Women's Economic Engagement in South Asia

Lena Ganesh

March 2017

AREU Research for a Better Afghanistan

15 YEARS OF HIGH-QUALITY RESEARCH

Afghanistan Research and Evaluation Unit

Issues Paper

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ISBN	978-9936-628-68-7 (ebook)
Editor	Victoria Grace
Cover photos	(Top to bottom): Woman using a sewing machine (by Afghanistan Research and Evaluation Unit, 2016); Woman working in the field (by Afghanistan Research and Evaluation Unit, 2016); Teaching women pattern design (by Afghanistan Research and Evaluation Unit, 2016); Woman in Delhi, India threading marigold necklaces (by Matthew Longmore, 2015); Women selling produce at a market in Kathmandu, Nepal (by Matthew Longmore, 2015)
Publication Code	1705E

About the Author

Dr Lena Ganesh is an anthropologist researching and working on gender, including in conflict and post-conflict areas. An architect with professional experience in the media, her other areas of research experience and interest are violence against women and girls, gendered exclusion within traditional hierarchical social structures and the historical and extant gendered uses of space."

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Specific projects in 2016 are being funded by the European Union (EU), the Overseas Development Institute (ODI), PROMOTE under the Unites States Agency for International Development (Tetra Tech-WLD), Security Governance Group (SGG), United States Institute of Peace (USIP), German Federal Ministry for Economic Cooperation and Development (BMZ), Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, International Maize and Wheat Improvement Centre (CIMMYT), Netherlands Organisations for Scientific Research (NWO), and War Child UK-Afghanistan.

Foreword

The Gender-related Development Index (GDI), a composite indicator of gender equality developed by the United Nations, reveals troubling data on the status of women in the eight member states of the South Asian Association for Regional Cooperation (SAARC). At 0.822, South Asia has the lowest GDI value of any region, with the global average situated at 0.938. Afghanistan's low ranking within SAARC member countries is more troubling still, as its GDI value of 0.609 is well below the South Asia regional average. Although strides have been made in advancing women's participation in a variety of fields, deep inequalities between genders continue to persist. While the challenges Afghan women face should be viewed in relation to the sustained instability that has upset the country for decades and shaped the way gender roles impact the workforce, this cannot justify the lack of available support and infrastructure for women's labour force participation.

This paper compares and contrasts Afghanistan's engagement of women in the economy with other SAARC countries. Lessons can be gleaned in the strategies and initiatives adopted of how women were drawn to participate in the economic activities in some of the SAARC countries. However, more still needs to be done in this area.

The paper is grounded in solid research and thorough analysis that challenges the status quo. It recommends the need for advocacy groups to assertively disseminate current governmental initiatives, provide accessible financial services for women and recognise the weaknesses of existing practices while paving the way for implementation of new initiatives.

AREU aims that through papers like this, deep and meaningful dialogues can take place not only in Afghanistan, but throughout all member states of SAARC. Such dialogues can be an impetus for change in providing greater protection and opportunity for women's economic empowerment in the region.

Dr.Orzala Ashraf Nemat

Director, Afghanistan Research and Evaluation Unit

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Acronyms

Afg	Afghanistan
Bng	Bangladesh
Bht	Bhutan
EPR	Economic participation rate
GAD	Gender and Development
GDP	Gross domestic product
ILO	International Labour Organisation
Ind	India
IT	Information technology
LFP	Labour force participation
Mld	Maldives
Npl	Nepal
Pak	Pakistan
PPP	Purchasing power parity
SAARC	South Asian Association for Regional Cooperation
SHG	Self-help group
SNA	System of national accounts
SPI	Social Protection Index
SrL	Sri Lanka
WID	Women in Development

Executive Summary

This issues paper reviews women's economic engagement in South Asia, specifically in the eight member states of the South Asian Association for Regional Cooperation (SAARC): Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan, and Sri Lanka. The demand and supply of women's labour participation as well as the work profiles of women in rural and urban locations need an appraisal in these eight countries in the context of: a) development paradigms that posit women's equal economic participation as a basic human right, and b) the notion that a country's economic progress is dependent on women's equal contribution to the labour economy.

This paper is therefore informed by the gendered aspects of the labour market, which shape the ability of female workers to acquire and retain economic opportunities. It synthesises research findings, analyses, and policy recommendations using data, policy documents, and reports from international, national, and multilateral agencies as well as governmental and non-governmental sources. Data is analysed in terms of labour force participation, employment sectors, the value of women's income generation to national economies, as well as women's access to credit, literacy, skills development and training, and collectivisation. The paper focuses on four main themes: occupational segregation, unpaid labour and care work, informal labour, and access to land and assets.

The study finds that there have been some gradual shifts in perspectives and government policies toward the nature and value of women's economic activities. The study also finds that gender stereotypes continue to prevail in occupational categories and national strategies around women's equitable economic participation. Key findings indicate that in order to improve the nature of jobs and enhance the market worth of women's income-generating activities, national-level policies that focus on the following are needed:

- Enhancing working conditions in female-dominated sectors and subsectors of the economy;
- Recognising the value and contribution of women's invisible labour in terms of domestic work, unpaid care work, and unpaid family work;
- Providing recognition for the contribution of the informal economy, including through the implementation of legislation around labour;
- Acknowledging that the financial inclusion of women is an inalienable due.

South Asia's tendency toward non-inclusive, gender-blind growth is a major hindrance for the rapid and sustained economic growth of its nations. However, the convergence in the gender gap in South Asia remains an objective that should be invested in. The challenge is to provide decent economic opportunities, labour protection, financial inclusion, and asset-accumulation opportunities to a greater number of women.

1. Introduction

The intensification of the global economic slowdown since 2012[1] has not only contributed to the rise in unemployment, but also increased the gender gap in employment, which had, prior to 2007, begun to show some signs toward convergence. Thus, while some emerging economies of South Asia experience relatively high economic growth, the exclusion of women from equitable participation in economic opportunities is seen as detrimental to economic development and limiting to economic growth.[2] This paper explores women's engagement within the economies of eight South Asian countries—Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan, and Sri Lanka—which together form the South Asian Association for Regional Cooperation (SAARC). It appraises women's economic engagement in rural and urban locations of these eight countries in view of a) development paradigms that posit women's equal economic participation as a basic human right, and b) the notion that a country's economic progress is dependent on women's equal contribution to the economy.

Although it is difficult to present a balanced picture of women's economic engagement in a region as diverse as South Asia, it is worth attempting because of two primary factors:

- In South Asia, socio-cultural practices around gender roles strongly contribute to the sort of economic engagement that is perceived as suitable for women and men. These identity constructions are both informed by and inform women's domestic status in the quam/caste/community hierarchies, the gendered value of work, and similar social classifications.
- The South Asian region—with the exception of Bhutan that is traditionally matrilineal and matrifocal—presents similar understandings of gender relations, which are predominantly patriarchal, patrilineal, and patrilocal structures of family and kinship, with gendered boundaries, a high prevalence of gender-based violence,[3] and strong restrictions on female physical mobility.[4] These also reflect the perception of the public sphere—i.e., any sphere of action, voice, and visibility—as a male domain.

Simultaneously, because of the broad nature of the study, this paper offers a meso- and macro-level view of the available statistics. In doing so, it provides data on women's existing contributions in ways that throw female work participation into relief. If women's economic rights are seen as a fulcrum that enables their access to health and nutrition, education, physical public mobility, and a host of other rights that are fully compatible with human development rights, then the need to identify barriers to women's fuller and equitable contributions—and their due benefits—is crucial.

1 What is interesting in the global reactions to the 2008 economic crisis is the shift from the initial fiscal stimulus in 2008-09 with employment-generating measures to the austerity measures in 2010-12 that focus on spending contractions, public expenditure reduction including subsidies, and debt servicing at the cost of labour investment. These measures are seen to have a definite impact on both social protection and on the quality and quantity of decent jobs according to Isabel Ortiz and Matthew Cummins, "When the Global Crisis and Youth Bulge Collide: Double the Jobs Trouble for Youth" (New York: United Nations Children's Fund, 2012). See also United Nations Conference on Trade and Development, "On the Brink: Fiscal Austerity Threatens a Global Recession" (Policy Brief No. 24, United Nations Conference on Trade and Development, 2011); Zoe Elena Horn, "Coping with Crises: Lingering Recession, Rising Inflation, and the Informal Workforce" (Synthesis Report, Women in Informal Employment Globalising and Organising, 2011). Although there is much debate and discussion on how to overcome the fallout of the crisis, global confidence levels and strategies seem to be both tentative and tenuous. Nevertheless, South Asia has remained somewhat shielded from the major fallout of the crisis, although its exports sector has been adversely affected, as have capital inflows and the ongoing lack of investor confidence.

2 Preet Rustagi, Dev Nathan, Amrita Datta and Ann George, "Women and Work in South Asia: Changes and Challenges" (New Delhi: Institute for Human Development, 2013); Reema Nayar, Pablo Gottret, Pradeep Mitra, Gordon Betcherman, Yue Man Lee, Indhira Santos, Mahesh Dahal and Maheshwor Shrestha, "More and Better Jobs in South Asia" (Washington, DC: World Bank, 2011).

3 South Asia's gender-based violence indicators—sex ratio, female foeticide, child sexual abuse, child labour, sex and labour trafficking, child marriage, honour killings, dowry-related crimes, bodily autonomy and reproductive rights, maternal mortality rate, infant mortality rate, domestic violence, public sexual violence (sexual harassment/assault, acid attacks, cybercrimes), rape, and rape-murder—range from medium to dismal.

4 There is a strong association between household poverty, social status, and women's labour force participation. See, for example, Samina Isran and Manzoor Ali Isran, "Low Female Labour Participation in Pakistan: Causes and Consequences," *Pakistan Journal of Social Sciences* 32, no. 2 (2012): 453-68; M. Niaz Asadullah and Zaki Wahhaj, "Missing from the Market: Purdah Norm and Women's Paid Work Participation in Bangladesh" (IZA Discussion Paper No. 10463, IZA Institute of Labor Economics, 2016).

Section 2 highlights gendered indices in South Asia and proceeds to present aspects of women's participation in agriculture, industry, and services sectors. Section 3 then examines some key points that restrict women's equitable participation in the economies of South Asia, namely occupational segregation; unpaid labour, domestic and care work; informal labour; and access to land and assets. The paper then concludes by offering some suggestions for enhancing female labour participation in South Asia.

2. Gender Indices in South Asia

Over the past two decades in South Asia, there has been some progress in the recognition and support of women's economic participation. First, national policy narratives are more cognitive of the central role that women's economic empowerment and gender equality play in the framework of national economic aspirations, poverty reduction, and sustainable development.[5] Second, there is now some recognition of the influence of the informal economy on economic growth. It is estimated that between 2005 and 2050, women's economic participation in South Asia (which is close to replacement fertility) will significantly increase due to the decrease in family size combined with their increasing share of employment[6] and the ability of the state to invest more in infrastructure, knowledge, skills, and technological progress due to a decrease in the dependency ratio. Yet, historically, South Asia's gender indices in women's education, health, public participation, income generation, and similar indicators of gendered equity have been very low; South Asia's position in the Gender Development Index stands at 0.801, which is slightly above the Arab States (0.849) and Sub-Saharan Africa (0.872).[7]

Despite progress on several fronts in the 2000s, gender gaps in the selected South Asian countries have not begun to converge. In fact, adult women's labour force participation (LFP) in South Asia decreased by 3.7 percentage points during 2002-12.[8] The drop in the female economic participation rate (EPR) "far exceeded the corresponding decline for males (3.1 versus 1.2 percentage points),"[9] and contributed 1.5 percentage points to the overall decline in EPR. In 2012, overall LFP was 57.1 percent, with the male LFP being 81.3 percent and the female LFP being 31.8 percent.[10]

2.1 Women's labour force participation

The labour force in South Asia is characterised by illiteracy, informality, and poverty; bonded and child labour are rampant.[11] South Asia's total LFP rate is 56.1 percent, of which 30.5 percent are females and 80.7 percent are males; the world average for female LFP is 50.3 percent. In South Asia, the three primary sectors contributing to the LFP rate are agriculture at 47.2 percent, industry at 22.9 percent, and services at 29.9 percent.[12] About 76.1 percent of workers (74.4 percent of males and 80.9 percent of females) are in vulnerable employment.[13]

5 While gender equality can contribute to poverty reduction, economic growth, and democratic governance, the reverse does not always hold true: Esther Duflo, "Women's Empowerment and Economic Development," *Journal of Economic Literature* 50, no. 4 (2012): 1051-79. See also Naila Kabeer and Luisa Natali, "Gender Equality and Economic Growth: Is there a Win-Win?" (Working Paper No. 417, Institute of Development Studies, 2013), 1-58.

6 Ejaz Ghani, "Reshaping Tomorrow: An Overview," in *Reshaping Tomorrow: Is South Asia Ready for the Big Leap?*, ed. Ejaz Ghani (Washington, DC: World Bank and Oxford University Press, 2013), 4-5.

7 United Nations Development Programme, "Human Development Report 2015: Work for Human Development" (New York: United Nations Development Programme, 2015), 59, Table 2.1.

8 International Labour Organisation (ILO), "Global Employment Trends for Women 2012" (Geneva: International Labour Organisation, 2012). Nevertheless, some analysis considers the higher rates of girls' education enrolment in India as the cause for the decline in female LFP; see, for example, Surjit Bhalla and Ravinder Kaur, "Labour Force Participation of Women in India: Some Facts, Some Queries" (Working Paper 40, London School of Economics Asia Research Centre, 2011); Subhanil Chaudhari, "Employment in India: What does the Latest Data Show?," *Economic and Political Weekly* 46, no. 32 (2011): 23-26. Others point primarily to the Indian National Sample Survey Organisation's non-inclusion of women's economic activities that contribute to household benefit: Mohammed Zakaria Siddiqui, Kuntala Lahiri-Dutt, Stewart Lockie and Bill Pritchard, "Analysis of NSSO Data, 2004–05 and 2011–12: Reconsidering Women's Work in Rural India," *Economic and Political Weekly* 52, no. 1 (2017): 45-52.

9 ILO, "Global Employment Trends 2013" (Geneva: ILO, 2013), 37.

10 ILO, "Global Employment Trends 2013," 139, Table A8.

11 For example, 33.9 percent of children (5-14 years) in Nepal are in labour, mostly working in subsistence agriculture and in mountainous regions. Furthermore, the majority are also girls (68.7 percent). See Central Bureau of Statistics, National Planning Commission Secretariat, Government of Nepal, "Nepal Labour Force Survey 2008" (Kathmandu: Central Bureau of Statistics, 2008), 133.

12 ILO, "Global Employment Trends 2014" (Geneva: ILO, 2014), 96, Table A10.

13 ILO, "Global Employment Trends 2014," 98, Table A12.

Table 1: Gender structure of waged employment per sector, South Asia[14]

Sector / Country	Afg	Bng	Bht	Ind	Mld	Npl	Pak	SrL
Agriculture								
% of gross domestic product (GDP)*	23.5	16.1	17.7	17.4	3.5	33.8	24.9	8.6
Agricultural employment as % of total employment**	40	45.4	92.9	54.4	14.7	92.9	43.7	42.5
Female % of agricultural employment**	32.1	52.0	34.7	32.4	-	48.1	29.6	37.4
Female agricultural employment as % of total female employment#	19	64.84	30	35.9	60	84.3	75	38
Industry								
% of GDP*	22.3	27.6	42.9	30	19.4	15.4	21	30.6
Industry employment as % of total employment*	-	-	9	25	-	-	23.4	26.1
Female industry employment as % of total female employment#	-	12.5	9	18	32	-	12	25
Services								
% of GDP*	54.2	56.3	39.4	52.6	77.1	50.7	54.2	60.8

14 **Sources:**
*2014 figures: World Bank, "Agriculture, Value Added (% of GDP)," World Bank National Accounts Data, and OECD National Accounts Data Files, http://data.worldbank.org/indicator/NV.AGR.TOTL.ZS?view=chart (accessed 16 July 2016); World Bank, "Industry, Value Added (% of GDP)," World Bank National Accounts Data, and OECD National Accounts Data Files, http://data.worldbank.org/indicator/NV.IND.TOTL.ZS?view=chart (accessed 16 July 2016); World Bank, "Services, etc., Value Added (% of GDP)," World Bank National Accounts Data, and OECD National Accounts Data Files, http://data.worldbank.org/indicator/NV.SRV.TETC.ZS?view=chart (accessed 16 July 2016).
World Bank, "The Little Data Book on Gender 2016" (Washington, DC: World Bank, 2016).
**2010 figures: Food and Agriculture Organisation, "The State of Food and Agriculture 2010-11, Women in Agriculture: Closing the Gender Gap for Development" (Rome: Food and Agriculture Organisation of the United Nations, 2011), 111-17, Table A4.
Exceptions:
Afghanistan: Central Statistics Organisation, Government of the Islamic Republic of Afghanistan, "National Risk and Vulnerability Assessment 2011-12: Afghanistan Living Condition Survey" (Kabul: Central Statistics Organisation, 2014), Chapter 4. Note: LFP in Afghanistan is 14+ years.
Bangladesh: Rushidan I. Rahman and Rizwanul Islam, "Female Labour Force Participation in Bangladesh: Trends, Drivers and Barriers" (ILO Asia-Pacific Working Paper Series, International Labour Organisation, 2013).
Bhutan: Labour Market Information and Research Division, Department of Employment, Ministry of Labour and Human Resources, Government of Bhutan, "Labour Force Survey Report, 2013," (Thimpu: Department of Employment, 2013).
India: Labour Bureau, Ministry of Labour and Employment, Government of India, "Report on the Third Annual Employment and Unemployment Survey (2012-13), Volume 1" (Chandigarh: Labour Bureau, 2013).
Maldives: Asian Development Bank, "Maldives Gender Equality Diagnostic of Selected Sectors" (Manila: Asian Development Bank, 2014).
Nepal: Central Bureau of Statistics, "Nepal Labour Force Survey 2008." Note: LFP in Nepal is 5+ years.
Pakistan: Pakistan Bureau of Statistics, Government of Pakistan, "Labour Force Survey 2012-13 (Annual Report)" (Islamabad: Pakistan Bureau of Statistics, 2013), Tables 12 and 13; Pakistan Bureau of Statistics, Government of Pakistan, "Pakistan Employment Trends 2013" (Islamabad: Pakistan Bureau of Statistics, 2013). Note: LFP is 10+ years.
Sri Lanka: Department of Census And Statistics, Ministry of Labour and Planning, Government of Sri Lanka, "Sri Lanka Labour Force Survey: Annual Report 2012" (Colombo: Department of Census and Statistics, 2012). Note: LFP is 10+ years.
^ Calculated from the respective national surveys.

Services employment as % of total employment	-	-	-	-	-	-	33.9	42.9
Female services employment as % of total female employment#	-	19.4	6.6^	36.9	56	6.1^	13.9^	27

Agriculture

Key aspects of the agricultural sector in South Asia are 1) landlessness, lack of tenure security, and small land-holdings;[15] 2) the high percentage of female labour; and 3) little or no protective legislation, weak inspection mechanisms, and weak implementation of national occupational safety and health regulations.

Agriculture, which includes crops, livestock, dairy produce, fisheries and aquaculture, as well as forestry and plantations (rubber, coffee, tea, tobacco, banana, sugar cane, etc.), employs 64.8 percent of female workers and 40.9 percent of male workers across South Asia.[16] This figure, however, masks substantial variations across countries in women's participation and contribution: in Nepal, women participate substantially in all forms of agriculture (84.3 percent) as compared to men, while in Afghanistan, women's share in farming is recorded as almost negligible, although their participation in livestock production is high (42 percent).[17] South Asia, with varying agro-climatic specificities, is resource-poor in both arable land[18] and in the infrastructure needed for agriculture. The post-colonial emphasis in much of South Asia has been on food security, and government policies have provided incentives to farmers who produce food crops (mostly rice and wheat); diversification has thus been rapid in "fruits and vegetables in Bangladesh, Bhutan, and Nepal; horticulture, fishing, and livestock in India; and livestock in Pakistan."[19]

Women are mostly involved in subsistence farming and food crops as well as in plantation farming, whereas men are more engaged in commercial farming. Women's involvement in cash crops such as peanuts (Pakistan), cashew, cotton, and fruit (Bangladesh, India, Pakistan), and poppy (Afghanistan) as well as high-value agricultural exports such as vegetables, cut flowers, fruit, dried fruit, and nuts (Afghanistan, India, Pakistan, Sri Lanka), fish (Bangladesh, India, Maldives, Pakistan, Sri Lanka), and livestock and animal products (Afghanistan, India, Pakistan), also consumed domestically, is marked by vertical occupational segregation. Similarly, in agro-industrial enterprises, women's representation is both labour-intensive and high, but again at the lower end of value chains and as the informal labour force, as is also the case in the subsectors of fisheries, poultry, and livestock.

Women working in agriculture have low literacy and educational skills, little or no legal protection or ownership rights,[20] unequal access to credit or extension services, and poor access to technology (i.e., better agricultural tools, water provision, boats, modern energy services). Given that extension service providers (veterinarian, fertilizer, mechanical, technical, etc.) in South Asia are still largely male dominant, women in agriculture are the least likely to have access to newer technologies and skills, which would otherwise increase their network and knowledge base and enable them to expand their incomes through enterprise and/or bargaining power.

15 Documentation is also a serious problem, especially for displaced persons (armed conflict, mega-power projects, natural disasters, riots, etc.).

16 ILO, "Global Employment Trends 2014," 96, Table A10.

17 Central Statistics Organisation, Government of the Islamic Republic of Afghanistan, "Afghanistan Living Conditions Survey 2013-14" (Kabul, Central Statistics Organisation, 2016), 69-70.

18 In post-conflict countries (Afghanistan, Sri Lanka), arable land is further lost due to land mining.

19 Nayar et al., "More and Better Jobs," 15.

20 This has an even greater impact in countries such as Nepal, Bangladesh, and India where male out-migration is high. Women take on cash and food crop farming along with their habitual household work without having land title/ownership or income from the produce, often while continuing their other home-based income-generating activities.

Women also supply unpaid family labour to plots/fisheries where men are contracted. Female agricultural workers face gender-based occupational hazards[21] and issues relating to physical and sexual violence.

Industry

Industry in South Asia provides employment to 17.5 percent of female workers and 24.8 percent of male workers.[22] The largest share of women's employment is in micro-enterprises (less than 10 employees/family enterprises), i.e., in the unorganised sectors of industry, and in the macro-enterprises of the private and public sectors (more than 100 employees).[23] The unorganised sector, as a source of self-employment and subsistence for many women, also functions as an outsourcing outlet for the organised sector and is used for both manufacture and assembly. Women's representation is at the lower end of the chain[24] in a large number of subsectors such as food processing, leather, tobacco products, post-harvest crop and seed processing, computer, electronic and optical products, chemicals, textiles, tailoring, sewing, handlooms, handicrafts, and incense sticks. Home-based women workers form the highest proportion. They work in very poor working conditions,[25] with little access to collectivisation and almost no social security benefits.

Mining and minerals processing, quarrying (stone, marble, limestone, granite, minerals, mica manganese, etc.), and sand mining are other subsectors in which women participate across the eight countries. Again, the secondary status of women ensures that they are at the lower end of the value chain.[26] Wage differentials exist across the board in the industrial sector, and labour and safety enforcement is feeble; many mines are operated illegally. Health problems for women are acute in this subsector. Mining across South Asia has engendered huge displacement, environmental pollution and degradation, and disruptions to livelihoods,[27] and women are disproportionately affected by these developments as compared to men.

In the organised sector, the sub-regions of South Asia with the highest female LFP are also those with the highest female literacy rates. Many women are employed in special economic zones and economic protection zones in the textile and fish-processing industries across South Asia. The growth of these zones, both public and private, has facilitated a female-intensive, export-oriented growth strategy in the garment and electronics manufacturing industries by increasing female LFP in Bangladesh, India, Sri Lanka, and Pakistan. However, adverse labour conditions include excessive overtime, bans on collectivisation, gender wage discrimination, wages below

21 Women are in contact with pesticide through time-consuming operations like weeding during the spraying season for crops such as cotton and sugarcane. In such cases, they inhale and absorb the fumes and deal with pesticide residue in the soil. As an example, in Pakistan, females are more than twice (92.4 percent) as exposed to this risk as males (42.8 percent) are in agriculture; see Pakistan Bureau of Statistics, "Labour Force Survey 2012-13," 34. As another example, in the Maldives, fish smoking is a female task, as is all post-harvesting fishing activity, causing women to develop upper respiratory problems due to smoke inhalation, burns, and eye infections.

22 ILO, "Global Employment Trends 2014," 96, Table A10.

23 Middle-level enterprises (10-99 workers) form the "missing middle." See Dipak Mazumdar and Sandip Sarkar, ed., *Manufacturing Enterprise in Asia* **(Canada:** Routledge and IDRC, 2013).

24 For example, women working in jute mills are mostly active in the rowing department at both feeding and receiving ends and in the preparing and finishing departments. In the silk industry, they often work in the winding department.

25 In the unorganised sectors of the textile and garment industry, seasonal lay-offs are prevalent due to the "flexibility" in volume and duration of work. The length and terms of payment are also variable due to retailers practising "lean" and "just-in-time" stocking patterns.

26 In coal mines, their tasks are generally loading wagons, cleaning ash, carrying bricks, and making pallets.

27 See, for example, Centre for Science and Environment, "Sharing of Wealth of Minerals: A Report on Profit Sharing with Local Communities" (New Delhi: Centre for Science and Environment and United Nations Development Programme, 2011). The Government of India is currently considering a Mines and Minerals (Regulation and Development) Bill, with a proposal for community profit-sharing among other issues.

the living wage threshold, and health and safety concerns.[28] Nevertheless, these zones represent one of the few channels through which unskilled women workers[29] can enter the formal economy. As such, the zones present an opportunity for the state to shape the implementation of its labour laws and pilot labour reform, although the regulatory environment required for such monitoring needs to be reinforced.

Services

Across South Asia, services contribute to more than 50 percent of the region's GDP and employ around 29 percent of the employed population (17.7 percent of female workers and 34.3 percent of male workers).[30] The service industry's exports are dominated by medium to higher technology levels and skill-intensive products, as opposed to labour-intensive, low-skilled products.[31] Services, including tourism,[32] construction, wholesale/retail trade, restaurants and hotels, transport, storage and communications, financial and business services, social work, information technology (IT),[33] and manpower exports,[34] have helped South Asian economies to make the transition from agriculture while also bringing new workers, including women, into the labour force.

The representation of women in modern progressive services including IT, business process outsourcing, communication, banking, insurance, and other business-related services has also grown. Yet such employment is restricted to a very small fraction of urban/semi-urban, educated women. In the more traditional services (trade, hotels, transport, public administration, etc.), women continue to be the most represented group especially in housekeeping services, laundries, and drycleaners, education (particularly at primary levels), medical care (particularly in nursing), and as domestic maids. There is female representation in construction, trade, and transport as well as in informal food preparation and street vending. The majority of the street-vending, dominated by women, is informal, and earnings are both low and irregular. Most female participation in services is informal and at the low end, and it also includes agricultural workers who migrate to the cities during the off-season. In the construction subsector, unskilled female labourers work as roof layers, head-loaders, stone-crushers, and brick-makers. Much of this employment is day labour and piece-rate work, with poor safety records and significant gender-based wage discrimination.

However, women are also employed as architects and surveyors in small and large construction companies. Female employment in the public-financed sector (i.e., education, health, broadcasting, administration, production) is in the lower and middle tiers, but job security and benefits are accessible. The employment of women as elected community-level public officials

28 M. Suchitra, "SEZs: Economic or Exploitation Zones?," *InfoChange News & Features*, February 2007, http://infochangeindia.org/index.php?option=com_content&view=article&id=5690:sezs-economic-or-exploitation-zones&catid=244:cost-of-liberalisation&Itemid=149 (accessed 12 June 2016); Semil Shah, "Special Economic Zones in South Asia: A Comparative Analysis of Bangladesh, Sri Lanka and India" (Boston, MA: School of Government, Harvard University, 2008); A. Sivananthiran, "Promoting Decent Work in Export Processing Zones (EPZs) in Sri Lanka" (Geneva: International Labour Organisation, 2007); Aradhna Aggarwal, "Impact of Special Economic Zones on Employment, Poverty and Human Development" (Working Paper No. 194, Indian Council for Research on International Economic Relations, 2007); Rahman and Islam, "Female Labour Force Participation in Bangladesh." See also Mayum Murayama, "Female Garment Workers in India and Bangladesh in the Post-MFA Era," in *Globalisation, Employment and Mobility: The South Asian Experience,* ed. Hiroshi Sato and Mayumi Murayama, 94-123 (Basingstoke: Palgrave Macmillan, 2008); Peter Hancock. "Violence, Women, Work and Empowerment: Narratives from Factory Women in Sri Lanka's Export Processing Zones," *Gender, Technology and Development* 10, no. 2 (2006): 211-28.

29 The perception and acceptance of women as skilled workers or income earners is higher in countries and regions with weaker forms of patriarchy.

30 ILO, "Global Employment Trends 2014," 96, Table A10.

31 This is with particular reference to India, seen to have driven the "services revolution" through IT and especially business process outsourcing.

32 Tourism plays an important role in South Asia, especially in the Maldives where it generates one-third of GDP, not to mention Bhutan, India, Nepal, and Sri Lanka.

33 The IT and IT-enabled services sector offers revenue through trade in high-skilled, high-productivity jobs in Bangladesh, India, Pakistan, and Sri Lanka. Afghanistan and India have launched major national initiatives to accelerate broadband deployment.

34 Notably Bangladesh, Sri Lanka, and Nepal and, to a lesser extent, India and Pakistan are increasingly relying on manpower exports and the subsequent remittances. This has mainly been in construction, transport, housework, health, tourism, IT, and engineering; "womanpower" labour export is chiefly represented in education, health, and domestic work.

has moderately increased in India and Bangladesh. Yet job quotas reserved for women in Pakistan (10 percent), Afghanistan (25 percent, civil service), and Bangladesh (10 percent for gazetted and 15 percent for non-gazetted) have not yet been filled.

One new avenue for women's employment has been in information and communication technology.[35] In some rural communities in Bangladesh, for example, good internet connectivity and improved cellular phone hardware ensures better access to online facilities like banking services as well as office-based software, which can help women to run an office with a cell phone. Across South Asia, a greater number of educated and skilled women are employed in business processing services and call centres. To some extent, this subsector has broken down the gender stereotyping that restricted women to the lowest end of value chains. Changes in gender roles have also somewhat influenced the domestic division of labour in the homes of the mostly lower-middle and middle-class women workers. Their working conditions, however, include long and unfriendly hours, unsafe transportation to and from workplaces late at night with significant security risks, and the "glass ceiling" effect.

Other new urban avenues for educated women have been the media, both print (traditional) and online, as well as fashion and entertainment sectors. Greater numbers of women are now employed as computer machine operators, transport conductors, security guards, elected village governance and legislative officials, police and paramilitary forces, scientists, medical personnel, engineers, and technicians. This has helped break some of the gender stereotypes and promoted the visibility and social acceptance of women in non-traditional employment in skilled and highly skilled professions.

35 For example, urban informal sector workers (i.e., domestic, construction, retail, maintenance) across many states in India use online job-match sites, which have in turn partnered with non-governmental and civil society organisations to access their database on informal sector workers. Once connected, the job sites offer the worker training and skills enhancement as well as job placement. The job sites also ensure the minimum wage and social security benefits (i.e., Employee State Insurance Scheme, Provident Fund, micro-pension).

Table 2: Selected indicators, South Asia[36]

Category / Country	Afg	Bng	Bht	Ind	Mld	Npl	Pak	SrL
Population (millions)	31.3	158.5	0.8	1267.4	0.4	28.1	185.1	21.4
Sex ratio	1.06	1.05	1.04	1.11	1.06	1.07	1.09	1.04
GDP per capita, $US	1,884	2,853	7,167	5,328	11,283	2,173	4,454	9,426
Population below national poverty line, %	35.8	31.5	12	21.9	-	25.2	22.3	6.7
HDI rank	171	142	132	130	104	145	147	73
MLR, %	29.8	41.3	34.5	56.6	32.7	38.2	46.1	76.4
GII value	0.693	0.503	0.457	0.563	0.243	0.489	0.552	0.370
GII rank	152	111	97	130	49	108	121	72
FLR, %	5.9	34.1	34.0	27	27.3	17.7	19.3	72.7
FP, %	27.6	20.0	8.3	12.2	5.9	29.5	19.7	5.8
FMR	232	126	212	158	55	159	155	75
MMR	400	170	120	190	31	190	170	29
ABR	86.6	80.6	40.9	32.8	4.2	73.7	27.3	16.9
IMR	70.2	33.2	29.7	41.4	8.4	32.2	69	8.2
FR	5.0	2.2	2.3	2.5	2.2	2.3	3.2	2.4
Women in SP, %	-	5	17	14	-	-	-	28
Female HH heads %	0.7	12.8	28.2	10.9	35	22.1	10	23

36 **Source**:
United Nations Development Programme, "Human Development Report 2015."
Exceptions:

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World Bank, "The Little Data Book on Gender 2016"; ILO, "Global Employment Trends 2014"; United Nations Economic and Social Commission for Asia Pacific, "Statistical Yearbook for Asia and Pacific, 2013" (Bangkok: United Nations Economic and Social Commission for Asia Pacific, 2013).

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Afghanistan: Central Statistics Organisation, "Afghanistan Living Conditions Survey 2013-14," 64, Table 5.9.
Bangladesh: Bangladesh Bureau of Statistics, Government of Bangladesh, "Bangladesh: Labour Force Survey 2010" (Dhaka: Bangladesh Bureau of Statistics, 2010).
Bhutan: Labour Market Information and Research Division, "Labour Force Survey Report 2013."
India: Labour Bureau, "Report on the Third Annual Employment and Unemployment Survey."
Nepal: Central Bureau of Statistics, "Nepal Labour Force Survey 2008." Note: LFP is 5+ years.
Pakistan: Pakistan Bureau of Statistics, "Labour Force Survey 2012-13," Tables 12 and 13; Pakistan Bureau of Statistics, "Pakistan Employment Trends 2013." Note: LFP is 10+ years.
Sri Lanka: Department of Census and Statistics, "Sri Lanka Labour Force Survey." Note: LFP is 10+ years; World Bank, "Sri Lanka: Poverty Headcount Ratio at National Poverty Lines (% of Population)," http://data.worldbank.org/country/sri-lanka#cp_wdi (accessed 11 April 2016).
^Calculated from the respective national surveys.

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Bangladesh: Rahman and Islam, "Female Labour Force Participation in Bangladesh"; "Female Headed Households (% of Households with a Female Head) in Bangladesh," *Trading Economics*, http://www.tradingeconomics.com/bangladesh/female-headed-households-percent-of-households-with-a-female-head-wb-data.html (accessed 16 July 2016).
Bhutan: Gross National Happiness Commission, "Population and Development Situation Analysis Bhutan 2010" (Thimpu: Research and Evaluation Commission, Gross National Happiness Commission, 2010), 59.
India: Office of the Registrar-General and Census Commissioner, Ministry of Home Affairs, Government of India, "2011 Census Data: Houselisting and Housing Census Data" (New Delhi: Office of the Registrar-General and Census Commissioner, 2011), Table 9.
Maldives: Asian Development Bank, "Maldives Gender Equality Diagnostic of Selected Sectors" (Manila: Asian Development Bank, 2014).
Sri Lanka: Department of Census and Statistics, Ministry of Labour and Planning, Government of Sri Lanka, "Household Income and Expenditure Survey—2009/10: Preliminary Report" (Colombo: Department of Census and Statistics, 2012).

UR	8.5	4.3	2.1	4.0	11.7	2.7	6	4.2
EPR	44.0	67.8	70.9	52.2	59.1	81.1	51.6	52.2
FEPR	15.5	54	63	25	44	79.3	22.1	33
MEPR	74.9	81	75	74.5	72	85.6	77	74
MLFP	80	84	77	76.6	77	68.5	68.9	66.8
FLFP, %	28.9	36	58.9	26.5	55.9	68.5	21.5	29.9
FLFP, urban, %	12.9	4.0	-	17.8	-	49.0	10.81	26.4
FLFP, rural, %	19.3	13.2	-	29.9	-	71.9	27.27	30.6
Formal, % of employed	13	-	17	15	45	1.5	22	45.9
Self-employed, % of employed	47	-	83	86	54	35.4	78	46
Vulnerable work, % of employed	87	-	83	85	47	-	75	45
Unpaid family work, % of employed	39	-	34.4	33.9	22.9	40.6	65	19.4
Female employment in agriculture, %	19	64.84	30	35.9	60	84.3	75.7	37.4
Female employment in manufacturing, %	-	11.77	3.8	34	66	4.9	10.7	38.6
Female employment in construction, %	-	1.40	0.5	15.4	-	0.7	0.2	0.8
Female employment in trade, %	-	6.34	4.3	11.3	-	3.9	1.5	15.6
Female employment in transportation, %	-	1.51	0.5	1.3	-	0.1	0.2	1.8
Female employment in services, %	-	-	6.6^	36.9	56	6.1^	13.9^	27

Population: millions, 2013.

Sex ratio: at birth, 2010/2015.

GDP per capita: gross domestic product per person, purchasing power parity (PPP) $US in 2011, for 2013.

HDI: Human Development Index as a composite of education, longevity, and PPP per capita income.

GII value: Gender Inequality Index as a composite in inequality of achievement in reproductive health, empowerment, and the labour market, 2014.

GII rank: Gender Inequality Index rank, 2014.

MLR: male literacy rate, some secondary education, %, 2014 (but 2010 for Nepal, Bangladesh, and Afghanistan).

FLR: female literacy rate, some secondary education, %, 2014 (but 2010 for Nepal, Bangladesh, and Afghanistan).

FP: females in parliament, 2014.

FMR: female mortality rate as the probability that a 15-year-old will die before reaching age 60, per 1000 people, 2013.

MMR: maternal mortality rate, number of deaths per 100,000 live births, 2013.

ABR: adolescent birth rate, number of births to females aged 15-19 years per 1000, 2010-15.

IMR: infant mortality rate, number of deaths per 1000 live births, 2013.

FR: fertility rate, number of live births per woman, 2010-15.

Women in SP: women working in senior positions as legislators, senior officials, and managers, percent of total.

UR: unemployment rate, ILO, 2013.

EPR: employment to population ratio, +25 years, World Bank, 2012.

FEPR: female employment to population ratio, + 15 years, World Bank, 2011.

MEPR: employment to population ratio, +15 years, World Bank, 2011.

MLFP: male labour force participation, +15 years, World Bank, 2011

FLFP: female labour force participation, +15 years, 2012.

Vulnerable employment: ILO defines vulnerable employment as the sum of own-account workers and contributing family workers.

3. Some Issues Relating to Women's Economic Engagement

As has been noted in Table 2 above, the proportion of women in labour participation varies from 21.5 percent in Pakistan to 68.5 percent in Nepal. There are also variations at the subnational level, indicating that community/quam, caste, and region-specific variables associated with women working outside the family domain continue to be a key issue in determining women's participation in the labour market, bearing in mind variables such as household assets, status and income, dependency, education, fertility, skills, and knowledge.[37] Overall, however, a South Asian woman is framed as homemaker or, at best, the contributory earner.

Yet, within this overarching narrative, there are certain realities that further contribute negatively to women's equitable participation in the economy.

3.1 Occupational and sectoral segregation

Gender-based segregation, both horizontal and vertical, is prevalent across sectors and occupations. Horizontal gendered segregation feminises or masculinises certain occupations, and so women dominate in the subsectors associated with lower skills and lower remuneration.[38] Vertically, women are limited to fewer and lower mid-level positions within subsectors.[39] Segregation not only limits women's income-generation opportunities,[40] but also puts them at greater risk in times of economic crises. As a result, sectoral contractions,[41] stimulus packages, and austerity measures tend to negatively affect female-dominated subsectors and occupations.

Gender-based segregation translates into women experiencing poverty differentially; it is characterised by women's differential wage gap and vulnerable employment, not to forget the underutilisation of female labour, lower levels of output and growth, as well as very low development indices for women. As to the loss to economic growth, not to mention social and development indices, a 2014 study[42] highlighting the negative effects of factors such as gender-based occupational segregation in India suggests that female LFP would have more than doubled between 1994 and 2010 if women had had the same access to employment opportunities across occupations and industries as men. The study also points to the urgent need for policies that

37 A 2013 study, for example, suggests that the difference in women's higher employment in the garment sector as skilled workers in South India, Bangladesh and Sri Lanka on the one hand, and as lower-skilled, lower-paid workers in North India and Pakistan on the other is informed by the relatively weaker forms of patriarchy in Sri Lanka, Bangladesh and South India, as well as the higher educational status of women: Rustagi et al., "Women and Work in South Asia," 13. Similarly, in India, women from scheduled castes and tribes have consistently had a higher level of participation, with the traditional correlation between low caste and poverty being high. In 2007-08, Muslim women in India had a 6 percent lower chance of working due to seclusion norms: Bhalla and Kaur, "Labour Force Participation of Women in India," 19.

38 In the coir industry in Sri Lanka and South India, more women work in a manual, casual, low-wage capacity to make white-fibre coir, whereas the more mechanical industry of brown-fibre coir is largely male-dominated. See Manjul Bajaj, "Invisible Workers, Visible Contribution: A Study of Homebased Women Workers in Five Sectors across South Asia" (Background Paper, Women in Informal Employment: Globalizing and Organizing, 1999). In another example taken from the education sector across the regions, far more female teachers work in primary as compared to secondary and tertiary education: Louise Morley and Barbara Crossouard, "Women in Higher Education Leadership in South Asia: Rejection, Refusal, Reluctance, Revisioning" (Final Report, University of Sussex and British Council, 2015); Jackie Kirk, ed., *Women Teaching in South Asia* (New Delhi: Sage, 2008).

39 In India, more than 90 percent of employees in the cashew industry are women, who work mostly in primary processing activities (cutting, peeling, grading, and bulk packaging): V.V. Giri National Labour Institute, "Employment and Social Protection of Cashew Workers in India with Special Reference to Kerala" (Noida: V.V. Giri National Labour Institute, 2014).

40 In Afghanistan, "women have hardly any representation in the sectors that have experienced higher economic growth rates in recent years, such as construction, mining and quarrying, wholesale and retail trade and restaurants, transport, storage and communication, and financing, insurance and real estate": Central Statistics Organisation, "Afghanistan Living Conditions Survey 2013-14," 69. In India "the most dynamic occupations in terms of employment growth between 1994 and 2010 were largely male-dominated, and women did not benefit from overall employment growth in those occupations to the same extent as their male counterparts": ILO, "Global Employment Trends for Women 2012," 30.

41 For example, the contraction in the export-oriented manufacturing industry and in tourism led to greater job losses among women in Bangladesh, Sri Lanka, India, and Pakistan.

42 Steven Kapsos, Andrea Silberman and Evangelia Bourmpoula, "Why is Female Labour Force Participation Declining So Sharply in India?" (Research Paper No. 10, International Labour Organisation, 2014).

promote women's skills development and encourage non-discriminatory approaches to female LFP. Mechanisation and technology advancements, which could help eliminate such disparities, are not being optimally used to provide a level playing field for women[43]. Data and published research on gendered value chain analysis in South Asia are highly limited across sectors.

3.2 Accounting for invisible labour

The gender division of unpaid household work—i.e., domestic and care work—is a persistent and significant aspect of women's labour that is unaccounted for in calculations on employment, revenues, and national systems of accounting. The blurring of the productive roles that a woman assumes within the domestic domain, with reproductive roles seen as exclusively women's work, is unacknowledged in the commodities market.

In this respect, the first point to be made regards care work and domestic labour, which are both inevitably assigned to women within a household. This involves the household tasks of cooking, cleaning, and fetching firewood and water,[44] as well as caring for the young, sick, and elderly. Such work, accomplished by women in addition to any income-generating work, is labour that has a cost attached to it and that reduces women's labour market opportunities. Moreover, the productive sphere of the market economy is based on this reproductive sphere, i.e., the former cannot function without the latter. However, men do not take on additional domestic labour when women contribute to the household economy by taking on paid labour.

The second point relates to women's unpaid labour, which is integrated within the domain of "household activity." To name but a few, weaving bamboo baskets for the home, tending to the vegetable garden, caring for livestock and poultry, collecting fish, husking paddy, grinding grains, and preserving meat are economic activities for the benefit of the household unit. Women's labour in such activities translates to household income not being expended in the commodities market.

Thirdly, there is a high proportion of unremunerated female labour as contributing family workers, i.e., when their labour is converted to money (for example, in the male-dominated domain of cash-crop production or in micro family enterprises). According to the Afghanistan Living Conditions Survey 2013-14, despite about 29 percent of women being in the labour force, 73 percent of women work as unpaid family workers compared to only 17 percent of men.[45] However, much of women's family-associated work is not included in the calculation of GDP in the selected countries, or it is underestimated in labour force surveys. The very invisibility of women's labour-intensive contribution to both national and household economies is both the reason and result of it remaining largely undocumented and unacknowledged.

Despite playing an integral role and continuing their double contribution through productive and reproductive work, women remain statistically shadowy contributors to the economy. The artificial, spatial division between productive work and reproductive work, both of which are, in reality, inextricably intertwined, has been the bulwark of capitalist and neo-liberal economic policies and exercises across South Asia. These exercises have been neither class- nor gender-neutral. A shift in perspective is thus required, one that helps us "move away from the naive and outdated notion that all work done by women in households is *without* economic value and is *outside* the market."[46]

43 A point also made in Sukti Dasgupta and Sher Singh Verick, *Transformation of Women at Work in Asia: An Unfinished Development Agenda* (Thousand Oaks, CA: Sage, 2016).

44 Fetching firewood and water are included in the ILO's System of National Accounts. Wood remains the main source of fuel for cooking across South Asia.

45 Central Statistics Organisation, "Afghanistan Living Conditions Survey 2013-14," 69.

46 Wilma A. Dunaway, "Bringing Commodity Chain Analysis Back to its World-Systems Roots: Rediscovering Women's Work and Households" *Journal of World-Systems Research* 20, no.1 (2014): 64-81, emphasis in original.

When discussing approaches within the system of national accounts (SNA), Budlender finds that in India, women spend nearly ten times as much time on unpaid care work than men, while men spend "nearly two and a half times as much time on SNA work as women."[47] Using the employee wages of domestic workers as a benchmark and the 24-hour minute, the value of unpaid care work was found to be equivalent to around 27 percent of GDP.[48] In Nepal, a woman works 1.4 hours for every 1 hour worked by a man in unpaid care work.[49] Globally, greater attention has been given in this area in time-use surveys.[50] In South Asia, however, with the exception of Pakistan (2007[51]), national-level time-use studies have not been conducted, while market replacement (generalist/specialist[52]) cost or opportunity cost[53] approaches have not been used to quantify women's unaccounted or "invisible" labour. Capturing production outside SNA boundaries through satellite accounts and social accounting matrix analysis could be useful in laying bare the interconnections between unpaid care work and the market economy.

In macroeconomic terms, women's unpaid work in the household subsidises both the market economy and the government's social provisioning.[54] Further, in the above discussion, "time poverty" emerges as a very problematic area for women.[55]

3.3 Women and the informal economy

The informal economy in South Asia is not marginal; it is central and feminised.[56] For example, in India, as of 2009-10, 40 percent of women working as home-based workers were on-account workers, while 39 percent were unpaid/contributing family workers. In 2013-14 in India, informal sector employment (both informal employment in the formal sector and informal sector employment) stood at 92.4 percent of the workforce, being 90.7 percent for male workers versus 95.9 percent for female workers.[57] Women's informal sector work, through local and global production networks, materially informs every known and available product.

Related to this is the recognition that Employment Participation Ratio is not always a true indicator of productive employment. This is because most women classified as employed (generally, as a primary activity) and working in the informal sector have a high correlation to working poverty, i.e., those who work but receive less than the living wage or gain temporary employment for living wages, which means season-based income. Women are most represented as the "working

47 Deborah Budlender, "The Statistical Evidence on Care and Non-Care Work across Six Countries" (Gender and Development Programme Paper No. 4, United Nations Research Institute for Social Development, 2008), 11, Figure 6, based on a sample of 18,591 households and 75,000 individuals taken across six representative states. See also Sara Horrell, Hazel Johnson and Paul Mosley, with Supriya Garikipati, June Rock and Arjan Verschoor, *Work, Female Empowerment and Economic Development* (London: Routledge, 2008); Shahra Razavi, "The Political and Social Economy of Care in a Development Context: Contextual Issues, Research Questions, and Policy Options" (Paper No. 3, Programme on Gender and Development, United Nations Research Institute for Social Development, 2007).

48 Deborah Budlender, "The Statistical Evidence on Care and Non-Care Work across Six Countries," 38, Figure 22.

49 Deborah Budlender and Rachel Moussié, "Making Care Visible: Women's Unpaid Care Work in Nepal, Nigeria, Uganda and Kenya" (London: ActionAid, 2013), 18.

50 United Nations Economic Commission for Europe, "Guideline for Harmonizing Time-Use Surveys" (Geneva: United Nations, 2013).

51 Pakistan Bureau of Statistics, Government of Pakistan, "Time Use Survey 2007" (Islamabad: Pakistan Bureau of Statistics, 2007). *India (1998) and Bangladesh (2012) have conducted pilot surveys. Nepal's Labour Force Survey from 1998-99 used a time-use module, while* Bhutan utilises time-use surveys to develop its Gross Happiness Index.

52 European Parliament, "Women and Unpaid Family Care Work in the EU" (Brussels: European Parliament, 2009).

53 United Nations, "Integrating Unpaid Work into National Policies" (New York: United Nations Publications, 2003); United Nations, "Guide to Producing Statistics on Time Use: Measuring Paid and Unpaid Work" (New York: United Nations Publications, 2005).

54 Indira Hirway, "Inclusive Growth under a Neo-liberal Policy Framework: Some Critical Questions," *Economic and Political Weekly* 47, no. 20 (2012): 64-72.

55 Najam us Saqib and G. M. Arif, "Time Poverty, Work Status and Gender: The Case of Pakistan" (PIDE Working Paper 81, Pakistan Institute of Development Economics, 2012).

56 The statistical definition of informal employment was added to the set of international standards at the International Conference of Labour Statisticians as late as 2003. It was adopted by the ILO in 2015 as R204.

57 Muna Kalyani, "Unorganised Workers: A Core Strength of Indian Labour Force: An Analysis," *International Journal of Research in Business Studies and Management* 2 (2015): 49.

poor"; urban women's earnings in urban South Asia is 42 percent less than that of urban males, while the figure for rural women is 28 percent less than that of rural males. Rural women are "at the bottom of the earnings ladder."[58]

Table 3: Women in the informal economy, country data[59]

Women's share of:	**Sri Lanka** 2009, %	**Pakistan** 2009-10, %	**India** 2009-10, %
1. Total employment	34.7	21.2	27.4
2. Agricultural employment	39.0	36.1	35.9
2.1 Agricultural wage employment	39.3	30.7	37.2
2.1.1 Formal agricultural wage employment	52.7	1.1	3.1
2.1.2 Informal agricultural wage employment	31.2	32.4	37.3
2.2 Agricultural self-employment	38.8	36.6	35.0
3. Non-agricultural employment	32.7	9.8	18.5
3.1 Non-agricultural wage employment*	31.8	10.2	18.3
3.1.1 Formal non-agricultural wage employment	40.5	11.2	17.5
3.1.2 Informal non-agricultural wage employment	23.7	9.7	18.6
3.2 Non-agricultural self-employment	34.7	9.3	18.9
3.2.1 Formal non-agricultural self-employment	15.5	7.0	14.9
3.2.2 Informal non-agricultural self-employment	37.4	9.3	19.0

Homebased workers[60]—whether as informal employees, own-account workers, or sub-contracted workers—are the largest proportion, but the least visible members of the informal sector chains. Given the seclusion norms among certain sections of society in many parts of South Asia, homebased work is an income-generating option favoured by women in such communities and their households. Homebased units consist largely of household women (with men functioning as contractors) whose (unregistered) work feeds into the formal male-dominated garment industry. They also take on several types of work and combine it with agricultural labour, working alongside the family during the crop season. Migration is also a common feature. Women also work in workshops, generally unregistered small fabricating units, mostly without social or job security. Working from home or at sites that lack basic amenities (i.e., space, water, sanitation, electricity, etc.), they form the basis of the value chain in which the formalised industry of the sector benefits from their lack of organisation, collectivisation, voice, and visibility. They are linked to their ultimate customers through a long chain of contractors or "middle men," especially those producing for global markets. Working on a "no-work, no-pay" basis, with no social security, insurance, or health benefits, any small emergency has the potential to multiply itself into a disaster. At the bottom or lower ends of the sectoral and sub-sectoral value chains, female workers in the informal economy have almost no potential for income-accumulation, savings, or access to formal banking and credit associations.

58 UN Women, "Progress of the World's Women 2015-2016: Transforming Economies, Realizing Rights" (UN Women, 2015), 97.

59 See the cross-country database in International Labour Organisation, "Women and Men in the Informal Economy: A Statistical Picture," Second Edition, (Geneva: International Labour Organisation, 2013).

60 Individuals who work in a place different from that of their employer, who receive remuneration, and whose work results in a product. UNIFEM and the Government of Nepal in conjunction with IDRC and WIEGO, "Women Workers in the Informal Sector in South Asia: Creating an Enabling Environment" (Regional Policy Seminar, Kathmandu, 18-20 October 2000).

Informal sector workers in agriculture, industry, and service sectors continue to work in insecure jobs and put in long hours for very low pay; further, their work is irregular and/or seasonal, while remuneration is generally below the minimum wage and often delayed in payment. Informal casual labour in agriculture has the highest poverty rates, and women once again form a significant proportion of this employment status, without contracts/job security and with low wages and limited to no benefits.

Table 4: Minimum wages, South Asia[61]

Country	Coverage	Amount	Year
Afghanistan	Only public sector workers	Afs 4,000/month	2009
Bangladesh	Only those covered by the Labour Act (2006)	Sectors not covered by industry-specific minimum wages: Tk 1,800/month Garment industry: Tk 3,000/month Shrimp industry: Tk 2,510/month	Garment industry: 2010 Shrimp industry: 2009
Bhutan	Universal	Nu 3,000/month	2010
India	Only workers of state-classified scheduled sectors and occupations	INR 115/day (nonbinding)	2011
Maldives	Only public sector	Rf 2,600/month	2008
Nepal	Private sector: only establishments with 10 or more employees and only enterprises operating in government-established industrial districts	Unskilled: NPR 6,200/month For daily wage workers: NPR 231/day	
Pakistan	Universal except for agricultural workers and state and federal government employees	PR 7,000/month	2010
Sri Lanka	43 specific trades; to be fixed by sectoral/occupational wage boards	Agriculture/plantations: SLR 235/day Manufacturing: SLR 247/day Construction: SLR 292/day	2008 and 2010

Pakistan and Afghanistan have highest gender gaps in terms of access to assets, inputs to agricultural production, and informal sector activities.

Lastly, state-sponsored social protection, including labour-market programmes, social assistance, and social insurance, forms a very important scaffolding against female workers' various vulnerabilities. Most SAARC countries have a limited amount of resources invested in those who are unemployed, disabled, young, or working in vulnerable employment or in the informal sector. The Social Protection Index (SPI) developed by the Asian Development Bank measures social protection expenditures in each country per total potential beneficiaries divided by its poverty line expenditures, i.e., "the threshold of total expenditures that each person needs to exceed to be considered non-poor," expressed here as 25 percent of its GDP per capita.[62] "Bangladesh, Bhutan, India, Nepal spend approximately 1 percent of poverty line expenditures on labour market programmes."[63] While Bangladesh's social protection programmes are smaller than those in India or Sri Lanka, their coverage is seen to be better targeted.

61 Source: Nayar et al., "More and Better Jobs," 271, with some additions.

62 Asian Development Bank, "The Revised Social Protection Index: Methodology and Handbook" (Bangkok: Asian Development Bank, 2011), 56.

63 Asian Development Bank, "The Revised Social Protection Index," 13.

Table 5: Social Protection Index (SPI) disaggregated by social insurance, social assistance, and labour market programmes, 2010[64]

Category / Country	Afg	Bng	Bht	Ind	Mld	Npl	Pak	SrL
SPI, % of regional poverty line expenditures	Na	0.05	Na	0.11	0.04	0.05	0.05	0.11
Social insurance	Na	0.01	Na	0.07	0.03	0.03	0.04	0.09
Social assistance	Na	0.03	Na	0.03	0.01	0.01	0.00	0.02
Labour market programmes	Na	0.01	Na	0.01	0.00	0.01	0.00	0.00

Na: not available

Social Protection Index (SPI): total social protection expenditures per total reference population divided by the regional poverty line, expressed in terms of regional GDP per capita.

Social insurance: programmes covering the risks associated with unemployment, sickness, maternity, disability, workplace injuries, and old age, including old-age insurance, health insurance (excluding health assistance), unemployment insurance, and programmes for disabled workers.

Social assistance: categories of non-contributory health insurance, conditional cash transfers, child protection, unconditional cash transfers, old-age and health assistance, and disaster relief.

Labour market programmes: programmes directed toward the unemployed and underemployed, such as food-for-work schemes.[65]

Collectivisation

On the positive side of women's economic engagement, the growing women's rights movement across South Asia has given rise to women's movements, collectives, and cooperatives (both formal/registered and informal) as collaborative efforts between women to improve their bargaining rights in employment, legal entitlements, remuneration, and social protection. They have played a particularly strong role in Bangladesh, India, Nepal, and Sri Lanka.

Such groups have great relevance in developing countries, but particularly in South Asia, for three reasons: 1) they can operate on the basis of gendered solidarity, which permits an alignment with socio-cultural norms; 2) the initial investment required is minimal, often servicing only immediate local markets but making a mark in household economics nonetheless; 3) women's collectives offer spaces for acquiring knowledge and networking with the world beyond the home and compound.

Further, the confrontation or elimination of middle-men and those higher up in the value chain has resulted in greater benefits to the primary producer. In particular, the informal sector, which is otherwise loosely organised or fragmented and lacks adequate state recognition in legislation and monitoring, has marshalled gendered unionised/collective power to negotiate better pay, working conditions, safety, decent work components/rights issues, employability, enterprise development and market linkages, micro-credit and micro-finance, federalising and formation of cooperatives; and many other issues in addition to facilitating savings, insurance, and credit.[66] Bangladesh was one of the first countries to institutionalise women's self-help groups (SHGs) and cooperatives.[67]

64 Asian Development Bank, "The Revised Social Protection Index," 13, Table 6.

65 Definitions taken from Asian Development Bank, "The Revised Social Protection Index," 5 and 12.

66 For example, female credit officers have been operating in Sindh, Pakistan as part of the Orangi Charitable Trust. Under the Microfinance Innovation and Outreach Programme of the government's Pakistan Poverty Alleviation Fund (a public-private partnership), the Orangi Charitable Trust runs a Women's Livestock Cooperative Project to provide women with microfinance without guarantors.

67 According to the World Bank, microfinance in Bangladesh had already involved 13.1 percent of its population by 2004. See World Bank, "Microfinance in South Asia towards Financial Inclusion for the Poor" (Washington, DC: World Bank, 2006), 26, Table 2.3.

One of the strongest women's movements to emerge in South Asia has been the Self-Employed Women's Association (SEWA) of Gujarat, India:

> *SEWA's development over the last 4 decades provides important lessons on the relevance and feasibility of organizing self-employed workers, including in rural areas, and on the importance of maintaining a flexible structure, as well as solid, consistent values, and effective leadership. Its pioneering efforts to ensure work and income security, food security, social security, self-reliance for self-employed women, and its mobilization and empowerment of nearly 900,000 self-employed rural women in India, make it a major agent of change in rural areas.*

—Loretta de Luca, Hélène Sahy, Saba Joshi and Mayra Cortés, "Learning from Catalysts of Rural Transformation" (Geneva: International Labour Organisation, 2013), 136.

3.4 Rights over land and assets

Tradition-oriented and patriarchal societies in South Asia are, on the whole, also traditionally patrilineal.[68] Inheritance is a matter of personal law and is often an uncertain amalgam of statutory, religious, and customary laws. Land is inherited by sons in most communities of all South Asian countries, with the exception of Bhutan where daughters and sons inherit equally by law as well as some parts of Sri Lanka, notably in some Tamil and many matrilineal Kandyan communities where sons and daughters inherit equally. For the Muslim communities in Bangladesh, Pakistan, India, Nepal, Sri Lanka, Maldives, and Afghanistan, the Shari'ah mandates that property shall also devolve to daughters and that women shall acquire financial security through mahr at the time of marriage, yet customarily neither is followed.[69] For Hindus in Bangladesh and Nepal, unmarried daughters and all sons inherit under Hindu personal law, but this is followed in only rare instances. In India, the Succession Act Amendment (2008, applicable to Hindus) mandates an equal division between sons and daughters. Although sisters regularly sign over their rights to their brothers, there have been a few minor positive changes in women's inheritance with the dissemination of this law. Parsi law provides for equal inheritance, while only sons inherit under Christian law. In Bhutan, despite 60 percent of rural women holding land titles and 45 percent of urban women holding property titles, women are seen to have less or unequal control over its use. Among tribal communities governed by mostly patrilocal tribal customary law, indigenous women have some usufruct rights, but land, both plots and clan land, is owned and resourced by male community members.

Agricultural micro-entrepreneurs in the formal and informal sectors find seed capital from credit institutions at regulated rates of interest when collateral (immovable assets) can be offered; unsecured loans attract usurious interest in the informal credit market. Land rights—whether customary, tenure, leasehold, or formal (title possession)—offer economic and social capital. They can reduce the risk of poverty, offer food security, and provide access to credit and collateral. Land, however, remains a notional asset for most women. South Asia (with the exception of Bhutan) is characterised by a lack of land rights for women, which limits self-employment in agriculture (i.e., forestry, ponds, farms, grazing lands, access to water) and offers limited to no scope for female farmers to obtain credit from collateral. Without immovable (i.e., land, house, boat) or movable assets used to secure loans in both agriculture and industry, women are more susceptible to economic shocks.[70]

68 Exceptions still remain. For example, the Afghan provinces of Faryab, Bamyan, and Laghman have shown some instances of traditional female inheritance and land ownership, although women's control over land is debatable, and numbers remain very small.

69 Among the Muslim communities in Sri Lanka where land is matrilineally inherited, men are permitted land use rights, as is also the case in the matrilineal Muslim communities in Lakshadweep and Nicobar Islands, India. In Pakistan, the 2011 Anti-Women Practices Law makes it a punishable offence to deprive women of their inheritance rights, but in Afghanistan, although property rights in the Shi'a and Sunni sects are respectively governed by the codified Hanafi and Jaffar'i schools of the Shari'ah, the state defers to customary law for women's property rights.

70 Widows, single women, divorcees, abandoned wives, and older women who face the brunt of being without sustenance become dependent on natal or marital families or otherwise destitute, since they lack independent property rights. Women in domestic violence situations are trapped when they do not have independent economic means.

In parallel, over the last two decades, the community rights traditionally used and, in a few instances, held by women in forestry, grazing rights, and access to water have been eroded by planning and policy around national reserves and parks, urbanisation, privatisation of public land and resources, land grabbing by builders or industry, rezoning, intensive cash-crop plantations, mining, deforestation, and conflict, and housing, among other reasons. Despite the institutionalisation of community-based resource management in, for example, Nepal (Community Forestry model[71]) and India (Joint Forest Management; Forest Rights Act, 2006), these efforts are seen to bypass women in governance structures and inadequately mainstream gender. In parallel, land rights remain a contentious issue across South Asia (except perhaps to some extent in Nepal[72]) as a legacy of both feudal and caste-based systems and as a precursor to landlessness. In post-conflict countries like Afghanistan and parts of Sri Lanka, the problems around landlessness and insecure tenure rights, including for women and other vulnerable sections of the population, are magnified around elite capture, documentation and land administration reforms, land grabbing, and a lack of gender-awareness, traits that also mark India, Pakistan, Bangladesh, Sri Lanka, and Nepal at varying levels.

Financial inclusion

Overall, small- and medium-level women entrepreneurs in South Asia face greater and more systemic barriers to accessing formal financial services than men do.[73] At the bottom or lower ends of the sectoral and sub-sectoral value chains, female workers in the informal economy have almost no potential for income-accumulation, savings, or access to formal banking and credit associations. Evolving from a lack of rights over land and assets, a lack of control over income and surplus income, as well as a lack of literacy and information, the gender gap in terms of having an account at a formal financial institution is the largest in South Asia as compared to other regions. While Pakistan and Afghanistan have the highest gender gaps in South Asia in relation to access to assets, inputs to agricultural production, and informal sector activities, even in Bhutan, despite women's independent access to bank loans and other forms of credit since the Loan Act of 1981 as well as their high proportion of licenses in the trade and industry sectors and ownerships of enterprises, "women entrepreneurs had less access to finance than men, and were more acutely conscious of finance as a constraint."[74] In 2011, the percentage of male and female account holders in South Asia was 40.7 and 25.9, respectively.[75]

Table 6: Account holders at formal financial institutions, percentage[76]

	Afg	Bng	Ind	Npl	Pak	SrL
Male	15.42	44.06	43.74	29.56	17.28	69.99
Female	2.62	34.89	26.49	21.22	2.95	67.24

71 Through the 1993 Forest Act, statutory law in Nepal recognises women as primary users of forest produce and mandates a "bundle of rights" that formally legitimises women's authority in the management, use, and benefits of forest resources. The 1995 Forest Regulation Act ensures that at least one-third of forest committee positions in both community and leasehold forestry are to be held by women.

72 According to the Central Bureau of Statistics, "Nepal Labour Force Survey 2008," 39, "75.7 percent of all households owned land which is operated by themselves or by others."

73 In Pakistan, "banks require two male guarantors who are not family members, and will not permit woman guarantors; almost all women borrowers are required to have the permission of their husband to access a loan, even in group lending schemes; and unmarried women are generally not considered credit worthy": Mehnaz Safavian and Aban Haq, "Are Pakistan's Women Entrepreneurs Being Served by the Microfinance Sector?" (Washington, DC: World Bank, 2012). For Afghanistan, see Lena Ganesh, Massouda Kohistani, Rahim Azami and Rebecca L. Miller, "Women's Economic Empowerment in Afghanistan, 2002-12: Information Mapping" (Kabul: Afghanistan Research and Evaluation unit, 2013), 52-53. See also International Finance Corporation, "Strengthening Access to Finance for Women-Owned SMEs in Developing Countries" (Washington, DC: International Finance Corporation, 2011).

74 Asian Development Bank, "Bhutan Gender Equality Diagnostic of Select Indicators" (Manila: Asian Development Bank, 2014), 71.

75 Asli Demirguc-Kunt and Leora Klapper, "Measuring Financial Inclusion: The Global Findex Database" (Washington, DC: World Bank, 2012).

76 Source: World Bank, "Financial Inclusion Data, Regional Dashboard, South Asia," http://datatopics.worldbank.org/financialinclusion/region/south-asia (accessed 10 May 2016).

Women entrepreneurs have benefited from the introduction of microfinance as individual, micro-scale entrepreneurs, and more often, as part of SHGs and women's cooperatives. While the greatest coverage of microfinance is in Bangladesh (20.2 percent), Afghanistan receives the least coverage at only 0.1 percent. Sri Lanka (12 percent) and Nepal (6 percent) fare much better than India and Pakistan with 1.8 and 1.1 percent, respectively.[77] However, the outreach, delivery, process, and effectiveness of micro-credit has, in the last decade, begun to be questioned; a mismatch is seen between the income generated through self-employment that is facilitated by minimalist microfinance institutions and the survival needs of the poor that remain unmet due to low purchasing power. Micro-credit is seen to require buttressing through asset-building and greater financial inclusion on the one hand and a far greater government role in interest subsidies, health care, and education on the other. Microfinance in South Asia is most needed in rural areas and agriculture in ways that cater to the seasonal, crop-based needs of women in the informal agricultural economy. These needs are highest in terms of credit, seeds, equipment, and entrepreneurship in agribusiness, ponds, fish stock and feed, livestock, and so forth.

Table 7: Institutional types and links in the microfinance chain[78]

Type of institution	Link as lenders to:	Extent of outreach relative to retail market
Commercial banks	Microfinance clients (direct) SHGs and microfinance institutions Retail development banks/non-bank financial company	Insignificant Substantial: India Significant: Nepal, India
Wholesale development banks/ funds Apex organisations funded by multilateral and bilateral donors and/or governments	Microfinance institutions Retail development banks/ companies Cooperatives	Predominant: Afghanistan, Bangladesh Significant: Nepal, Sri Lanka
Retail development banks/ companies	Microfinance clients (direct) Lenders to cooperatives/SHGs	Substantial: Bangladesh Significant: India, Nepal, Sri Lanka Growing: Pakistan
Microfinance institutions; non-profit non-governmental organisations	Microfinance clients (direct) SHGs	Predominant: Afghanistan, Bangladesh Significant: India, Nepal, Pakistan
Cooperatives	Microfinance clients (direct)	Substantial: Sri Lanka Significant: India, Nepal
Community-based organisations	Microfinance clients	Substantial: India (SHGs), Sri Lanka (SBS[1])

77 Nayar et al., "More and Better Jobs," 256, Table 6.9.

78 Source: World Bank, "Microfinance in South Asia," 27, Table 3.1.

4. Concluding remarks and some policy suggestions

Overall, the points discussed in the above sections consider the debates surrounding women's contributions to the economies of South Asia.

Women's LFP in South Asia is dismal—in terms of numbers, sectors, productivity, type, and working conditions. Unskilled and informal work is what most women are, by default, able to access. Female LFP in South Asia is characterised by the gender wage gap, occupational segregation, unpaid care work, unpaid family work, lower quality of employment, and fewer opportunities for better jobs, all culminating in lower labour productivity. Equally, women's access to markets is heavily constrained by social norms and lack of capital, increasing their reliance on males and decreasing their direct income from produce sale. Unsurprisingly, female LFP for 2018 is projected to be on a par with women's current rate at 31.0 percent, while male LFP is estimated to be 80.6 percent.[79]

Nevertheless, South Asian countries have recently paid some attention to women's inequitable access to economic opportunities, although not enough importance has been given to women's economic engagement as integral to women's rights. In fact, the state's recent increased recognition of women's economic engagement could be seen as rather utilitarian in its gendered refusal to admit to women's (already existent) routine and double contribution to the economy and its ready positioning of women as non-working persons. In parallel, conflicts between national and state/provincial policies[80] as well as between policy documents of different ministries exist. Integrated policies at the ministerial level on women's economic participation, which converge at the national level in national employment policies, need to be facilitated. The gap between policy and enforcement or implementation, in particular, remains significant.

Most international standards, which could provide a substantial impetus for women's labour rights, are not followed. Legislation around labour is patchy across countries, and there is a very high degree of non-implementation/violation in such legislation around labour that has been enacted. Member states have obligations with respect to the international conventions that they have ratified, and international labour standards, in particular, aim to mitigate risk and increase opportunity at the level of the individual, institution, or government. Therefore, international standards on labour and human rights, including ILO and United Nations declarations, conventions, and recommendations concerning labour and women should be ratified, acceded to, and implemented, particularly international resolutions as well as the ILO's governance (priority) and fundamental conventions, many of which not all SAARC member countries have ratified/acceded to.

A revised understanding of informal work and the essential nature of the contribution that it provides to the national economy is needed. Rather than being devalued in the calculations, provisions, and entitlements of planners and policymakers, informal work needs to be invested in, supported by, and integrated within national employment policies.[81] Sectors and subsectors in which female workers are concentrated need focused attention and affirmative action in ministerial policies and prioritisation in national macro-economic policies. Although there are schemes, funds, programmes, and benefits (mostly around social assistance) constituted through acts of legislation across countries (at the national and provincial/state levels), there is little convergence of legislation for the informal sector. There is a particular deficiency of gender-specific active labour market policies, while inadequate attention is paid to non-agricultural gender-responsive skills development.

79 ILO, "Global Employment Trends 2014," 60, Table 9.

80 For example, Pakistan's ratification of ILO's Convention No. 81 on the elimination of child labour is not reflected in the industrial policies of the two provincial governments of Punjab and Sindh.

81 For example, Women in Informal Employment: Globalizing and Organizing (WIEGO), which was established in early 1997, identified five priorities for its work: 1) urban policies to promote and protect street vendors; 2) global trade and investment policies to maximise opportunities (and minimise threats) associated with globalisation for home-based workers; 3) social protection measures for female informal sector workers; 4) organization of female informal sector workers and their representation in relevant policymaking bodies at all levels; and 5) statistics on the size and contribution of the informal economy. It is important to note here that one of the key measures to address issues around labour and employment is social dialogue, adopted thus far only by Sri Lanka.

Inheritance for women in South Asia has not been an area of national focus or research, nor have financial, macro-economic policies been gender or class sensitive. Simultaneously, the extensive dissemination of women's existing legal and economic rights is needed. In all of the above, the strengthening of women's collectives and greater investment in gendered solidarity will help alter the gendered dynamics of power. At the practical and proximate levels, the challenge is to provide decent economic opportunities, labour protection, financial inclusion, and assets accumulation opportunities to a greater number of women.

In light of the four key issues raised in this paper, the following points can be considered in addressing the abovementioned gaps:

- The upgrading of women's production and marketing skills as well as their networks and links to markets are necessary. In parallel, value chains across sectors need to be programmed to incorporate women's needs in terms of production, financial, credit, and trade-related functions so that gender-based vertical occupational segregation is phased out.
- A better understanding of the embedment of commodity chains in social relations and improved quantitative insights into the household as a site of production in the value chain will help uncover the economic and asymmetrical relationship among the actors in a value chain.
- A mapping study of the input, labour, production, marketing, and consumption chain of the subsectors in which women are involved would be useful. Therein, occupational and vertical segregation in subsectors as well as the gendered division of labour in terms of work and gender wage differentials can be addressed. Time-use surveys that identify particular gendered constraints to economic participation are needed.
- The extent of the gender pay gap should be surveyed at national and sectoral levels.
- Women's participation in agriculture can be looked at through, for example, the Women's Empowerment in Agriculture Index, which measures the empowerment, agency, and inclusion of women in agriculture.
- Specific family-friendly policies should be introduced and strengthened to promote compatibility between women's domestic work and employment or the social acceptability of women's paid work outside of the private sphere of the family and/or community.
- As long as women's remit includes unpaid care work (domestic labour and reproductive care), the state must provide adequate infrastructure that recognises women's contribution to the economy. State financial policy, including social provisioning, must budget for infrastructure that can lessen the load of women's unpaid care work (water, drinking water, fuel, sanitation, transportation, etc.). This also includes providing an adequate number of crèches commensurate with the population of working mothers.
- The care economy must be recognised in national accounting systems; research methods to quantify women's domestic work, care work, and unpaid work on a household's income—i.e., unaccounted contributions to the economy—have to be given importance and priority.
- The quantification of women's unpaid work is not only required in the interests of fairness, but also to recalibrate the economy and address policy implications (around labour, investment, sectoral foci, social protection measures, etc.).
- National surveys on home-based work are crucial. Official statistics are made for visible workers in macro-economic policies, yet the ability of South Asian countries to address their overwhelming poverty is largely dependent on the recognition given to its invisible workers and informal sector workers.

- A gendered empirical assessment of micro-credit and microfinance institutions/agencies delivering credit to women is needed with a focus on the following: the choke points that microfinance institutions/agencies face in delivering credit to women's SHGs; the enhanced role that the state can play in facilitating lending to women; the collection of gender-disaggregated data on access to formal financial services across rural sectors; the assessment of gender-based equality of opportunity; pre-intervention access to credit for women; cross-institutional research into the reasons—and potential solutions—for any identified gender differences.
- An area-based mapping of informal and formal financial services (e.g., credit, savings, insurance, remittance transfers) would be useful, as would an assessment of institutional tracking of gender disaggregated data, gender parity within institutions, gender differences in the data regarding access to different financial services, and explicit or implicit institutional discrimination vis-a-vis gender, location, sector, and likewise.
- There is an urgent need for financial policies from commercial banks to strengthen credit delivery to women, particularly in micro and small-scale enterprises, with active labour policies that promote their access to credit and entrepreneurial development and encourage women-friendly approaches to women's financial interactions. Earmarked amounts for net bank credit for women will be beneficial, as will an increase in the limit for the nonattainment of collateral security. In parallel, value chains across sectors need to be programmed to incorporate women's needs in production, financial, credit, and trade-related functions so that gender-based vertical occupational segregation is phased out. Data collection and monitoring by the central banks of the SAARC countries on credit flow to women is required. In terms of the state, greater stimulus or the establishment of national credit funds for women's credit needs is required.
- Ongoing documentation, research, and analysis of interventions conducted and those necessary to help women secure land and/or tenure rights is crucial. A greater investment from women's groups in campaigning and lobbying around this problematic at district levels would be useful in tandem with governance structures. Equally, the implementation and monitoring of existing legislation as well as customary law based on religious enjoinments around women's succession rights across religious communities is an area of deep concern.
- Women's collectivisation, both in its instrumental use as a labour strategy and for its direct effect on women's economic empowerment, has to be targeted in a far more structured manner in governmental policies with programming and funding as well as cross-country initiatives and linkages. While the growth of SHGs in Bangladesh, India, and Nepal has been rapid, it still does not correspond to the proportion of women in the informal economy who could benefit from such gendered solidarity.[82] Likewise, national policies around women's collectivisation have not focused adequately on organisational financial inclusion and ongoing state investment. The potential for women's economic solidarity needs to be much further explored in Afghanistan, Pakistan, and Maldives.
- The broad and in-depth dissemination of the provisions and benefits of many governmental initiatives and all legislated provisions offering support and relief to women is needed, not just in the language of the country's state, region, or province, but also in the local language/dialect of the district, community, or tribe.

82 For example, "India alone has 2.2 million self-help groups, many constituted into federations through horizontal and vertical linkages": United Nations Development Programme, "Power Voice and Rights: A Turning Point for Gender Equality in Asia and the Pacific" (Bangkok: United Nations Development Programme, 2010), 51. Nevertheless, with an approximate calculation of 8-10 female members per SHG, given India's female population with 94 percent of its working women in the informal sector, this leaves about 35 million women working in the informal sector without access to the strengths that SHGs partly or substantively provide in terms of enhanced income generation.

- Lastly, SAARC should be proactive around South Asia's tendency toward non-inclusive, gender-blind growth, which not only proves a liability in terms of the economic growth of its nations but also sways developmental indices negatively. A focused Women's Economic Advocacy Group or similar body[83] in SAARC is needed to support and lead it to develop regionally united, accountable governmental approaches, including through "gender accountable budgets"[84] at national government levels. Women's economic engagement is a collective imperative in South Asia to meet the region's Sustainable Development Goals, and to achieve goals of gender equality in terms of the Beijing Platform for Action and the Convention on the Elimination of all forms of Discrimination against Women.

83 With far more strength, reach, and vision than SAARC's Chamber Women Entrepreneurs' Council.

84 This is meant to differentiate from the "gender-responsive budgeting" pursued by some SAARC countries, which "responds" to the national needs of women in a highly limited manner in terms of the funding allocated. Further, such gender-responsive budgeting is not self-accountable in terms of the implementation and monitoring of the objectives in the allocation of funding. A gender accountable budget could look at a more equitable allocation of the national budget to address the needs of a country's women vis-à-vis the country's total annual expenditure and include a minimum percentage that every ministry, commission, or department of the government should allocate to women-specific programmes, thus more truly accommodating gender as a cross-cutting theme.

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ISBN 978-9936-628-68-7
9 789936 628687