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ABSTRACT

Women's vulnerability to increased landlessness and other economic factors has created a need in most developing nations for year-round, rural, non-agricultural employment opportunities for women. Census data from 56 Third World countries reveal that women are generally underrepresented in the paid labor force and overrepresented in the "unpaid family worker" labor force. Consequently, agrarian reform and rural development policies, in combination with favorable national economic policies, must work to raise the productivity of the labor in which women currently engage, transform subsistence activities into income-generating activities, and create new employment opportunities for women in areas such as non-agricultural production, sales, services, administration, and the professions. A 6-step strategy for mobilizing rural women for employment involves: (1) identifying the groups of women who most need income-generating employment; (2) defining the range of economic activities in which they are engaged; (3) locating and mobilizing indigenous social networks of women; (4) establishing sources of credit, technical assistance, and training for group enterprises; (5) determining needs for technology to reduce domestic burdens; and (6) identifying and overcoming other cultural or structural obstacles that deny women control over the products of their labor. (SB)

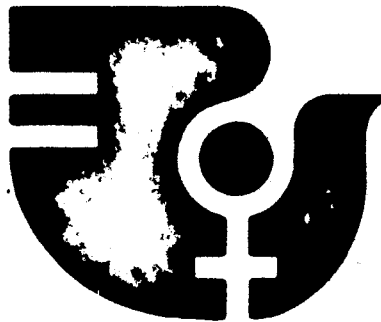
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WOMEN IN DEVELOPMENT

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JOB'S FOR WOMEN IN RURAL INDUSTRY AND SERVICES

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September 1979

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Summary

Increasing landlessness in combination with other economic and demographic forces has created a compelling need in most developing countries for the expansion of nonagricultural employment in rural areas. Because women tend to be particularly vulnerable to displacement from land and from traditional income-generating activities by the commercialization of agriculture for cash crops and by investment in capital-intensive industries, policies of agrarian reform and rural development will need to design support systems to: (1) raise the productivity of labor in which rural women currently engage; (2) transform subsistence activities into income-generating activities; and (3) create new employment opportunities for women, particularly outside of agriculture.

A review of international statistics on the representation of women in the labor force, classified by employment status and by occupation, reveals that women are underrepresented among the economically active population -- and especially in the paid labor force (excluding unpaid family workers) -- in all but a handful of countries. Women constitute 20 percent or less of the paid labor force in 20 of the 56 countries for which recent data are available, ranging in some countries as low as 4 or 5 percent. Even though women's economic productivity is undoubtedly underreported in census statistics, a convincing argument can be made that the low rate of participation of women in many countries in the paid labor force perpetuates their economic and social dependency and retards the development process.

A number of strategies for expanding nonagricultural employment for rural women are proposed in this paper. A two-pronged effort includes both national measures to promote investment in rural areas, encourage the diversification of rural economics, and correct other economic imbalances undermining rural development, and grass-roots measures to organize employment schemes for rural women in nonagricultural production (particularly small industries and rural construction), sales, service, and administrative/professional positions.

Planners might consider a six-step approach to creating employment for women in the rural sector: (1) identifying groups of women who are most in need of income-generating employment (particularly the landless, stigmatized racial, religious, or ethnic groups, and households headed by women); (2) defining the range of economic activities in which these women are currently engaged, with a view to raising their output and income-generating capacity or shifting them into more productive activities; (3) locating indigenous social networks around which groups of women could be mobilized to work together; (4) establishing sources of credit, technical assistance, and training to reach these traditionally ineligible groups; (5) determining needs for technology to reduce domestic burdens; and (6) identifying and overcoming other cultural or structural obstacles that deny women control over the products of their labor. In combination with agrarian reform policies to reduce major inequalities in access to material and social sources within rural areas as well as between the rural and urban sectors, such strategies can provide women with essential support systems enabling them to become active agents and beneficiaries of the development process.

* * *

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Conditions intensifying the need in almost every developing country for greatly expanded nonagricultural employment in rural areas are, by now, familiar: increasing landlessness due to loss of tenancy rights, land foreclosures, and other factors; declines in average size of farm holdings; ceilings on the extension of arable land and on its productivity; low agricultural wages and displacement of labor by mechanization; high rates of natural increase in rural populations; limits on the capacity of already overcrowded cities to absorb landless migrants from the countryside, and so on. Although the redistribution of land into smaller, individually owned parcels or larger collective farms offers a partial solution to rural unemployment in areas where land ownership remains highly concentrated, diversification of the rural economy everywhere requires expansion of the nonagricultural sector to provide year-round or seasonal employment for landless workers and small farmers or collectives.

Less familiar, however, are the arguments for expanding nonagricultural employment for rural women. Yet the need is undoubtedly greater. Because women are less likely than men to own land or to have legal rights to its use, they are especially vulnerable to eviction at the time of divorce, desertion, or widowhood. Female agricultural laborers earn less than males and are more likely to be unemployed. As men gain control over new technology and other agricultural inputs, the widening productivity gap between the sexes frequently undermines women's earning capacity. The declining size of holdings increases the pressure on women in farm families to supplement agricultural incomes with nonfarm activities. Higher survival rates of children intensify household demands for

investments in children (food, school fees, marriage exchanges) that are of special concern to women. Opportunities for urban employment for female migrants in many countries are even more limited than they are for males; thus, many remain in the villages without regular remittances from their absent menfolk. Even land redistribution schemes bypass them when title is granted to the male household head. On collective farms, women may not be allowed to perform certain agricultural tasks carrying higher wages or workpoints. All of these arguments, and more, point to the need for a policy of rural development and agrarian reform that pays particular attention to expanding income-generating employment for rural women not only within, but outside, the agricultural sector.

Rural women everywhere engage in economic production; the question here is whether their labor generates income in cash, kind, or trade over which they have some control. A growing body of literature attests to the ingenuity and diversity of women's productive activities, particularly in the informal sectors of the economy: making beancakes at home for sale in the market, fattening cattle, husking a neighbor's paddy for a share of the rice, weaving rugs or mats, lending out small quantities of grain at interest. The central argument of this paper is that development programs will succeed in reaching the poor more directly if they design support systems to (1) raise the productivity of labor in which rural women currently engage; (2) transform subsistence activities into income-generating activities; and (3) create new employment opportunities, particularly outside of agriculture. A number of primarily grass-roots strategies for doing so, viewed in the context of more sweeping macro-economic policies to encourage rural diversification, are suggested in the sections that follow.

1. The Economically Active Female Population:

A Statistical Portrait

A 55-year-old Tamang woman from the Nuwakot District of Nepal, northwest of the Kathmandu Valley, tells her life story to an anthropologist.¹ Having been forced as a young woman into corvée labor for the "Rana Prime Ministers" who required her to carry mangoes on her back from their orchards near her house to the Rana palaces in Kathmandu (a week-long round trip by foot), and having been married off by her parents to a very poor man, she describes how she parlayed a few small coins into enough money to buy land.

I've never gone trading salt as far as Kyirong [in Tibet], but I've gone as far as Sertung [near the Nepal-Tibet border]. I bought thread for one anna [fraction of a rupee] a skein and wove a man's turban. For that turban I got five mohars [1/2 rupee each, or 2-1/2 rupees]. I left one mohar with my mother, then I took the other two rupees to Sertung. On the way to Sertung I found corn at three pathis [about one gallon] for a mohar. So I bought 12 pathis and came back home within nine days. I loaned out the nine pathis of corn in bidiya [a type of loan on which the interest is paid in grain each year]. Then later I collected on those loans and took the grain to Kathmandu where I sold it for 20 rupees. Then with that money and a little more I accumulated, I bought the [unirrigated] land my middle son is now living on for 25 rupees. ...From the thread I bought for an anna a skein I made a turban which I sold for 2-1/2 rupees. Then I turned those 2-1/2 rupees into 20 with my corn dealings. From that I bought 25 rupees of land. But what a struggle it was for me to put together those 25 rupees.

The difficulty of measuring and classifying economic activity, obvious enough in industrialized economies, is clearly compounded in the rural sectors of developing countries. Even the counting of persons as employed or unemployed, yet alone estimating the degree of their under-employment, is problematic (Brannon and Jesse 1977; Bruton 1979). When we consider that women are more likely than men to work without pay,

to engage in marginal and less viable types of activities in the informal economy, and to shift seasonally or even daily between and among subsistence and market activities, the problems become overwhelming.

The story of the Tamang woman is typical of the ingenuity and complexity of economic roles that are so central to women's survival yet so defiant of formal measurement. Weaving a single turban for sale, she would not be defined as economically active; weaving many, she is an "own-account" worker in manufacturing. When she buys corn, lends it out at interest, then sells the grain, she is a sales worker. When she buys land and works it, she is an own-account worker in agriculture or an unpaid family laborer. Perhaps she is not even classified in the labor force if the farm produce is consumed rather than sold, since census takers distinguish between subsistence and market work in defining persons as economically active (Boulding et al., 1976: 295-335). Not only do official definitions of economic activity exclude much of women's production from consideration (their value-added contribution to crop processing or food production, for example), but census takers, male household heads, and women alike tend to underreport and undervalue their productive roles (Deere 1977a).

Censuses, with all their faults, nevertheless remain our primary sources of comparative statistics on labor force participation. Table 1 includes data from 56 developing countries on the percentages of all persons classified as "economically active" who are female, both by employment status and by occupation. In calculating the percentages of workers within different employment and occupational categories who are women (an "index of femaleness") we hope to avoid some of the problems of noncomparability

Table 1. Percentage of the Economically Active Population that is Female,
by Employment Status and Occupation (where known), 56 Countries.

Region/ country/year	Employment status				Occupation (excl. family workers)						
	Total economically active	Employee	Self- employed	Unpaid family worker	Econ. active excluding unpaid family	Agriculture	Nonagric'l production	Sales	Service	Admin/mgr/ clerical	Professional/ technical
Sub-Saharan Africa (10)											
Botswana 64	50	23	55	33	50	52	9	19	57	14	39
Tanzania 67	48	9	53	46	48	52	6	10	18	9	24
Ghana 70	44	12	53	67	41	36	30	88	23	14	24
Sierra Leone 63	36	6	13	65	11	10	6	42	6	14	27
Liberia 62	36	6	18	76	14	16	3	33	13	12	27
South Africa 70	33	-	-	-	33 ^a	29 ^a	7 ^a	27 ^a	67 ^a	42 ^a	46 ^a
Zambia 69	30	-	-	-	30 ^a	12 ^a	4 ^a	14 ^a	10 ^a	19 ^a	21 ^a
Mozambique 70	26	6	33	63	-	-	-	-	-	-	-
Nigeria 63	24	-	-	-	24 ^a	10 ^a	23 ^a	60 ^a	26 ^a	9 ^a	15 ^a
Mauritius 72	20	21	14	46	20	23	6	13	52	19	37
Median	34	9	43	63	32	23	6	27	23	14	27
North Africa/Middle East (10)											
Turkey 65	38	10	4	73	6	5 ^b	9 ^a	1 ^a	7	13	21
Tunisia 75	20	13 ^c	20 ^c	55 ^c	16 ^a	6 ^b	24 ^a	3 ^a	28 ^a	19 ^a	22 ^a
Morocco 71	15	14 ^c	6 ^c	21 ^c	15 ^a	11 ^a	15 ^a	4 ^a	38 ^a	23 ^a	15 ^a
Kuwait 75	12	13	0	1	12	0 ^b	0 ^a	1 ^a	20	10	34 ^a
Syria 75	11	13	4	62	8	9 ^b	5 ^a	1 ^a	10 ^a	9 ^a	23 ^a
Iran 72	10	11	7	17	9	2 ^a	22 ^a	1 ^a	15 ^a	10 ^a	26 ^a
Libya 73	7	6	1	60	4	2 ^b	1 ^a	1 ^a	10 ^a	4 ^a	19 ^a
Jordan 61	6	6	4	16	5	5 ^a	4 ^a	1 ^a	11 ^a	5 ^a	30 ^a
Egypt 66	6	8	3	11	7	3	3	6	14	9	24
Algeria 66	4	5	2	9	4	1	4	1	13	11	21
Median	10	10	4	37	8	4	4	1	14	10	22
South/Southeast Asia (11)											
Thailand 76	38	32	24	66	27	20	30	31	46	27	44
Rep. Korea 76	38	29	27	69	28	21	29	33	56	21	24
Hong Kong 76	35	37	16	63	34	20	37	20	33	36	41
Philippines 75	34	39	22	45	31	10	32	59	67	42	59
Indonesia 71	33	28	24	52	27	32 ^a	27 ^a	44 ^a	43 ^a	10 ^a	32 ^a
Malaysia 70	32	24 ^c	63 ^c	63 ^c	32	20 ^b	16 ^a	18 ^a	32 ^a	22 ^a	34 ^a

Table 1 (continued)

Region/ country/year	Employment status				Occupation (excl. family workers)						
	Total economically active	Employee	Self- employed	Unpaid family worker	Econ. active excluding unpaid family	Agriculture	Nonagric'l production	Sales	Service	Admin/mgr/ clerical	Professional/ technical
South/Southeast Asia (continued)											
Singapore 76	31	33	14	55	31	12	26	20	45	44	38
Nepal 71	29	11	30	49	28	30	9	12	16	4	8
Sri Lanka 71	26	26	9	47	25	26	15	6	23	30	41
India 71	17	11	10	21	17	20	8	6	17	4	18
Pakistan 61 ^d	12	5	5	35	5	5	6	2	15	1	10
Median	32	28	22	52	28	20	26	20	33	22	34
Central/South America (25)											
Haiti 71	47	43	34	64	-	-	-	-	-	-	-
Jamaica 61	40	39	32	42	39 ^a	15	28	65 ^a	86	40	64 ^a
Barbados 70	39	-	-	-	39 ^a	37 ^a	17 ^a	58 ^a	65 ^a	52 ^a	40 ^a
Puerto Rico 77	33	35	12	70	32	3	22	25	49	43	51
Trinidad/Tob. 74	30	27	25	36	28	25	11	44	50	48	43
Venezuela 75	28	30	21	38	27	4	14	25	58 ^a	41	50 ^a
Uruguay 75	28	26 ^b	22 ^b	15 ^b	28 ^a	4 ^a	20 ^a	29 ^a	60 ^a	33 ^a	58 ^a
Guyana 65	27	23	27	40	27 ^a	16 ^a	9 ^a	43 ^a	58 ^a	25 ^a	41 ^a
Dominican Rep. 70	26	25	15	24	26	17	27	20	62	30	47
Panama 70	26	34	10	26	26	4	11	31	65	50	51
Argentina 70	25	28	16	27	25	6	11	24	60	40	55
Chile 70	23	24	20	15	23	3	14	29	69	29	50
Bolivia 76	23	24	21	-	23	12	15	55	59	35	40
El Salvador 71	22	22	16	10	23	4	19	53	82	35	42
Mexico 75	22	23	18	24	21	6	15	33	50	40	38
Nicaragua 71	22	25	19	9	23	3	16	50	78	32	43
Brazil 70	21	26	11	23	21	10 ^a	11 ^a	14 ^a	72 ^a	26 ^a	59 ^a
Paraguay 72	21	23	18	15	22	6	27	41	61	25	55
Peru 72	21	23	15	32	20	7	14	30	58	34	26
Colombia 64	20	25	13	13	21	3	18	24	74	20	47
Costa Rica 73	19	24	6	4	20	2	12	21	65	30	46
Cuba 70	18	20	1	3	-	-	-	-	-	-	-
Ecuador 74	17	21	12	13	17	4	16	27	66	31	43
Honduras 74	16	22	12	5	15	1	24	37	73	28	47
Guatemala 73	14	19	10	6	15	2	14	35	60	30	40
Median	23	25	16	23	23	4	15	29	62	33	47

Table 1 (continued)

Sources: Yearbook of Labour Statistics, 1970, 1974, and 1977, Tables 2A and 2B (Geneva: International Labour Office).

Notes:

- a/ Includes unpaid family workers.
- b/ Estimates, excluding unpaid family workers.
- c/ Employment status data are from 1960.
- d/ Includes Bangladesh. Although recent data do not show employment status and occupation, women were 25 percent of the total economically active population in Bangladesh in 1974 and 7 percent in Pakistan in 1976.
- e/ Employment status data are from 1963.

across countries in the ways in which workers are distributed across employment or occupational categories (the "distribution index") and in methods of deciding whether or not they are economically active (Boulding et al 1976: 7).

Women constitute the highest percentages of the overall labor force including unpaid family workers (column 1) in the 10 sub-Saharan and 11 South and Southeast Asian countries for which recent data are available, with medians of 34 and 32 percent, respectively. The 25 Central and South American countries show a lower median -- 23 percent -- with the 12 North African and Middle Eastern countries showing the lowest at 10 percent. There is considerable overlap across regions, however, except that the lowest percentages of women among the economically active population (10 percent or fewer) are all in North Africa or the Middle East (Iran, Libya, Jordan, Egypt, and Algeria), whereas the highest (40 to 50 percent) are in sub-Saharan Africa or the Caribbean (Botswana, Tanzania, Ghana, Haiti, and Jamaica).

Employment status refers to the classification of workers as employees, self-employed, or unpaid family workers, regardless of their occupation. When we compare the extent to which women are represented within these three categories of workers relative to the labor force as a whole, distinct regional patterns emerge.

The status of employee reveals the most about women's direct access to incomes. It includes persons working for private or public employers who are paid in kind or in wages, commissions, or tips. Among these are agricultural laborers, women doing piece-work at home for employers, and domestic servants. Women constitute the highest percentage of employees on average in Asia and Central/South America with medians of 28 and 25

percent, respectively, and the lowest in North Africa/Middle East and sub-Saharan Africa with medians of 10 and 9 percent. Although women in the first three regions are generally not significantly underrepresented among wage earners relative to their numbers in the total labor force, in sub-Saharan Africa (Tanzania and Ghana in particular) where women concentrate in agriculture or marketing as self-employed or unpaid workers, they are remarkably so.

Self-employed workers are the large and small entrepreneurs -- employers who own their own businesses or run a trade that employs at least one paid worker -- and workers on their own account, including persons working at home for profit (women who take in laundry or sewing, say, or make handicrafts for sale) and farm owners or renters without paid employees (owner-holders and tenant-holders). Regional differences in the percentage of women among the self-employed are marked. Sub-Saharan Africa shows the highest median at 43 percent; South/Southeast Asia and Central/South America considerably lower at 22 and 16 percent; and North Africa/Middle East the lowest at 4 percent. The extremely low figures are not all in North Africa or the Middle East, however, for 10 percent or fewer of the self-employed are female in Sri Lanka, Pakistan, Panama, Costa Rica, and Cuba. The highest figures for women entrepreneurs (40 to 63 percent) are in Botswana, Tanzania, Ghana, and Malaysia.

The category of unpaid family worker remains the most elusive. Technically it includes persons who work without pay for a specified minimum time (for women, usually one-third of the "normal" work period) in an "economic enterprise" (again, the market economy, not subsistence) operated by any member of the household. In some countries it also

includes other unpaid workers such as apprentices, or family members who are paid in cash or kind. The classification is most problematic (and most frequent) in agriculture. The United Nations recommends that the following types of farm work be considered as economic activity:

"planting, cultivation, harvesting, preparation of products for sale, care of livestock and repair of farm equipment;" excluded are "household duties such as the preparation of food and the care of chickens and livestock which are used for consumption instead of exchange (Boulding et al 1976: 318). Clearly these definitions are difficult to apply in the face of the multiplicity of tasks in which rural women commonly engage, and especially in their frequent mix of exchange and consumption.

Relative to their labor force participation as a whole, women are overrepresented in this category of worker in about two-thirds of the countries for which we have information. Sub-Saharan Africa and Asia once again show the highest percentages of women among all unpaid family workers with medians of 63 and 52 percent; North Africa/Middle East 37 percent; Central/South America 23 percent. In a few countries, however, they constitute 10 percent or fewer of unpaid family workers -- Kuwait, Algeria, El Salvador, Nicaragua, Costa Rica, Cuba, Honduras, and Guatemala. Considerable reporting bias may account for their scarcity in the Latin American countries.

Given these variations in the percentages of woman among unpaid family workers and the ambiguity of the category, we would expect the exclusion of unpaid workers from the economically active population to alter considerably the picture of women's participation. Surprisingly, however, column 5 shows dramatic changes in only six countries.²

Botswana, Tanzania, Ghana, and Jamaica retain their position at the top of the scale with women making up almost half of the paid labor force, while Libya, Jordan, Algeria, and Pakistan cluster at the bottom with a paid labor force that is only 5 percent female.

These figures conceal important differences between rural and urban conditions in each country, across geographical areas, and among major subgroups of the population (class, ethnicity, age, marital status, etc.). Nevertheless, they do point in a general way to the underrepresentation of women in the paid labor force in almost all countries and to the particular "ecological niche" that economically active women occupy.

Better measures of women's productive roles would undoubtedly change the picture considerably, but less so in the paid than the unpaid categories.³ From a policy viewpoint, the data are helpful in pointing out where programs are most needed to draw women into the economically active population and, where necessary, to permit women to shift out of unpaid family work, marginal self-employment, or exploitative agricultural wage labor into employment bearing higher direct returns.

II. Opportunities for Expanding Nonfarm Employment

Although this paper emphasizes grass-roots designs for expanding female employment, such an approach is doomed to failure if it must struggle against larger currents that consistently undermine the capacity of the rural sector to employ its workers. Any employment generation scheme for women, therefore, must be framed in the context of overall development policies emphasizing the diversification of rural economics and the elimination of the urban bias of past development efforts (Lipton 1977).

Increasing agricultural production is central to employment-oriented development because of its direct effects in increasing farm employment (under appropriate capital-labor ratios) and its indirect effects in stimulating related industries and services and the demand for consumer goods (Mellor 1976). Massive investments are required not only in yield-increasing technology but also "in the physical infrastructure of rural communication and irrigation systems as well as the institutional infrastructure for servicing agriculture with research, education, credit, input supply, and marketing systems" (Ibid.: 16).

Most agrarian reforms intended to expand overall agricultural employment should increase the demand for female as well as male labor, such as the redistribution of underutilized large landholdings into privately owned plots or collective farms, the intensification of farm production through irrigation and other inputs, crop diversification, the imposition of heavy taxation and import duties on labor-displacing farm machinery where appropriate, the abolition of food price controls as an incentive for agricultural production, and the provision of low-interest loans for small farmers. Investments in physical and institutional infrastructure and in decentralized rural industry should have similar effects.

We cannot assume that such development efforts will inevitably benefit women, however, for experience has revealed a history of negative consequences under a variety of socioeconomic conditions.⁴ Development plans will need to devise special measures to ensure that women have equal access with men to resources such as land, credit, and training; that women are not displaced from traditional income-generating economic

roles by social or technological changes; and that new employment opportunities for rural women are created in both agricultural and nonagricultural sectors. In this section we suggest policies for expanding female employment in nonagricultural production, sales, service, and clerical/managerial/professional occupations.

Nonagricultural Production

This broad category includes persons engaged in small and large-scale manufacturing, transport workers, construction workers, artisans and crafts workers, miners, and unskilled laborers outside of agriculture. The percentages of nonagricultural producers (wage-earners or self-employed) who are female range from zero in Kuwait to 37 in Hong Kong (column 7 of Table 1). The South and Southeast Asian region has the highest median (26 percent) and Central and South American the second highest (15 percent). In both regions, the percentages of women among nonagricultural producers -- particularly in the urban-based textile, garment-making, and electronics industries of some Southeast Asian and Latin American countries -- typically exceed by a considerable margin their representation among agricultural workers. SubSaharan Africa, in contrast, shows a median of only 6 percent of women among nonagricultural producers, far lower than in agriculture, while North Africa and the Middle East is the lowest at only 4 percent.

Rural women classified as nonagricultural producers -- aside from those in construction work -- typically specialize in small-scale, home-based manufacture of handicrafts or foodstuffs. The activities are usually labor-intensive, poorly remunerated, undercapitalized, individualized, based on traditional skills rather than formal training, and dependent on primitive technology and child labor (see Simmons 1976 for a good example

from Northern Nigeria). For these reasons and more, women in most types of rural nonagricultural production are particularly liable to displacement by modernization, including those very infrastructure improvements such as electrification and roads that are generally recommended for rural development.

African women who brew beer in their village, for example, looking forward to the day when a new road will carry their products to the regional center, find to their dismay that the road brings them imported beer instead. Women who smoke and sell fish discover that new refrigerated warehouses and freezer plants undermine their business (Cloud 1978: 72; Robertson 1975-76: 162). Other locally produced foods and condiments give way to factory made products (Milone 1978: 159; Simmons 1975: 159-60). Machine textiles replace handwoven goods; metal and plastic utensils replace earthenware; synthetics replace cotton. The process is intensified by the spread of capital-intensive urban-based industrial technology that threatens a wide range of cottage industries and artisanal activities that have long provided income to women -- handweaving, rice pounding, oil pressing, tobacco, foods (Boserup 1970: 106-18; Chinchilla 1977; Committee on the Status of Women in India 1974: 169-71).

Although the processes outlined above affect all workers in small-scale handicraft and related industries, additional forces work specifically against women. The new heavy industries typically demand male labor, while even in light industries -- except where women are thought to be uniquely suited to certain skills -- men often replace women as techniques are upgraded. While Moroccan women make pottery by hand at home, men use the wheel in shops (Davis 1978: 424); while Indonesian women make batiks by hand, men operate the screen printers and machine

rollers (Milone 1978: 160). The policy issue here, as in agriculture, is not to resist the encroachment of new labor-saving techniques simply for the sake of preserving traditional sources of marginal income for women, for these activities are often burdensome and relatively unproductive. Rather, women should be trained to operate the machines in the new rural industries that replace their old techniques, thereby maintaining control over the returns from their labor.

The question of relative efficiency of rural-based, labor-intensive small and medium-sized industries has stimulated considerable debate. Clearly there is little point in recommending the expansion of a sector that cannot compete with large-scale, capital-intensive centralized production. But there is mounting evidence that decentralized firms offer a number of advantages: they are usually "substantially more 'efficient' in terms of the intensive use of scarce capital and the extensive use of abundant labor, as reflected in lower capital-output and capital-labor ratios" (Ranis 1979: 5); require less foreign exchange; improve income distribution between the landless and landed classes in rural areas and between the countryside and the cities; offer greater opportunities for an uneducated labor force; sometimes occupy a particularly advantageous position in the export market; and create important linkages with agriculture (Meyer and Larson 1978).⁶ In China, for example, rural industries specialize in "serving agriculture" by manufacturing farm equipment and fertilizers and by processing non-food crops and fruits and vegetables (American Rural Small-Scale Industry Delegation 1977).⁷ By taking advantage of local resources, labor supplies, and markets, they cut down on transportation costs and on the complications of poor roads, scarce vehicles, and expensive fuel.

National measures to promote new rural industries include a strong commitment to the decentralization of industry; trade and taxation policies encouraging labor-intensive production by removing the distortions that artificially lower the cost of capital relative to labor (resulting, among other things, in the import of inappropriate technologies); and the abolition of incentives that currently favor large firms over small in their access to credit, technical assistance, and other supports.⁸ Types of industries especially suited to rural decentralizations include those having few economies of scale (ready-made garments), processing a dispersed raw material (such as agricultural products), servicing agriculture (manufacture and repair of farm equipment), producing consumer goods for local markets (wood products, soft drinks), or specializing in simple manufacturing operations such as assembly, mixing, or finishing (Staley and Morse 1965: 112-127).

The small industries described below illustrate a range of activities that could be expanded to employ more rural women, depending on the availability of resources, labor, markets, and so on.⁹ Although many activities could be performed by women at home as own-account workers or wage-paid employees in a putting-out system, the emphasis here is on drawing women out of their homes into a centralized workplace to take advantage of improved technologies, opportunities for literacy and skills training, regulation of wages and working conditions, and the potential for social interaction and collective decision-making.

Food processing. Although women everywhere process food for household consumption, in some regions home-based food processing has also become a major source of income.¹⁰ Potential food industries include dairy products such as yoghurt, cheese, butter, and ghee; bottling fruit drinks and

carbonated beverages; brewing beer; sun-drying fruit and vegetables; baking bread and snack foods; canning poultry, meat, fruit, and vegetables; smoking and drying fish; preparing confections; grinding spices and mixing herbs; pressing cooking oils; mixing condiments; making noodles or tortillas; and so on. In the vicinity of Bombay, for example, village women's cooperatives totalling about 3,000 members make papads for local consumption and export, a snack food mixed from locally grown pulses, oil and spices (Dixon 1978: 63-9). Rural food processing industries frequently stimulate demand for local agricultural products, encourage diversification of crops, and improve the variety of foods available at local markets throughout the year.

Processing other agricultural products. Much of the processing of crops for export to urban or foreign markets could be performed at the rural site, with the added advantage that byproducts are usually well suited to local use. Women-run centers for milling or drying grains, pressing oils, or grinding spices would enable women to maintain control over this traditional method of earning money; other possibilities include the production of animal feeds, fertilizers, and fuel from a variety of crop byproducts (corn husks, coconut shells, sugar cane stalks, bran, etc.) A women's cooperative in Tonga fires split coconut logs for charcoal from trees cleared for an airport approach from 200 acres, which they leased to plant bananas, pineapples, papaya, and other low-growing cash crops (International Women's Tribune Centre, January 1978: 14). Because women are typically responsible for processing crops in the home as well as for gathering fuel and fodder, these commercial activities serve the important dual purpose of providing employment while simultaneously manufacturing products that reduce domestic drudgery.

Manufacturing. A number of industries produce items for local consumption based on indigenous resources (clay, coir, bamboo, wood, cotton, jute, etc.) such as simple household and agricultural implements, fishnets, ropes, baskets, mats, building materials, pottery, furniture, jute sacks, soap, cotton thread and cloth, cigarettes and cigars. Where transportation systems are good and a steady supply of raw materials from outside the village can be assured, other industries can be established for manufacturing items with a wider market such as bottles, cans, other storage containers or packaging materials, paper, small consumer items such as umbrellas or dry-cell batteries, plastic and metal products, heavier agricultural equipment, wool and silk cloth, ready-made garments, carpets, and other items. Some of these serve the local market, others are exported to urban or foreign markets.

Most income-generating programs for women have drawn on traditional crafts such as sewing or embroidery (although tailoring and weaving are men's work in many countries), often to the detriment of workers who find themselves unable to make a satisfactory living because of poor quality controls, lack of marketing outlets, unreliable sources of raw materials, and exploitation by employers or agents (Dhamija 1975; ILO 1975; Major 1975; Opondo n.d.). Yet certain handicrafts do offer potential for expansion, even in the face of industrialization, if production can be upgraded through improved techniques and marketing; these include artistic metalworking, basketry, jewelry making, and specialized handweaving (Staley and Morse 1965: 56). In some areas the carpet weaving industry is undergoing a renaissance; in Syria, for example, the government has set up a network of rural carpet-weaving centers throughout the country

where young women learn vocational and literary skills while contributing to the family budget on a regular basis (ILO 1973: 21).

Some critics argue that programs building on traditional skills are likely to have only limited appeal to rural women; more attractive would be industries that are "least rural and least womanish" -- that is, that offer genuine opportunities for social and economic transformation (Ahmed 1975: 29):

These opportunities are to be found in the decentralized manufacture of processed primary products, consumer goods and light engineering goods -- commodities that are labour intensive, resource based, and require simple technology, small investment, cheap or little fuel.

A rural network of medium industry or agro-industry, producing both for export and home consumption, should teach the wearers of galabias, saris and sarongs to get into workmen's overalls and tinker with small machines. They should be absorbed not merely as unskilled or semiskilled operators, but taught repair, maintenance, supervision, management, accountancy, storekeeping, salesmanship and all other accoutrements of industrial enterprise.

One example of this approach is found in Kerala State, India, where the Government's crash program to develop 10,000 units in the small-scale industrial sector includes a number of cooperatively owned enterprises reserved for women only (Menon 1976). Shareholders are drawn mainly from the "economically and socially backward groups." Along with more traditional industries for garment-making, surgical cotton and bandages, fruit preservation, cloth dyeing and printing, the program has trained young women for work in a foundry; an electroplating, galvanising and anodising unit; a transformer unit; and an ancillary to a battery factory. Heavier rural industries also offer important opportunities for women, either in separate teams or working side by side with men.

Rural construction. In addition to opportunities in industry, the development of rural infrastructure means new jobs in irrigation and drainage projects; land clearance, soil conservation, and reforestation; road, bridge, dam, and levee construction; and village works such as housing, schools, clinics, community centers, wells, and water catchment systems. In some countries these rural works form a prime ingredient of government policies to alleviate rural unemployment and poverty, e.g. India, Pakistan, Bangladesh, Indonesia, Morocco, Tunisia, Algeria, Brazil, Mexico and Peru (FAO 1979: 60).

Not only have women traditionally participated in the heavy labor of many volunteer community work teams such as the communas in Latin America, Harambee in Kenya, and the Shramadana in Sri Lanka, but the decline of agricultural wage labor in many areas has driven landless women increasingly into road building and construction. In Java, from 15 to 30 percent of workers on certain construction sites are women (Milone 1978: 161). In India, too, women commonly carry earth and bricks on construction projects, while the skilled labor is done exclusively by men (Committee 1974: 172-3).

Large internationally funded projects such as the Food-for-Work schemes have attracted women to build dams, lay water supplies, terrace hills and plant trees, build village roads, and clear land. In Africa and Latin America, in particular, women commonly work alongside men in many of these schemes. Sometimes they do all the work, as in one road-building project in Lesotho and in the forestry development scheme of Maharashtra, India, where tribal women (Adivasis) plant and maintain reforested areas (World Food Programme 1976: 31). Elsewhere they work

in special women's teams on large projects. In Bangladesh an average of 20,000 women per day worked on Food-for-Work schemes between January and March of 1978, almost all on women's teams or projects.

Because the work is extremely arduous and generally considered status-degrading, rural works tend to attract only the poorest and most stigmatized groups -- the scheduled tribes and castes of South Asia, for example, or destitute wives or widows of higher castes (Chen and Ghuznavi 1978; Sinha 1975). Employers often prefer women because they are cheaper than male workers, "more docile by nature and better disciplined," and will work at jobs that men are "reluctant to accept" (Sinha 1975: 24). Conditions are usually highly exploitative with little or no monitoring of wages, hours of work, housing and sanitation facilities, accident compensation, or child care. Portions of workers wages are typically withheld to ensure that they do not leave the site before the work is completed; payment is irregular. The work is generally seasonal and often requires workers to migrate considerable distances from their villages.

There is potential for expanding women's opportunities for employment, however, if rural works projects could be redesigned to emphasize female employment on sites in or near their villages that require year-round work such as road repair, local small-scale construction, reforestation, planting animal fodder on banks and cleared areas, terracing, fisheries development, and so on (Chen and Ghuznavi 1978: 25). A cooperative housing society in Guyana is training women as well as men in carpentry, masonry, steel bending, plumbing, and other skills to enable them to build and maintain their own housing and other community facilities (International Women's Tribune Centre January 1978: 13). Continuous all-women

projects, in conjunction with separate activities (such as seeding or sodding) for women's teams on large mixed projects, would permit separate work norms for women if they are necessary to bring wages up to the level required for reasonable subsistence.¹¹ In addition, basing work nearer the village permits more effective monitoring of wages and working conditions by official agents and local committees.

Sales Workers

The differences across countries in the percentages of sales workers who are female are remarkable, ranging from only 1 percent in seven countries of North Africa and the Middle East to 59 percent in the Philippines, 60 percent in Nigeria, 65 percent in Jamaica, and 88 percent in Ghana (Table 1, column 8).

Rural women in sales are overwhelmingly concentrated in the informal sector of local exchange systems. Forming an important link between the subsistence sector and the commercial economy, they frequently operate with sufficient capital for only one day's trading, buying goods in the morning (perhaps on credit), sometimes processing them in a typical mix of economic activities (grinding corn, for example), and selling in the afternoon. The sexual division of market labor is clear. Typically, women sell goods from their homes or in daily or weekly local markets while men engage in long-distance trade;¹² women carry goods on their backs or heads while men used wheeled transport; women work in small family-owned retail shops while men control the large retailing and wholesaling enterprises; women trade in foodstuffs and small household items while men sell equipment, appliances, cash crops, and other major items in local or urban markets and in the export trade.

Once again, modernizing forces displace women from their traditional role in the marketplace as the distance between producer and consumer lengthens, transport becomes a major difficulty and expense, factory production and imported goods undermine local production, and capital requirements increase (Mintz 1971; Mullings 1976; Robertson 1975-76; Stoler 1977; Sudarkasa 1973). The expansion of men's commercial activities, particularly in the import/export business, poses an additional threat to female trading (Mintz 1971: 264-5).

On a national level, measures are needed to protect smaller markets from the encroachment of large wholesalers and retailers, such as the reversal of taxation and pricing policies or access to government services that discriminate against small shops and marketplaces in favor of larger ones. Extension services providing technical assistance to small farmers and industries need to include small businesses and independent traders.

Credit is also crucial. One of the major problems facing the majority of own-account women traders is lack of sufficient capital to invest in greater quantities of merchandise, improved transport, or sales and storage facilities. As a consequence, women cannot expand into larger operations or the lucrative import/export market. Their small profits often go for daily subsistence, children's school fees, or other kinship obligations (marriage exchanges, gifts) rather than for business expansion (Mintz 1971: 253; Stoler 1977: 83-4).

In Indonesia, although wealthy women traders can borrow money at relatively low interest rates from formal lending institutions such as the Bank Pasar (Market Bank) or from one of the women's cooperative unions sponsored by the Indonesian Women's Congress, poor rural women with

insufficient collateral rely instead on suppliers, relatives, or money-lenders who charge high rates of interest (Milone 1978: 107-15). Resourceful Haitian market women will sometimes get their trading capital by "buying wholesale on credit, selling retail at reduced prices, lending their earnings in even smaller amounts at higher rates of interest -- 5 percent for three days' use is not unusual -- and then repaying their suppliers, showing a profit at the end of such a maneuver" (Mintz 1971: 259). Rural development banks specifically serving low-income women borrowers, as individuals or groups could increase their productivity considerably.

Direct access to transport and markets is also crucial if women are to maintain control over the products of their labor. Where women are not permitted in the marketplace, male family members who sell their goods receive the cash or else agents skim off the profit. In a cattle-fattening project in Dosso, Niger, women pay men to sell their cattle because by custom they cannot engage in animal trading.¹³ In the silk-weaving industry in Banares, India, cloth produced at home and sold by the husband to intermediaries leaves the women with "no control nor a separate share of the earnings" (Committee 1974: 181).

Women in some areas have adapted to the requirements of female seclusion by trading out of their homes with children as intermediaries (Simmons 1975) or by organizing their own markets. In the north-eastern hill areas of India, for example, women sell various items of dress, furnishings, and food products as well as their own weaving from purchased stalls in the urban women's market and in smaller rural women's markets throughout Manipur district (Committee 1974: 181). The creation of additional women's markets in culturally conservative areas is an

effective means of extending more control to women who are currently excluded from the public sphere both as producers and consumers. Markets in which virtually all of the sellers and buyers are women are, of course, common in African and Caribbean countries as well as in others where men and women mingle freely in public. But even under these conditions, the officials responsible for renting or selling stalls and for setting regulations are almost always men (Ibid.; Sudarkasa 1973: 60). Policies for expanding women's employment in the sales sector should not only support women's access to markets, but also facilitate their entry into the wage-paid labor force of larger sales enterprises -- in part to reduce the competition among self-employed women in the informal sector.

Service Workers

If there is a group of occupations that women can claim as their own in most parts of the world, it is personal service -- house-keepers, cooks, maids, waiters, hairdressers, dishwashers, laundry workers, seamstresses, child minders. Only a few service jobs, such as police work, fire-fighting, men's tailoring, or barbering, are all but closed to women.

Although countries of subSaharan Africa typically show somewhat lower proportions of women among service workers compared with their numbers in the labor force (a median of 23 percent, ranging from 6 percent in Sierra Leone to 67 percent in South Africa), in the other three regions women are significantly overrepresented in service occupations. In North Africa and the Middle East, even though such work usually exposes girls and women to potentially dishonoring contact with men (Youssef 1974: 26-30), females comprise a median of 14 percent of all service workers, ranging from 7 percent in Turkey to 38 percent in Morocco. South and

Southeast Asia, with a median of 33 percent of service workers female, ranges from 15 percent in Pakistan to 67 percent in the Philippines.

It is in Latin America that women's role in service becomes most vivid. Comprising 23 percent of the paid labor force in the region, females hold 62 percent of all paid service jobs. At least half of all service workers are female in every one of the 23 countries listed in Table 1. If there is a typical woman worker in Latin America, she is the domestic servant who -- poor and uneducated -- leaves her village as a young girl in search for work in town or city (Chaney 1977; Jellin 1977; Smith 1973).

Although live-in domestic work is a major source of employment for women in rural areas throughout the developing world where class distinctions divide wealthy landowner and commercial households from landless workers and marginal subsistence farmers, other service arrangements are also common. Rural women walk from house to house in daily or weekly rounds to clean, do laundry, or wash dishes, or they go to private homes when summoned as seamstresses or hairdressers, or take in washing or other work in their own homes. Municipalities may hire them to sweep roads and public places or clean drains and latrines, work typical of outcast "sweeper" women in India, for example (Committee 1974: 178). They also work as wage-earners in a variety of public and private service establishments.

The availability of cheap female labor enables more prosperous households to achieve an artificially high standard of living; in their absence, "personal services would have to be purchased from established enterprises (restaurants, laundry and drycleaning services, etc.) at considerably higher prices" (Jellin 1977: 140). This situation suggests three

approaches. First, the expansion of women's employment in small industries could draw a significant number out of personal service occupations, resulting in upward pressure on the wages of those who remain and in the substitution of labor-saving devices (simultaneously creating a demand for small industrial output). Second, policies should encourage the organization of service workers into associations to improve their bargaining power over wages and working conditions that are almost invariably oppressive, although household servants are particularly difficult to organize because of their isolation and personal dependency on their employers. A third tactic would be to provide women currently working in the homes of their employers, or taking in work in their own homes, with the means to start group enterprises such as child care centers, laundries, restaurants, catering businesses, or hostels where they could learn business skills, set regular hours, and earn better wages charging reasonable prices for their services.

Administrative, Clerical, and Professional Occupations

Although grouped together here for convenience, administrative/managerial/clerical occupations in developing countries typically have lower proportions of women workers than do the professional/technical occupations that include teachers and health workers. In the former category, 18 countries of Africa, the Middle East and Asia show fewer than 15 percent female while only two in Central America (Barbados and Panama) show half or more female. Among professional/technical occupations, however, only six countries show fewer than 15 percent female (Nigeria, Morocco, Libya, Nepal, Pakistan, India) while ten show half or more female (Philippines, Jamaica, eight Latin American countries). The relatively high participation of women in the professions in North Africa

and the Middle East in comparison with their representation in the labor force as a whole is due, paradoxically, to "the restrictions of the purdah system [that] creates new opportunities in the 'contact services,' such as medicine and education, for educated women serving a female clientele" (Papanek 1971: 522; see also Youssef 1974: 34-6).

Higher rates of illiteracy as well as higher dropout rates after the first few years of school form the major obstacles to the integration of village women into professional occupations at the local or district level. Yet the expansion of institutional infrastructures in rural areas creates new jobs in education, health services, agricultural extension, legal services, cooperative management, and other fields for which women need advanced training. Clearly a rural development policy needs to deal with this dilemma.

First, incentives are needed to promote girls' attendance at elementary school and their continuation to secondary and post-secondary vocational training. Second, trained women from urban areas could be induced to serve rural people through incentives such as higher pay for rural postings, the provision of housing, and more rapid advancement to positions of responsibility through rural rather than urban career ladders. These women would simultaneously motivate their rural counterparts to take advanced training. Third, persons with little or no formal schooling can be employed in many technical and managerial capacities. Rural development planners emphasizing the expansion of primary education and health care are increasingly turning to the Chinese model of training "barefoot doctors" or veterinarians and even "barefoot managers" to provide a wide range of basic services to rural people. The Bangladesh Rural Advancement Committee, for example, trains villagers with very

few years of schooling as paramedics who can diagnose and treat the most prevalent forms of illness, referring more serious cases to higher level medical personnel.¹⁴ Reducing the sometimes unnecessarily high educational qualifications for certain government jobs in rural areas could facilitate women's access to this source of employment.

III. A Strategy for Mobilizing Rural Women for Employment

In Section II we discussed policies for expanding employment for rural women specific to the nonagricultural sectors of production, sales, service, and clerical/technical/professional occupations. In this section we will outline a general strategy for mobilizing rural women for employment both within and outside agriculture. At least six tasks are involved: (1) identifying groups of women who are most in need of income-generating employment; (2) defining the range of economic activities in which these women are currently engaged; with a view to raising their output and income-generating capacity or to shifting them into more productive activities; (3) locating indigenous social networks around which groups of women could be mobilized; (4) establishing sources of credit, technical assistance and training for group enterprises; (5) determining needs for technology to reduce domestic burdens; and (6) identifying and overcoming other cultural or structural obstacles that deny women control over the products of their labor.

Employment for Whom?

The first task is to locate, through analysis of national or district socioeconomic surveys and through local interviews, groups of women who are most in need of income-generating employment. The purpose here is to

concentrate benefits among the poorest sectors of the population in areas selected for intensive investment, particularly among the landless and small subsistence farmers. These include households in a diversity of circumstances -- laborers, cultivators, pastoralists -- who differ in their access to productive resources and in the security of their livelihoods, but share their poverty (Esman 1978: 56-61). Within these landless and near-landless classes, the most destitute are likely to be those who belong to stigmatized racial, religious, or ethnic groups as well as households headed by women (Birdsall and McGreevey 1978; Buvinic and Youssef 1978).

For women in subsistence farm families as well as for the landless, the creation of off-farm employment is crucial in offsetting seasonal fluctuations and limitations on agricultural incomes. Considering that in most countries the average size of farm holdings is declining, the increase in agricultural output slowing, and the real wages of agricultural workers dropping, it is not surprising to find that farm incomes are frequently insufficient to meet household expenses even among land-owning families (FAO 1979: 1-6). In one village of central Java, for example, over three-quarters of all households depended primarily or totally on income-producing activities outside of the ownership and cultivation of rice land -- that is, on "agricultural wage labor, various forms of market trade, handicraft production, and mixed garden cultivation for sale and consumption" (Stoler 1977: 79). In the northern Peruvian Sierra, only 16 percent of the total net income of minifundio households in one survey came from agricultural or animal production; males took additional wage labor as harvesters or construction workers while females engaged in petty commodity production (handicrafts or food processing) or in small scale marketing and commerce (Deere 1977b: 62).

Land tenure systems with highly concentrated ownership appear to offer minimal agricultural employment opportunities for both men and women. In Chile, for example, women have been gradually displaced from directly remunerated agricultural jobs; on the large estates, they (and their children) "...represent a reserve labor force available during times of peak demand, but the landowner need employ only one person [the male household head] on a permanent basis..." (Garrett 1976: 33). Women on the estates could benefit from additional employment, either in home-based production such as poultry raising or handicrafts that could not be appropriated by the landowner, or in village-based industries producing consumer goods for which there is a steady demand.

Building on Current Production

The second task is to identify economic activities in which the "target groups" of women are currently engaged: the time spent on each activity, its output, the level of skill required, source of raw materials, the type of technology, whether the goods or services are performed for household consumption or are sold or exchanged, whether the level and type of activity fluctuate seasonally, and so on. Good quality data are extremely important. Time-use studies of village women's activities usually point to a remarkable range of skills and local resources upon which to upgrade productivity, transform currently unpaid work into income-generating employment, and, if necessary, introduce entirely new economic activities such as small industries where raw materials and markets can be assured.

A survey of the skills and resources of rural women in several districts of Sri Lanka, hoping to identify opportunities for employment

both within and outside agriculture, provides a good example of the type of base-line data that are needed for employment planning (Wijayaratre et al 1978). The survey was designed:

- (1) To examine the division of labor in the farm households;
- (2) To ascertain the present skills and experiences of rural women which could be utilized in possible income generating activities;
- (3) To examine the opportunities for more intensive employment of rural women in agriculture;
- (4) To identify the infra-structure existing (or) needed for the development of employment opportunities outside agriculture for rural women;
- (5) To ascertain the scope of activities of voluntary and non-voluntary organisations assisting rural women in gainful employment;
- (6) To identify specific income generating activities on or off the farm for rural women for further development by the Farm Women Extension Service of the Department of Agriculture (Ibid.: 1-2).

Mobilizing Groups of Women Workers

Although some development programs offer direct assistance to individuals or households for home-based production, organized groups working outside the home have a number of advantages: economies of scale, reduced competition, easier access to credit and technical assistance, experience in collective decision-making, and the creation of a base of social solidarity and political action. The central workplace provides an effective setting for the delivery of services such as functional literacy classes, training in accounting and simple management, health care, family planning, and the communal care of infants and children. In addition, moving employment out of the home permits easier enforcement of minimum wages and working conditions. Although the history of government enforcement of labor laws in most countries is woefully inadequate for public settings such as factories, plantations, or rural work projects, the condition of women employed at home is usually worse, often

exploiting child labor as well (Committee 1974: 70-71).¹⁵

Employment-generating schemes in some areas have evolved quite naturally out of indigeneous social networks such as rotating credit and savings associations ("money clubs") or the tradition of voluntary contributions of labor for community building projects or religious activities, while others have been introduced as new organizational structures, sometimes taking root, often not. Appropriate strategies for mobilizing women for employment depends on the social characteristics of the workers themselves (whether they share a history of mutual trust or prior collective work experience, for example), the type of work to be organized, and the nature of other social, economic and political institutions in the community, among other considerations (Nash et al 1976; Worsley 1971).

Work teams on Chinese collective farms, for example, evolved from traditional peasant customs of exchanging help at harvest time, later formalized in the first liberated areas into permanent mutual-aid or work-exchange teams, many of them exclusively female (Davin 1975: 264). The Korean Mothers' Clubs -- some of whom have undertaken income-generating activities such as fruit and vegetable gardens, small livestock projects, mulberry production for silk worms, ropemaking and noodle factories, and garment making -- were frequently based on indigenous rotating credit associations (Park et al 1976: 278). In Kenya, women in Nakuru and its surrounding hinterlands formed a Farmers Cooperative Society which purchased a large commercial farm growing wheat, barley, pyrethrum, and sheep; a "Machete and Hoe Self-Help Group" to buy a farm from proceeds of group hoeing and weeding; and a "Hoe and Carrying Basket" association recruited from a traditional dance group to earn money for property by hoeing or

brewing beer (Wachtel 1975-76: 71-5; see also Stamp 1975-76: 33).

Most formal cooperatives have been organized along Western universalistic principles rather than on the particularistic norms of nonWestern societies. Although many women's associations suffer from problems that have plagued the cooperative movement in general -- political interference, mismanagement, membership apathy, domination by the elite -- in some areas women's producer cooperatives show considerable promise (International Cooperative Alliance 1974, 1975). The Bangladesh Integrated Rural Development program, for example, is initiating small-scale market gardening, poultry, and fish raising associations to improve women's earnings; throughout Bangladesh, village women's cooperatives produce jute handicrafts for export (Ahmad 1976; Dixon 1978: 42-74; Zeidenstein 1975).

Along less formal lines, the Colombian Institute of Agrarian Reform has organized women in "the most marginal of rural populations; the migrants, rural labour and small peasant families" into dairy and horticulture projects and a variety of small industries (Cebotarev 1976). Given the opportunity, women appear eager to undertake income-earning projects if they can work together and have access to supports such as credit, training, and production and marketing advice. Agrarian reform programs that create new linkages between households through land redistribution or collective farming provide valuable institutional bases facilitating the organization of agricultural and nonagricultural work teams of women.

Credit and Technical Assistance

The fourth task is to establish sources of credit and technical assistance that will funnel benefits directly to the women who need them

most (Buvinic et al 1979). Because these women lack bargaining power, their access to resources will have to be mediated (at least initially) by a strong advocate -- an individual or sponsoring institution -- who links them with service agencies and represents their interests.

A United Nations study of rural cooperatives concluded that the more effective groups had strong ties with outside agencies such as central associations that provided training, credit, accounting, and other services. (UNIRSD 1975: 17).

National policies to expand the network of district training centers for rural research and administration, to tailor curricula to local needs, and to direct rural extension services to small-scale nonfarm as well as farm enterprises will benefit sectors employing women, but special measures will be needed to ensure that women receive training and technical assistance in all fields at every level.¹⁶

Similarly, national policies to extend credit or loans to low-income rural populations through government or cooperative banks will require flexible and innovative procedures to reach low-income women; without these, women's productivity as farmers, traders, and small entrepreneurs will be depressed. The People's Bank of Indonesia, for example, with branches throughout the country, makes loans against collateral such as land or cash crops (rice, maize, soybeans, sugar, cotton) but not for fruits, vegetables, or household equipment which are typically women's assets (Milone 1978: 107-112). Although the loans are at low rates of interest, most rural women -- especially landless labourers -- are ineligible.

Programs that attempt to deliver credit and technical assistance to small-scale enterprises and marginal workers differ considerably in their strategies. Some extend services directly to individuals or

households, as in a Bangladesh scheme offering loans to nuclear families with annual incomes below 800 taka per capita (about \$56) enabling women to start handicrafts or rice-husking businesses (Amachar 1979: 24). Others extend benefits to individuals through groups. Some of these have a history of collective action, such as the traditional funeral society in Shinualu, Western Kenya that makes commercial loans to dozens of small businesses (restaurants, bars, maize mills, etc.), many operated by women (Ramey 1976). Some have no such history. The Self-Employed Women's Association (SEWA) of Ahmedabad, India, included by mid-1975 about 6,000 previously unorganized street vendors, cart pullers, junk-smiths, garment makers, and other independent workers (Bhatt 1976; Jain n.d.). An outgrowth of the Textile Labour Association of Ahmedabad (a large labor union), SEWA operates a savings bank which makes low-cost loans to members, many of whom are in debt to moneylenders charging up to 10 percent per day for operating capital.

A third type of program extends credit, training, and services to organized groups, making the group as a whole responsible for repayment. Ideally, group loans have the advantage of reaching the poorest workers who are otherwise individually ineligible, reducing borrowers' and lenders' costs, cutting loan default through joint liability, and facilitating technical assistance (Adams and Matienzo 1978). These range from informally constituted groups in Upper Volta requesting assistance for small projects with income-earning potential (poultry raising, milling machines, cash crops) (US Aid 1976) to large, formal producers' cooperatives. State governments in India, for example, offer a number of advantages to registered cooperatives such as low interest or interest-free loans, tax concessions, subsidies of some staff salaries, government purchase of

cooperative shares, technical assistance of various kinds, through government agencies such as the All-India Handicraft Board and All-India Handloom Board, and access to cooperative wholesalers and the government itself as buyers of cooperatively made products (Beriwal 1976: 34).¹⁷

Labor-Saving Technology

The fifth consideration is to identify the most arduous and time-consuming domestic tasks in order to release women for more productive work. In a village in Pakistan, for instance, women spend an average of almost four hours every day collecting, carrying, and preparing fodder for their animals; almost two hours in animal care; and another hour milking and churning (Anwar and Bilquees 1976: 51). In the Sahel region of Africa, women of sedentary farm families spend two to three hours every day threshing grain and pounding it into flour (Cloud 1978: 68). Similar stories are told by women who walk long distances to carry goods to the market, carry farm produce home from the fields, collect water from distant wells or rivers, and search for increasingly scarce firewood (Fagley 1976).

A policy to reduce domestic drudgery would focus both on the social organization of work and on its technology. Collective work groups could undoubtedly organize some tasks more efficiently as well as creating a more congenial working environment. Some activities normally performed at home (e.g., husking, milling, oil pressing, spice grinding) could form the basis for culturally organized small industries. In China, a policy of reducing domestic drudgery in order to free women for remunerative work has resulted in the creation in many communes of small industries such as shoemaking and "sewing stations." Replacing time-consuming home production,

the work acquires public value and enters the income-generating workpoint system (Davin 1975: 256). Similarly, nurseries and day-care centers, while freeing women for more productive work outside the home, offer new employment for child minders, permit daughters who might otherwise be forced to take care of younger siblings at home to stay in school, and allow women to continue breastfeeding infants at their worksite, with important birth-spacing and nutritional consequences.

The literature on "appropriate" or "intermediate" technology points to a variety of innovative labor-saving solutions uniquely suited to rural women's needs and local resources: alternative fuel sources, water supply systems, crop processing and storage techniques, household and farm implements, building construction, transport, and small industries.¹⁸ United Nations agencies in Africa offer excellent examples of research and program possibilities. The Women's Centre of the Economic Commission for Africa, for example, held a series of workshops in 1977 on village technologies for extension workers (Carr 1978: 72). Approximately 30 village projects for testing improved technology were generated. Other African projects include special training programs in village technology, the creation of small research units within universities and government departments, international study tours, demonstration and testing units, and regional research projects to identify technologies that will simultaneously free women from less productive activities and create new possibilities for income-generating employment (ibid. passim).

Control Over Earnings

Whereas women who work for wages or on their own account generally receive payment in cash or kind directly, unpaid family laborers are often

forced into a state of economic dependency on their male kin even when their own labors contribute a substantial proportion of household earnings. Efforts at land reform or "green revolutions" often leave women's basic state of dependency untouched: "They remain enclosed within the work cell of the family as unpaid laborers, unrelated to larger systems of interdependence" (Ahmed 1975: 30). Even large-scale reforms such as the ujamaa villages of Tanzania fail to integrate women into cooperative forms of production on an equal basis with men. Women tend to grow food on the small private plots that are registered in their husbands' names, while men earn valued collective work points growing cash crops on communally held lands (Storgaard 1975-6; Brain 1976). The traditional sexual division of labor between food and cash crops, as well as between unpaid and paid family labor, remains intact.

Other examples of women's economic dependency despite their productivity can be cited from a variety of settings: women and children in India who weave saris at home commissioned by contractors who deal with the husband; women and children who labor on estates or plantations alongside the male household head who is paid for the whole family's work; women who make handicrafts or foodstuffs at home but depend on their husbands to market the goods. In these situations "the husband is also the employer, and terms of employment are unchangeable" (Ahmed 1975: 30).

Access to moveable property probably permits greater freedom from husbands' control than does working in family enterprises. Where women have rights to moveable property such as an inheritance of money or a dowry of jewelry or small animals, they can show considerable ingenuity in transforming a small portion into a larger one through a combination of trade, production, and lending over the years. In Northern Nigeria,

for example, the women's "chickens, sheep, and goats serve as stores of value, bearing interest in the form of offspring and available for liquidation when cash is required" (Simmons 1975: 158). Earnings of this type are generally considered the woman's own. Similarly women who earn wages may have more autonomy in determining how their money is spent. Of greater importance to development planners, however, is the evidence that the loss of female control over earnings that were traditionally theirs sometimes subverts the goals of an entire program.¹⁹

An organizational strategy that brings women together in collective work groups can successfully circumvent male control over resources by enabling women to sell goods and services directly. Where women work with men, policies need to be developed to ensure that workers are paid individually for their labors, whether in cash, in kind, or credit (e.g., workpoints). This issue of direct remuneration for work performed, which is tied so closely to collective recognition of the value of the work, was raised in China as early as 1948. Women on the collectives demanded not only that they earn the same number of workpoints as men for the same amount of work (although not necessarily the same work), but also that "points of men and women in the same family should be recorded separately" so that husbands could no longer control their wives' earnings (Davin 1975: 265).

IV. CONCLUSIONS

Although female employment patterns differ widely from country to country, both in the proportions defined as economically active and in their employment status and occupational distribution, some common themes emerge. In spite of their heavy labors, rural women are far less likely

than men to be considered economically active, and, in most countries, far more likely to be unpaid family workers rather than wage-earners or self-employed. More so than for men, the meager economic returns are highly disproportionate to their labor inputs, a situation defined in one United Nations report as "an extreme case of unequal exchange" (UN General Assembly 1978: 7).

Even in those countries where women have played vital and independent roles in agriculture, cottage industries, or trade, a complex of international and national economic forces has been steadily undermining their productivity and earnings. Rural women's traditional income-generating activities are particularly vulnerable to displacement by imported products, capital-intensive industrialization, the commercialization of agriculture and the expansion of large wholesaling and retailing enterprises. As agricultural and non-agricultural production and sales become more technologically advanced, men increasingly take over jobs that women once performed. New industries (with some exceptions) and agribusinesses frequently prefer male employees over females. For rural women, the disparity between labor and earnings -- the pattern of unequal exchange -- intensifies.

Given women's special vulnerability to loss of earnings as well as the decline of traditional social and economic protections offered by marriage and extended kinship, it is extremely important that policies of agrarian reform and rural development incorporate specific measures to ensure that women are fully integrated into the entire range of new employment opportunities. These include not only agricultural and industrial production but also the entire institutional and physical infrastructure on which rural development depends:

...the creation of rural development agencies, agricultural research centres, extension and training networks, the setting up of cooperatives, credit systems, food storage facilities, the expansion of food distribution networks, industries to supply farm equipment and agricultural inputs such as fertilizers, and pesticides, watershed management and irrigation systems, rural road building and schools, health and family planning facilities (FAO 1979: i).

Although the strategies outlined in this paper for generating female employment in both the agricultural and nonagricultural sectors have emphasized grass-roots programs for organizing women into work groups, providing training and access to credit, setting up small industries or agricultural enterprises, and so on, this approach makes sense only in the context of broad national and international policies that eliminate the net flow of capital from rural to urban areas and from developing countries to industrialized ones. Otherwise, agriculture (especially food crops for domestic consumption) and rural industries -- large potential employers of additional female labor -- will face worsening competition, lower wages, and intensified outmigration. On the national level, policies that reverse past priorities favoring urban-industrial and export sectors in investment, pricing, taxation, and terms of trade are bound to have positive impact on rural women in domestic agriculture and small industries. Similarly, the revision of international terms of trade and private foreign investment to encourage domestic labor-intensive processing of raw materials, manufacturing, and food production should also stimulate greater demand for female labor in the countryside. In combination with agrarian reform policies to reduce major inequalities in access to material and social resources within rural areas as well, such grass-roots strategies can provide women with essential support systems enabling them to become active agents and beneficiaries of the development process.

FOOTNOTES

¹I am indebted to Kathryn March, Cornell University, for this translation of her interview.

²The percentages of females among the economically active population in Sierra Leone and Liberia drop from 36 in both to 11 and 14 percent, respectively; in Turkey from 38 to 6 percent; in Thailand and Korea from 38 in both to 27 and 28 percent; and in Pakistan from 12 to 5 percent.

³A United Nations report declares that "As long as money is involved, the person is always classified as employed" (Boulding *et al* 1976: 297). This statement does not apply to those who did not earn wages or profits in the specified time period, however, so seasonal or sporadic income generation characteristic of women's economic roles might not be included.

⁴The theme of negative impact of development on women is explored in Boserup 1970, Chaney and Schmink 1976, Mullings 1976, Nash 1977, Tinker 1976, For bibliographies see Buvinic 1976, Rihani 1978, Non-Formal Education Information Center, 1978b. For policy recommendations see Boserup and Liljencrantz 1975, Food and Agricultural Organization of the United Nations 1975, Germain 1976-77, Papanek 1977, United Nations Dept. of Economic and Social Affairs 1973, United Nations Economic Commission for Africa 1975, United Nations General Assembly 1978.

⁵Many of these are "offshore industries" -- foreign investors taking advantage of cheap female labor and prolonged tax holidays in the host country (United Nations General Assembly 1978, pp. 40-41).

⁶For additional arguments and evidence see Anderson and Leiserson 1978; Kilby 1978; Liedholm and Chuta 1976; Staley and Morse 1965; White 1978.

⁷It should be noted that some of these so-called small industries employ as many as 500 workers, however, and are quite highly mechanized.

⁸In Sierra Leone, for example, local small firms could not qualify for tax exemptions designed to encourage foreign investment in the country (similar tax incentives for large firms are found widely in Africa, Asia, and Latin America) (Liedholm and Chuta, 1976: 111-114), and import taxes were prohibitively high on some basic items essential to small-scale industrial production. See also White 1978.

⁹A variety of income-earning projects both within and outside agriculture are discussed in the following publications, among others: American Council of Voluntary Agencies for Foreign Service 1976; International Women's Tribune Newsletter 4 (March-April 1977) and 5 and 6 (January 1978); New Transcendy Foundation July 1978 and January 1979; Misch and Margolin 1975; Rihani 1978, United Nations Development Programme 1978; United States Agency for International Development 1978.

¹⁰In Zaria Province of Northern Nigeria, for example, 90 percent of the village women interviewed in one study were currently engaged in at least one food-related activity for economic gain, usually processing grain, legumes, or starchy roots into convenient ready-to-eat foods (Simmons 1975: 156).

¹¹In an attempt to equalize men's and women's daily wages on Food-for-Work schemes in Bangladesh, separate women's projects uniformly pay a higher piece rate to women for carrying earth. The differential rates are designed to compensate for women's lesser physical capacity, particularly among nontribal women, and to pay a daily wage that meets subsistence requirements for a family of five. Not only does the differential wage rate raise problems of equality, however, but it acts as an incentive for contractors to hire men instead of women on the women's projects. For this reason, some agencies have been reluctant to undertake women-only construction projects (Judith Tandler, personal communication).

¹²With a few exceptions, such as the legendary long-distance woman traders of West Africa.

¹³Marilyn Hoskins, personal communication.

¹⁴Based on the author's visit to BRAC projects in Sulla, Bangladesh, February 1976.

¹⁵A 1948 International Labour Organization study of home industries (garment making, spinning and weaving, and so forth) in Europe and North America, in which workers were mostly women and children, concluded that "...industrial homework is one of the least regulated, least supervised, and most hazardous systems of industrial production" (quoted in Staley and Morse 1965: 76).

¹⁶For a review of nonagricultural training programs, including small industry development assistance, see American Council on Education 1977; American Council of Voluntary Agencies 1976, Coombs 1974, Nonformal Education Information Center 1978a. Most train women in sewing, embroidery, and other traditional female occupations rather than in carpentry, bicycle repair, veterinary services, and so on.

¹⁷Registration requirements have proved far too complex for the majority of small women's cooperatives, however, the members of whom are mostly illiterate, and managerial and accounting regulations are beyond the experience of most rural organizers (Dixon 1978: 151-4). To be genuinely responsive to women's needs, the cooperative movement and government agencies alike will need to relax registration requirements, hire women registrars and cooperative extension workers, and organize women's classes at cooperative training centers in order to extend benefits directly to this group of workers.

¹⁸Surveys of the literature include Carr 1976; Eckaus 1977; International Women's Tribune Center July 1978 and April 1979; Jequier 1976; O'Kelley 1978; the journal Appropriate Technology, and the special issue on Alleviating women's burdens of Les Carnets de l'Enfance/Assignment Children 36 (Oct.-Dec. 1976).

¹⁹A classic example comes from the reorganization of a marketing cooperative in the pyrethrum industry in Kenya. Whereas women had been growing the crop and selling the dried flowers directly, the new cooperative paid formal members of the society who were mostly men. Not surprisingly, the women became discouraged with the loss of direct economic returns and, "rationally and realistically in the circumstances, their output fell" (Apthorpe 1971: 73).

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