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PJ-1 1995  
SOUTH ASIA

## The Changing Face of India

PRAMILA JAYAPAL

BANGALORE, India

25 May 1995

I write this newsletter knowing that what I have seen of India in the past four weeks is just on the surface. In the swirling waters of a fast-running river, our eyes are drawn to the bark, leaves and branches being swept along on top of the river. Yet, it is the current underneath that is causing the movement above, and it may take some time to truly analyze and understand what is not apparent at first. I preface the observations that follow with this analogy as a reminder that I am still seeing only the bark, maybe the leaves and sometimes the branches.

\* \* \*

*Dhire-dhire re mana, dhire sab kuch hoi  
Mali sinche sau ghada, ritu aye phal hoi.*

(Go slow o mind, things take their own time

The gardener pours a hundred pots of water, but fruits  
come only in the season.)

- Kabir Das

I knew when the plane landed in India. Before I could even fully emerge from the plane, India surrounded me with her smell of life, of the masses, of hot sultry air brushed with the scent of jasmine. It has been 24 years since I last lived in India, but it would be too easy, even incorrect, to say simply that it has changed. Parts of life here have certainly changed, even since my recent visits in my previous job. However, everything that happens in India takes time, and change is no exception.

Several visible changes are occurring in India. Many of these changes are particularly apparent in the big cities. In Bangalore, for example, there has been a tremendous economic boom in the last five years, giving it the dubious honor of being the fifth fastest growing city in the world. The growth was fueled in large part by India's policies of "economic liberalization" begun in 1991. Reforms were introduced whereby foreign companies were allowed to take majority equity interests in joint ventures in certain industrial sectors, tax regulations were eased, and efforts started to make the dollar freely convertible. The attractiveness of investment, the sheer mass of the Indian market, and the growing numbers of middle-class consumers have drawn in substantial foreign investment. In just the last two months of 1994, the Reserve Bank of India approved Rs. 285.28 crores\* in foreign investment from just three countries: U.S., Netherlands, and Japan. The U.S. was the largest foreign investor, accounting for about 52% of the total investment approved. These new ventures are being located in Bangalore and several other urban centers around India. Even in the smaller, once-sleepy cities, economic change is undeniable. In Kerala, for example, a state that "businessmen once used to shun like the plague" due to strong unions, a lack of electric power, and an unfavorable political climate, multinationals have recently proposed several large investment projects that await approval.

Continued on page 3

\* Note: Throughout this newsletter, I use Rupee figures. The conversion rate is approximately Rs. 30 = US\$1. Rs. 1 lakh = Rs. 100,000 = US\$3,333. Rs. 1 crore = Rs. 10 million = US\$333,333.



"Born into a family of Nairs and Menons, two respectable working-class castes, I was named P.K. Pramila Jayapal." But, she writes, when she was four years old Ms. Jayapal's father was transferred to Indonesia, and she grew up there. She went to an international school where 30 percent of the students were American, and "in this environment I found myself unconsciously shunning India."

When she was 16, Ms. Jayapal traveled to the United States and entered Georgetown University. She spent more than a year at PaineWebber, then entered Northwestern University's Kellogg Graduate School of Management. On her way to an M.B.A., she worked as an intern with Mechai Virvaidya's Population and Community Development Association (PDA) on the borders of Thailand with Laos and Cambodia. Her degree won, she worked for a year as a district marketing manager for Physio-Control Corporation, world leader in the manufacture and sale of cardiac defibrillators, then moved to the nonprofit Program for Appropriate Technology in Health (PATH) in Seattle, where she managed a \$7 million loan fund providing financing and technical assistance to health projects in developing countries.

Simultaneously seeking her roots and immersion in the kinds of people PATH's loans are designed to help, Ms. Jayapal (with her husband Alan Preston) is spending two years living and writing about societal issues in widely diverse regions of India.

The influx of foreign capital combined with the return of wealthy Indians from abroad (Non-Resident Indians or NRIs) has also generated a boom in the housing market. This trend is especially prevalent in Bangalore, now termed the "Silicon Valley of India", where the climate is pleasant year-round. In the last six months, residential property prices in the city have increased 30-40%. In the last six years, property prices have quadrupled. On every road in the Cantonment area of Bangalore, the old British army encampment, beautiful apartment blocks have been erected. They offer luxury living in protected, carefully landscaped acreage, and have Western sounding names like "Victorian Villa" or "Italia". A 3- or 4-bedroom apartment in one of these blocks might easily cost Rs. 90 lakhs.

Discussing evident changes without discussing the meteoric rise of television would be incomplete. In most cities, satellite dishes that broadcast Z-TV (MTV equivalent), Star Plus (cable), and BBC World are ubiquitous. According to the 1990 National Readership Survey 4, 75% (about 100 million people) of the urban population has a television set. Not only has viewing increased, but the content has changed dramatically. Shows such as Baywatch, The Bold and Beautiful, Dynasty and LA Law are popular. Bollywood, India's Hollywood industry, has begun making TV shows that mimic the West, including a talk show with a Joan Rivers-equivalent, Nikki Bedi. Even Hindi movies have changed substantially. One evening in a hotel room in Cochin, I watched snippets of old Amitab Bachan (a classic Hindi film heart-throb) movies. Bachan and his heart's desire eye each other shyly, their hands perhaps touching, but much of the movie teases the

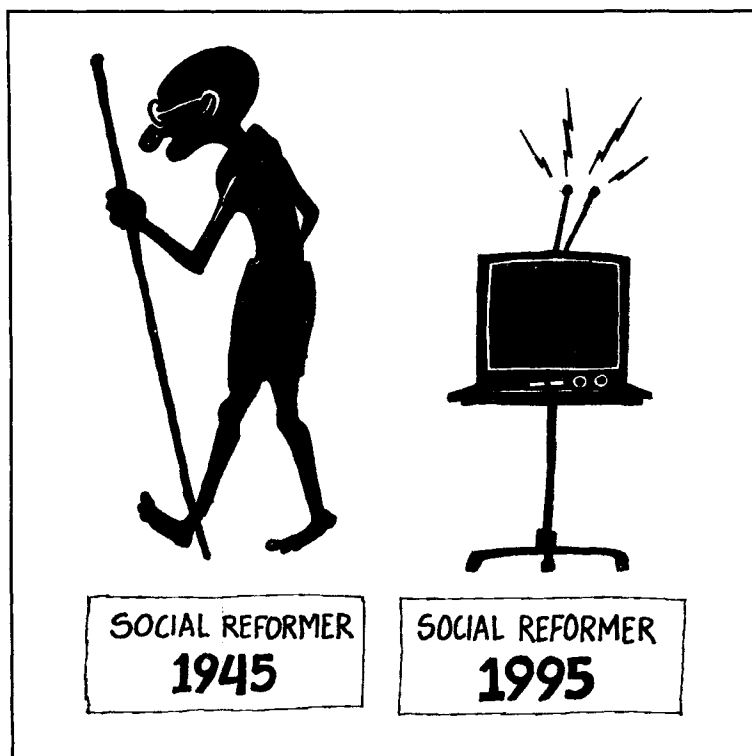
viewer with its very lack of overt sexual actions. Now, movies are filled with dizzying gyrations, definite pelvic thrusts, and scenes with arms sliding up and down scantily clad bodies.

While change is undeniable across Indian cities like Bangalore, it is not absolute. Roads remain narrow and are often filled with rubble, remnants of the construction taking place. Road traffic continues to increase, and the city's exponential population growth is not matched by any proportionate upgrades to the infrastructure. Despite a growing middle class and a group of up- and-coming graduates of the Indian Institute of Management, cheap labor is still the cornerstone of the Indian employment market. In several labor-intensive industries, minimum wages are between Rs. 40 and 60 per day, and even these wages are not always guaranteed in spite of laws. A well-paid cook in South India might earn about Rs. 600 per month. For many of the urban and rural poor, the benefits of computerization and industrialization are not available.

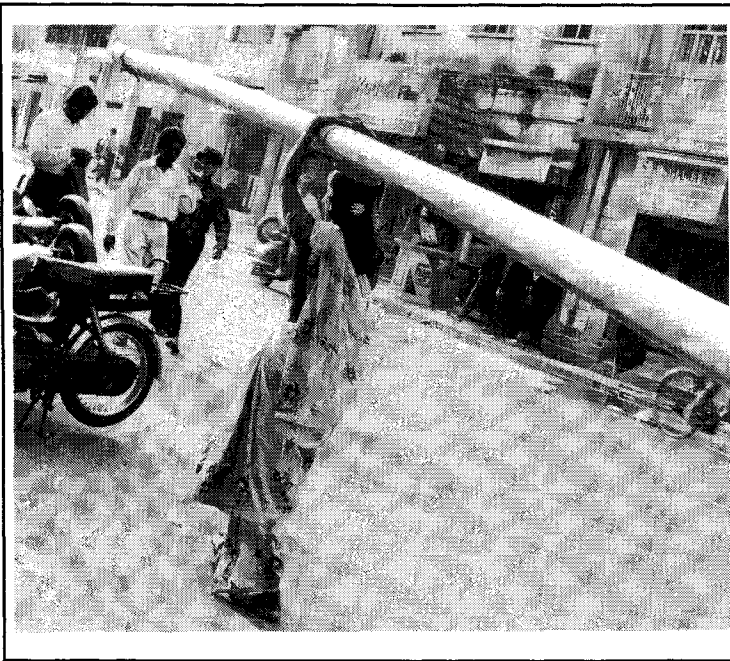
I recently went to several villages outside of Cochin and Trivandrum in Kerala. In Idduki district, a region in the hills just bordering the Western Ghats, is one of the state's largest hydro-electric power plants. However, just 20 km. beyond this project, I visited a village which had yet to get electricity. We asked the women at this village why. Teeth gleaming in the dark, they answered that they had tried but they were too poor. They would have to give Rs. 2,000 per family to get electricity, and it was money that no one could afford. "We'll take a loan," one of the women said to my colleague and traveling partner, Ms. Vijayalakshmi

Das of Friends of Women's World Banking—India. FWWBI gives loans to groups of poor women who have organized themselves around savings and credit. The problem, however, with giving loans for "non-productive" uses like power or latrines is that no income is generated to pay back the loan.

I was told also of a man in a village on the banks of the Krishna River, 350 km. from Raichur in Karnataka State. In spite of its location next to the fast-flowing river, the land in this village was completely dry, except for that of the richer landowners who lifted water from the river to irrigate their fields. These landowners kept this technology from the villagers, so that the villagers would not be able to irrigate their own land. Without productive land, they would have no alternative but to be kept as poor laborers. Only recently, a committed, highly-educated young person left the commercial sector to return to this village, his home, to work with the villagers. It was he who showed the villagers how to lift water from the river to irrigate their dry fields. When Das of FWWBI went to visit this village, she saw a man working



From Manushi magazine, Nov-Dec 1994



*Women still carry heavy loads*

in the fields, running with the plough, tearing around in what seemed like a frenzy. "Why is he running like this?" she asked his wife. "He's so happy to have water in his own fields, he doesn't want to waste time," the wife responded. "You see, he's been bonded for 20 years." "What do you mean, bonded?" Das asked. She was told that this man, for 20 years, had been working for a rich landowner in order to support himself and his family. He was to be available to the landowner as a slave might be to a master, on call 24 hours a day for any task. In return, he was given a bag of substandard millet or grain as food for his family. With the advent of irrigation for his land, he no longer needed to be bonded. After 20 years, he was finally free and did not want to waste his hard-earned freedom.

In a village in Balaramapuram, outside Trivandrum, where 150,000 families of handloom weavers live, the small cement houses often contain joint families of 15 people. The Malayalees are exceptionally clean people, and so looks can be deceiving in detecting poverty. With the new liberalization and industrialization policies, old traditional arts like handloom weaving are fast being discarded. Power looms, polyester and other synthetic fabrics are taking over from handlooms and cotton. As a result, weavers around India suffer from poor living conditions, low wages, and general poverty. Kumar, the president of the Handloom Weavers Society, told me that often it may take one year for the private marketing cooperatives (through whom the weavers sell their goods) to sell the stock and pay

the weavers. On top of that, many of the cooperatives and the government officials are corrupt; sometimes what the weaver gets back isn't even enough to cover her raw materials.

Despite some of the struggles that these villagers face, they remain dedicated to improving living conditions for themselves and their families, to improving their communities, and to pulling themselves out of poverty. Several of the projects that I visited were doing this through integrated rural development—a combination of building awareness of important issues, addressing health and literacy, community organizing, agriculture and other small-scale enterprises. In all of these places, a critical component of the program was the organizing of women's groups around savings and credit.

### **Women, Employment and Credit**

At a workshop entitled "Women, Credit and Employment" in Trivandrum, Das of FWWBI starts her session to about 50 representatives from Kerala NGOs with a statistic from a recent ILO report: "50% of the world's population is women. Of the world's wage earners, what percent do you think are women?" she asks the participants. The question is translated into Malayalam, and the participants whisper among themselves. One young man on the other side of the room says with a knowing smile, "20%". Another man says "30%". The women are silent. Das turns to the blackboard and deliberately shades in 2/3 of the circle she has drawn. The class is surprised. "Acha, so how much of the world's wages are earned by women?" she asks. One brave man answers 50%. She shades in a small slice of a new circle, and writes 10%. I hear real gasps of surprise from the class. "And what do you think about how much of the world's assets (land, property, etc.) are owned by women?" she asks. No-one answers. She outlines another sliver in the cir-



*A Balaramapuram weaver uses a British-style handloom.*

cle, and writes 1%. Now men and women in the room are shaking their heads in amazement. These are social workers, community activists, attorneys, and animators (village motivators) but these statistics are shocking even for them. The rest of the session is spent explaining the relationship between the status of women, employment, income, and credit.

Much of the current world-wide interest in small-scale income generating activities—the programs of Grameen Bank in Bangladesh, FWWBI in India, and Trickle-Up in the U.S.—is based on the assumption that in order to improve the status of women, one must change the fundamental relationship between women, the income they earn and the assets they own. To do this, women must be able to earn higher wages, their work must be reclassified from its current position in the “informal” or “unpaid” sector to the “formal” or “recognized” sector, and they must be able to earn wages for their work. For example, currently, tasks such as fodder gathering is paid for in many places, particularly if done by a man, but is often not recognized as work if done by the woman. Women also should be trained and allowed the chance to take on productive enterprises, such as dairy farming, vegetable farming, and weaving. With increased income and productive employment comes a greater sense of self. Most importantly, women spend their income on children’s education, improved nutrition and food, and emergency health needs.

Because women have no assets or savings to pledge for a bank loan to start small enterprises, they have turned to themselves. Savings and credit groups are being formed in astounding numbers. In Kerala especially, such groups have been in existence for over a decade, and new groups are forming every day. While the Grameen Bank in Bangladesh is often touted as the international model of microenterprise lending, here in India, in just one short trip, I saw several very successful examples of microenterprise lending and of development.

FWWBI, for example, has loaned approximately Rs. 23 million to women’s groups in the past 5 years. Ninety-five percent of these loans have been repaid. FWWBI does not give loans to individuals, only to groups. Loan sizes range from \$100 to \$200,000, with larger loans being given to organizations that include large numbers of women, and have often formed 10, 20 or 30 women’s savings groups. FWWBI requires that groups manage their savings for a period of time before applying for a loan. This shows that the women are committed and have taken their own initiative to improve their situations.

When someone in a workshop asks Das what collateral she takes, she smiles and says, “Trust”. In order to build this mutual trust, Das is rigorous in maintaining relationships with her borrowers. During the workshop, we were barraged with requests from both current borrowers and would-be borrowers to visit their project areas...and we did: at lunchtime, after and before conference hours. If we were unable to go, Das in-

vited people to come to the hotel and discuss their proposals or their projects with her. She goes to villages where no other banker goes. Her most recent adventure had been riding 350 km. on a motorcycle in her sari and getting soaked crossing a river. “But, you know,” she tells me, her eyes gleaming in her round face, “it was so wonderful to see the excitement of these people that someone had finally come to see them, to help them achieve their goals.” Das is revered by the women in the field. They know that if not for FWWBI, they would still be standing in a hostile environment waiting in vain for a bank to make them a loan. However, Das knows (and is quick to point out) that it is not she, but the women, who have made the success of their groups possible with their vision, their desire to fight.

Das believes that one important difference between groups like FWWBI and Grameen is that FWWBI’s goal is to have its borrowers grow enough to eventually take over from FWWBI as the alternative financial institution. It has already happened in some instances. In one case, a group that had originally taken a loan from FWWBI became large enough on its own to offer a loan back to FWWBI! Grameen’s philosophy has been to multiply itself by setting up its own Grameen village banking branches all around Bangladesh to provide credit to village groups. FWWBI, on the other hand, tries to build up existing village women’s groups themselves to provide credit to their own villagers. FWWBI’s hope is that it will eventually have worked itself out of the system, leaving behind a legacy of self-reliant, village-level savings and credit groups. It is a policy of both providing credit and helping village-based institutions to form and prosper.

Unlike several projects I have visited in other countries, development here seems to be truly grassroots driven. Societies, cooperatives, and NGOs are formed by people from villages. Some are educated, some are not, but all are committed. As I will discuss in a later newsletter, development here is by no means without its own struggles. Among other things, groups often lack the ability to do long-term planning, and to develop the “next generation” of leaders to take over from the original, usually-charismatic founder. However, the spark of commitment that these villagers have is unique and inspiring.

The women’s movement is no exception. A recent publication entitled *Violence against Women* summarized this thought in this way: “The whole new women’s liberation movement has a special dynamic in India, with growing numbers of toiling women asserting their rights not in isolation, not in connection simply with conscious feminist groups or the women’s wings of the left political parties, but even more within the framework of the new social movements...”

#### **The Women’s Movement: From the Grass-Roots**

Driving up a long, narrow and windy road, we are thrown from side to side of our old Ambassador car





*A fisherwoman entrepreneur in Connemara Market, Trivandrum*

with each hairpin turn. On our left, the Western Ghats, black pock-marked cliffs, rise dramatically out of rich green teak forests. We pass rubber plantations, in front of which damp rubber mats are strung out to dry. The land is undulating, and so pineapple with its silvery spikey leaves is planted in the higher lying areas, and rice paddies occupy the lower, water-flooded areas. Clouds with a pinkish hue hover over small fields of tread rubber, pepper, mangoes, and areca (betel) nut. Old stone houses with curved arches and gleaming wood trim are nestled in between some of the trees. In the rivers, commonly known as the Kerala backwaters, perfect circles of coconut husks are fermenting until they become soft enough to make into coir.

We come finally to a rural development project called Vandanmedu Development Society. Vandanmedu's project area covers a population of almost 1 million people, of which *harijans*\* and tribals account for approximately 15% and 4%, respectively. The literacy rate in this area is about 67%, quite different from the 90% literacy figures touted for Kerala state. However, here in the lush greenery of Kerala, women are seeking change. This group has received a loan from FWWBI, which has been distributed among several of its women's groups. We go from village to village, meeting each of the women's groups, often comprised of 20 to 30 women per group. They tell us that they are taking small loans for buying cows, rabbit rearing (a new delicacy that fetches excellent prices), agricultural purposes, and other medical needs.

Most of these groups have both a savings scheme and a credit scheme. Each woman puts into her savings account (managed by the central group) a minimum of about Rs. 5 every week. The women are diligent, and savings can build quickly. One woman showed me her passbook: in six months, she had saved Rs. 230.

Against these savings, she is allowed to take a loan of 2-3 times. The interest rate for these loans may be about 12%, a far cry from the 60-70% a money lender may charge. Often, the woman is required to have another woman from the group sponsor her if the loan amount is large. The sponsor will pledge her savings to the group in case her friend does not repay the loan. In this way, women have slowly built up assets, have dealt with small medical emergencies, basic food and health, and gained productive employment. Equally important, they have built a community based on mutual self-help and trust.

In another women's cooperative dairy project, a woman started with a loan for one cow (about Rs. 10,000-12,000). A good cow can produce about 10 litres of milk per day, which, depending on the fat content of the milk, can be sold for between Rs. 6-8 per litre. Within eight to twelve months (depending on if the cow produces a calf which can be sold), a second cow can be purchased. This woman had managed to buy 3 cows, which she proudly showed us. She had built a beautiful cement shed for the cows (complete with a fan), which was spotlessly kept. The cows had well-

\* Harijans means "Children of God." Mahatma Gandhi gave this new name to the dalits or "untouchables."

brushed, shiny coats and looked healthy and satisfied.

How has life changed for these women since the advent of these savings groups, I ask at a women's group meeting. One woman rises shyly. She is wearing a green and pink sari with pink bangles on her arm. She tells us that now she commands respect. Even at the bank, they give her a chair and don't keep her waiting as long. People in the village know her. She is able to provide for her family. And she has a support system in the other women in her group. At meetings, they discuss family problems, their children's health and education, money issues, loans, and their income-generating activities. They are happier and stronger.

Several women we met had been elected to the *panchayats* (village councils). In fact, one woman had been a *panchayat* member for several years, and had just recently been elected President. Women's participation in *panchayats* is still fairly unusual. In 1984, women comprised only 1-2% of local decision-making bodies in India. Recently, the Panchayati Raj Act was passed, which allocated 33% of seats for women. This, combined with the growing power of women in the villages, should lead to a more substantial increase over the next decade in women's participation in local governing bodies.

### The changing face of the women's movement

The grassroots nature of the women's movement in India is a fairly recent development. Gender issues such as women's education, widow remarriage, female infanticide and purdah have been the subject of some public discourse since the 19th century. In those days,

it was mostly men, like Iswar Chandra and Reshab Chandra Sen, who led the charge to abolish child marriages and other such practices. There were only a few women involved, though the ones who were involved were strong, radical reformers. In the 20th century, this dynamic began to change. Mahatma Gandhi was instrumental in integrating women into the fabric of everyday life, encouraging their productivity through *khadi* (pure rough cotton cloth) spinning. During the 1960s, the anti-price, anti-war, and student movements led to the creation of autonomous women's groups and the resurgence of women's active participation in social issues. However, it was the 1970s that marked the most prominent change in the nature of the women's movement. Activist-oriented groups, this time led by women, began to form around specific women's issues such as rape, dowry and wife-beating. Feminist magazines, literature and workshops proliferated. Not surprisingly, the movement also began to show signs of fracturing. In 1982, N. Desai classified the various perspectives as follows:

"Those who merely wanted to make some minor reforms in the existing social structure and remain contented with liberal statutory measures were known as bourgeois feminists. Those who found men alone (to be specific, power relations between men and women), responsible for miseries of women were known as radical feminists, and those who admit the role of patriarchy in subjugating women in our society but at the same time believe that in this system other oppressed and exploited masses like dalits, tribals, working class are allies of women's liberation movement and therefore believe in solidarity with these groups are known as socialist feminists."

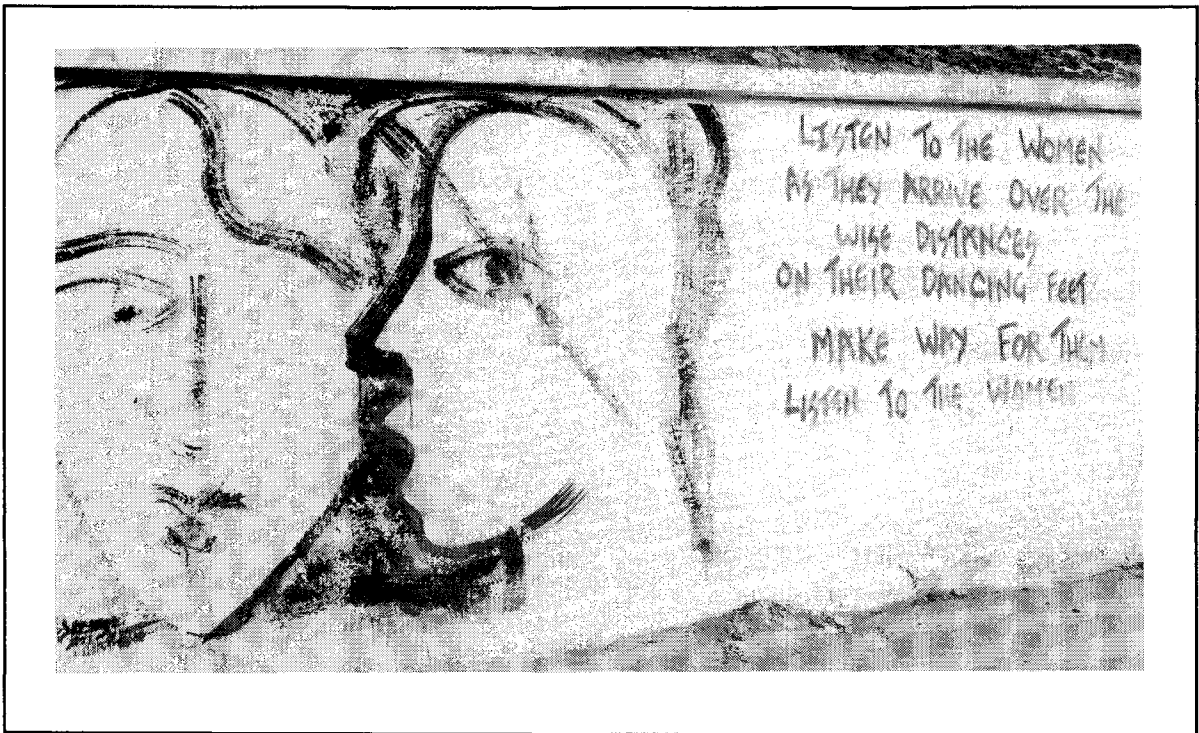
Tension between the different groups still exists today, and has a particularly strong impact on issues such as men's involvement in the women's movement. Upon recently meeting a woman advocate (attorney) who works with women's issues in addition to her private practice, she said, "There are too many of these radical feminists who are giving us a bad name. We must not hate men. We must bring everyone in the community into the battle."

In fact, men still play an important role in the women's movement. It seems evident to me that women's issues must necessarily involve men's education and awareness of critical issues. In the long run, big strides will be made in a community and change will be sustainable only if the whole community participates. However, it is still essential that women are the key motivators. Sunera Thobani, the President of the National Action Committee for Women recently said in a speech that "women's rights will end patriarchal power relations. This can only happen by women organizing and empowering themselves. The best thing men can do is to give the women the space to do it and to educate other men. The actual empowerment must be taken on by women."

### MILESTONES OF THE WOMEN'S MOVEMENT

<u>Year</u>	<u>State Action</u>	<u>Women's Reaction</u>
1971	Natl Committee on Status of Women set up	Historic step
1983	Rape laws and laws to deter dowry deaths amended Crimes against Women Cell estab. in Delhi	Changes inadequate Ineffective
1985	Dept. of Women and Child Development establ.	Welcome step
1986	Indecent Representation of Women (Prohibition) Bill passed	Full of loopholes
1987	Sati Prevention Bill passed	Bill makes sati victim an offender
1990	National Commission for Women set up	Welcome step, but lacks teeth
1992	Reservations created for women in local self-governments	Welcome step

Adapted from India Today, 2/15/95, "A Lobby of Their Own"



*A painting on a Bangalore city wall*

### **The 1990s: Stage Left, if not Center Stage**

Now, in the 1990s, women's issues have gained tremendous public visibility. The local and national papers are filled with articles of varying titles about women's issues: "The case for gender democracy", "Stree shakti" (women's power), "An all-women affair", "New schemes to empower marginalised women". Women can be seen riding around on scooters, working in most businesses, and sometimes even featured as notable executives in leading business journals. State governments are beginning to pay attention to women as well. Last June, the Government of Maharashtra announced a Policy for Women, and was the first state to ban amniocentesis tests for pre-natal sex discrimination. In its 1995-96 state budget, the Karnataka Government has included some new women's schemes, including entrepreneurial development for widows and other disempowered women, credit support for production, and marketing and production design support for women. The issue, of course, is whether these bills and commissions are merely lip-service or whether they will be able to achieve results. However, it is indisputable that the issue is at least at stage left, if not center stage.

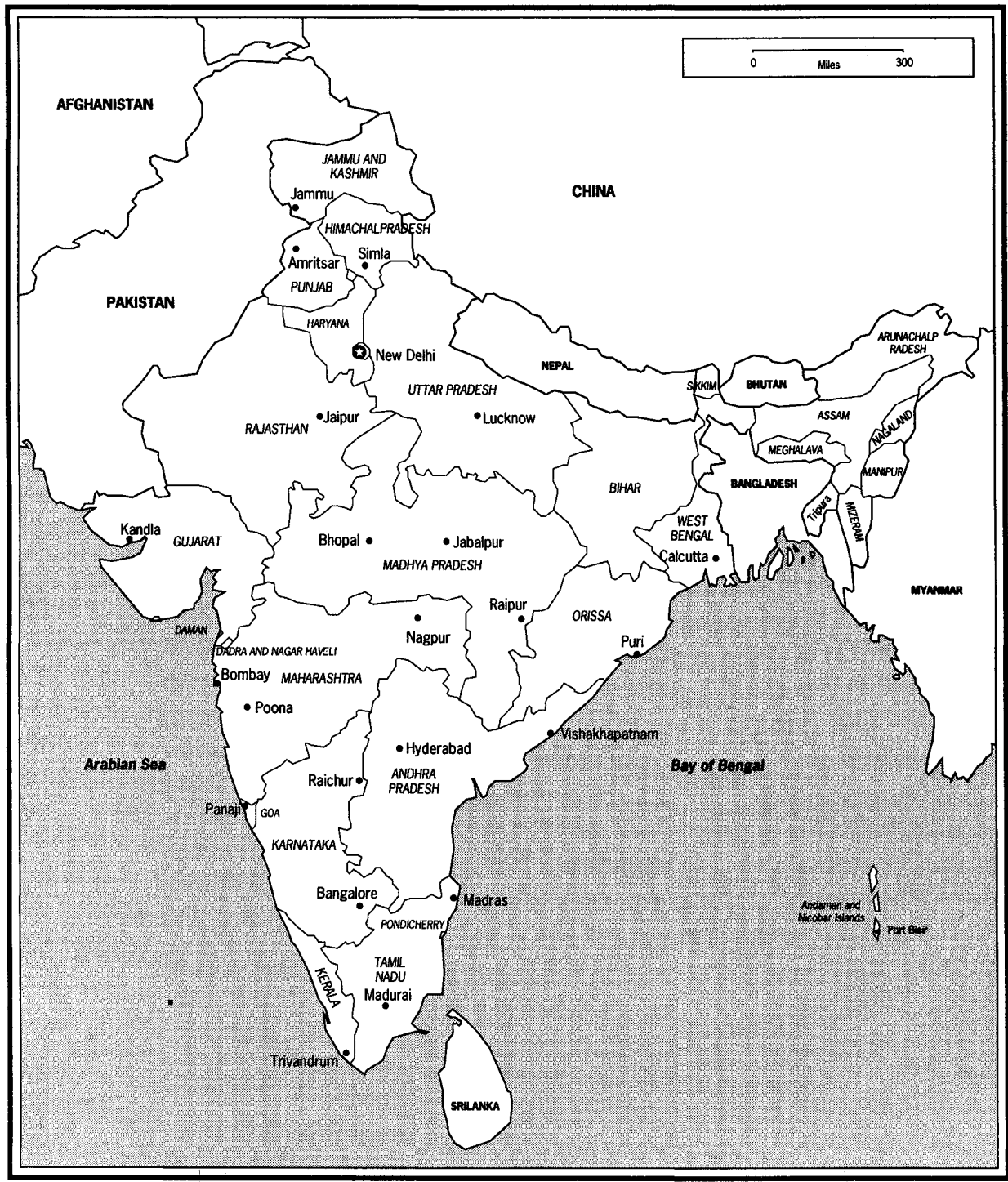
Even profit-minded businesses recognize the emerging importance of women in India. Ogilvy & Mather, the third largest advertising agency in India, has undertaken a study here to look at the status of women. When I discussed the study with O&M board member and concept designer, Achin Ganguly, he was quick to put the study in context. "We believe that we need to take a macro view to what makes people make brand choices," he said. "There are a number of cultural con-

texts that influence consumers' behaviors. We want to know what those are. We are looking at what is the major influencing factor in a household. To do this, we need to know what is a household? And what is the role of women in the household?"

But O&M's study is far from a typical marketing survey, and its results, Ganguly points out, will not be able to be analyzed like a Nielsen report might be. O&M has already had a conference of experts in several fields, including a well-known anthropologist who has completed an extensive study on the role of women in urban and rural areas. The second phase of the pilot project is to send people to live in villages and observe how decisions are made, again more from an anthropological standpoint. This summer, O&M will hold another closed-door conference with key women's activists and experts, including Kiran Bedi, the first (and now former) woman Inspector General of Delhi's Tihar Jail, the largest jail in India. (Bedi gained controversial publicity for her efforts to transform Tihar into a reformatory, initiating a policy of openness that brought her great praise and criticism.)

O&M's CEO in India, Mr. Ranjan Kapoor, believes that women are and will be a key consumer group, both in rural and urban areas. I comment that the study is extremely forward-thinking, given that most companies are satisfied just to tap the existing middle-class, without investing funds into this kind of a different, untried study method. He and Ganguly are proud of this. Kapoor has been a strong supporter of this project, and has matched his interest with funds from O&M's cofers. Like many others, including myself, he and his colleagues seem to be trying to understand exactly





what the status of women is in India.

•••

India is full of contradictions. There is clearly a tension between the progress of women and the traditional role of women, a role that has been institutionalized through culture and religion. I will relate just one personal anecdote that has stayed with me, and gives a small insight into the challenges still ahead for women, even in light of all the positive change that is occurring.

In Trivandrum, a friend and I woke up at 5 a.m. to go to the temples. The air was fresh and clear, and life had started several hours before. We went first to Amman (meaning Mother) Temple, a temple we were told was only for women. Here, instead of cracking coconuts as an offering, you light firecrackers ("boom" cost Rs. 1, "boom-boom" cost Rs. 2). We left our shoes in the rickshaw, and walked into the compound, the wet sand crunching under the soles of our feet. There were men in the temple, but it was filled with carvings of goddesses. In the center, was a beautiful gold-plated figure of Shakti, another form of Siva's wife, Parvati. She was framed within a curved arch entranceway that was lit with small candlewick flames. We held out our hands for the holy coconut milk, which we drank and then sprinkled over our heads, smeared sandalwood paste on our foreheads, and talked about how unusual (and, yes, nice) it was to find a temple devoted to just women goddesses, where even men prostrated themselves in front of the goddesses.

It was with this feeling that we moved on to the next temple, the famous Padmanaswamy Temple. The temple is closed to non-Hindus and foreigners. It is inside the old fort, and is a beautiful example of typical Dravidian architecture, with its outward cascading layers forming a sort of triangle but with a flat top. Even at 6 a.m., the shops lining the street up to the temple were open. Tour buses carrying pilgrims from other states had arrived, and people were bathing themselves in the temple tank before entering.

I was stopped at the entrance to the temple, because of my *salvaar kameez*, a long tunic with balloon pants underneath. I was told that I had to wear a *veshti*, a piece of cloth normally worn by men, tied high under my chest to cover my trousers. I was somewhat surprised by this, given that a *salvaar kameez* is very modest and covers all parts of the body, even more so than a sari. However, I knew that Kerala temples, of all the temples in the south, are particularly strict about who enters, what is worn, and other such issues. I rented a *veshti*, and left my bag and camera in a small room to the side of the temple.

We walked into a room which contains the sanctum sanctorum, the innermost room holding the famed sleeping Padmanaswamy, an incarnation of Lord Vishnu. A temple brahmin pointed me in the direction to gain access to the sanctum sanctorum, but it cost Rs. 2, and I did not go; I have never liked the idea of pay-

ing to see God from close. So, I stood on a small platform with huge crowds of people. Eyes closed, I was pushed and pulled with the crowd, enveloped in the smell and heat of bare-chested men and sari-clad women stuck together in devotion. Heady from this experience, I came off the platform. As I was leaving the room, I saw a man just near my left shoulder pull his arm away, and back away from me. He had twisted his whole body so that he would not touch me, and he was looking at me with a mixture of fear and contempt. I wondered what I had done to him. When I asked my friend, she shook her head and said, "He must be a high-class Brahmin who considers you impure because you are a woman. And especially since it is Saturday, they are supposed to remain very pure today." After our visit to Amman temple, and the heady experience of the crowded platform, I was surprised that, even here in the temple, in the presence of God, a religious man would fear women so much to display such a reaction. But, as I was to learn and as I will share in a later newsletter, there are certainly aspects of the post-11th century interpretation of Hindu texts that may contribute to the continuance of such views. This is only a small example, and in some ways, seems trivial to the many larger issues that women have to deal with here. But, in some ways, it also shows the extent to which change must occur in both the visible and the invisible, the apparent and hidden facets of life.

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Progress is happening on all fronts. But, as Kabir Das said, everything comes in its season. Change takes time and India is a big country. Each activity, each women's group, each struggle is important because it means women and men are taking control of their lives in their small area. India is too big, and each state too distinctive, to change through national programs. Many of the savings and credit groups had taken their inspiration from another group that had been formed in a nearby village. Woman inspiring woman, man educating man, community showing community: these seem to be key factors in the mass movement here. □

#### NOTES:

- i "U.S. is Largest Foreign Investor," *Deccan Herald* (May 9, 1995).
- ii Josey Pulienthuruthel, "The Kerala Miracle That Didn't Happen," *BusinessWorld* (May 3-16, 1995), pp. 56-7.
- iii "The Garden City". *The Economic Times*. 12 March 1995.
- iv Gail Omvedt, "Violence Against Women: New Movements and New Theories in India (New Delhi, 1990), p. 16.
- v Robin Morgan, ed., *Sisterhood is Global* (New York, 1984), p. 295.
- vi Vibhuti Patel, "Emergence and Proliferation of Women' Groups in India: 1974-1984," in *Women in Indian Society*, ed. Rehana Ghadially (New Delhi, 1988), p. 249.
- vii N. Desai, *Emergence and Development of Women's Organizations* (Bombay, 1982).