

# Gender Gaps in Social Protection: Differential Access to Non-contributory Income Maintenance in Rural India

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*Eligibility for and entitlement to welfare rights are often contested within the power structure of households and communities. This article examines how access to public provisions is determined for women requiring social protection in three different life situations (single mothers, widows/ deserted women without children, and disabled women). In-depth interviews and surveys from two villages in the state of Maharashtra, India, revealed that households and communities formulate informal rules based on micro-level interactions in order to determine access to welfare rights.*

**Keywords:** social welfare, gender issues, rural issues, social protection

## Introduction

Social protection through cash transfers is increasingly being seen as a means for resource redistribution to alleviate poverty in developing countries. Various governments in the South designed cash transfer programs in the late 1990s that were tax funded or funded through the assistance of international agencies. These welfare programs are designed to complement the informal welfare services provided by the families and relatives of vulnerable persons (persons with disabilities, the elderly, and individuals who have become destitute through events such as loss of an earning partner).

Often evaluations measure the success of these programs by looking at the number of people who have benefited from these schemes or the percent of eligible claimants who are included. The micro-level interaction within the

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household and community that shapes inclusion and exclusion itself is hardly addressed in the research.

This article uses a case study of claimants in two villages of the Indian state of Maharashtra to show that both eligibility and entitlement to welfare rights are contested within the power structure of the household and community of the claimant. The article specifically examines how access to social protection programs is structured for women in rural areas of India. Evidence collected from in-depth interviews and surveys shows that although the women often provide informal care to other members of the household, their access to welfare rights (from the state) is negotiated informally in the household or community because their links with the outside world are shaped through male family members. Thus, looking simultaneously at the informal and formal provisions reveals gender bias in access to social protection.

The nature of micro-level processes plays a key role in structuring women's access to state social protection and the implementation of macro-level policies. The literature on micro-level processes is scanty and focuses on the dynamics of interactions in the household and communities. It does not address the question of how these dynamics may structure access to state benefits (e.g., Agarwal, 1991; Risseuw, 2001). This article attempts to fill this gap.

### **Social Protection in India: An Overview**

Social protection is a "set of policies that governments can pursue in order to provide protection both to the 'active poor,' enabling them to participate more productively in economic activity, and to the less active poor, with considerable benefits for society as a whole" (Shepherd, Marcus, & Barrientos, 2004, p. 2). These publicly funded non-contributory social protection programs are of great importance because the absence of legal and enforceable security arrangements is a distinguishing feature of the informal sector in rural areas of India (Kannan, 2004). Less than 10 percent of the Indian population works in the formal economy with formal social security arrangements or the ability to contribute to privately funded social security programs such as insurance (Dev, 1998; Midgley, 1995).

Currently the government of India spends about US\$100 million per year for non-contributory social protection schemes. A roughly equal amount is spent by the state governments. The Indian government's National Social Assistance Program, introduced in 1995, provides three types of welfare benefits for the vulnerable population (i.e., households below the poverty line): (1) an old age pension scheme in which Rs. 75 (US\$1.65) per month is paid to persons above the age of sixty-five, (2) a maternity benefit scheme in which Rs. 250 (US\$5.5) is paid to the household for the first two live births, and (3) a family benefit scheme in which Rs. 10,000 (US\$222) is paid to the nearest dependent upon the death of the head of the household below the age of sixty-five. The old age pension program receives additional funds from most of the state governments in India.

Since the 1960s (since 1980 in the state of Maharashtra), various state governments have also introduced income maintenance for widows, disabled persons, and other groups. The total payment to an individual is Rs. 250 (US\$5.5) in Maharashtra. These benefit amounts are meager, considering the fact that the estimated income required per month per person to meet the minimum calorie requirement is Rs. 348 (US\$7.7) in rural areas of India. Though meager, these benefits are an important means of livelihood for the poorest households (Soneja, 2003).

State social protection benefit is not the only means of livelihood in times of contingency for the poor. The role of the market as well as the network of poor people and households in providing informal social security are of crucial importance in countries in which the state's financial capacity to provide for the vast majority and political ability to reach the poorest households have been minimal (Harriss-White, 1999; Jutting, 2000). Individuals and households often adopt a number of self-insurance mechanisms when financial difficulties cast a shadow. These mechanisms include the sale of assets, migration for jobs, reduced consumption, and diversification of income sources. Close-knit community living and extended families also provide economic and non-economic support to the needy. Additionally, some sort of social security provision already existed in the traditional agrarian relationship, especially between high-caste landlords and lower-caste tenants (Bremner, 1993; Platteau, 1991), prior to the introduction of the state's social protection benefits.

The key distinction between informal social protection (through market and household arrangements) and formal social protection (through the state) is that while informal protection often neglected the weak and powerless within communities and households (Burgess & Stern, 1991), the state provision, though flawed and meager, is the right of every claimant (Harriss-White, 1999). Although this article primarily looks at differential access to the state provision, this issue cannot be separated from that of informal provision, since both types of provision are availed in a combined manner by the claimant. Further, the gendered processes in society may be reflected in the pattern through which the state provides its services.

### **Conceptual Framework for Gendered Inquiry of Social Protection**

Lund and Srinivas (2000) have documented gendered risks through the life cycle. These risks are related to reproductive and caring roles, socially constructed roles such as marital status and gender discrimination since childhood, and labor market participation. The key question of why the increased need for social protection is hardly met can be answered when we recognize that "gender is institutionally structured, as it refers not only to the relations between the sexes at the individual personal level but also to the complex array of values and norms that permeate the organizational systems" (Hartigan, 2001, p. 8). This is the starting point of a gendered inquiry into social protection.

The theory of gendered inquiry into social protection falls broadly into two types. The first type of inquiry focuses on how women are disadvantaged in the care economy (costs, benefits, and division of labor for care within the household). Since caring is a defining feature of female identity (Gilligan, 1982), women provide more care, and people being cared for prefer female caregivers (Qureshi & Walker, 1988). Feminists have pointed out that care provided by women in the household often is overlooked as unaccounted labor provided voluntarily. It is to deal with this discrepancy that the distinction between caring *about* (emotional aspect of caring) and caring *for* (actual tasks of caring) is made (Finch, 1993).

Generally men are involved only in caring about, and they have the choice whether or not to provide any informal care at all. This informal care in the household becomes important when we consider the fact that formal care (from the state or market) is only a small fraction of care compared to the unpaid work done by women (Lewis & Meredith, 1988; Lund, 2005). The gender difference is not only in providing care; it has also been pointed out that women themselves receive little care in terms of their own welfare when it is required (Chant, 2003). These differences in receiving and giving care have to be interpreted in the context of research on wider inequality regarding differences in food consumption (Glewwe, 1990; Sen, 1984), health care (Dasgupta, 1987), and leisure (Schultz, 1989) based on gender.

The second type of inquiry focuses on the mismatch between macro-level policies and micro-level processes. The policy makers of the welfare state often held certain assumptions about the nature of households. These assumptions favored men, who were considered the primary breadwinners of the household, to receive social protection. Women were considered partners in marital contracts with the breadwinner (Lewis, 1993). This is an important policy lacuna. For example, the "male breadwinner model" on which most of the social protection policies are formulated is hardly applicable in rural India, where more than 90 percent of households depend on the informal economy and a variety of livelihood strategies in which women may take the leading role.

The care economy, as described above, may complement the patterns of how state pensions are claimed. For example, female-headed households have been noted as having a more equitable distribution of income to other household members, while male members may withhold their personal income for personal consumption (Bradshaw, 2002). In such contexts, children of elderly persons may attempt to lay claim to women's pensions but not to men's pensions in order to gain from such intergenerational pension sharing.

## **Method**

Data were collected during an eight-month fieldwork study in two villages in the state of Maharashtra. Two villages from two different districts in the region of Marathwada were selected on a purposive basis. The chief criterion of

**Table 1** Demographics of Villages and Amenities Available

	Village 1	Village 2
Population	7,335	2,756
Households	1,211	498
Religious composition	713 Hindus (59%) 339 Muslims (28%)	325 Hindus (65%) 69 Muslims (14%)
Major castes	534 <i>Maratha</i> (land-owning high caste) (43%) 278 <i>Mahar</i> (scheduled caste) (22%) 154 <i>Khatic</i> (scheduled caste) and <i>Tamboli</i> (backward caste Muslim) (13%) 88 <i>Dhangar</i> (scheduled tribe) (7%) 60 <i>Marwari</i> (business high caste) (5%)	149 <i>Maratha</i> (land-owning high caste) (30%) 130 <i>Mahar</i> (scheduled caste) (26%) 70 <i>Mali</i> (backward caste) (14%) 40 <i>Pardi</i> (scheduled tribe) (8%)
Households below poverty line	235 (20%)	138 (28%)
Institutions	One school up to tenth grade One primary health center One veterinary hospital Eight mother-and-child health centers Three temples (one belonged to <i>Marwaris</i> ) Two mosques One cooperative society	One school up to seventh grade One mother-and-child health center One temple One mosque Two cooperative societies
Public transport	Public bus that makes six trips a day Private rickshaws	Private rickshaws
Communication	Post office Telephone Newspaper TV/radio	TV/radio Newspapers occasionally brought by those who work in town
Road to town	Ten km to nearest town Tarred good road	Seven km to nearest town Tarred good road

Note: These figures are from village office records.

selection was villages with a considerable number of households living below the poverty line, because it is these households that are entitled to means-tested state social protection benefits. Table 1 provides the demographic characteristics of the two villages. Various social divisions that may guide the informal interactions and combinations of power structure are also presented. These factors affect individuals' access to welfare rights.

The purpose of selecting two villages was not to compare the villages and

explain their differences. The villages are different in size and composition. The study focuses on differential access based on social identities. Case studies focusing on one village tend to generalize the findings, which may be particular to that village only. The study of a second village could challenge the researcher's findings concerning the first village, and the research question could be continuously reformulated to ask better questions. This method is very important for inductive inquiry.

Data were collected in two stages. In the first stage, various in-depth interviews were conducted with local elites (selected using "reputation technique"; see Singh, 1988, for details), local government officials administering welfare programs, claimants, and relatives of the claimants. Some of these personnel were repeatedly interviewed to clarify information received from the claimants in the village. On such occasions, "purposive interaction" was preferred to formal interviews. These interviews were guided by a checklist with the aim of understanding concepts concerning the issue of access to state income maintenance programs. These issues were studied quantitatively in the second stage of the study through a survey.

For the purpose of the survey, a sampling strategy of inclusion and exclusion criteria was used; all the households that met these criteria were selected from the two villages. Two types of households were included in the sample: first, households that had at least one member receiving state income maintenance benefits; second, households in which at least one person was eligible to receive income maintenance benefits, but currently not receiving them. The exclusion criterion was included to exclude households that were better off and able to meet social protection needs from private funds or informal provision. A variety of parameters (such as income of the household, land possession, and housing conditions) were deployed to identify households that were better off and households that were not. Thus, 214 individual respondents from 177 households were surveyed. Table 2 shows how the respondents fell into the categories of eligibility and receiving benefits.

The sample does not represent the general population, but the vulnerable population that may require social security assistance from one source or another. The interviews and survey were conducted by the author, along with a research assistant. In-depth interviews were recorded either electronically or manually. A survey instrument (questionnaire with a mixture of open-ended and close-ended inquiries) was developed from the first stage of study and was administered during face-to-face interviews. The researcher recorded the responses. Wherever possible, the claimant was the respondent. But on various occasions, the person caring for the claimant or other household member had to provide information, since the aging or disabled claimant was unable to answer the questions.

Since the author spent a total of eight months in these villages, an ethnographic approach was adopted. Time was spent with claimants who were forthcoming and willing to provide information. Life history interviews were con-

**Table 2** Claimants Receiving and Not Receiving Benefits (*N* = 214)

	Receiving benefits		Not receiving benefits	
	<i>n</i>	%	<i>n</i>	%
Eligible	19	8.9	129	60.3
Ineligible	66	30.8		

**Table 3** Recipients and Others Who Are Eligible for Income Maintenance according to Gender

	Receiving income maintenance benefits		Not receiving income maintenance benefits		Total
	<i>n</i>	%	<i>n</i>	%	
Female	58	38.4%	93	61.6%	151
Male	27	42.9%	36	57.1%	63

ducted to understand how micro-level processes facilitate or prevent access to social protection. Thus, the data that support the arguments presented here come from a variety of sources. In both stages of data collection, questions were asked about the process of accessing state income maintenance benefits and how it was structured through household and community interactions.

## Findings

This study focuses on women in three types of situations: single mothers, deserted women and widows without children, and disabled women. There are other important circumstances, such as old age, pregnancy, and child care, that require social protection. There is discrimination based on gender in these situations as well. However, the three categories were chosen as the focus of this article because of the increased vulnerability women face due to the social stigma concerning those life events and the dearth of attention paid to these gender-sensitive issues.

Table 3 reveals that there are more women than men not only receiving income maintenance, but also in the total sample size. The large numbers of women in the sample should be read with the understanding that it is easier for women to meet the eligibility criteria, since they are more vulnerable to “shocks” affecting the household (Appleton & Collier, 1995).

It is much more common for a woman to become eligible for income maintenance at a young age than for a man. Of the 73 people in the sample below the age of sixty, 57 were women (78%). On the other hand, women’s life expectancy is higher, which makes them eligible to continue receiving the old age pension longer than men. Of the 141 people over fifty-nine years of age in the sample, 65.9 percent were women.

Therefore, it is important to recognize the increased probability that younger

women as well as older women will require income maintenance. The remainder of this section examines how access to social protection is structured for these vulnerable women. In particular, the study examines how micro-level interactions shape their access to welfare benefits. Apart from the quantitative findings, typical as well as exceptional cases are used to study how mechanisms of differential access work, to see what factors facilitate access in otherwise difficult circumstances, and to determine causal correlates of easy access.

### Single Mothers

In rural areas it is not unusual for a woman to become the head of a family, though not of a household, by becoming a widow or by separating from her husband at a young age. Often this happens due to the death of the husband in work-related accidents or other accidents or disease. Separation from a partner due to estranged relations also creates difficulties for women.

Of the 151 women interviewed, 110 were single women. Eighty-five of them reported that their husbands had died, while 17 had been deserted (8 of them were unmarried, mostly due to severe disability since birth). Table 4 provides the estimated ages at which these women became single. As the table shows, most (42.7%) are widows age fifty-six and older. In another study, Chen (1998) reported that 50 percent of women above the age of fifty years in India were widowed. However, these data from the vulnerable population show that over 70 percent of the women are above fifty years old.

Though the end result, being head of a family, was the same regardless of whether it occurred through separation and widowhood, the social responses to these events were different. As a result, the women experienced differential access to social protection.

Widowhood is best described as "social death" in the Indian situation (Chakravarti, 2004). Most of a woman's networks break down with the death of her husband; her authority is decreased in the household, and she is considered inauspicious in the community (Bhai, 2004). Rather than receiving help from informal sources in such difficult circumstances, the woman is held morally responsible for the death of her husband by relatives, especially those of her late husband, who use such accusations as an excuse to take away her assets (Chen, 1998).

Widowhood affects women differently at different life stages. A young widow is exploited more by the community and relatives, and less by her own household (since the children are minors). An elderly widow is exploited by her children (since her authority is reduced, less health care is given, and more labor is demanded from her) rather than by the wider community (children protect the elderly widow from the exploitation by the wider community as a symbol of family prestige). Unable to bear the exploitation by her in-laws at the *sasar* (husband's village) any longer, a young widow will eventually return to her



**Table 4** Women's Ages at the Time of the Death of or Separation from Partners ( $N = 102$ )

Age	Widowed	Separated	Total
21–25	4	4	8
26–30	4	5	9
31–35	7	1	8
36–40	8	1	9
41–45	9	2	14
46–50	4	1	5
51–55	7	2	9
56–60	12	1	13
61–65	11	0	11
66–70	14	0	14
71–75	2	0	2
76–80	3	0	3
Total	85	17	102

*maher* (village of her birth/where her parents live) or the village of one of her brothers.

The situation is different for deserted women. The situations of deserted women with children and without children are very different, although remarriage is a rare option for both categories. Deserted women without children most often return to their *maher* and continue to live as dependants there, doing household activities and working. The deserted woman's labor provides additional income to the household, and if her *maher* is a joint family with her brother, and he has young children, she also contributes to child care. Whether or not a woman, after being separated from husband, is able to work affects how income maintenance benefits are claimed, and the community's perception of the individual's need for state income maintenance.

On the other hand, although the deserted woman with children generally returns to her parents' village, she lives in a household in some cases only. Where the woman's *maher* is financially well off, parents are able to provide protection to their daughter by accepting her in their home. Poorer *mahers* see deserted women as an economic burden, since caring for children is their primary duty, and this prevents them from working and bringing additional income to the household. Even when the deserted woman goes to work, she is able to bring home just enough income to support her and her children. Further, social stigma lowers her status and that of her family. Thus, a good number of deserted women live in separate households after returning to the parents' village.

In the sample, there were twenty-five single women who had children below the age of fifteen years. In twenty cases the partner was dead, and five women had been deserted. Eleven of these single-mother families were living as separate households. Of the remaining fourteen single women, all except four (who

continued to live with in-laws) had returned to their *maher* or were living with a brother.

This group of single mothers found it extremely difficult to get access to the state income maintenance. Their difficulty in claiming the benefit was summarized by a single mother named Kochubai: "This is a government benefit. You need to be after the local leader to get his approval, so that he will persuade the official to approve the application. I am young, how many times can I visit a man's house to request the benefit? Others in the village will say wrong things [i.e., suggest a sexual relationship]." It is only possible for a single woman to gain access to public life and avoid the spreading of rumors in the community through continued residence and work in the village. Of the twenty-five single mothers in the sample, only five were receiving income maintenance. Often benefits were denied; in one mother's case, it was pointed out she had a son older than fifteen years who could provide for his mother, despite the fact that he had many younger siblings. Thus, reasons for denying claimants benefits were emphasized more than the reasons for their eligibility.

#### Deserted Women and Widows without Children or with Grown-Up Children

There is another group of women who in principle are eligible for income maintenance benefits but are not favored by the informal rules of the community. They are young widows and estranged women without children or with grown-up children. As discussed earlier, often the hostile conditions in the *sasar* force this group of women to return to their *maher*, and the income from their labor is shared with the rest of the household. Sixteen women in the sample were estranged from their partners. Only four of these sixteen women were receiving income maintenance. These four women were living alone.

The critical issue of the need of the individual from the state's perspective (or when bureaucrats assess the need) is whether a person is able to support him- or herself through labor or available assets. Young widows without children or with children who are earning money are perceived to be able to support themselves. However, in the context of Indian patriarchal society, where widows lack social networks of support, it is important to consider how the capability to work (human resources) could be translated into action (the provision of cash/nutrition).

Typical is the example of Sulochana, a widow of about forty years old from the *Mahar* caste (the landless lower caste), whose youngest daughter was sixteen, and who was living with her elderly mother. Sulochana wanted to apply for income maintenance since her daughter wanted to study. When she mentioned this to others in the village, Sulochana reported that a few villagers responded, "You are young, you should work, and it is better not to try to get government benefits." The community did not approve of government benefits for young people who are capable of working.

On the other hand, other household members hesitate to obtain benefits for women with children because the benefits may not be shared with the joint family and would increase the bargaining power of the single female. In some cases, it was observed that when the income from income maintenance was shared with the household, it was claimed by other household members.

These young widows or deserted women often, over the years, build up a relationship with a man in the village (most often not living together because of the stigma attached to remarriage and cohabitation) through neighborhood relations or relationships in the workplace. Building such a relationship provides not only emotional support, but also protection from other men who could make sexual advances or encroach on private property such as land or houses. These women are sometimes able to obtain benefits through such relationships.

The case of Gomathithai (a *Mali* lower-caste woman) illustrates this type of situation. Gomathithai was deserted when she was young. She started working for a *Marwari* (a member of the comparatively well-off trading caste) person, and everyone in the village knew she was close to that person. Since she is very old now (about eighty years old), her house was sold with the help of the *Marwari* elite, and she was offered a room (free of rent) near the *Marwari*'s house. Thus, on record she appears to be a homeless single elderly woman. But in reality, she receives food, housing, and other informal support from a rich home. She also receives income maintenance through the influence of the *Marwari* elite. Thus, targeting female-headed households in general may not be a practical way to identify needy households.

### Disabled Women

Another important category of the female population that is often neglected is disabled women. Census and other national surveys have neglected this population. Whenever they are enumerated, only extreme cases of complete disability are counted, resulting in serious underestimations (Erb & Harriss-White, 2004). Such crude estimates put the disabled population in India as high as 21 million people, or about 2 percent of the Indian population (Census of India, 2001). Of these, 42.5 percent are women. In rural areas they often are unmarried and spend their lives with their parents, and later with their brothers or close relatives. In the sample, there were fifteen women who were disabled (5 mentally handicapped, 6 physically handicapped, 3 visually impaired, 2 deaf). Eight of them had never married and lived with their mother or brother. Four of them (older women) reported that their partners were dead, and three of them reported that their partners had deserted them. Of the fifteen disabled women, four were receiving income maintenance benefits, and only two were receiving income maintenance on the grounds of disability. Another two were receiving an old age pension, and their need was aggravated because they were disabled as well. On the other hand, there were sixteen men in the sample who were

disabled, and all five men receiving income maintenance benefits were receiving benefits on the grounds of disability.

This group suffered extreme exploitation, sometimes even at the hands of family members. The author came across a woman who used her mentally handicapped daughter, who was about the age of twenty, for prostitution and moved around from village to village, staying in each village for two or three days. Similar incidents of older individuals encouraging younger family members to prostitute themselves among lower-caste communities of Maharashtra have been reported by Kakade (1990). Therefore, when the disabled person is not contributing to the care economy (e.g., tending the children) of the household, exploitation is one of the possible options in the poorest households.

In contrast, a fifty-eight-year-old mentally handicapped woman from the *Maratha* caste was staying in her brother's household, receiving informal care from her nieces. Her brother owned more than twenty acres of irrigated land, indicating a comfortable financial position. She was receiving income maintenance, although the rules of means-testing were against her case. Her brother's economic position protected her from being exploited; however, as Erb and Harriss-White (2004) argue, the disabilities of the higher castes are recognized first. Further, disabled people's lack of ability to complete the complicated application processes and pay the necessary bribes to gain certifications to prove disability is a reason why disabled persons are often not covered by social protection benefits. It goes without saying that income maintenance gained in the name of such disabled persons is often used by the household rather than by the disabled individual alone. When such income is of a substantial nature, it can determine the family dynamics.

One joint family was facing turmoil over the rights of a disabled female family member. Thirty-four-year-old Kausubai, from the *Mahar* lower caste, was affected by polio when she was a child. Her brother, being young and of the political elite, gained a public telephone booth (reserved for the disabled) and runs a profitable business from this. In addition, he receives monthly income maintenance benefits for her. After her marriage, although her husband repeatedly demanded that the telephone booth be given to her (in practice, to her husband), this has not happened. Kausubai's husband revealed the deep feelings he nursed concerning this incident: "She is disabled and no one would marry her. Being a distant relative, I generously married her. Her brother should have shown the courtesy to provide at least a decent living as gratitude for my generosity. But how much can you fight with your own relative? Even if we are able to go to court and legally gain the telephone booth, he could stop the whole benefit because of his political clout." These instances demonstrate that the person who receives the benefit has more control over resources than the legally entitled person (see similar findings in rural areas of Bangladesh in Bird, Hulme, Moore, & Shepherd, 2004). This has important implications in the context of the increased agency of men who are able to gain control of women's income maintenance.

## Conclusion

Though this study is limited to two case villages and their surrounding districts, the findings confirm the patterns of exclusion identified in other studies. Further, reasons for exclusion are reported through detailed observation of micro-level interactions. The patterns of interaction could be different in different villages. But if exclusion of eligible claimants is to be contained, these interactions should be understood when programs are being designed.

Though women's increased vulnerability is accepted in theory, the ability of the state to reach the poorest households in rural areas is limited. Most often, when income in the form of income maintenance is shared with other household members, it is claimed through the informal networks available to the woman. This results in the exclusion of a large number of eligible claimants (who do not have such networks), which reduces their quality of life and independence.

Vulnerability is determined by micro-level interactions, and eligibility is often determined by informal rules. As the informal rules dominate the allocation practice, the power structure within which these informal rules are created becomes the key determinant. The vulnerable person who possesses limited power is forced to contribute care, labor, and sometimes even the income maintenance that he or she is receiving. This suggests that a successful policy including vulnerable claimants would limit discretionary power in heterogeneous communities, giving space for the interpretation of the eligibility criteria.

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