed under the UNDP- sponsored South Asia Poverty Alleviation Programme (SAPAP) that was launched in 1995 in 750 villages of Kurnool, Mahbubnagar and Anantapur districts of Andhra Pradesh. The Kudumbashree
A programme in Kerala is a poverty alleviation initiative based on the SHG concept. Kudumbasree is a partnership between four major actors (central government, state government, local bodies and the NABARD).

- **Skill and Capacity Building**: Skill and capacity building interventions are supported through programmes such as STEP (Support to Training and Employment Programme) which aims at providing training to poor and assetless women in traditional sectors like agriculture, animal husbandry and handicrafts. Swawlamban programme’s objective is to train women for employment in traditional and non-traditional trades. Swashakti is another rural women’s development and empowerment project. Swayamsiddha, launched in 2001, the Integrated Women’s Empowerment Programme, is aimed at round empowerment of women by ensuring their direct access to and control over resources through a sustained process of mobilization and convergence of all the ongoing sectoral programmes. A new programme Swarnajayanti Gram Swarojgar Yojana (SGSY), launched in April 1999, is a holistic programme covering all aspects of self-employment. The rural poor are organized into self-help groups, and access to training, credit, technology, infrastructure and marketing is facilitated. 40% of the benefits under this programme are earmarked for women.

- **Wage employment programmes**: Wage employment programmes are seen as an important component of the anti-poverty strategy. The objective is to generate employment and income during lean agricultural seasons, and also at times of flood, droughts and other natural calamities. 30% of the employment opportunities created under the wage employment scheme of Sampoorna Grameen Rozgar Yojana (SGRY) are reserved for women.

- **Urban Programmes**: In Tamil Nadu, an employment-training component has been incorporated in the activities of the slum clearance board. In Madhya Pradesh, the state government has started a special training and employment programme for the poor, and in West Bengal, the Calcutta metropolitan development authority operates an economic support programme for slum dwellers. These projects contain a skill training component, a large part of which is focused on improving the skills of women in the project area. The Swarnajayant Shahari Swarojgar Yojana (SSSY) was launched in September 2003 to benefit the urban poor. Under the scheme at least ten women entrepreneurs form a group to receive subsidies and avail bank loans. The Chattisgarh government in partnership with UNDP, South Asia Poverty Alleviation Programme (SAPAP) has used this programme to provide soft loans to beedi workers for starting an alternative business.

- **Housing and Food Security**: The Indira Awas Yojana stipulates that houses under the scheme are to be allotted in the name of the female member of the beneficiary household. During 2003-04, as against the target of 14.84 lakh, 12.54 lakh provisional houses have been constructed and renovated. Food security for the poorest is attempted through the Targeted Public Distribution System introduced in 1997; the Antyodaya Anna Yojana (AAY) launched in 2000 and some Grain Bank Schemes. Under AAY the poorest among the BPL families, covered under the targeted PDS are identified. This scheme has been further expanded in June 2003, by adding another 50 lakh BPL families. Under the scheme during 2002-04, 38.24 tonnes of food grains have been lifted as against the allocation of 45.56 lakh tones. The Right to Food Campaign and use of the Right to Information Acts by activist groups have been helpful in extending the reach of these programmes to poor and vulnerable women.
APPENDIX-A

Some of the problems with the Data and Indicator-based Study of Gender are as follows:

(a) **Choice of an Indicator:** Since poverty is a multidimensional concept, it becomes of paramount importance to take into account various non-income indicators of poverty, which are gender disaggregated. But the problem lies in deciding which one is the best indicator. For example, to know the situation of women in the area of education, it becomes difficult to decide whether to take the gross enrolment ratio of women in primary education or adult literacy rates or the level of computer literacy among women, across countries. In such a situation, it might be useful for us to know what the purpose is behind providing one set of indicators and not the other one. Taking the composite indices may help in knowing the situation of women in more than one area. But the process of averaging while constructing the composite indices, may lead to hiding of important facts.

(b) **Lack of Correlation among Various Gender-based Indicators:** There may be lack of correlation (or coherence) between the various gender-based indicators. One can cite the example of Himachal Pradesh (a state in India) here. While one indicator such as female literacy rate has shown an improvement from 52.13% to 68.08% in between 1991 and 2001, another indicator sex ratio has shown a decline from 976 to 968 over the same time-period. There are instances when indicators may fail to reveal the grass root level situation.

(c) **Problems with the Sources of Data:** There may be contradictions between the data taken from official and unofficial sources. This may arise due to ignorance or lack of capacity on the part of governments.

(d) **Unavailability of Data:** Sometimes, it might happen that gender disaggregated data in specific areas of all the countries for all the years are not available. A simple look at the Human Development Reports from 2000 to 2004 shows that Gross Empowerment Measure for all the 7 South Asian countries is not available.

Table A: Gross Empowerment Measures across South Asian Countries

<table>
<thead>
<tr>
<th>Countries</th>
<th>1998</th>
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<tr>
<td></td>
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<tr>
<td>India</td>
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<tr>
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<tr>
<td>Bangladesh</td>
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<td>56</td>
<td>0.409</td>
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</tr>
</tbody>
</table>


(e) **Qualitative versus Quantitative Data:** There are sometimes problems arising while representing a particular form of discrimination quantitatively. For example, psychological well-beings of individuals and case studies are hard to be documented quantitatively. Similarly, data generated from micro-level surveys and studies cannot be aggregated at the national level; and are also incomparable across countries and regions.