

On Their Own Initiative

Changing Lives of Bohra Muslim Women

Rehana Ghadially

IT was something you might expect from a foreign researcher, certainly not from an Indian woman from a minority sect of Muslims. But upon reflection, I discovered that all the reading, research and teaching that I had done up until 1988 in the name of "Indian women" turned out to be only focused on Hindu women. I realised that I knew very little about my own sect of Bohra Muslims.

Because I feel there is a need to document Muslim women's lives, my most recent study examined the kinds of productive work that are performed by Bohra women in Bombay. I looked into their reasons for working, their place of work, the nature of their clientele, and the income they earn. In addition, I explored what types of work these women prefer, what constraints operate to prevent some of them from participating in paid work, the value placed on education, and their occupational aspirations for daughters.

While the accepted stereotype of Muslim women is a picture of educational backwardness, too many children, and male domination in the home, I found the ground level reality to be quite different. But before making any sweeping statement about "Muslim women" I think it is very important to recognize which Muslim sect we are talking about. There is too

much diversity among various Muslim sects, of which there are many, to justify any generalisations.

The Bohra sect — a sub-sect of the minority Ismaili Shias — is highly organised. Their spiritual head is known as *Maulana* or *Syedna*. He exercises considerable secular and spiritual control over his followers.

Primary education for girls was officially sanctioned by the head cleric in 1920 and higher education in the early '40s. As a result, there are Bohra women in professional fields such as teaching and medicine. While the practice of purdah was relaxed after World War II, a covering dress known as the *rida* was revived by the head cleric in the late '70s.¹

If you talk with Bohra women, they state proudly that literacy is 100 percent among them since the clergy sanctioned primary education in the early part of this century. They say that Bohras have adopted the two-child norm, and also that their men are not so dominating in the family because the head cleric instructs his followers to treat each other with kindness.

¹ For a comprehensive write-up on the dynamics of purdah revival among the Bohras see Ghadially, R. (1989) "Veiling the Unveiled: The Politics of Purdah in a Muslim Sect" *South Asia: Journal of South Asian Studies XII*, 2, 33-48.

Although population estimates of Bohras vary, an authoritative source puts them at approximately half a million (Engineer, 1980). The majority of them reside in the states of Gujarat and Maharashtra. The Bohras are urban dwellers engaged in petty trade and shop-keeping who deal primarily in hardware, glass work, crockery, tools, and provisions. However, an educated, professional class consisting of lawyers, engineers and doctors is now becoming visible.

The bulk of the Bohra population, whose mother tongue is Gujarati, live in *mohallas* in Bombay. For my study, I selected the largest Bohra *mohalla* in Bombay, which contains families that have migrated from different parts of western and central India. These are mostly working class families in origin moving towards lower middle class incomes. This sample represents a microscopic view of the Bohra community. Taking care to see that all age groups from 18 to 65 were included, I administered a questionnaire to one woman from each of the 102 selected households.

An important finding is that despite the purdah mentality and traditional ideas of family honour, the majority of Bohra Muslim women among those I interviewed strongly desire to be working. Their participation is limited to the informal sector due to their preference, class background and lack of skills for well-paying jobs in the organised sector.

The respondents were asked what was the highest level of education they had completed; less than two percent had no education, 22 percent completed primary and/or some secondary school, 46 percent completed high school, 29 percent have done some college or have a college degree and one completed a postgraduate degree. Of the 100 women who received a primary



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education, more than half (54 percent) had attended a clergy-managed school, 34 percent had gone to a convent school and the rest (12 percent) attended municipal or privately managed schools. An almost equal number of women had English (48 percent) or Gujarati (46 percent) as the medium of instruction and the rest had Hindi, Urdu or Marathi.

Busy Hands, Pakit Kharcho

The women had multiple reasons for working. Bohra women value autonomy, and the most important reason they indicated was in order to have an independent source of income to meet one's own *pakit kharcho* (pocket expenses). The subjects stated that they did not wish to depend on anyone for money, nor to have to ask husband or mother-in-law for money to spend on personal effects. The men's obligation stops with

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seeing that the women and children are reasonably clothed, fed and have a roof over their head, and that the husband takes his wife and children out on an occasional Sunday. In a growing consumerist culture, the desire for new clothes, cosmetics, sandals, bags, entertainment, etc. must be met by the women's own effort. As one woman said: "I don't have to ask my mother-in-law if I want to buy a pair of sandals." Others stated that it helped to have their own money to spend more freely (*haath chotoo*), for example "I can take a taxi when I want."

The women stated they liked doing the work they do and were happy when they found that they had the necessary skill which could be put to productive use. One woman said, "In school I was good at drawing so I use this skill to design on the *rida*."

In a third of the cases, women work to supplement family income, as their husband's salary is not adequate to make both ends meet, or to improve their standard of living.

In one low-income family, all four women do domestic work in Bohra homes. The lady of the house is 85 years old and was widowed at the age of 76. She says, "I come from the village of Tota where there was no school, so I am illiterate. I was married at the age of 13 to a man 20 years older than me. We came to the city because there was nothing left in the village to do. My husband started running errands for people and delivering tiffin boxes. His income was Rs 100. I started doing domestic work in Bohra homes — washing vessels, sweeping and mopping. I made Rs 35 a month, and we stayed below the staircase of a building where we paid the rent of five rupees. I bought ready-made curry for eight annas and added water to it to feed my four children. I would have been able to earn more except for my little children. I would get leftover food

from people in my building and the families I worked for. I also delivered invitation cards for dinner and was paid five rupees for this. I never got monetary help from anyone, and that is how we sustained ourselves."

Another third work to make productive use of time. These women want to keep themselves occupied; they reported they did not like to sit idle. A common response was "If I don't work I will end up chatting." One woman from a middle class family said, "I work because it disciplines me. Otherwise I will watch television, roam around, and sleep in the afternoons. I don't want a lazy life."

Income and Spending

All of the women keep and control their income and spend it as they see fit, with the exception of two women, one of whom hands over her income to her husband and the other who shares it with her mother. One woman gives her earnings to her husband only if he needs it. There is general agreement that men in the family do not ask for the women's earnings nor do they inquire how it is spent.

The women give little thought to the freedom they have over their personal earning because this practice is so well accepted and understood. Women are very aware that the Koran clearly specifies that whoever earns has control over it. Some of these religious injunctions are well respected, but unfortunately not all that go in favour of women.

The most common expenditures (89 percent) are on self. The women buy shoes, clothes, cosmetics, handbags, etc; go on pilgrimage, pay their college fees, eat out, buy gifts and entertain friends. About 30 percent of them buy gold ornaments, save, or invest. Besides expenditures on themselves,

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38 percent of the women spend some of their income on household items like curtains, crockery, furniture and 27 percent spend on their children including toys, fees, outings, uniforms, etc.

One middle class woman said, "I put my earnings in a bank. Kader, my husband, says I am not allowed to spend my own earnings. He tells me to save, and when the sum becomes big I can buy something really big for myself."

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The women's individual income ranges from a low of Rs 200 to a high of Rs 5,000 per month. Two-thirds of the women are interested in increasing their income. According to the majority of employed women (89 percent), the best way to increase one's income is to work more — take more orders, have more clients, or take a part-time job.

Tiredness or work-related problems affecting their eyes and back limited the income-generating capabilities of 17 percent of the respondents. Similarly, eight percent of women believed that age inhibited their earning potential. Five percent of the women needed more workers and technical assistance to make a higher income. For example, a woman who prepared mayonnaise and supplied it to local shopkeepers and caterers wanted to have access to retail outlets outside of the *mohalla*, which could be possible if she registered the product and gave it a brand name.

Completing one's education was cited by eight percent of the women as



Many Bohra women, such as this women engaged in crochet work, prefer the convenience of working at home.

Rehana Chaddalay

a way to gain access to greater income opportunities. Another 23 percent wish they had more time to devote to work in order to increase their earnings. The women work for anywhere from two hours a day to nine hours a day, averaging about five hours daily. The length of time women have worked varied from seven months to 43 years, with an average of 10 years.

I was frequently told that there are poor Bohra women, but few destitutes. A rough estimate of the total combined income of Bohra families in the *mohalla* vary from a low of Rs 2,000 per month to a high of Rs 12,000. The women were mainly (92 percent) from the middle income group, according to their self report. Traditional gender ideology remains consistent. Although women adopt multiple roles with their added burdens, men remain the primary breadwinners. The male family earner (husband, father or son) in these households own their own business (56 percent) or are in government service (40 percent). The sample consisted overwhelmingly of married women (85 percent); less than 10 percent were never married. A little over five percent were divorced or widowed.

At Home by Choice

The women say they prefer to be self-employed because it is against the ethos of a business community, even a petty one, to serve others. In their sermons, the clergy encourage men to be self-employed and to start their own business, no matter how small, and this injunction spills over to women's aspirations about work. Plus, being self-employed gives women control and flexibility over the time and effort they wish to devote to their work.

The multiple interests of Bohra women compete for her time and effort. The family and domestic work rank

TABLE 1*
Nature of Income Generating Work

Occupation	Percent
1. Traditional Skills	58
2. Teacher/Tuition	31
3. Catering	12
4. Mehendi/Beautician	12
5. Fancy Work	12
6. Sales	10
7. Accounts/Audit	8
8. Secretarial/Clerical	6
9. Telephone Operator	2
10. Dispensary Assistant	2

*In **Tables 1** and **2**, percentages add up to over 100 percent because some women were engaged in more than one kind of work.

highly as a priority for the women, but they also want time for leisure, religious occasions/observances and productive work. They don't want their lives to be dominated by a career. They prefer a balanced life.

Women are not willing to leave their children in the care of others, or at a child care centre except with the immediate family such as mother, sister, or mother-in-law. They do not feel comfortable leaving their children with anyone. For that matter, Bohra women are not inclined to run a creche for others' children, so raising children is very much a woman's responsibility, and they seem to prefer it that way.

The types of work considered culturally acceptable for women continue to be similar to what I found women to be currently doing. Traditional feminine skills like sewing, doing crochet and embroidery work, and teaching continue to rank high. Other traditional skills such as *mehendi*

application and catering are not as prevalent. Computer operation, office work and white collar jobs are emerging as acceptable. Knowledge of computers reflects the demands of a changing market, the possibility of working from home and assisting in the family business. In any case, there is agreement that no matter what work a woman does, it is best for them to be self-employed and work from home.

In accordance with this desire, fifty of the women (96 percent) are working in home. Of these, 39 (75 percent) are at their own home, and 11 (21 percent) go to someone else's house. Twelve (23 percent) work in an office or shop with three working full time and the rest part-time. Almost half of the 52 working women are doing more than one kind of work, and ten of them have more than one place of work.

With the exception of tutoring children and supplying *topis* (caps) for the men, Bohra women's clientele consists of other women. The majority (67 percent) of their clients are Bohras, followed by a mixed clientele (25 percent), a Muslim clientele (six percent) and exclusively non-Muslim customers (two percent). Their product or service is sold largely to private customers. In addition, children's garments, *topis*, and ready-made *ridas* are supplied to local shop owners. Despite working from home, subcontracting work through a middleman is rare, and none of the women in this sample followed this practice. Therefore, these Bohra women are limited to producing goods for the *mohalla*, and their participation in the national or international market is practically non-existent.

Women do not have a monopoly on traditional work or the markets for these products, however. Men labor as tailors, embroiderers, and sellers of

ready-made garments in shops. When catering is done on a larger scale, it is entirely managed by men.

Among traditional goods, women's and children's clothes, prayer mats, and cloth bags are the most common items produced by women within the home. Women crochet lace with colorful cotton and silk threads, and men's *topis* with white cotton and gold threads. Formerly, a *korrunk* (border) was crocheted with gold or silver threads and this was sewn on the *odhana* (scarf) — part of women's traditional dress. Since the dress code was revived, crocheted lace and embroidery on the *rida* is in considerable demand.

One seamstress, Fatima, comes from a lower middle class family and has been working for 23 years. She says, "When I married, my husband was a salesman in a Bohra shop and he was earning very little. I decided that I would have to earn. My father gave me a sewing machine, and I got orders from local shops to make children's *chaddis* (underpants) and baby frocks. I spent the money to buy wheat, rice, and dal, and to pay for the electricity bill and for the children's fees. I wanted my children to have a good education."

The second most popular income-generating work is teaching/tutoring children. Of the sixteen women engaged in this work, one is a school teacher, one is an educational consultant, two are Arabic teachers and the rest tutor school children of various ages. Women with a high school certificate tutor primary school children and younger women with college degrees tutor secondary and high school children.

A second woman named Fatima, who had completed two years of college education, became a widow at the age of 22 and was left with two preschool aged sons to raise. She

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returned to her natal family where her father, a wealthy businessman, took responsibility for supporting her and her children. Fatima told me, "I really had no reason to work and my parents did not want me to work. But since my mother did all of the housework, my burden was light. I used to tutor my two sons and they were doing well in school. My friends and neighbours complained about the poor performance of their children, so I told them to send their children to my house where I would tutor them along with my sons. The results of my pupils were good, so more people started sending me their children. I really did not want to be paid in the beginning. But eventually that is how I started earning, and now I run two batches — one in the morning and the other in the afternoon. To cope with the English being taught in the schools, I attended coaching classes for two years. The

TABLE 2*
Preferred Work for Women

Occupation	Percent
1. Traditional Feminine Skills	71
2. Teaching/Tutoring	28
3. Computers	28
4. White Collar Jobs	25
5. Work in a Bank	23
6. Office Work	22
7. Mehendi Application	11
8. Designing	7
9. Catering	6
10. Other	5

*See note under Table 1 on pg. 34



Zardozi worker at home

school syllabus has changed considerably since my days, and I had to do extensive preparation. Fourteen years ago I could have tried for the position of a school teacher, but it did not occur to me at the time. Perhaps I would have become a primary school teacher. I wanted to become a beautician but my father would say in jest, "Do you want to become a *hajam*, (barber)?"

Six women are engaged in catering. Women prepare ethnic food such as *biryani*, *samosas*, and special *rotis* on order for minor social functions. Others supply tiffins to Bohra men at work, and one woman prepares *gutko*, an after dinner mouth freshener. More recently, as food habits expand, western foods such as mayonnaise are prepared on order and also sold through the *mohalla* shops.

Six women work at *mehendi* application and associated decorative work (one combined it with work as a beautician) for social occasions such as birthdays, weddings, first pregnancies; this type of work was traditionally considered the forte of

Bohra women. It continues to be — but now the market has been encroached upon by other Muslim and Hindu women. Dense floral designs are popular among the Bohra sect; nevertheless, the women have adapted to meet the demands of Arab and Hindu clientele, the former preferring less dense designs and the latter human figures and musical instruments. Fancy work such as making soft toys, designing imitation jewelry, gift wrapping, and lace cutting are additional occupations among these women that rely on traditional skills.

As the nature of many of these varieties of gainful work relies on traditional feminine skills, age and class distinctions are blurred. Looking at some age distinctions, lace crochet and embroidery work is more popular among the younger age group (thirties group) while hand and machine sewing and *topi* crocheting is a common skill among the older women. Teaching remains fairly constant across age groups except that older women are teaching Arabic to children whereas the younger in their twenties and thirties are tutoring school children. Among the younger women, *mehendi* work has increased while catering from home is absent from this age group. Fancy work shows little age distinction but the nature of it has changed. Older women do gift wrapping while younger women are more likely to be making soft toys and designing clothes.

While older, less educated women rely more heavily on traditional skills, the younger and better educated are beginning to acquire skills necessary to make an adequate income in an industrialising economy. New kinds of work have emerged among the women in their twenties such as accountant and audit assistant, secretarial/clerical work, telephone operator, and beautician. Of all these



Sue Darlow

Marriage in the early twenties and having children shortly thereafter puts at least a temporary damper on work aspirations

skills, computer awareness is emerging as the most valuable.

Regarding class distinction, middle class women are more likely to be designing *ridas* and women's clothes then doing the actual manual labor, whereas the reverse is true of the lower middle class. Domestic and catering work is found among women of lower socioeconomic status, whereas *mehendi* application and tutoring is more observable among the lower middle class. Professional jobs like teaching in school and accountancy are more characteristic of the middle and upper classes. With rising income and education levels, it seems that families tend to move out of the *mohalla* and into suburbs where they engage in professional pursuits, especially medicine, school/college teaching and chartered accountancy.

More than a third (37 percent) of these women have switched from one type of work to another. The reasons they gave for the change included: the previous work was no longer lucrative

(37 percent) marriage and family reasons (26 percent), they had merely added another type of work to existing work (26 percent) or that too much exertion was necessary for the previous work (11 percent).

Upcoming Generation

One finding that surprised me was the considerable leeway parents give to their daughters regarding education, work options and choice of marriage partner. Although arranged marriages predominate, a daughter has the right to accept or reject her prospective groom and this is respected in practice. However, parents do not give daughters much leeway concerning the age of marriage, and there is persuasion (the word pressure was rarely used) for her to marry by the time she nears completion of college. Young women value the love and acceptance of their parents and they are not willing to dissent when it comes to marriage. In addition, everyone around them is getting married so the message is clear that marriage is a must.

Marriage in the early twenties and having children shortly thereafter puts at least a temporary damper on work aspirations that she may have had. The in-laws exercise more control than the parents, and only when the young bride establishes that she is a good daughter-in-law (does the housework and takes care of her children well) will the control be considerably relaxed. But women say that by that time many lose interest in pursuing further education or employment.

Asked if they would want their daughter to work, 83 women (81 percent) answered in the affirmative. Sixteen (19 percent) of these added an 'if' to the yes: "if she wants to"; "if she has a good job"; "if she is qualified"; "if she is in an economically difficult situation"; "if she works with

izzat"; and "if her husband permits". With few exceptions, these 83 women said that they would like their daughter to decide what occupation she wished to pursue and that they would not like to impose any preconceived preferences on her. It should depend on the daughter's interest, preferences, and what she excels at. Thirty-seven percent of the women reported that their mother had engaged in income generating work.

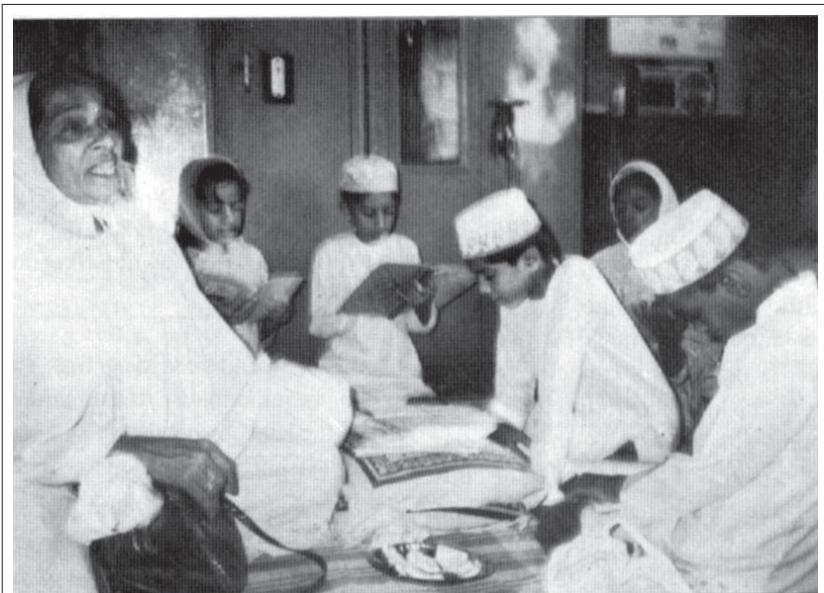
The types of work that women prefer for their daughters are often different from what most women in the community are currently doing. These aspirations highlight a desire for their daughter's life to be better than their own. Interestingly, women make a distinction between what is preferred work for women as opposed to what is preferred for girls. Traditional skills are still valued because it is frequently necessary to rely on these skills for income. However, younger women who are better educated can pursue other options. Work preferences highlight women's desire for their daughter's lives to be better than their own. While medicine and other white collar pursuits are valued, the attractions of these professions are weighed against considerations of academic aptitude and the long period of training required.

The most preferred aspiration that respondents had for their daughters is to work with computers. Many stated this work was both in demand and offered the potential to work from home. The computer is replacing the sewing machine as a means of earning an acceptable type of income at home. Teaching and tutoring children continue to command respect and remain acceptable jobs for women. With an improvement in the level of education for girls, newer work options are opening up and dependence on

traditional skills is lessening considerably.

When questioned whether there is any work that should be avoided, almost half (45 percent) of the sample stated all jobs are good, provided it interests and supports you, you are skilled at it, you do it with *izzat*, and provided that you are your own boss or self-employed. For the rest (43 percent), occupations such as film work, modeling, and dancing should

likely to lose its place of pride in the near future. What is not acceptable, however, is work that focuses on the female body, expects women to serve men, or requires women to go door-to-door to other people's homes. In short, with higher education and new market demands, the options open for girls are considerably greater than what their mothers had experienced, yet do not sharply diverge from what is considered appropriate women's work.



While new employment options are emerging, teaching children is an occupation that is not likely to lose its place of pride in the future. This woman runs Arabic classes out of her home.

be avoided. An almost equal number (21-22 percent) were against beauty parlor/air-hostess/waitress work and eight percent added door-to-door saleswoman. The least prestigious work involves working in a factory, as a domestic, nursing, private secretarial work, and begging.

The overall picture is that manual work is acceptable provided it involves traditional skills. Intellectual or mental work of any kind is respected but outside the scope of many, and service to children such as teaching is not

Aiming for Wholeness

As the relationship between education and employment is strong, a relevant question is the value of education for girls. The majority (93 percent) of the women described it in one word: "independence", or as facilitating overall development. This word had both psychological and economic connotations, the psychological being more salient. Psychologically, she would be strong, have a well-rounded personality, self-confidence, be able to make decisions,

face crises, improve her comprehension of life and human relations. Economically, she would have financial autonomy, her own pocket money to spend as she wished and she need not ask or depend on anyone for it.

The second perceived benefit of education is economic insurance against an uncertain future. She could have a job and be able to support herself or supplement the family income if the need arises. Half of the women stated that education would be useful in case she falls on bad times and has to earn for herself—for example, if her husband dies, falls ill, cannot earn enough to support the family, or her marriage fails. More than half the women (62 percent) stated a daughter's capacity to earn would enhance her traditional role of mother and wife. As an educated mother she will be able to tutor children, tutoring her own children and thereby save on fees or tutor other people's children and earn wages. As a wife she could assist her husband in the family business.

The social stigma now attached to uneducated women in the community is a price that not many women are willing to pay; 36 percent of them mentioned that education enhances one's social status, viz., she can stand proudly among people, she need not be ashamed of herself, her in-laws will think well of her, etc. Less than 15 percent stated that education helps to develop English skills and even fewer said that it improves her matrimonial prospects. Overall the purpose of education is not to make her economically self-reliant or to better her matrimonial chances but rather to produce a well-rounded woman who will benefit the family (tutor children, assist husband in business) and have a modest but independent source of income.

TABLE 3*
Work Aspiration for Daughters**

Occupation	Percent
1. Computers	34
2. Teach/Tutor Children	29
3. Doctor	18
4. Bank	14
5. Traditional Work	11
6. Dress Designer	6
7. Other (Social workers, Managers etc... Engineers, Law etc...)	5

*The percentages add up to 117% because some women gave more than one answer.

** These occupations were the preferences of the 83 women who answered that they would like their daughters to work.

There is a rising level of education among the girls, with a college degree emerging as a norm, and related work aspirations. Almost a third of the sample stated that there are no barriers that prevent women from working. Of the rest, the majority (58 percent) felt that the family members, including in-laws, elders and husbands, disapprove of wives working. The second important barrier (38 percent) was domestic work and child rearing, while an additional 17 percent mentioned religious orthodoxy, lack of interest, encouragement, education, skill, and capital were important barriers to work. By and large, traditional social constraints are breaking down and the

The computer is replacing the sewing machine as a means of earning an acceptable type of income at home.

barriers of family constraints, housework, and child care affect new brides more, partly because working for income is seen to reflect poorly on the status of the new family, and partly because she needs time to adjust to the new home and for raising pre-school children who demand greater care and attention.

Other barriers to productive work are that some women don't know what to do, they aren't sure of what avenues are available to them, access to the market is unknown, and their education is sometimes limited. Quite a few want something readymade to fall into their laps and wish to make no effort.

Perceptions of Others

Bohra women have little knowledge about the women and practices of other Muslim groups. Different communities often live close to one another on the edges of each other's *mohallas*, but there is little or no interaction. When I asked women to rank a few selected Muslim groups in Western India in terms of having a modern outlook, the Khojas (a sister Ismaili Shia Muslim sect) got the top rank. They are ahead in both women's education and employment.

The Sunni Muslims, comprised of many sub-sects, are ranked poorly by Bohra women in terms of education, age at marriage, male domination within the home, use of public spaces, and poverty. Stereotypes about this community are commonly held; a refrain I heard quite often is that Sunni Muslim women are destined to wash the Bohra Muslims' dishes.

I asked the women whether they thought that Bohras lagged behind Hindu women in terms of work and employment. Some women said they do lag behind Hindus in this regard, but others said this is not true.

Practically all of the women qualified their answers by saying "Hindu women work because they have to save for their dowry; we don't have this practice", or, "A Maharastrian Hindu woman will not get a decent marriage match unless and until she is employed; this is not true for us." Still others said, "There is a tradition among some Maharastrian families that women have always worked and it is because of this established tradition that they work." Some stated that most Bohra men fulfill their obligation of supporting the family and so wives may work only if they want to. Some stated that a Muslim girl will have to work twice as hard as Hindu women to get a job because of preferential treatment for Maharastrian Hindus. In making their comparisons, the Bohras seemed to be comparing themselves to urban, middle class, educated Maharashtrian Hindu women, not to all Hindu women.

Simple Steps, Urgent Needs

Considering the foundations I found to be already in place within the community — increasing levels of education, desire to work, openness to new technologies — women's lives could be vastly improved by a few simple opportunities. Women, especially the poorer ones, most importantly need access to capital through loans and credit. A domestic worker and a food caterer both said that simply having a sewing machine would improve their income and add prestige to their work. Middle class women need capital to buy computers in order to run classes from their home, or to enhance their existing work skills and potential. Still others need capital to buy raw material for their products.

Training programmes are in great demand. Computer awareness is already highly valued, and lower middle income women would benefit tremendously from the introduction of government subsidised training

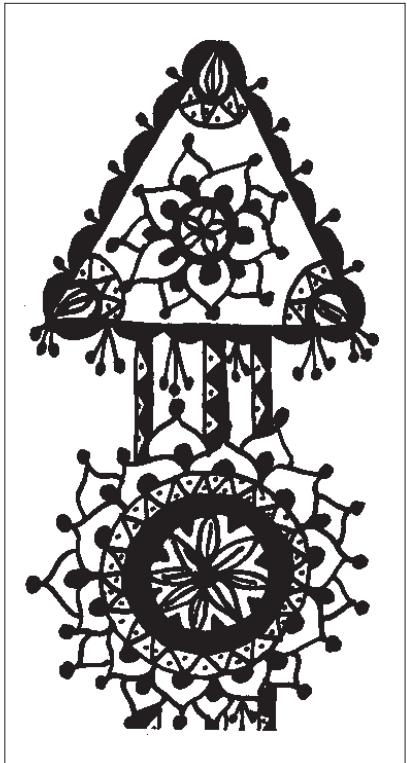


Rehana Ghadially

Access to capital through loans and credit is an urgent need so that women can buy income-generating equipment, from a sewing machine to a computer

programmes. Because the community is business-oriented, women interested in starting their own enterprise or running the family business would also benefit from business training skills.

The potential for serving an expanded market is ripe, but the women need awareness and access to new markets in the local, national, and international realm. This move would expand opportunities beyond the limited *mohalla* economy. Access to new marketing venues would also encourage the upgrading of skills and women's adaptability to meeting new demands. □



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