This issue of Kriti brings before you some of the questions and issues being discussed and debated vis-a-vis women in the context of the New Economic Policy. It presents a compilation of data and analysis on the impact of the Structural Adjustment Programme on women. Each of us in our work with women and the poor need to closely watch and understand the direct implications of the same. Over a period, we hope to start collating our micro-experiences so as to realize the role of macro policies on the marginalised sections of society. We invite you to share your experiences, questions and concerns through this forum.

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SOCIETY FOR PARTICIPATORY RESEARCH IN ASIA
SAPPED UNTO DEBT

We are deeply concerned about the impact that the New Economic Policy and other macro policies (IMF + GATT) and Structural Adjustment Programmes, will have on the poor of this country, particularly women. Major policy changes in the Indian Economy, undertaken most visibly in the last one year, (and invisibly over the last decade) have resulted in the devaluation of the Indian rupee, declaration of the New industrial Policy, liberalisation of trade policies, etc. The package of measures announced in the union budget for 1992-93 further indicate a culmination of a well thought-out plan for "economic and political" changes. We are told that this is to "balance" the "balance of payments" crisis faced by India.

Structural Adjustment Programmes (SAP) are pre-conditions to loans from the IMF (see pull-out on KNOW THE OFFICIAL JARGON for details about SAP). More than 70 countries of South-Africa, Latin America, Eastern Europe and parts of Asia have been struggling hard to get out of the clutches of the diktats of the IMF and the World Bank. Their experiences indicate that far from restoring "economic health, these policies are resulting in an increased dependency on the North (particularly USA, Japan and parts of Europe), globalisation of poverty (under the guise of globalisation of capital), growth of a "Structured South" in the countries of the North and South, and an establishment of a "North" in the South, negating that there is, and needs to be a balanced development in the South.

Experience clearly indicate that the vicious cycle of recession — debt crisis — SAP, places the heaviest burden on women who earn less, own less and control the least. They are affected directly and indirectly through the impact of jobs lost by men in the formal sector, an increased pressure on the informal sector (to service main production processes), decreased access and control over natural resources (food, fuel, water, fodder), deterioration in public health and education services, decline in real wages, food shortage and rising prices of food due to the accent on cash crop cultivation, removal of subsidies on food, growth of Export Processing Zones under the policy to boost exports, thereby attracting women as "cheap (not female) labour", cuts in poverty-alleviation programmes, etc.

It seems that just as the 'domestic' economy has to adjust to the global economic pressures, women have to adjust and balance the economics in the household (domestic arena) to meet family and State interests. Three factors are well clustered in this game of readjustment, poverty, class and gender. This subtle genocide can be seen in the attempts being made to eliminate whole sections of the poor population, thereby wiping out further generations of "unproductive", "low-skilled", "illiterate" and "subsistence-oriented" labour that does not comply with the requirements of economic-successeees of the new social order.

Women are the main producers and providers of food, reproducers of human life, sustainer and nurturers of the 'cycle of life'. They are experiencing acute distress and impoverishment due to the intensification of work, both domestic and subsistence-related. Despite statistical indication in the African and Caribbean regions, projecting a relative and absolute increase of women in the labour force, there is simultaneously a feminization of the conditions of labour, i.e. women are retrained from formal labour and hired at lower wages in the informal sector, men are retrained and women
hired at lowered wages, support services (creches, child-care, health) withdrawn, protective regulations are deregulated, etc.

Increasing rate of unemployment will directly increase the responsibility of women of taking care of the "youth". Intensification of child-labour, particularly that of the girl-child (domestically, and in market activities) will occur. As it is, there is an underestimation of women's work in the informal sector, the above trends may further marginalise women's roles and their contribution to the economy of this country.

The costs incurred will be that women, who were struggling to "take control over their lives", will lack the time and opportunity required to invest in literacy and health-care for themselves, education of the children, and organizing and mobilizing income generating activities. It is clear that the existing socio-economic-political inequalities will get further aggravated, despite the promises and claims that they are only short-term "social costs". It is quite obvious that these macro-economic policies which are being presented as gender-neutral are merely a facade over deeper gender-biases.

Given this scenario, it is not surprising that the Finance Minister has described SAP as a "calculated risk". Mounting opposition from trade unions, NGO's, women's groups, national networks, academics and others, is demanding that we firstly, understand what SAP is all about and secondly, those of us who work with women, consider negotiating this model of capitalist development being thrust upon us. The ways of sharpening our strategies, actions, campaigns and research is by linking up with others having similar concerns to provide an impetus to this movement. We need to be on guard against attempts at cooptation through some illusory increases in funding for women (especially for micro-enterprise development for women), since SAP is not only going to change the structure of the economy, but also that of production processes. This has serious implications on women's participation in the production process and the economy in general.

The price to be paid in the long-run in terms of irreversible changes in women's participation in the economy may far outstrip the gains from marginal increases in funds for women's development!
Third World Experiences: This could happen to us!

In Brazil and Costa Rica, women's share of the labour force increased significantly in the worst years of economic adjustment in the early 80s. But the demand for labour did not respond to this increase in supply, and the rate of open unemployment increased much more sharply. The increase in female employment was concentrated in casual, low paid work and in the informal sector. In the formal sector, women occupy the least skilled, least paid and most insecure jobs.

In many African countries, educational establishments have been closed down and teachers have been laid off due to the lack of funds. In the health sector, there is a general breakdown in curative and preventative care as a result of the lack of medical equipment and supplies, poor working conditions, etc. The lack of funds in the health sector is in part compensated by the levying of registration and other fees such as the drug cost recovery scheme, the parents' or teachers' fees levied by the local community to cover expenses previously incurred by the Ministry of Commerce. This process implies the partial privatization of essential government social services and affects exclusion of large sectors of the population (especially minorities) which are unable to pay the various fees attached to social services.

And women have started questioning —

"And we, the housewives ask ourselves what have we done to incur this foreign debt? Is it possible that our children have eaten too much? Is it possible that our children have studied in the best colleges? Or do they wear the best clothes? Have we improved our standard of living? Have our wages become so great? Together we say 'No'. No we have not eaten too much. No we have not dressed any better. We do not have a better medical assistance. Then, to whom have the benefits gone? Why are we the ones who have to pay for this debt?" (Donna De Velasquez, speaking on behalf of the women of the Asa de Casa de Lepaz, Bolivia, during a hunger strike by housewives which lasted eleven days, demanding that the government open popular stores where the poor could buy their necessities.)

In Jamaica after 1981, the effect of the IMF programmes on social spending were dramatic. Expenditures on health and education declined. This meant a closure of schools and the downgrading of services offered by hospitals. The Poor (with little access to health facilities) were hit the hardest by reduced health standards and services. Cuts in housing services, growing reliance on the private sector for health care, and the collapse of schemes to supply new expenditure resulted in the collapse of schemes to supply new housing. This has led to increased poverty and homelessness in conditions of overcrowding. Accompanying theme of experiences is the intervention of the US and multi-national capital in the politics of this sovereign country.

In Sri Lanka, the government introduced fundamental policy changes to make the economy more market-oriented between 1977-84.

Result: Cut in import subsidies, standard wages restricted to those with a family income of less than Rs 500 per month.
A Voice of Concern

Excerpts from an open letter to the Finance Minister

The Forum for Women and Politics is a coalition of Delhi-based women’s organisations, non-governmental organisations and individuals. Many of these organisations have worked for many years with people in slums and resettlement colonies, with workers and women. In the last few years, we have experienced the ways in which daily survival has become more and more difficult, not only for the poor but also for many other sections of our country as the prices of food, kerosene, cooking gas, transport have spiraled.

We do not accept, firstly that these new economic policies will lead to sustainable development and, secondly, that there is no alternative to toeing the line of the IMF.

These policies are sought to be implemented in an international context where the New World Order is a euphemism for United States imperialism, whose racist, political and economic interest in controlling oil resources was clearly evident during the Gulf War. The internal economic crisis in the United States which has the largest budgetary deficit, and the threat of Japanese competition are factors behind the attempts to impose the Dunbar Draft on us and via the IMF/World Bank combine turn India into a market for Western commodities and a supplier of raw materials resulting in the resurrection of the old colonial division of labour. Increasing protectionism in the West, as the walls of Fortress Europe go up, make an export oriented industrialisation strategy unrealistic.

Over the last year, economists have warned us that the New Economic Policy will mortgage our economic sovereignty, de-industrialize our economy as occurred in Latin America, create massive unemployment and continued dependence on the World Bank/IMF combine holding us even deeper in the debt trap. Added to this, is the attempt to impose the Intellectual Property Rights regime which will increase the hold multinational corporations have exercised in the global economy, establish their control over research in life forms and turn India into a dumping ground for dangerous drugs and chemicals.

We add our voices to those opposing the acceptance of IMF conditionality. The experience of other countries in Latin America and Africa have shown that the burden of structural adjustment has fallen most heavily on developing countries. The net transfer of resources from the South to the North is almost 50 billion dollars a year. Within developing countries, the burden has been borne by the labouring poor and within this section, particularly by women and children.

Implications of SAP on women

As organisations working with women, we are concerned with the Implications of IMF conditionality and the Structural Adjustment Programme on women. In India, where the public sector, particularly services, is the largest employer of women, (11 percent of all jobs are held by women) closure and privatisation will affect a large number of working women, including teachers, nurses, etc. This will add to the number of women workers already thrown out in older industries. Employment created for women in the new export industries will be under conditions similar to the informal sector. The informal sector is already crowded with 84 percent of all women workers concentrated in this sector; new entrants and increased competition will marginalise women even further. The overall effect of the New Economic Policy in a context where there is already structural discrimination against women in the labour market and within the household will have disastrous consequences.

Recent World Bank assessments of the Indian economy have again raised the spectre of population as the only cause of underdevelopment. This has led to desperate attempts to again target women for population control. USAID is providing billions of rupees to push Net-in/Net-out, which are
dangerous hormonal contraceptives for women, in Northern India. Not only is our economic sovereignty being mortgaged; our reproductive capacities are also being controlled and put at a risk.

The attempt to give a ‘human face’ to SAP, however well meaning, will result in petty haggling over resource allocations and tolerances. Rather than the protection of ‘vulnerable groups’, which reflect a paternalist view of women as victims, economic policies should be based on the recognition of the rights of the labouring poor and women. Restructuring of our economy and polity is necessary but it should be on our own terms rather than at the diktats of the IMF/World Bank. As citizens of a democracy, we assert our right to put forward our conditionalties which are non-negotiable.

### Our Conditionalties

1. Right to information is a basic right. The negotiations with the IMF have been shrouded in secrecy. The release of the Memorandum of Understanding with the IMF, presented on December 16, 1990, already contains conditions which go far beyond those normally imposed by the IMF and this is a matter of great concern. Why can’t the Letter of Intent of the IMF be released to the public? We have a right to know where the foreign exchange was spent leading to the present deficit. Why are we in debt? Why should the poor be asked to bear the brunt of structural adjustment even with safety nets, if they had nothing to do with causing the present crisis?

2. State provision of services have to be extended and maintained with a greater efficiency.

3. The Public Distribution System has to be extended and better targeted.

4. ILO conventions should be applied and maintained for workers in the organised and unorganised sectors.

5. Austerity measures should be imposed on those classes which have benefitted from the past patterns of development, not on the poor who anyway live at the edge of survival.

6. Defence expenditure increased in the 1990s from Rs 4,329 crore to Rs 14,500 crore in 1988-1990, was responsible in part for the foreign exchange crisis. In 1991-92, the defence budget increased to Rs 16,000 crore. Defence allocations have to be cut. The use of the army to quell internal disturbances and the increase in the budget allocations to the police and para-military forces which strengthen the coercive apparatus of the state is an unproductive use of resources. These resources could be used for development purposes thereby solving some of the problems of internal discontent.

7. Explore possibilities for enhancing trade with neighbouring countries. Dependent integration into the world economy or an autarkic swadeshi model are not the only two alternatives. A strong South-South link will provide a base to counter the hegemony of the west and will help solve the internal problems of our own countries.

8. Recast our industries and agriculture towards a socially useful production which is ecologically sensitive and fulfills the social needs such as bicycles instead of cars, hospital equipment instead of armaments and combats tanks.

9. Restructure the Market and the State in the direction of people’s oriented sustainable development.

10. Decentralize resource allocations, providing more autonomy to local bodies.

There are alternatives - more than that there is the resilience of the Indian people who would willingly face temporary hardships if policies received their informed consent. We need a national debate, even a referendum on the issue of accepting the entry of the IMF in our country. The State has no right to sign away our rights. We appeal to you to initiate such a debate, to discuss alternatives, to inform ordinary people where their money has been spent. It is ultimately these people who have the right to recall representatives who betray the trust placed in them.
WOMEN'S INCOME GENERATION PROGRAMMES: MYTH OR REALITY?

The history of development policies and schemes aimed at increasing the economic status of women in this country goes back to pre-independence days. Within the movement of voluntary organisations in the country, programmes of income generation for poor rural and urban women now have a history of several decades.

Since independence, various government schemes under the Khadi and Village Industries Corporation and the Central Social Welfare Board have promoted programmes of income generation with poor rural women in the country. Most voluntary organisations working with the Gandhian inspiration and tradition have programmes on women's income generation. A renewed wave of giving an impetus to these programmes, with new voluntary development organisations and NGOs, began in the 1980s. New schemes of the government, like the Development of Women and Children in Rural Areas (OWCRA) were promoted within an overall framework of the Integrated Rural Development Programme. Income generation schemes for women in the urban areas were also being supported through subsidised credit. New development projects like Social Forestry and Wasteland Development have been initiated with a strong emphasis on the role played by women. Various international (bilateral, multilateral and other) donor agencies have also framed development programmes and funds for women's income generation efforts during the previous decade.

The most question is: what are the experience of these policies and programmes? Have these contributed to significant improvements in the economic status of women? Has an increased income contributed to improving the status of women in the family and community? Have all these resulted in the enhanced empowerment of women?

PRIA has been involved in a programme of strengthening grass-roots activities with respect to women's economic projects for the last seven years. (see box on page 10). Our experience with grassroots organisations, voluntary agencies, government schemes and donor policies have taught us several lessons which we would like to share with you.

The Reality of Poor Women

Work at the grass-roots, macro studies and simple observations of our surroundings have demonstrated the following aspects of the reality of poor women in our country:

* Women constitute less than ten percent of the total employment in the organised sector of the economy;

* Eighty nine percent of the work-force engaged in the informal and unorganised sector of the economy comprises of women;

* Women's work is the mainstay for the sustenance and survival of poor rural and urban families;

* From gathering minor forest produce to catching fish, ploughing the land and preparing food, poor women are engaged in economic operations for the survival of their family from dawn to dusk;

* Women work in the field, at home, in work sheds as well as in other sites;
* With commercialisation and a growing market, women's role in economic activities gets further marginalised and devalued;
* In the formal sector of the economy, low skilled and low wage jobs are seen as "women's work";
* Women's access to, and control over, means of production and other resources is negligible;
* Increased resources and an enhanced income in the hands of women is invariably used for the benefit of children and the family;
* Experiences of credit facilities and loans given to poor women, indicate a very high rate of returns (more than ninety percent poor women repay their loans in time with interest);
* Changes in the macro economic context (like inflation and restructuring of the economy), implies greater hardship for women and a further marginalization of their work.

Reality of Income Generation Projects

Against this canvas of reality (and one can add several other details and aspects to the above list), let us now examine the dominant character of field based programmes for women's income generation:

- The focus of most government schemes (KVIG, CSWB, DWCRA etc.) is solely on increasing women's income at the micro level;
- These schemes are based on the assumption that women are largely idle and could earn a "supplementary income", either working at home or in a shed, for a few hours a day;
- Most projects implementing these schemes do not result in any substantial increase in women's income (most KVIG schemes provide a daily income of less than ten rupees for more than eight hours of continuous work);
- Most voluntary organisations and NGOs act as "middlemen" in implementing these projects for women's income generation;
- Poor women are mere labourers, while every aspect of the economic enterprise (from procurement of raw materials to marketing, designing, credit etc.) are in the hands of the staff of voluntary organisations;
- Most assets and resources are controlled and "owned" by these voluntary organisations (though some times in the name of women's groups or collectives);
- In many situations, conducting technical training (e.g. under schemes like TRYSEM) is equalled with an intervention towards increased income for women;
- Very few examples of long-term sustainability and economic viability of these income generating activities of poor women exist where the intermediary NGO "middlemen" has withdrawn and women are able to carry on the economic activity on their own.

A comparison of the reality of poor women and their work, on one hand, with the experience of income generation projects being implemented by voluntary organisations on the other, shows significant contradictions and misplaced assumptions. Such a comparison highlights the requirements for re-thinking and re-formulating these policies, programmes and projects. What then, are some of the elements of such a re-formulated framework?

Merely short term increase in income of the women will not result in improving their status in the long term. There must be a simultaneous focus on empowerment.
Emerging Requirements

Our experiences in the field with others indicate the necessity of incorporating the following elements in the framework of women's income generation interventions.

* Thus, enhanced empowerment and increased income are the twin focus of any economic activity with poor women;

* Both, for the purpose of enhanced empowerment, and for long term viability of economic initiatives of poor women, collectivisation and organisation of women should be the central elements in such projects.

* The above necessitates strategies to increase women's access to, control over and ownership of resources and means of production as a part of the framework of such projects.

* Further, women's involvement in and control over the entire economic process - from acquisition of raw material to organisation of production, marketing, credit etc. - needs to be built within the framework of such programmes.

* Understanding the close inter-relationship between gender and poverty, and increasing feminisation of poverty globally as well as in our country has to be the starting point in elaborating such a framework;

* Women's roles as producer and worker for the sustenance and survival of the family needs to be recognised and made visible. Both, to the women themselves and those working with them;

* As a consequence of the above, strengthening managerial and social capacities of women's groups will be an essential ingredient of such programmes;

* Macro-economic polices, taxation and registration laws, credit and banking, etc. significantly influence the long term viability of women's economic programme. Thus, analysing and influencing macro policies needs to be seen as an integral part of such economic efforts.

* At a micro level, new interventions must be based on women's ongoing economic activities linked to the survival of the family. Thus, women engaged in collection of fuelwood and minor forest produce as well as tending of small animals (like goat and chickens) should not be "pushed" into handicrafts production based on new
economic initiatives. Instead, their existing efforts should be strengthened through a range of interventions.

Viewed in this sense, the current scenario of economic activities for women appears to be rather depressing. Significant changes are needed in the various schemes and programmes of the government; donor financing of women's economic activities needs to be situa-
ted within a specific macro context, as opposed to a mere contemporary fad; women's empowerment and improvement in their status is integral to the component of economic projects. Economic projects and programmes for women need to be situated within the struggle for survival and livelihood of the poor families; emerging vocabulary of "micro enterprise development." (being promoted by various multilateral and bilateral agencies) needs to be distin-
guished from the sustainable and empowering interventions in support of poor women; globalisa-
tion of the economy and a penetration of open markets and capitalism need to be distinguis-
hed from local struggles for subsistence and survival of poor women with dignity and justice.

LOOKING BACK ON WOMEN AND WORK - at PRIA

1984
Process of consultation with partner organisations was initiated to develop a programme on women's income generation activities.

1985
National workshop with a focus on the Context of income generation, problems activists face and steps for strengthening efforts in this field.

1986
Regional Workshop (various themes):
* Remuneration
* Problems of Credit and Marketing
* Women and Wasteland
* Problems of Organising and Managing economic activities.
* Empowering women through income generation.
Training programmes with a focus on identification, planning and managing economic activities with poor women.

1987
Workshops/Training Programmes
* Women and Labour legislation
* Minimum Wages
* Labour Social Insurance
* Enhancing Management, Organising and Accounting, Capacities of householders of voluntary organisations

1988
Interactive support to groups to
* Conduct studies of women workers
* Building women's group
* Promote networks on the basis of women and work
Training Programmes with a focus on management of economic activities

1989
National and Regional Workshops/Training Programmes
* Forms of organisation
* Management of women's economic activities
* Marketing
* Camps for women on the theme.

1989
Camps for rural women on managing economic activities
Training of functionaries

1987
Camps on income generation
Training of functionaries for
* Marketing
* Co-operatives
* Organising

NOTE: Involvement in these above activities has been possible with help, and in collaboration with numerous regional/pressure groups organisations working with and or-
genising women around work isues. Participants came from differ-
ent parts of the country.
Structural Adjustment: Who Really Pays?

This educational booklet highlights the facts about the Structural Adjustment Programme and its impact on various aspects of the economy and society in Third World countries. It explains what is SAP and speculates about its impact on social welfare and living conditions, on women, on environment, agriculture and industry, based on the experiences of various developing countries which have accepted the IMF/World Bank Limited adjustment policies. Written in a simple manner, it serves as an essential reading and learning material for those interested in an in-depth understanding of SAP in the present context of India.

Suggested Contribution: Rs. 15
For copies contact: Public Interest Research Group, 142 Mahal Apartments, Plot No 29, Indraprastha Extension, Delhi-110082 (India), 1992

Women and the World Economic Crisis by Jeanne Vickers

This book examines the origins of the global economic crisis and structural adjustment changes, goes on to look at its impact on women and the governmental and non-governmental responses to mitigate the negative effect of these changes. It includes examples and profiles from Ghana, Jamaica, Mexico, Philippines and Zambia of how women have been battling with these changes. An informative book, it is useful for those who wish to understand macro economic policies, and how these shape the realities at the grassroots.


Struggling to Survive: Women Workers in Asia

This booklet is a compilation of the actual struggle stories of women workers, and their attempts to organise themselves. Their struggles, however, show how even the unions or workers organisations are harassed, weakened and rendered useless.

The book is about women workers in five Asian countries: Thailand, Malaysia, Philippines, Sri Lanka and Hong Kong. The stories have many similarities, but bear the distinctiveness of the local situation. Along with the case stories, an overview by the local groups is also included, offering helpful insights, analysis and recommendations.

For details, contact: CGA-URMI Office, 57 Peking Road, 5/F, Kowloon, Hong Kong, 1983.

Blacksmith, Baker, Roofing-sheet maker .... Employment for Rural Women in Developing Countries by Marilyn Carr

Rural women in developing countries are employed in activities that are unsatisfactory and insecure, producing low income for workers remaining at the mercy of distant markets and changing fashions. This book uses over 50 case studies to show how less conventional projects have developed the earning power of women in more competitive fields of activity. Evidence is taken from 22 countries, covering 38 trades. The author provides a useful survey of the potential for accelerating rural development, using traditional activities and substituting new jobs for old.


Invisible Hands: Women in Home-based Production by Andreaa Menefee and Anita Kelles Vitsanen

This collection of original articles examines women's home-based production in diverse cultural, occupational and national settings. Various papers look at the home-based production in India in such fields as beedi-rolling, electronics, crafts, garment and dairy production and petty trading. Other papers examine the problems of Bangladeshi women in livestock produc-
tion and of Sri Lanka workers engaged in manufacturing coir products. Issues tackled in this volume are the visibility of home-based work; its nature and context; legal aspects; and future strategies for the ideology of this type of work. In addition, various authors explore ways and means of uniting home-based workers giving them greater bargaining power, of making the public aware of this kind of hidden labour, and of developing alternatives to existing putty-out systems. The book will be of value to activists, planners and scholars - as well as to all those interested in the problems of women and development.

For copies, contact: Sage Publications India Pvt. Ltd., 32, M Block Market, Greater Kailash (New Delhi) - 110 048.

Patriarchy and Accumulation on a World Scale
by Maria Mies

The author believes that feminist analysis must transcend the divisions between Western and Third World women. The analysis needs to examine afresh the relationships which have been created between women as 'housewives' in the west and as the cheapest and most exploited workers in the Third World. In this book, the argument is that the prevailing model of accumulation cannot survive without continued violence against women. The author advocates a feminist perspective which transcends existing sexual and international division of labour and looks forward to a society where liberation of one category of people is not based on the continued exploitation of others as in the former colonial world.

For copies, contact: Zed Books Ltd, 57 Caledonian Road, London N1 9BU

Development For Whom? - A Critique of Women's Development Programmes

This report critically analyses the experiences of women's development programmes in the context of the arbitrary dismissal of six women workers (sathins), representing the Mahila Samooh, Keek in Ajmer district of Rajasthan. The incident occurred after these women attended the IVth National Conference on Women's Movement in India at Calcutta in December 1990. The report is divided into two parts. Part I gives a description of the structure of WDP and some of its activities, especially focusing on the programme of population control. Part II deals with the service conditions of the workers in the programme. This document is of relevance to all people working in autonomous groups, mass organisations and NGOs, while collaborating with the government/State.
Note: Following this study and with the support of the fact finding mission and Mahila Sarvoday, Ajmer, the Sathins filed a writ before the Rajasthan High Court to struggle against the injustice meted out to them. One year after the termination in early 1982, the court has ruled that the dismissal was unconstitutional and against the principles of natural justice. These workers are reinstated into the Women's Development Programmes.

For copies, contact: Saheli, Unit above shop 105-106, Under Defence Colony, New Delhi - 110 024.

The Tribune

A newsletter primarily directed at the Third World Women, it presents a wide variety of information on women activities around the world in easy to understand illustrated forms. Each issue comprehensively covers one aspect, examining it from the women's perspective and presents a whole range of relevant facts and information on projects and resources for use, by women and women's groups. Some of the subjects covered include: economics and women's lives; women and housing; women, work and trade unions, women and peace; women, water and sanitation, environment, etc.

For subscription contact: IWTC, 177 United Nations Plaza, New York, NY 10017, USA

Work and Empowerment

Women's work is not recognised and very often she does not get paid for it. Thus, she has no control over money, assets or resources. Many voluntary organisations have been involved in initiating a process of organising women's economic activities with the view to organise them in collectives which would give them the support and space to manage and control their economic activity. PRIA has been involved in organising a number of workshops to try and understand the linkages between income and empowerment. This manual is the outcome of the learning experiences of these training programmes. An attempt is made to understand a woman's situation,