

Services Trade Liberalisation and Gender Concerns in the Indian Context

India has acquired a name in global services trade for more than over a decade now. The service sector contributes 55.2 per cent of India's GDP (63.4 per cent if construction is included) and sectoral GDP has been growing at the rate of 10.1 percent per annum over 2009-10 (9.7% including construction, Economic Survey 2010-11). However, in spite of this growth, the sector contributes only about 25.4 per cent of total employment. This remains the major anomaly in India's service sector growth pattern.

India's service sector is by now globally known, though the growth rate of exports (and imports) has been slowing down from a phenomenal annual 27.8 per cent between 2000-01 and 2007-08 to 17.3 percent in 2008-09, and fell further to -9.6 per cent in 2009-10, largely due to the global economic crisis. The sector, however, received most (51 per cent) of the total FDI received by the country in 2000-10.

Trade is limited to a few sub-sectors with the software segment contributing 51.9 percent of India's service exports (Economic Survey 2010-11), while exports has not spread to other segments and sectors. Travel, transportation and business services (with shares of 12.4, 11.7 and 11.9 per cent, respectively) are the other important segments in exports. Financial services contribute only 3.9 per cent of exports, though this segment has a high GDP growth rate of 11.3 per cent in 2009-10. In imports, business services, transport and travel have pretty large shares. Transport services (accounting for 40% of service imports), insurance and construction are areas where India has a trade deficit.

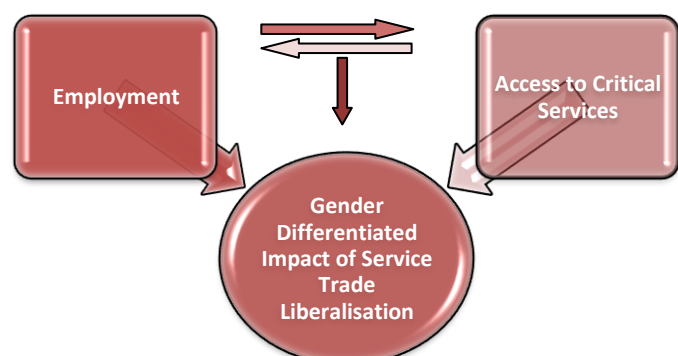
The reasons for this overall imbalance are many: exports are still concentrated in computer and other business services, all linked to IT services; India has a large population still dependent on agriculture; the service sector has a low elasticity of employment compared to the other sectors; the services which have grown more are skill intensive and most of India's population has very low skill levels; the services sector liberalisation has also seen increasing FDI, which has been largely labour saving, for example in

construction. In addition, trade has benefitted urban-based services as opposed to rural services (Sengupta and Sharma 2009).

The service sector provides not only jobs but critical services such as health, education, water, energy and credit which are essential for basic human well being as well as for people's economic and social development. The nature and pattern of the sector's growth, and export, import, investments have created different impacts on different groups of people. In particular, it has a clear gender-differentiated impact given women's critical need, but limited access to such services in a country like India where gender-based discrimination is historically given. The gender dynamics in this sector are, therefore, important from a development policy perspective.

The liberalisation of this sector can, therefore, create dual primary impacts on gender relations; i) through employment and incomes; and ii) through providing easy access to critical basic services. Women, with unequal access to physical and human resources make unequal gains and losses from the liberalisation of the service sector in terms of both employment and access. But these impacts in turn reinforce each other and create secondary impacts (see Fig. 1). Employment affects access to other services by affecting ability to pay and to make decisions, and access to critical services like health, education and credit again affects the opportunities for entrepreneurship, employment and income generation.

Box 1: Service Trade Creates Interactive Impacts on Gender Relations



Therefore, it is not a surprise that the service sector has shown a gender-differentiated impact. Since growth in this sector has been in skill biased and in capital-intensive sectors, those who do not possess skill or capital naturally fare worse than others. While educated women in urban India have done well in getting employment in skill-based services such as health, education, IT, banking, travel and tourism, women in general have tended to be concentrated in informal and low paid work in other segments.

Access has also been determined by the location, economic position and social relations. While women in big urban cities with financial resources have got benefits from foreign banks, hospitals and educational institutions, these have been getting costlier and inaccessible, especially in rural areas, for the poor and for women who face a historical discrimination.

While services trade liberalisation at the WTO has been limited, India has been opening up its service sector unilaterally. In addition, India is now including services trade under bilateral or plurilateral Free Trade Agreements (FTAs) and committing to give additional access to its trade partners. These trade paradigms are now playing an important role in determining women's roles in India's service sector; as entrepreneurs, employees as well as consumers of services.

Women's Employment and Entrepreneurship in the Service Sector

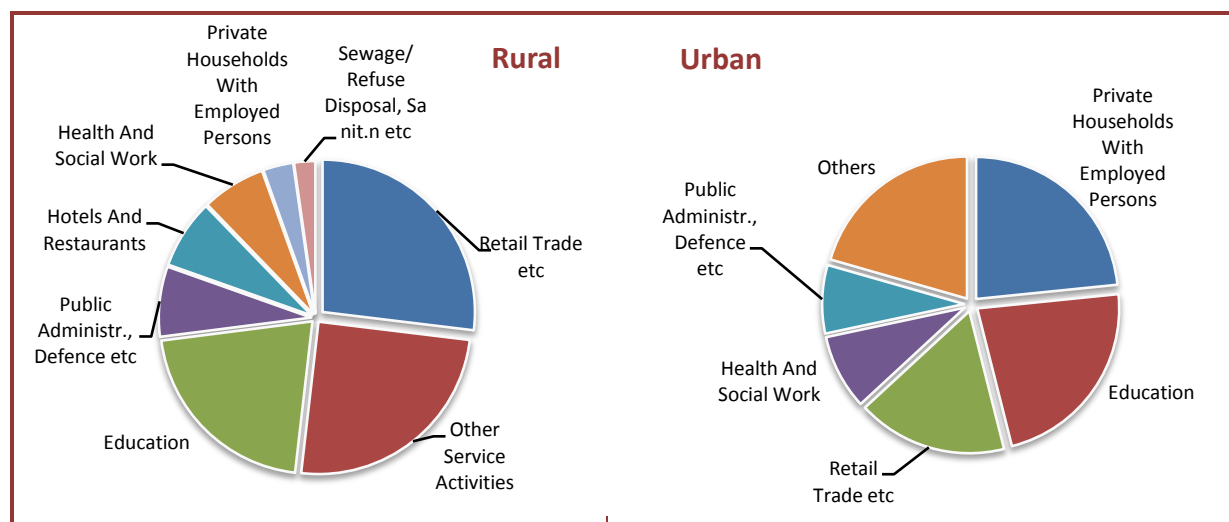
Four categories of interest can be identified vis-à-vis women's employment across the service sector: a) There are certain services such as waste disposal which have a very high participation of women workers (59.7% of all workers in rural India), but the size of

that sector is small, and the employment is low. However, these sectors do remain important for their potential to generate employment for women; b) Financial and computer-related services have a moderate, but significant participation of women workers (18.26 and 17.84%). But since these are not labour-intensive sectors, their contributions to women's total services employment are very low (3.02 and 1.31% of women's employment in urban services); c) Certain sectors, e.g., retail, have a moderate to relatively high share of female workers, and are large sectors and therefore account for sizeable chunks of female employment (25.82 and 16.93% of women's employment in services in rural and urban areas respectively); and d) Work as domestic maids (in private households) is an important segment of work for women with the highest participation (79.67%) as well as highest share (22.8%) in total female services employment in urban areas. Education, and health & social work are other areas where women have both high participation, as well as significant total employment.

Women's ownership of physical and financial assets has always been limited in India. This is reflected in low share of female-owned enterprises which ranges from 0.61 per cent in mechanised road transport to 32.02 per cent in education (Sengupta and Sharma 2009). The share is generally below 20 percent except in two sub sectors including education.

Female-owned enterprises, especially own account enterprises (OAEs), show a lower value of fixed assets compared to male-owned ones (NCEUS 2007). Women often work as unpaid family workers in family owned-enterprises but without clear rights to property.

Fig.1: Share of Various Services in Female Services Employment, 2004-05



Source: Based on Data from NSSO 61st Round

Informalisation of work, especially among women, is a major concern in India. Of the 29.5 million unorganised female non-agricultural workers (NSS data, 2004-05), about half belong to services. Trade and repair (including retail) account for a major share of 15.8 per cent. Construction has a share of about 5.8 per cent. There are also unorganised female workers within the organised sector itself. Construction accounts for 16.7 per cent of this kind of informal employment. Contractual work, lack of job security, unprotected wages, inadequate leave, maternity benefits and zero or minimum health coverage are the prevalent norms (NCEUS 2007). There is as yet no effective social security protection for such informal workers. According to most development analysts, India's Social Security Bill (2008) is grossly inadequate to offer effective protection.

In addition, wage inequality on gender lines persists with female wages generally ranging from 50 per cent (employment in private households) to 86 per cent (transport and storage) of male wages for regular employees (Sengupta and Sharma 2009). Wage disparity in casual work is higher with women always earning lower; between 45 and 78 per cent of male wages (Sengupta and Sharma 2009). A higher percentage of women workers earn less than the minimum wages compared to men (NCEUS 2007).

The Four Modes of Services Trade and their Gender Dimensions

Services trade generally takes place under four modes (See Table 1). While Mode 1 and Mode 2 can be supplied across borders, the last two modes refer to movement of capital and people. Unlike goods, services trade most often requires the physical presence of the service provider, and investment in the service sector has been an integral part of global service trade liberalisation under Mode 3 (commercial presence). Most of opening up has been in terms of Mode 3 and Mode 1. Mode 4, which has been limited to the temporary movement of skilled professionals, has seen the least commitment at the WTO and under the FTAs.

India is interested in getting access for IT companies under Mode 1 and in getting physical access for its

professionals under Mode 4. Recently, Indian companies are also looking to set up commercial presence in other countries through Mode 3.

While women could potentially gain in the IT sector through Mode 1 if more markets open up, their major gain lies in the opening up of Mode 4 and the widening of its scope to unskilled categories. This could provide job security and access to women care workers, nurses and instructors. The gender impact of Mode 3 remains the most mixed and will form the bulk of discussion on employment in this brief.

Table 1: The Four Modes under Services Trade

Name	Coverage	Explanation	Examples of Sectors/Segments that could be Impacted
Mode 1	Cross Border Supply	Service can be supplied from within the supplier country	IT Sector
Mode 2	Consumption Abroad	Consumers come to the supplier country to consume the service	Tourism
Mode 3	Commercial Presence	The supplier must establish physical presence through investment in foreign country where he will provide the service	All
Mode 4	Movement of Natural Persons	Movement of workers from supplier country to consumer country to work and earn in the consumer country	Workers attached to companies, contractual workers

The WTO, the General Agreement on Trade in Services (GATS) and the Autonomous Liberalisation of Services Trade in India

The GATS covers 12 broad areas and 161 sub-sectors such as financial services (banking, insurance and accountancy), information and telecommunications, health, education, tourism, energy and transport, where trade is supposed to take place under Modes 1 to 3. In addition, Mode 4 has been seen as an important instrument to generate incomes and economic growth. GATS works through a system of irreversible 'offers and requests' where a member country offers to open up or requests another to open up particular sectors. However, the implementation of GATS in most modes, except possibly Mode 1, remains low. India has, however, moved ahead with significant autonomous liberalisation in the recent years.

Mode 1

The growth of the IT sector and related BPO activities in developing countries led by India is said to be a major positive outcome of Mode 1 liberalisation. Mode 1 covers 60 per cent of total exports of Indian IT

and ITES services. Women have gained, as a result, both in employment and incomes in countries like India and China (Tran-Nguyen and Zampetti 2004) and this has also spurred higher education among urban women.

However, wage disparities linked to skill disparities, job segregation, and odd working hours have created gender disparities even in this segment of services. The concentration of women in the lower value segments such as BPO (women's share is 40-50%) rather than KPO and software (women's share is 25-30%) has been evident in India (Sengupta and Sharma 2009). In addition, overall job creation in this sector has been low and it accounted for only 1.31 per cent of women's service sector employment in urban India.

Box 2: Gender Issues in India's IT and ITES Sector

- From a Survey of the IT sector conducted by Centad (Pal 2009):
 - ❖ 70% of those surveyed felt that work hours are unfavourable for women (esp. the EU, the US clients) and it affects various spheres of their personal and family life.
 - ❖ 94% of married women also felt a negative effect on their children's education.
- A Report by National Productivity Council (2009) finds that women are confined to call centre jobs, and have limited access to managerial, maintenance and software segments.

Mode 2

'Consumption abroad' covers gender sensitive sectors, like tourism, which have a high percentage of women employees in India and in other developing countries. The growth of global demand has boosted women's employment in tourism facilities like hotels, restaurants, travel etc. However, exploitative forms of tourism such as 'sex tourism' have developed simultaneously but have been largely unregulated by domestic regulation in most countries or even by GATS.

'Medical tourism', another sector growing significantly in India, has also generated jobs in nursing activities. However, there are also two significant gender related concerns. First, given commercial pressures, the regulation of such trade has been increasingly lax in India in areas such as surrogacy with adverse impacts on women's health

and well being. Second, development analysts have argued that medical tourism takes critical resources away from the domestic population and drives up domestic medical costs. Those with less access such as the poor, women and children are seen to lose out disproportionately more.

Mode 3

Setting up commercial presence through investment in the service sector is a key area of focus under GATS. Like trade in services, FDI can create impacts on employment and incomes as well as on access to critical services for women (See Fig.2 for examples).

Under GATS, foreign investors need to be given 'national treatment' at par with domestic investors. India's services trade is still more restricted in terms of allowing FDI compared to most developed countries and several developing countries. Its commitments at GATS too remain limited.

However, under India's autonomous liberalisation efforts investment norms are being eased, often in sectors found to be sensitive for women. 100 percent FDI is allowed in construction and in most segments of health and education services (DIPP, Circular on FDI Policy, March 2011). Though wholesale trading is open (no cap though performance requirements exist) with FDI in single-brand retail capped at 51 per cent, FDI in multi-brand retail, a controversial issue in India, is banned until now. The Committee of Secretaries (CoS) has, however, recently cleared a proposal to allow 51 per cent FDI in multi-brand retail (22 July, 2011). This can have a huge impact on women's employment in this sector.

However, India imposes performance requirements on FDI such as limitations on board membership, priority lending criterion, export requirements, minimum capital investments, repatriation rules, minimum physical size and infrastructure requirements. This holds even in sectors such as construction where 100 per cent FDI is otherwise allowed.

In terms of actual FDI inflows, the financial and non-financial services received the largest share of 21 per cent of total FDI, followed by computer software and hardware and telecommunications, each with 8 per cent share. Housing and real estate and construction received 7 per cent share each. Total FDI inflows in the service sector between April 2000 and December 2010 was USD 65,657 million.

In India, women’s employment in skill based sectors such as IT and banking which have received significant FDI has increased. But two major concerns remain vis-à-vis employment. First, the size of employment created by skilled sectors such as IT and banking is small. For example, banking creates only 3 per cent of urban women’s service sector employment, IT only 1.31 per cent. Second, women’s jobs have suffered in labour-intensive and informal sectors like construction (Jhabvala 2003). FDI usually brings in mechanisation, and mechanisation often leads to the eviction of women workers. Given the preponderance of informal women workers in unorganised service sectors where labour rights are not protected, the replacement of female workers by machines has been easily implemented.

Small entrepreneurs, especially female entrepreneurs, may also find it more difficult to meet the technological standards and size efficiencies of foreign investment in India. In areas where labour intensive processes are used with low grade technology, as is often the case in women-owned enterprises, foreign investment and technology may cause negative impacts on employment, ownership and incomes.

In terms of access, privatisation and liberalisation are already creating an impact. In critical sectors such as health, education and banking, private services have continued to replace public services and have driven up user fees not only in private segments but in the public sector as well.

In banking, foreign banks in India are vulnerable to speculative risks given their nature of activities. More important, credit lending by foreign banks have generated very little access in rural areas where critical and gender sensitive sectors like agriculture are based. This is not surprising as foreign banks in India do not have to do priority sector lending to agriculture and women. 99.3 per cent of foreign banks are currently located in urban areas (including metros) and 81.4 per cent are actually concentrated only in the metros. Rural areas itself represent currently as much three-fourths of credit disbursement to women in India, and this need is untouched so far by foreign banks.

Their lending to women account holders is also unimpressive. According to the RBI Statistical Supplement 2009, while share of accounts held by

women in foreign banks at 23.8 per cent is higher compared to that in Indian banks, the actual disbursement share is lower at 7.9 per cent compared to all other categories of banks, which ranges from 8 per cent (SBI) to 19.6 per cent (Regional Rural Banks).

Fig. 2: Investment Liberalisation in Services and Gender Impacts: Some Examples

<p>Construction: Opening up of FDI has increasingly mechanised the sector and reduced women's employment</p>	<p>Health: Employment has increased for nurses and health professionals but access to services has been threatened by rising user costs, withdrawal of public services and concentration in urban areas</p>	<p>Banking: Foreign banks in India need not do priority sector lending to women, are concentrated in urban-metros and lend to very few women.</p>
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In health services, increased privatisation has already skewed access against the poor, especially in rural areas. Of total current health expenditure in India, only 25 per cent is public expenditure (WHO Statistics 2009). Until now India has received only Rs 29687 million (April 2000-July 2009) or 0.715 per cent of total FDI received by India in spite of allowing 100 per cent FDI through the autonomous route. But the Indian health sector is growing and the availability of skilled health professionals makes this an attractive business opportunity for foreign investors. This also offers opportunities for linked services like medical tourism.

But increased FDI may exacerbate the tendency of pushing out public services and increasing user fees in the present public health system such as in public hospitals (Sengupta and Sharma 2009). What India needs is public services at low cost, not private services at high cost which *replaces* public services. In addition, like in banking, FDI has traditionally chosen ‘safe’ areas as its destination. Out of the 62 cases of foreign investment in hospitals or diagnostic centres approved between 1991 and May 2001, most have been concentrated in cities and in large metropolises like Delhi, Kolkata and Chennai (Gopakumar 2009) where medical services are already well developed.

Mode 4

Liberalisation under Mode 4 has made little progress even under GATS. It is limited to temporary movement of workers, and is often linked with ‘commercial presence’ of companies. It is also mostly limited to ‘professional’ or skilled workers, and

women domestic workers are at best semi skilled. Therefore, Mode 4 involves a very narrow definition of migration. Strict entry barriers exist in most countries, especially in developed countries, in the form of entry tests, language test, pre employment, confinement to sectors and locations, and absence of wage parity (Sengupta and Gopinath 2009). Both developed and developing countries have significant barriers, though developed countries, for example the US and the EU, are seen to have much stricter entry norms.

Services Trade under Free Trade Agreements and Gender Implications

India's trade policy has undergone a shift over the past decade. Along with most other countries, India is engaged in signing and negotiating about 30 bilateral trade and investment agreements with both developing and developed countries. India has already signed FTAs with countries/blocs such as Sri Lanka, SAFTA, Singapore, South Korea, ASEAN, Malaysia, and Japan and is negotiating with European Union (EU), EFTA, New Zealand, Australia, Turkey, just to name a few.

Box 3: Some Countries/Blocs with which India has signed or is negotiating FTAs with Service Chapters

- ✓ Singapore (signed)
- ✓ South Korea (signed)
- ✓ Japan (signed)
- ✓ Malaysia (signed)
- ✓ European Union
- ✓ EFTA
- ✓ Australia
- ✓ New Zealand

India is also moving from trade only in goods to more expansive agreements that include deep services trade liberalisation among other chapters on IPRs, investment, public procurement (purchases by central and state governments) and competition policy. Box 3 gives the list of some agreements that include chapters on services. In addition, the provisions on investment, public procurement and competition policy may affect the functioning of the service sector.

Mode 3 and Investment under FTAs

While India is still interested in Mode 1 and Mode 4 concessions from its partners, it is beginning to get interested in Mode 3 for its investors. Its counterparts generally want access to its service sectors markets through Mode 3. This is especially true of developed

countries/blocs such as Japan, EU, EFTA, Australia and New Zealand with which India has either signed or is negotiating agreements. Therefore, India may be offering more market access to its service sectors in areas such as banking and finance, insurance, trade and even in energy, postal services and retail, which are considered sensitive on grounds of security, employment or because they are essential services. These may threaten both jobs and access for women. However investment in sectors like tourism and travel, where women do well, may boost employment opportunities.

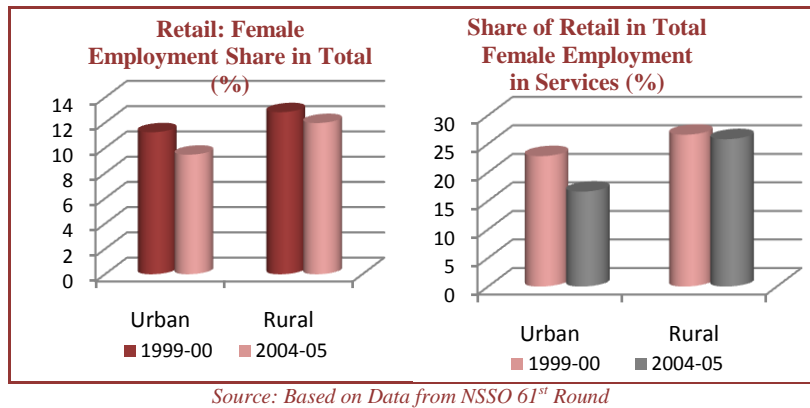
In addition, many of its FTA partners are demanding that the performance requirements earlier be eased or removed. This is a major area of thrust under FTAs and can accelerate the entry of large foreign capital that can target informal workers.

India is also allowing higher 'investor protection' under its FTAs such as with Japan, Malaysia, and apparently in the FTAs being negotiated with EU, and EFTA. This has serious implications for domestic laws and policy space. FTAs often imply that the legal framework including tax laws need to be held still so that any future policy changes do not reduce the investors' profits. If seen to infringe upon the investors' rights, the government can be sued by private investors in secret arbitration cases in international arbitration courts. Under NAFTA Chapter 11, the US, Canada and Mexico faced 42 cases until 2005 with a total claim of USD 5 billion. This acts as a serious deterrent to future policy regulations. In a country like India, where the legal framework in many sensitive areas is still not in place, such limitations on policy space can prove to be catastrophic in preventing protection of vulnerable groups such as women. For example, medical tourism and clinical trials are critical areas for women, as women have been used extensively in these operations and the current and proposed laws such as the Surrogacy Bill of 2008 remain inadequate.

A Case to Note: Retail and Mode 3

The sector is the second largest provider of jobs (after agriculture) and employs a large number of informal workers, with low level of skills, who work from the street as vendors or run family owned small shops. The sector comprises both 'organised' and 'unorganised' segments. Organised retail, comprising Indian and foreign corporate houses, constituted only 4 per cent of

Fig.3: Share of Women in Total Employment in Retail and Retail's Contribution to Total Female Employment in Services (1999-00 and 2004-05)



retail sector in 2006-07 but was expected to grow strongly (ICRIER 2008). The residual 96-97 per cent is unorganised and represents 12 million small scale businesses.

As discussed before India has a relatively large share of female retailers and retail accounts for a large share of total female employment in India. Women work largely in the unorganised segment. In fact, retail accounts for over 30 per cent of completely unorganised female employed in the services sector. However, both participation rate of women and its contribution to female employment have been falling after the entry of big retail (Fig. 3). Increasing competition from organised corporate retailers, harassment, illegal payments, harsh competition, restrictions on street vending, increasing traffic, lack of protection, an insecure environment, lack of toilet, harassment by police and municipal officers are the reasons for this trend. Entry of foreign retailers through FTAs, backed by huge funds, may result in the further ejection of women retailers from this sector.

FTAs and Government Procurement (GP)

Most developed countries also want the huge government procurement market in India to be opened up through FTAs. This was resisted by India and other developing countries at the WTO. But the EU, Japan and the US want access for their companies who will get an equal right to serve the government in all areas including transport (including the railways), energy, health services and construction.

The Indian government uses its purchase policy to give preferential access to women entrepreneurs; village enterprises and MSMEs (both of which have large female employment), and to other disadvantaged groups. Liberalising public procurement may imply that most of these benefits will not be permitted. As a

result, women's groups and women entrepreneurs could get affected. In addition, if the domestic service providers in gender sensitive sectors such as construction, or in MSMEs and village enterprises, are replaced by labour-saving foreign companies, it may have additional adverse impacts on domestic employment.

India has not yet given market access in public procurement in its existing FTAs, but faces huge pressure from countries/blocs such as the EU to open up GP. If it

does so, it will have to give similar access to some of its existing partners such as Japan. This can have significant development impact in India's women producers and workers.

Mode 4 under FTAs

India sees gains in Mode 4 as a critical element of its FTAs and uses this to justify its FTAs to its citizens. However, as described before, Mode 4 by its general scope is still limited under trade agreements. India is hoping to get more benefits for its IT and other professionals. Under the agreement with Japan, India has got some additional benefits for contractual workers who are not attached to specific companies. In both the agreements with Japan and Malaysia, signed in 2011, India is hoping to get access for nurses and care workers in two more years. This may give some benefits to women caregivers, but significant barriers still remain. In Japan, language is a critical barrier for Indian workers. In addition, Mode 4 workers do not yet get protection and rights similar to the citizens in these countries and cannot access the domestic law in these countries. Most developed countries are very cagey about allowing migrant workers and real gains in this segment may be much more difficult to achieve.

Conclusion

Service sector liberalisation in India is seen as the prescription to the sustenance of India's growth. While it has been very important in terms of GDP growth, its development dimensions in terms of its impact on different groups who do not enjoy similar access to skills, physical and financial resources and services, need to be studied seriously. This brief attempts to point out some of the concerns that stem from such liberalisation both in terms of employment and access to critical services for women. How women can access these services and job markets are also partially

determined by the social relations. But these relations can themselves be affected by the increasingly pervasive trade paradigm.

India's autonomous liberalisation, its commitments under GATS (so far limited) and its future commitments in FTAs can impact women's access to jobs and services very significantly. Multiple chapters in FTAs such as services, investment and government procurement can create a joint and accelerated impact on them. It is increasingly clear that trade is not 'gender neutral' as was earlier believed. There are employment opportunities for women in the liberalisation of some services such as IT, banking, tourism, health and education, and to a dubious extent in Mode 4. But the threat in other areas, for example, to informal workers in areas such as retail, construction, and higher user fees and replacement of

public services in critical services and in rural areas, may even outweigh the promised benefits. Employment and access impacts will reinforce each other in both positive and negative directions, so the longer term impacts may be more complex and nuanced. Finally, a major threat to women's well being may come in the form of investor protection under FTAs, which can severely restrict the government's policy space to protect the interests of its vulnerable population.

Alternative analyses of such liberalisation on gender equality and gender relations are a must at this point. The society in general must be more aware of the implications and must articulate their demands to their government so that gendered impacts become an important consideration in the formulation of India's trade policy.

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This Brief is the second of the 'Trade and Gender Briefs' Series published by the Third World Network (TWN) and Heinrich Boell Foundation (HBF) India. The series is published for information dissemination on issues related to the gender specific impacts of trade liberalisation in India and other developing economies.

Date of Publication: April 2011

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Printed by: InditeGlobal, New Delhi

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Acknowledgement: Shalini Yog and Ashutosh Sharma.