

PN - AAT - 990

42562

Paths to the Future

Women in Third World Development

May 1985

Agency for International Development
Washington, D.C. 20523



PATHS TO THE FUTURE:

WOMEN IN THIRD WORLD DEVELOPMENT

Prepared by the Sequoia Institute
May 31, 1985

with contributions from

Jerr, Jenkins

Brigitte Berger
Grace Goodell
Shelley M. Green
Marjorie Morris

Contract PDC-0092-I-03-4047-00

For the Bureau of Program and Policy Coordination
Agency for International Development
Washington, D.C. 20523

The views and interpretations in this publication are those of the authors and should not be attributed to the Agency for International Development or to any individual acting in its behalf.

TABLE OF CONTENTS

I. Preface by Jerry Jenkins,
Sequoia Institute..... i

II. Women in the Third World:
Paths to a Better Future
by Jerry Jenkins

An interpretive-summary paper drawing freely, without
customary citation, upon the two background papers which
conclude this brief.

Chapter 1
Introduction..... 1

Chapter 2
The Origins of Anti-Development Policies..... 2

Chapter 3
The Nature of Anti-Development Policies..... 3

Chapter 4
Implications of Anti-Development Policies
for Women in the Third World..... 5

Chapter 5
Identifying Anti-Development Policies..... 7

Chapter 6
Explicating the Disproportionate Burdens
Imposed by Anti-Development Policies
on Women in the Third World..... 9

Chapter 7
Deviations from the Rule..... 13

Chapter 8
Prospects for Development Policies:
Paths to a Better Future for Women in
the Third World..... 16

III.	Women in Third World Cities: Paths to a Better Future by Brigitte Berger, Wellesley College	
	Chapter 1	
	Introduction: Integrating Women in Development.....	23
	Chapter 2	
	Women in Third World Urbanization: Establishing the Context.....	27
	Chapter 3	
	Women in Urban Migration: The Why and the How.....	32
	Chapter 4	
	The Social Contexts of the Urban Experience: Family, Neighbors and Voluntary Associations.....	36
	Chapter 5	
	Women in the Urban Economy - The Processes of Adaption, Accommodation and Integration.....	41
	Chapter 6	
	Lessons Learned - Lessons to be Learned: A Shift in Paradigm for Paths to a Better Future.....	51
IV.	Rural Women in Development: Paths to a Better Future by Shelley M. Green	
	Introduction.....	64
	Chapter 1	
	Out of the Past and into the Future: Shifting Institutional and Policy Paradigm.....	66
	Chapter 2	
	An Appropriate Action Model for Meeting Basic Human Needs by Building Self-Sustaining Local Institutions...	85
	Chapter 3	
	Regional Case Studies: Increasing the Level of Rural Women's Productivity in Self-Directed Institutional Settings.....	88
	Chapter 4	
	Summary: The Effect of Government Policy on the Productivity of Women Farmers and the Macroeconomic Consequences.....	99

PREFACE

In the 1970s, a growing awareness that women's contributions to international development were poorly understood and often ignored yielded the concept of Women in Development, and significantly contributed to the declaration, in 1975, of the United Nations Decade for Women.

In July of this year, the concluding UN conference of the Decade for Women convenes in Nairobi. Among the thousands of evaluations and recommendations which conference participants will encounter are those contained in the three papers of this brief. Though having different emphases, it is what these papers have in common that is most likely to distinguish them during the conference and beyond.

One attribute of these papers is their focus upon but one of the three themes established by the Decade for Women. But their concentration on development, rather than on equality and peace, is less distinguishing than are the reasons for this emphasis.

To the extent that equality of opportunity among individuals is confused with precise, mathematically equal distribution of resources, stress placed on the latter demeans the value of the former. Should the confusion in principle be realized in practice, the ensuing equality of minimal opportunity among individuals assures but one other equality--poverty among all individuals.

And the most desirable peace--borne of expression, not repression--can only be approximated in those societies where

no individuals--regardless of their sex, race or poverty-- are systematically denied opportunities to attain those things deemed most desirable in the respective societies. Otherwise, people's aspirations are denied positive outlets, and the potential for expressive peace is sacrificed to resentment and repression.

Given the reasons for the focus on development by the three papers of this brief, it is not surprising to find foremost among the elements they share an appreciation that unlimited development--economic, political, individual--requires limited government. Evident in each of the papers is a fundamental understanding that no government is going to produce the development of its people. Instead, they recognize in common that governments must allow people to develop themselves. And that, in order for this to occur, individuals must be accorded both primary responsibilities for their own successes and the corollary rights necessary for succeeding.

When governments and other organizations seek to increase the resources of the poorest of people, they should seek to focus their assistance on the aspirations and plans of the individuals they intend to aid. Otherwise, individuals learn to respond to the plans of others, perhaps increasing their short-term "benefits," but depriving their own development. This emphasis is perhaps most evident in the emphasis on "micro-level" projects in Shelley Green's paper, but it is also inherent in Brigitte

Berger's call for increased recognition of "household economies" and of the leading role which women and their families play in a truly remarkable, if largely unrecorded, story of development in the Third World.

One theme of Professor Berger's paper--that Third World governments can find their burgeoning "informal," or "underground," economies to be particularly instructive for revamping their macroeconomic policies with respect to their total economies--is more extensively elaborated in the paper by Jerry Jenkins.

The reciprocity of individual rights and responsibilities in underground economies is seen by Dr. Jenkins' paper as a natural corollary of the fact that the interests of their participants are vested in individuals' ownership of property within the confines of the respective economies. That informal economies in the Third World are characterized by the leadership of women, by their expansion of opportunities for poor people to attain their goals, and by governments which are necessarily limited, are all viewed as predictable consequences of individual ownership in free market economies. The government of such a constituency must be limited. If it is representative, it will be limited; if it is not representative, it will not survive. Such limited, democratic government strengthens itself by the strength of its constituents' assent.

Each of the papers in this brief provide valuable illustrations of this process at work in the Third World. Each

finds women to be as central to their working as are men, if not more so. Thus, each finds women in the Third World to be already embarked upon paths to a better future. In addition, each finds that governments have much to learn from their citizens; as this occurs, the destination can be considerably closer and the journey far less turbulent. Finally, each would most surely concur with Brigitte Berger's assessment that "allowed open access in the total economy to do what only a part now enjoys, women will be integrated in development. And men will have one more reason for thanking them."

WOMEN IN THE THIRD WORLD:
PATHS TO A BETTER FUTURE

Jerry Jenkins

An interpretive-summary paper drawing freely, without customary citation, upon the two background papers which conclude this brief.

I. Introduction

The U. N. Decade for Women closes upon a far better world than existed at its outset. Women, in this Decade, have brought a case for quality, performance and productivity to the eyes and ears of a world that had increasingly imagined equality of results to be one and the same as equity, or fairness, of process. That world confused means with ends, and causes with consequences. During this Decade, women have increasingly recognized that those who emphasize quotas before quality speak less for women than for the large confusions of a small planet.

As the Decade draws to a close, it is now widely acknowledged that larger slices of existing pies are not nearly so desirable as providing new pies from new recipes. Indeed, it is now commonly appreciated that if the whole of something is shrinking, then so must be the absolute size of any of its proportions. This Decade seeks to judge women--and men--on their merits, and to leave behind a confused world which fosters protection, privilege and prejudice, a world based upon privilege, regardless of performance. . .and upon protection, regardless of productivity.

Unfortunately, far too many governments in the Third World are failing to keep pace with the real revolutions occurring in their respective countries, and are thereby failing to benefit from the incredible accomplishments of the poor among their citizens--especially, poor women. Even more unfortunate is the existence, and, in some instances, even expansion, of government policies which discourage those very accomplishments. Mancur Olson has framed the case boldly, but accurately:

...in these days it takes an enormous amount of stupid policies or bad or unstable institutions to prevent economic development. Unfortunately, growth-retarding regimes, policies, and institutions are the rule rather than the exception, and the majority of the world's population lives in poverty. (Olson: 175)

The deleterious effects of these policies are already manifest to many, including many of the officials of Third World governments which sustain them. But governments typically perceive their policy options to be circumscribed by the interests which are, in turn, perceived to be most critical in sustaining the respective governments. Government officials who might want to please everyone, of course cannot--not in the richest of countries, and certainly not in those of the Third World. So there is a natural tendency to do what appears safest. That, unfortunately, prescribes more of the same.

II. The Origins of Anti-Development Policies

In The Rise and Decline of Nations, Olson identifies a process from which no nation is immune--hence, his "Decline" is envisaged for all nations. The process of decline embodies, and

is assured by, "distributional coalitions" within countries. These are groups of individuals and/or firms who, having attained economic success, then work to retain the fruits of that success by denying to others the very same means that they employed in their own rise above subsistence. Thus, they cease to practice what they did in succeeding: saving, investing in new capital equipment in order to increase productivity, laboring longer hours, cutting costs of production, competing for the best labor by outbidding competitors, etc. They are usually recognizable in continuing to preach what they no longer practice.

What happens? Having attained affluence, they also gain influence, not least with government. Government officials in the United States and other "developed" countries, no less than those in the Third World, are persistently subject to calls for protection from distributional coalitions. The differences among countries in this regard, lie less with the frequency of such claims than with their success rate: the more prosperous are the residents of a country, and the greater their opportunities to act upon their own preferences in the marketplace, the lower is the rate of success for the claims of distributional coalitions.

III. The Nature of Anti-Development Policies

Claims of distributional coalitions can be, and therefore always are, couched in terms of "the public interest" and a company or industry that succeeded in the past without such

protection will now freely assert that it needs it. Among the proclaimed "needs" are tariffs, import quotas, or other means by which to exclude external competitors. The "public interest" will be proclaimed as being served by avoiding the export of jobs for which domestic labor is currently employed.

In responding to these claims, government officials--whether well-intentioned (believing these claims) or well-benefited (by the claimants)--are sufficiently cooperative as to retard development and foster decline. And who is most penalized by this state of affairs? Hayek expresses the answer correctly in The Constitution of Liberty:

the less possible it becomes...to acquire a new fortune, the more must existing fortunes appear as privileges for which there is no justification...A system based on private property and control of the means of production presupposes that such property and control can be acquired by any successful [person]. If this is made impossible, even [those] who otherwise would have become the most eminent capitalists of the new generation are bound to become the enemies of the established rich.

Hayek's observations are clear descendants of Adam Smith's own admonitions and warnings. Just as clearly, the intellectual leadership of free enterprise needs no help in order to recognize "anti-capitalist capitalists." Karl Marx seemed to think otherwise. Indeed, in inventing the word, "capitalist," Marx may have had in mind our "anti-capitalist capitalist." If this is accurate, then Marx may never have been opposed to free enterprise at all. Instead, he may only have believed that it could not survive those "successes" of free enterprise who,

having succeeded, then remain so by their capacity for extracting anti-competitive government policies.

In sum, getting government to insure profit margins, regardless of poor performance, is what distributional coalitions are all about. Where they have had greatest success, development has suffered most.

To the extent that those who are most successful in business, and most prominent in the "formal" economies of their respective countries, seek privilege as much as production, then their countries experience, as Lord Bauer has observed,

the disastrous politicization in the Third World...when social and economic life is extensively politicized... People divert their resources and attention from productive economic activity into other areas, such as trying to forecast political developments, placating or bribing politicians and civil servants, operating or evading controls. They are induced or even forced into these activities in order either to protect themselves from the all important decisions of the rulers or, where possible, to benefit from them. This direction of people's activities and resources must damage the economic performance and development of a society, since these depend crucially on the deployment of people's human, financial and physical resources.
(Bauer: 103-104)

IV. Implications of Anti-Development Policies for Women in the Third World

So where do women stand in all this? Even those who recognize growth-retarding government policies, and who accurately attribute them to the influence of distributional coalitions, readily see that both genders suffer from such policies. But, some basic observations allow for greater differentiation.

First, it is clear that government policies which are spawned by distributional coalitions have bad effects for most citizens. This proposition is true almost by definition; that is, if the policies desired by distributional coalitions were good for most people, then these groups should certainly not have to spend so much time and money persuading government officials to act in their behalf.

Second, "development" policies are no less subject to the urgings of distributional coalitions than are any other policies of government. "Development" has become a bad word in many quarters largely as a result of this, because large, capital-intensive, centrally-planned, government development efforts have yielded substantially less than they have promised.

Third, and more to the point, can anyone identify a distributional coalition in which women are even a significant minority of the membership?

Fourth, assuming that distributional coalitions generally succeed in fulfilling the short-term goals of their members, and that the latter are preponderantly male, then the policies which are engendered by these groups are not only bad for citizens, in general, but for women, in particular.

Fifth, those bearing the greatest burden from bad government policies have the most to gain from being judged on standards of quality, performance and productivity. In no country in the world is it doubted that such policies impose a heavier burden on women than on men (and if there is anyone who does harbor such a

doubt, it should be erased during the course of this paper). As a consequence, there is no doubt that women would derive greater benefits from a declining success rate for distributional coalitions and from subsequent changes in government policies.

V. Identifying Anti-Development Policies

The negative policies of governments--for both women and development--are so numerous that a complete accounting would require a much longer paper. The focus herein--upon what are usually termed, "macroeconomic policies"--is adopted for two reasons. First, they are virtually always ignored in the literature and conferences pertaining to women in development. Second, this neglect of macroeconomic policies in such deliberations magnifies their negative effects for poor women in the Third World by decreasing the likelihood that anything will be done about them.

Several of the principal problems in Third World government policies are identified at the outset, without elaborating upon their more deleterious effects for women than for men beyond that implied by the thesis presented above. In the following section of the paper, the heavier burden which poor women must bear as a consequence of these policies is explicated in greater detail.

Any itemization of anti-development macroeconomic policies should include the following:

1. Parastatals and government participation in ownership. Not only are parastatals an inefficient way

of doing business, they typically preclude private citizens from the opportunity to produce for themselves and others.

2. Barriers to market access. An overload of bureaucratic requirements expands the necessary time and effort to such a degree that the procedures become a deterrent to acquiring business licenses.

3. Protectionism. Import quotas, tariffs, and other barriers to international trade restrict both the import and export of goods.

4. Prices. Government price setting decreases the incentives for individuals to produce those goods and services for which maximum prices are fixed at artificially low levels. The proclivity among Third World governments for this form of economic control is frequently linked to a desire for controlling urban unrest; hence, low farm gate prices in order for food to be "cheap" in the cities. However, the discriminatory tax which this imposes on farmers decreases their incentive to produce above subsistence and/or what they can barter or sell in the informal economy. Thus, cheap food frequently means less food, and urban unrest joins that in the rural areas anyway. Price-fixing policies also reinforce the maintenance of parastatals, for these can ensure enforcement of the policies.

5. Credit and interest rates. As with prices, government-mandated rates of interest are typically below those which reflect the supply of, and demand for, capital. Saving is thereby discouraged, while capital outflow is encouraged. The very poorest of a country's residents do not benefit since individuals with collateral will absorb all available scarce capital at the below-market rates.

6. Exchange rates. Governments frequently overvalue their currencies relative to others. This joins below-market interest rates in encouraging the flight of scarce capital. Overvaluation also subsidizes imports, while decreasing the external demand for those goods produced in the country. Thus, production of what could be exported is discouraged, and the ability of domestic producers--most especially, small producers--to survive the onslaught of "cheap" imports is jeopardized.

7. Rent controls. These discourage the production of housing, thereby leaving more people--disproportionately the poor--in need of adequate shelter.

8. Wage controls. Wages that are mandated above the value which the demand for, and supply of, labor warrants has the same effects on domestic production and employment as does the other significant overvaluation which governments employ--currency overvaluation. And, like the latter, it also discourages exports by its effect on prices of produced goods.

9. Foreign investment restrictions. Discouragement of foreign investment is a virtual equivalent of the capital outflow that is encouraged by other government policies, e.g., undervalued interest rates and overvalued exchange rates. It retards technology transfer as well as the income which increased employment of labor generates. The existence of parastatals tends to encourage both these restrictions and those which limit the amounts of domestic investment in what would be, or are, competing firms.

Though this list does not exhaust the policies of Third World governments which retard growth, these examples are foremost. The burdens imposed by all of these governmental interventions are inversely related to the wealth of those upon whom they fall. This, coupled with the disproportionate representation of women among the Third World's poor, means that all of these burdens fall more heavily upon women than upon men. The following section draws more direct linkages between macro-economic policies and their effects for women.

VI. Explicating the Disproportionate Burdens Imposed by Anti-Development Policies on Women in the Third World

While nearly half of Third World women are actively engaged in the agricultural labor force, this figure exceeds 90 percent in

many African countries. Obviously, the "social cost of cheap food policies" (Peterson) is a cost that is especially borne by women.

It is not just cheap food policies which impose an excessive burden on women farmers, however. Overvalued currencies, alone, may have as great an influence on famine, and the women farmers in its midst, as do cheap food policies. (Bates) Nowhere is this more clearly illustrated than on the continent of Africa. In this case, the social cost of government policies can literally mean death, as the continent is wracked by widespread famine. Distorted rates of exchange make imported food less expensive than that produced domestically. The concomitant decline in the market for a country's own production results in a decreasing incentive for its farmers to produce.

The liveliest food markets in many parts of Africa are "black markets" for food along border areas between countries. Not a great deal else is available when the principal market within countries is comprised of marketing boards and parastatals which are the principal enforcers of their own cheap food policies.

Efforts by poor women to escape from the tentacles of government planning through illicit food markets, is certainly not confined to African countries or even to rural areas. All of the macroeconomic policies identified in the preceding section contribute to the burgeoning "underground" economies of Third World cities. According to recent studies, these "informal" economies absorb "up to 70 percent of the urban labor force."

(Ford Foundation Letter: 1) If this phenomenon is not appreciated, then neither can be the productivity of most of the women in Third World cities. Indeed, this fact illustrates another of the more direct linkages observable between the macroeconomic policies of governments and the women whom they purportedly represent.

First, the emergence of informal (some call them "underground") economies, cannot be explained without referring to government's macroeconomic policies. Second, most evidence indicates that women are far more heavily represented in informal, than in formal, urban economies of the Third World. For example, the National Council of Churches of Kenya, in seeking to assist small entrepreneurs in that country, found that 75 percent of them were women. Third, it is only reasonable to conclude that the negative effects of formal government policies are disproportionately borne by women, even though most men also suffer their costs.

Perhaps the clearest example of this greater burden borne by women can be seen in government ownership of Third World businesses--businesses which in the most prosperous of countries are owned privately. Even city governments have parastatals which produce goods ranging from paint to beer. The largest, and most costly to their societies, however, are those owned by national governments.

First of all, these state-owned corporations are typically unprofitable. That imposes one cost on a country's citizens,

in the form of taxes or other fees to finance the difference between income and expenditures. Secondly, there is no evidence that parastatals do any better in the employment of women than does the remainder of the formal economy. Indeed, we are told the contrary (although firm data is hard to come by). Thirdly, parastatals amount to a government competing with its own citizens--preempting opportunities which they could be acting upon.

Even the term "competition" is questionable when used to characterize a contest that is rigged from the outset. Since a parastatal does not have to be profitable in order to stay in business, it can always sell what it produces or purchases at a lower price than can any of its "competitors".

Finally, sustaining firms that need not be responsive to market forces also means granting them the freedom to disregard qualifications and performance in evaluations for employment. To the extent that firms are privately owned, and not protected or otherwise subsidized by government, it is in their self-interest to seek the most qualified and effective employees in order to increase productivity and stay in business. Women can only benefit by government policies which broaden privately-held capital ownership, and increase competition in the marketplace. Indeed, there is evidence (see section VIII, below) that women in the Third World would be in an enviable position if employment were based on quality and performance.

Some government policies which create disincentives for most individuals to produce, are, of course, beneficial to some people. Government mandates for worker benefits, and legislation establishing an official minimum wage, for example, are supported by some workers. The latter are likely to be employed by relatively profitable formal sector companies which are not placed in jeopardy of going out of business by the increased costs which such legislation entails. Even more supportive will be employees of parastatals, where going out of business is not a serious question. Of course, women are significantly underrepresented among the employees of wealthy formal sector firms, and, because of the legislation, are less likely to find employment with less profitable firms in the formal economy. Women are almost always going to suffer greater opportunity costs than are men as a result of government interventions in what could be a "free economy."

VII. Deviations from the Rule

There are, of course, notable exceptions to the anti-development tendencies of Third World government macroeconomic policies. Much has been written of the so-called "Gang of Four" (Taiwan, South Korea, Singapore and Hong Kong) because they are exceptions. Hong Kong's flat 15% tax on both personal and corporate income is envied world-wide. And the free trade zones which Hong Kong and Singapore are, and which Taiwan employs, are attracting the attention of governments in the rest of the developing world--as

indicated by Costa Rica's free trade zone in Limon (with a second one projected in Punta Arenas) and the Republic of Senegal's Dakar Industrial Free Zone.

There is definite interest on the part of many Third World governments in privatization of their cumbersome, inefficient and costly parastatals. Brazil is already well into its divestiture program.

Government officials who might want to divest their corporations into private hands, but are fearful of the employees response, should observe with interest the Malaysian government's plan to divest 30% of its stock in all of its parastatals into the hands of their employees. Not unlike Employee Stock Ownership Plans (ESOPs), adopted by an estimated 5,000 private companies in the United States, the Malaysian experiment is analogous to a parent firm's divestiture of a subsidiary firm to the latter's employees.

In view of the earlier discussion of the suffocation of agricultural enterprise by macroeconomic policies on the continent of Africa, an interesting exception to that rule must be noted. The nation of Malawi began with higher population density, lower income, and fewer resources than any of its neighbors; yet

while per-capita food production in the rest of sub-Saharan Africa has fallen 0.45% a year since the early '60s, in Malawi it has risen 1.15% annually in the same period. 'Fourth World' Malawi is agriculturally self-sufficient and even exports food to its wealthier, hungry neighbors...

In Malawi...the individual farmer on his traditional private holding is the focus of development efforts.

Taxes are not confiscatory, and there is no coercion to participate in government agricultural schemes. In contrast to systems where a farmer must fill a government quota at a fixed, low price, Malawians can and do trade through private channels on the rare occasions they don't like the the prices offered by Admarc, the state marketing board. (Levy: 35)

Some observers contend that the only exceptions to the rule in Third World, and, especially, African, agriculture occur where elites are engaged in food or cash crop production. Where "elites" are comprised of only distributional coalitions, we would scarcely expect otherwise. But the very fact that Malawi's macroeconomic policies deviate from the anti-development norm tells us that in that country, elites and distributional coalitions are not one in the same. With such policies, they cannot be. And with such policies, the 96% of Malawian women in the labor force who are actively engaged in agriculture (Newman: 104) are allowed to be significant agents, and not merely subjects, of development.

Furthermore, Malawian women appear to be taking advantage of their opportunities. As of 1968-9, only 2.1% of the agricultural holdings in the country exceeded 4.9 hectares, and these holdings comprised but 7.9% of the total land under crops. (A.I.D.: 11) Thus, almost 98% of all agricultural holdings in Malawi are less than 5 hectares, and these account for 92% of the land under crops. This translates to an agricultural economy that is characterized by a multitude of small private holdings whose productivity actively engages 96% of Malawian women in the labor force. That performance, not privilege, characterizes

Malawi today. And reward of performance is what is most needed in order for women to embark upon paths to a better future, no more nor less in Malawi than in the rest of the world.

It will be a delightful world when these exceptions become the rule, but even now they brighten the paths to the future, and provide important demonstrations of what is possible when the poorest of the poor are allowed to act in their own self-interest. In the following, there are promising indications of the future being made in the present.

VIII. Prospects for Development Policies: Paths to a Better Future for Women in the Third World

Ranging up to 70 percent of the potential labor force in some countries, informal economies comprise a substantial part of Third World economic activities. The growth and stability of the informal sector defies explanation without reference to the formal policies of governments which retard growth of, and, hence, employment in, the formal economy. And, as in Hirschman's Exit, Voice and Loyalty, those citizens with least access to either the formal economy or formal government are the ones who deliberately exit. Given this description, it is not surprising that women are predominant in the informal sector of Third World economies. Indeed, judging from Jason Brown's summary of his field notes collected in many different settings in the contemporary Third World, they appear to be more than that:

It is women who are the forefront of small business activity worldwide. Interviews suggest that through

business they obtain a sense of self-worth and independence which might not otherwise be available to them. When these businesswomen have been organized by voluntary organizations in such countries as India and the Phillipines, they have developed leadership and other skills of great value to their families and their communities. In the search for social and economic equity it may well be these organized businesswomen who will be the impetus for change.

("The Role of Small-Scale Business," in Peter Berger, The Search for Social Equity, forthcoming)

Thus women have established themselves as valued teachers in the classroom for Third World development. If more formal governments join the students of the coming decade, the lessons will appear even more promising. Among those lessons will be the identification of the essential ingredients for development, and one of them will be active, productive women. Allowed open access in the total economy to do what only a part now enjoys, women will be integrated in development.

Third World governments appear to be increasingly appreciative of the value of their informal economies, but seem unable to act upon its lessons. Beginning in 1969, for example, "Colombia was among the first countries to incorporate explicit employment considerations in the economic planning process." Ten years later, "....It acknowledged the importance for employment of the informal sector and proposed to strengthen it by an increased availability of credit and technical resources....It cannot be said that the government succeeded in meeting its objectives..."

(Gregory: 30 and 34) This result, of course, is seldom

contradicted, no matter how sincere government officials may be in wanting to implement such policies.

Perhaps the good intentions need most to be inverted, and policies from the informal sector should be transferred to the formal. In this manner, the political and administrative efforts which have characterized this Decade for Women might be anchored where it counts--not just for, but with the multitudes of remarkable women in the Third World.

Thus, government proclamations, whether those of foreign aid donors or recipients, are clearly insufficient for assuring that the benefits which women experience from development are commensurate with their contribution. This is not to demean government "orders" of non-discrimination with respect to gender, but merely to observe that this noble intention is routinely invalidated by government interventions that prevent the free operation of economies which would naturally reward performance regardless of government proclamations.

Third World governments with their growth-retarding policies, in conjunction with Third World people and their irrepressible human spirit, are nonetheless creating incubators for free enterprise and institutional development that is predicated on performance rather than privilege. Since the majorities of Third World populations are actively engaged in informal economies, and the since women predominate in those economies--both as entrepreneurs and heads or principals of households--the institutional framework is being established for societies in which basic human

rights are honored, regardless of sex, and in which the correlative responsibilities of individual rights are honored in practice. No development worthy of individuals can occur in the absence of these basic institutional elements.

The validity of this observation is proven within the operation of the closest thing to "free economies" that most Third World countries enjoy. And the institutional development that is taking place in the "informal" sector appears to be replicating that which did, and had to, occur in any country whose citizens are blessed with genuine constitutional liberties. This development is being recorded nowhere more assiduously than in Lima, where, for the past three years, the Institute for Liberty and Democracy (ILD) has enlisted fifty-five researchers-- anthropologists, students, lawyers, economists and off-duty policemen--in compiling over 20,000 documents regarding Lima's informal economy.

With this large volume of informal business, an underground legal code has developed that ignores the inefficient laws that drive people into the underground in the first place. This code is so powerful and pervasive that underground businessmen can dependably make deals with each other and the legal sector that could never be enforced in a government court. In Lima, for example, street vendors command prices of up to \$750 for sale of their business locations, although they hold no legal titles to the spots. (Rosett:31)

In fact, participants in the informal economy may have better fortune with judges from the formal sector than does the rest of the society:

...Informal contractors sometimes hire off-duty judges to arbitrate disputes. While some of these judges take

bribes when working for the state, they cannot afford to do so when working for the underground. If word gets out that they are crooked, they will not be hired again. (Rosett: 31)

Abundant evidence, from a wide variety of settings, indicates what would be experienced in the general economies of less-developed countries were it not precluded by the intervention of government policies. While "planning" the operations of formal economies, these policies establish only the boundaries of informal economies. The latter are governed by their participants, providing self-governance in the Third World with perhaps its strongest testimonial. In the process, women in the Third World are building the institutional structures which are best able to take advantage of positive changes in the macro-economic policies of governments. Furthermore, their success may have as much effect for bringing about change in anti-development policies, as it has for responding to those changes whenever they might occur. There are two basic phenomena which suggest this.

First, along with their market expertise and skills in institution-building, women are developing a coherent and established position toward changes in government policies, a position which is increasingly difficult for officials to ignore.

Second, just as government policies impose opportunity costs on citizens which result in underground economies, so too does the expanded growth and wealth of those informal economies create opportunity costs for governments. The greater the wealth that moves into and is generated by the informal economy (relative to the rest of the economy), the heavier must be the burden of govern-

ment revenue-raising on the formal economy. That increased burden, in turn, increases the incentives for additional exiting from the formal to the informal economy. And so, a vicious circle of escalating opportunity costs for government can bring it to do later what should be done now.

As the case of Malawi illustrates, "elites" should be multiplied, not undermined. The important questions are not whether a country has either elites or distributional coalitions--all countries have both. What is critical is whether they are one and the same. Where they are, performance and productivity are being sacrificed for protection and privilege. Most people on this small planet are already refusing to be party to this injustice. Hence, where there is greater "visibility," development is dim, and in search of more light, people go underground where the light is bright, indeed. Trod principally by poor women in the Third World, paths to a better future are becoming increasingly clear.

REFERENCES

Agency for International Development. "Background Paper: A.I.D. Policy on Land Reform." Annex C. of August 6, 1982 draft. Washington, D.C.: A.I.D., 1982.

Bates, Robert H. Markets and States in Tropical Africa: The Political Basis of Agricultural Policies. Berkeley: University of California Press, 1981.

Bauer, P.T. Equality, the Third World, and Economic Delusion. Cambridge, Massachusetts: Harvard University Press, 1981.

Brown, Jason. "The Role of Small-Scale Business." Paper prepared for The Seminar on Modern Capitalism. Boston, 1983.

Ford Foundation Letter. Vol. 16, No. 2. April, 1984.

Gregory, Peter. "Policy Issues in Addressing the Employment Problem in Latin America." Prepared for the U.S. Agency for International Development. Washington, D.C.: A.I.D., February, 1985.

Hayek, F.A. The Constitution of Liberty. Chicago: University of Chicago Press, 1960.

Hirschman, Albert O. Exit, Voice, and Loyalty. Cambridge: Harvard University Press, 1979.

Levy, Sam. "Malawi: Oasis in a Continent's Agricultural Desert." The Wall Street Journal. May 15, 1985. 35.

Newman, Jeanne S. Women of the World: Sub-Saharan Africa. Washington, D.C.: Office of Women in Development, U.S. Agency for International Development, 1984.

Olson, Mancur. The Rise and Decline of Nations: Economic Growth, Stagflation, and Social Rigidities. New Haven: Yale University Press, 1982.

Peterson, Willis L. "International Farm Prices and the Social Cost of Cheap Food Policies." American Journal of Agricultural Economics. Vol. 61 (February 1979). 12-21.

Rosett, Claudia, "How Peru Got a Free Market Without Really Trying." The Wall Street Journal. January 27, 1984. 31.

I. Introduction: Integrating Women in Development

This paper takes the unequivocal position that real economic development and sustained long-term growth will not happen without women. An examination of the highly developed societies of Europe and of the more recently industrialized countries of East Asia will prove this claim beyond the shadow of a doubt. There is no reason to expect that contemporary Third World societies can deviate from this common human path. If a country disregards this most vital of all resources, it deprives itself of the single most important opportunity available for development.

In the bulk of the literature on women in development, policy questions about women's economic participation have been framed in terms of legal status and cultural constraints. In this vision the integration of women into development is a political issue to be solved by governmentally decreed administrative measures. The position of this paper is that this is only part of the issue. Unless such measures are accompanied by efforts to recognize and release women's productive energies, integration by government fiat alone is unlikely to achieve the desired goal. The long-standing hostility to the role of market forces in the economic development of Third World countries has become one of the major barriers to women's advancement, as well as to their integration into that development. Economic policies

that promote or limit opportunity and productivity may be concealed in "gender blindness," but when their effects are examined, such policies also become "women's issues," for they impact upon the lives of 20th century women as much as do policies regarding women's legal status and cultural roles.

The negative policies of Third World governments - for both women and development - are discussed throughout this paper. Nonetheless, they can be identified already at the outset. Most of these policies are encompassed in the term "macroeconomic policies." They range from complex procedures for licensing of businesses, to the ownership of business by government itself. They include government (rather than market) determination of prices, rental rates, wages, interest rates, and exchange rates, as well as tax policies which either discourage work that yields taxable income or encourage the hiding of work and its profits from the scrutiny and taxing authority of governments.

All of the preceding policies, and more, contribute to the burgeoning "underground" economies of Third World cities. According to recent studies, these "informal" economies are estimated to absorb between 40% and 70% of those working in cities [1] and women constitute the bulk of them. Thus, women in Third World cities can be neither understood nor aided without an appreciation of this phenomenon. Though the flowering of urban informal economies are central to the paradigm shift which is elaborated in the concluding chapter of this paper, that centrality can be briefly established now:

First: the emergence of informal economies cannot be explained without reference to formal policies of governments. To the extent that the aspirations of people are thwarted by the policies of governments, the population of participants in informal economies will grow.

Second: evidence unambiguously indicates that women are far more heavily represented in informal, than in formal, urban economies of the Third World. For example, the National Council of Churches of Kenya found that in seeking to assist small entrepreneurs in that country, 75% of that group were women.

Third: it is thus only reasonable to conclude that the negative effects of formal government policies are disproportionately borne by women, even though a majority of men are also victims of those policies. On a more positive note, it also follows that even as they suffer, in comparison with men, as subjects of government policies, women are assuming the leading role as agents of development in Third World cities.

One of the preeminent lessons learned during the Decade for Women is that women are in the process of turning the cities of the Third World into their cities. Their cities in turn become the beneficiaries of their enterprise. Governments concerned with aiding women through policies that enlist their creative energies need look no further than to the policies which allow and sustain the development activities in the cities of their own creation (informal though they may be--reflecting common, rather than statutory, law).

The informal economies of Third World cities have become the principal classroom for their inhabitants during the Decade for Women. If informal governments should be found among the students of the coming decade, the lessons to be learned would be even more promising. Among those lessons will be the identification of the essential ingredients for development, and

discovered at their heart will be the women who are doing it. If allowed open access in the total economy to do what only a part now enjoys, women will be integrated in development. And men will have one more reason for thanking them.

The role of this indigenous private sector in developing societies has not been well explored and its dynamics are still too little understood. Not nearly enough is known of what the private sector can or cannot do, and of how to direct its energies toward a general improvement in the welfare of all people. And that is strange, for, in the words of A. W. Clausen, President of the World Bank, in his 1985 statement to the Convention of the Institute of Directors in London:

There is evidence enough that the most economic growth in the developing world has been achieved in countries where governments have recognized that private enterprise has a critical role to play. It has been achieved where governments have recognized, for example, that private enterprise can contribute to efficient industrialization by mobilizing private savings, harnessing entrepreneurship, diffusing economic power, widening consumer choice and stimulating competition. It has been achieved where governments have recognized that in order to harness the individual and collective talents of the people, in urban and rural sectors alike, there must be means for people to help themselves. [2]

Perspectives on women in development are responding to what is already occurring in Third World cities. This paper seeks to make a contribution to the systematic and cogent formulation of these realities. This is a humbling task, for it is impossible to match on paper the ingenuity of poor women encountered in the field. A distinctive thread, of singular strength, runs through the myriad activities of women in development. Now, it is

necessary to turn to the whole cloth in order to establish its variety and texture, and in the process, identify additional threads which are common to women in Third World cities.

II. Women in Third World Urbanization: Establishing the Context

Even casual visitors to Third World cities cannot fail to be impressed by the energy and resilience of the poor people they observe. And more studious observers have generated a mountain of studies describing the persistent valiance of poor women in working for a better future for themselves and their families. The universality of these efforts is documented by studies of the inhabitants of the barrios and favelas of Latin America, the shanty towns of the African continent, and the teeming cities of Asia. With all the odds seemingly stacked against them, under circumstances of extraordinary hardship, desperately poor and apparently ordinary women have demonstrated over and over again that they are far from ordinary.

Now, too, policymakers throughout the world, and certainly in the United States, are beginning to respond positively to the lessons which the urban poor are providing. Policy paradigms are shifting in a search for mechanisms that allow the creativity of the urban poor to be tapped and promoted so as to integrate these vital resources into the more inclusive development process.

As yet, however, the research paradigms of most of the literature on women, as well as those embodied in the bulk of economic analyses of LDC development, have failed to keep pace

with the shifts occurring in both experience and policy. This neglect has almost certainly contributed to the widely deplored factor of women's "invisibility" in Third World development. Thus, one of the principal intentions of the present paper is to help correct this error in the literature.

During the past four decades the so-called preindustrial three-quarters of the world has witnessed an urban explosion thus far unknown to human history. All over Africa, Asia, and Latin America people have flocked to the cities in unprecedented numbers. With growth rates estimated as high as 5% to 8% per year, many Third World cities have in past decades doubled their population every 10 to 15 years. [3] United Nations' forecasts estimate that the urban population growth rate will be three times that of the rural areas. By the end of this century "two billion people, exceeding 40% of the Third World population, will live in cities; some cities will have reached extremely large size - Mexico City at 31.6 million, Sao Paulo at 26 million, and Cairo, Jakarta, Seoul and Karachi each exceeding 15 million." [4] Although some of these predictions may have to be scaled down considerably in view of the most recent trends indicating a leveling off in in-migration, [5] the fact remains that Third World cities, with their distinctive economic, political and social cultures will be permanent features in the reality of life in the developing countries.

The dimensions of the explosion have caused grave concern for analysts and policymakers alike. They are sharply divided

over whether to view this transformation as a blessing or a curse. Negative as well as positive evaluations of this urban transformation cut across the customary ideological lines dividing the political Left from the political Right. Allen C. Keeley and Jeffrey G. Williamson in their recent, cogently argued book, What Drives Third World City Growth, [6] have summarized these differing perspectives: pessimists stress the Third World's inability to cope with the consequences of rapid urban growth and high population density, citing environmental decay and planning failure as evidence of impending crises. In contrast, optimists view city growth as a central force in economic development that raises average living standards and promotes overall economic advancement. "Debate over public policy options remains intense, the optimists favoring an open city approach, the pessimists searching for ways to close them down." [7] Others simply acknowledge that the consequences which are assumed to follow from urbanization by either of these polar policy views have occurred in history, and doubtless will occur again. This view might be deemed more moderate, but, indeed it may be the most radical. It argues against any government policy which assumes that either positive or negative consequences will necessarily follow from urbanization, and thus adopts a stance that is fundamentally anti-planning with respect to the evolution of cities. [8]

The literature on urban migration in the Third World is characterized by two striking omissions:

1. The scant attention paid to the role of women in the Third World urbanization process in econometric and policy-making models, regardless of their "mainstream" or "left" ideological underpinnings. To be sure, a few--such as those by Michael Todaro (based on factors of expectation) or Gary Becker (based on rational decision making)--have attempted to include women in their economic models in some form or another. In the view of this writer, however, these attempts, though interesting and useful for certain purposes, are flawed for a variety of reasons that cannot be explicated in the context of this paper. Suffice it to note that the neglect of the distinctive female component in the process of urbanization, and their underappreciation of the "informal" household-based economy in which women dominate, in conjunction with factors revolving around family values and expectations, render their models only partially useful. These factors, individually and taken together, reveal insufficient understanding of the social, cultural and political consequences for the migrants to the cities, and for society at large.

2. On the other hand, those whose focus of analysis centers on women--that is to say those who generate the bulk of the literature on women in development--view Third World urbanization to be basically and intrinsically, devastating to women. [9] This foreclosure on the very possibility of "positive" consequences of urbanization for women is particularly puzzling in view of the rich body of materials which contradicts such a negative position. The materials collected by social historians on contemporary processes of urbanization in Africa, Asia, and Latin America, along with a number of recent path-breaking social science analyses of the consequences of urbanization in the Third World, demonstrate not only a much more intricate and diverse picture of contemporary realities, but also the inadequacy of such negativistic evaluations.

Based on the literature that has become available in the past decade, we can justifiably conclude that the participation and contribution of women in urbanization, the effects of this process upon their lives, and their indispensable role in this transformation, are at once more positive and more complex than much of the literature allows us to conclude.

Missing from the more technical economic literature are considerations of the fact that during the past decade, women,

more than men, migrated to cities with their families, and that these women and families survive and at times even thrive in the interstices of an economy that cannot be measured by customary technical tools. Missing in analyses from a feminist perspective are attempts to depict the interior landscape of the life of Third World women--their own experiences. In large measure, their own interpretations of their lives remain strangely muted. Unless these latter analysts are prepared to argue that the recent trend of mass migration of women to the cities, and their proclivity for staying there, are products of the incompetence of these women, a fresh look at the female experience in urbanization becomes necessary.

In sum, it has become evident that earlier formulations of the experience of urbanization no longer suffice. The debate will have to be carried into new directions. It is, of course, extremely difficult to generalize about processes of such high complexity, particularly since they are influenced by myriad historical, cultural and local factors. By the same token, it is just as difficult to generalize about the particular meaning the urban experience holds for different women in vastly different cultures and under divergent social conditions.

Because of the paucity of literature which might supply the needed details, the following argument must be based only upon a sketch of the broader contours of the female experience in Third World cities. It is hoped that the new directions which are suggested will supplement, expand, and occasionally correct the

rather one-dimensional perspectives that have commonly prevailed in representations of women in Third World cities.

Three major aspects of the female experience in the cities of developing countries are subjected to a thematic analysis in the following chapters. These aspects are principally institutional. That is, while they reflect what women are doing, they are especially concerned with identifying the parameters within which women's activities occur, and with linking the opportunities available within those parameters to those activities. These aspects are: the dimensions of the urban migration (the why and how); the social contexts of the urban experience (including family, neighborhood, and the rich variety of voluntary, self-help, and religious groupings); and the urban economy (processes of accommodation, adaptation, and hopefully, integration of poor women into the total economy of Third World cities).

III. Women in Urban Migration: the Why and the How

It is generally accepted that the need and search for economic advancement is chiefly responsible for rural-urban migration in the world's developing countries and that this migration is shaped by economic "push-pull" factors. The impact of social and psychological factors, however, is less clearly defined and understood.

While not denying the influence of possible economic advancement on rural-urban migration, it is here contended that

social and psychological factors influence many migrants, quite independently of economic considerations. It is further argued that these latter influences are most likely to be decisive for Third World women, rather than men, when they decide whether to migrate from rural to urban areas.

The fact that Third World women are more likely than men to migrate to cities with their families is the most distinctive manifestation of the social and psychological influences on their decision. When this fact is considered together with women's prominent position in informal economies, it is evident that the cities provide opportunity both for maintaining the family unit and fulfilling the economic requirements for life.

These paired phenomena also enable resolution of the quandary that is evident in conventional economic analyses of the "employment problem" in the Third World. These analyses show burgeoning underemployment in the cities at the same time that they seek to explain mounting immigration as a function of people seeking employment. The problem with this pairing of phenomena, of course, is that it suggests incompetence on the part of migrants continuing to move for jobs that do not exist. During the Decade for Women, however, economic analyses have begun to indict the standard measures of employment and to recognize the neglect of informal economies in these measures. [10]

As this recognition expands--and it surely will because it is responsive to what is happening--the appreciation of women in social and economic development is likely to be explosive.

Movement toward this future understanding is likely to include a pairing of economic with social and psychological factors, such as is provided here. The distinction between women moving with families and all other migrants is essential. To the extent that "others" are being assessed, then the fairly grim evaluations of the mental health of migrants are more plausible. These more dire evaluations are contained in arguments which describe migration as rupturing social bonds, uprooting people from their heritage, isolating individuals from one another, and generating an increasingly alienated, anomic population of "lonely people." To be sure, any transition from one context to the other involves dislocation which, according to circumstances, may be more pronounced in one situation than in others. Yet detailed studies like those of Wayne Cornelius for Mexico City, Anthony Leeds for Lima, and Janice Perlman for Rio de Janeiro, demonstrate convincingly that migrations typically take place within well established social contexts: "Not only do many migrants come with others, often close ties are retained with the places of origin; moreover, most migrants have friends and relatives in the city who can help in the initial adaptation period." [11] Similar dynamics have been found in African as well as in a number of Asian cities.

While the preceding offers a more positive picture of the present, and envisions an even more positive scenario for the future of women in development, it is unambiguously acknowledged that gender makes a difference where it should not, that women

suffer the consequences of this non-neutrality to a greater extent than do men, and that development, for both women and men, is among the casualties. The literature assembled during the Decade for Women, alone, is overwhelming in its documentation of gender prejudices. No matter that there are significant differences among societies--women tend to have better opportunities to act upon their preferences in the developing societies of Latin America and East Asia than in Muslim societies--sex discrimination continues to plague Third World women, and to hinder their chances for advancement in the cities.

Nonetheless, the available data convincingly demonstrate that improvements in the positions of women are a concomitant of the processes of urbanization and industrialization. In fact, these data show that it is not so much industrialization, as urbanization, in general, that is the key variable. Taken together, a number of studies in various countries suggest three phases of urban transition, measured in terms of female participation:

- Phase one: cities of males

An incipient period of urbanization in which male migration predominates and city life is largely shaped by the overwhelming presence of men, with respect to all aspects of life--economic, political, social and cultural.

- Phase two: cities of peasants

A situation typifying cities in many Third World countries today, wherein they can be viewed as dual cities economically as well as socio-culturally. The migration of women and families has accelerated, and a balancing out of the demographic gap between males and females is occurring. Economically, there is an industrial-formal sector and a

parallel, largely informal one. Men dominate in the first, and women in the second. Culturally, two distinct traditions coexist: a peasant culture and an urban culture. The two sectors and cultures are largely interdependent and intersect at many points. Rural-urban ties remain largely intact.

-Phase three: cities with genuine urban cultures

The outlines of these cities are taking shape in a number of Third World cities today, particularly in those of Latin America and parts of East Asia. In-migration (though not between-city migration) tends to level off. Women and families are found in numbers more equivalent to those of men; families and urban lifestyles become integral parts of life. Economically, women may tend to be still disproportionately in the informal, small-scale entrepreneurial sector. The family household provides a firm anchor for the advancement of the family as a unit. While this constellation is of a proto-industrial type, proto-modern would be a more accurate characterization because industrial labor is not a decisive element for identification of these cities.

To be sure, this transitional model would benefit from additional substantiation and differentiation, but such an endeavor must, or at least should, await viable instruments for making the appropriate measurements. Nonetheless, considerable evidence indicates that this urban transitional process is already well underway. What is more, this transitional model recognizes women's pivotal role in the creation of urban economies, urban institutions and urban cultures in general. The evidence is strong enough to conclude that without the participation of women and, by extension, their families, there can be no urban culture.

IV. The Social Contexts of the Urban Experience: Family, Neighbors and Voluntary Associations

Characterizations of the urban poor which parallel those of

new urban immigrants--alienated, despondent, and a marginal class in society--are cast into doubt not only by the reality of women migrating to the cities with their families, but also by a host of additional, if not so immediate, relationships. In fact, a cohesive and complex network of considerable strength is thriving on all social levels in many Third World cities. These networks, or "mediating structures," in the terminology of Peter Berger and Richard Neuhaus, [12] are the "glue" of any society. They are based on family, church, voluntary organizations and informal neighborhood groups, and must be understood as constituting the mechanisms by which spontaneous social interaction patterns become anchored and institutionalized.

Similarly, recent evidence on cooperation and mutual trust discredits the pervasive notion of marginality. These new findings appear to hold up in different cultural settings characteristic of the emerging urban realities across the Third World, [13] and seem to apply equally to the favelas of Rio de Janeiro (Renato Buschi; J. Perlman) the barrios of Mexico City (Cornelius), the shanty towns of Nairobi and Kumasi (Little), and to the poor sections of Beirut (Saud Joseph), as well as to the sidewalk dwellers of Bombay and Calcutta and the resettlement colonies of India, as Laxmipuri described in Dianne A. Per-Lee's "Street Vendors." [14]

The accumulated findings strongly suggest that among urban squatters--migrants all--there is less family breakdown, less frustration, less apathy, more optimism, and a considerably

higher degree of aspiration, than has commonly been assumed. The unwritten rules dominating the existence of these poor migrants have been cogently described by Lisa Peattie: "Work hard, save money...outwit the state, vote CONSERVATIVELY if possible, but always in your own economic self-interest; educate your children for their future and as old age insurance for yourself." [15]

In sum, the available evidence overwhelmingly supports Janice Perlman's conclusion in her path-breaking book, The Myth of Marginality:

The evidence refutes a major distinction in marginality theory - the idyllic warmth and cohesion of the rural village versus the isolated, impersonal, competitive nature of city life. This myth has long permeated the literature on the city and squatters in general. [16]

Recent studies of social relationships among the Third World's urban poor have focused on a variety of dimensions. Some have looked at the importance of social relationships in the search for shelter, the construction of some form of housing, and the search for work, loans and insurance.

In the small-scale entrepreneurial sector, social relationships are of utmost importance for the peddlers and the sidewalk vendors, but also for casual workers, independent artisans and small enterprises proper. Jeff Ash has pointed to these general dynamics in several analyses of the PISCES project. And the prominence of women in this process is reflected in Jason Brown's provocative summary of his field notes collected in many different settings in the contemporary Third World:

It is women who are the forefront of small business activity worldwide. Interviews suggest that through business they obtain a sense of self-worth and independence which might not otherwise be available to them. When these businesswomen have been organized by voluntary organizations in such countries as India and the Philippines, they have developed leadership and other skills of great value to their families and their communities. In the search for social and economic equity it may well be these organized businesswomen who will be the impetus for change. [17]

While women's participation in business illustrates the striking degree of self-help found in all of the studies enumerated here, every producer needs a market. That fact alone makes even more persuasive Alison Scott's argument that very few of the small enterprises can survive without developing stable relationships with customers, suppliers, neighbors and larger enterprises in order to obtain credit or to secure a stable market for their products. [18] Scott provides examples of these networks in the construction, manufacturing, transport, upholstery and dressmaking sectors. She stresses that although the independence of these small-scale entrepreneurs is fragile, their own participation in forming and sustaining their network enables them to retain a degree of control over their own situation.

In many instances, this process is facilitated by the immigration not just of people, but of preexisting networks from the area of emigration. Thus, it has been observed that people from the same village tend to live together in the same neighborhood in the city and to help each other in business if possible. In the words of Susan Brown:

Groups tend to form of people in the same kind of business, such as cooked food vendor, or doll makers. These groups establish mutual support structures, which can include rudimentary insurance systems in case of illness, revolving loan funds and assistance in getting licenses. Sometimes these groups actively protest against governmental policies. [19]

Thus, the urbanization process in the Third World provides us with an illustration of institution building in action. The formal sector determines the parameters within which informal economic and social activities take place, but nowhere are these activities so narrowly circumscribed as to prevent women from developing institutions which are more beneficial for them and their families than the existing alternatives. In the process, these institutions will reflect and reinforce their values. Institutions constitute the structuring of incentives and disincentives for individual behavior; encouraging desired, appropriate, or "good" behavior, and discouraging their opposites. The strongest institutions, therefore, are those which are most firmly predicated upon a people's basic values.

Of course, the process of institution building takes time. Slowly and incrementally, networks of interaction become habituated, routinized, and eventually institutionalized. The necessary skills are nurtured gradually. Interaction, participation and outreach activities develop into taken-for-granted modes of interaction. It is this rugged dynamics, as Grace Goodell has argued, and not factories and laws from on high, which constitute the foundation of culture. At the same time, the institutions of society will affect the likelihood, or

rate, of its social and economic development--including the building of factories, and improvements upon the formal laws of society.

In the absence of an autonomous tradition in the urban reality of Third World migrants, and in the face of grave obstacles, women both gain and provide their greatest assistance among those most immediate in their personal lives: family, kinship relations, friendships, neighbors, and coreligionists. Gradually customers, suppliers and other informal, quasi-personal relations are established. Out of this network of interaction, new institutions evolve. In the absence of intervention from the official, formal sector of their societies, these more or less ad hoc patterns eventually become the matrix of a new urban culture. At first, this process occurs more or less spontaneously. As time goes by, it is firmed up and finally emerges as a massive reality capable of organizing and structuring the lives of urban residents in forms congenial to their own ends and visions.

Thus, a good case can be made that mediating structures are at the core of development, just as they are at the core of the building of cultures. If so, it is women who are the principal mediators. This conclusion, I would propose, has far-reaching implications for any policies involving economic and social development, as it does now for Third World cities.

V. Women in the Urban Economy - The Processes of Adaptation, Accommodation and Integration

Many studies attempting to describe economic realities in

Third World cities have pointed out the coexistence of two distinct and contrasting sectors. These sectors have been labeled as the "modern" or "formal" sector, and the "traditional" or "informal" sector. The "formal" sector refers to wage labor in permanent employment, such as that which is characteristic of industrial enterprise, government offices and other medium and large-scale establishments. The labor produced in this sector is registered in the official economic statistics; working conditions are protected by law; and its structure of work is administratively, or bureaucratically, organized. Economic activities that do not meet these criteria are bundled under the term "informal sector," a catchword covering a considerable range of economic activities which are frequently marshalled under the term of "self-employment." [20] This type of work is relatively unorganized; working conditions are not covered by legal statutes; and it is typically ignored by official censuses and economic measurements.

The informal sector, estimated to include up to 70% of the potential urban labor force, [21] comprises a substantial part of Third World economic activities. The growth and stability of the informal sector cannot be explained without referring to the formal policies of governments which retard growth of, and hence, employment in the formal economy.

Contrary to earlier evaluations which viewed the informal economy as unproductive, if not parasitical, there has been in recent years a reversal in the assessment of its function and

contribution to economic development. Earlier findings are increasingly questioned, and the potential contribution to national development of the small-scale sector is the subject of growing appreciation. [22]

As Elizabeth Jelin (1974) has argued, this informal sector can be divided into the following categories: competitive capitalism, present in small and medium-sized firms; self-employment in a variety of activities; and domestic service, which can be seen as complementing other forms of economic activity by substituting for the household work of family members whose skills are being engaged outside the home. [23]

The contributions of women to production in the informal sector assume myriad forms. In part, this is a natural consequence of the fact that women in Third World cities are disproportionately represented in the informal economy, and as a corollary, are conspicuously underrepresented in the formal, official sector of urban economies.

The participation rates of women in the paid labor force of the Third World have been extensively studied. [24]

International variations in participation rates have been summarized in four basic curves by J. Durand in The Labor Force in Economic Development. [25] However, as Elizabeth Jelin in a more recent assessment has pointed out, "such international comparisons, although important at an aggregate level and as a first approximation, are hindered by the usual deficiencies in data comparability and especially by the differing social

definitions of what constitutes 'work' or 'economic activity'."

[26] The following Table, [27] therefore, is simply presented to give a first intimation of the changes that have occurred in the past 35 years in the percentage of women in the paid labor force as compared to that of men.



The roles which women play in the informal economies of Third World cities are principally shaped by skills which they had previously acquired, primarily within families. And women seem to be natural traders. With relatively little on-the-job training in the informal economy, these skills must be considerable.

The following observation illustrates the differences among countries with respect to roles that are pursued by women in their informal urban economies (and, therefore, the hazards of generalizing about Third World women's economic activities):

The roles may differ from place to place and may change over time. Garment making is an example. In Jamaica, all dress making is done by women. Conversely, in Sierra Leone, men dominate tailoring, the industry that accounts for the greatest share of employment and value added. Men also predominate in carpentry, blacksmithing, baking,

goldsmithing and watch repair. However, 80% of the owners of the tie-dye (gara) SSEs in the Sierra Leone are women. [28]

These small-scale entrepreneurial activities are more often than not anchored in the household, making use of the available help of children as well as men who frequently are forced to move in and out of the paid labor force and are thus allowed to fall back conveniently upon existing entrepreneurial activities in the "penny economy" engineered by women.

A brief excerpt from Bryand Roberts' insightful Cities of Peasants [29] typifies these small-scale entrepreneurial activities:

To secure and build upon these (previously formed) advantages, the entrepreneurs of the small-scale sector need to cut their cost and provide highly competitive services. This is achieved, in part, by an intensive exploitation of available labour. Family labour is used to its fullest extent; young children run errands, mind the shop, check that loading or unloading is being carried on. Older relatives may sit for long hours minding a shop or selling small quantities of goods that are a surplus to the main enterprise.

This pattern of organization, Roberts goes on to argue, warns us against assuming too quickly that the individual engaged in what appears to be almost profitless activities is an isolated economic unit.

Small-scale market sellers, people offering to wash cars and so on, often appear to make little or no income and, in surveys of poverty, are classed among the desperately poor. They are undoubtedly poor, but it is important to examine the household and not the individual as a unit of economic enterprise.

And he goes on to conclude that many apparently unremunerative occupations are but the tip of the iceberg in

which other members of the household earn the major incomes and the person in question simply contributes to his or her upkeep, while minding, keeping an eye on the store and disposing of otherwise wasted products. [30]

It must be noted that, depending upon the level of development and various conditions of the economy (including its openness), women's participation in small-scale entrepreneurial activities may change over time. It appears, for example, that in the Philippines women are currently moving from household-based to establishment-based textile/wearing apparel-manufacture and are shifting out of manufacturing into commerce and service. [31]

Bernard Rosen's interesting study, The Industrial Connection, Achievement and Family in Developing Society, investigates the effects of industrialization and urbanization on the contemporary Brazilian family. Rosen illustrates the noneconomic consequences which might be expected to result from economic activity that is increasingly dominated by the formal sector: (1) industrialization strengthens kinship ties in a developing society which values the extended family; (2) with industrialization the relationship between husbands and wives becomes more demonstrative, communicative, and egalitarian; and (3) industrialization eventually democratizes the relationships between parent and child, and increases the stress parents place on independence and achievement. [32] Research paralleling Rosen's, but controlling for industrialization by focusing only on families in urban informal economies, would be extremely useful, for it is here hypothesized that urbanization is a more

influential variable than is industrialization in this significant shift in personal interaction and status.

If these findings and others complementary to them should stand up, and if similar research into other cultures strengthens them, then today's indications will be tomorrow's demonstrations. To wit, urbanization and development, far from being detrimental to women in the Third World, are contributing in major ways to the integration of women into development and society.

This supposition is predicated upon the active and tenacious participation of Third World women in the "invisible" small-scale entrepreneurial sector of their cities, and upon that vital contribution to development and society becoming firmly anchored and institutionalized. In this manner the political and administrative efforts which have characterized this Decade for Women might also be directed where it counts--not just for, but with the multitudes of remarkable women in the Third World.

Should the political and administrative efforts of Third World governments find like direction, the resulting explosion of opportunities for private entrepreneurial activities would enable women in Third World cities to do, on an expanded stage, what they have already accomplished behind doors closed by government policies.

In this context reference must be made to state intervention that has significantly limited the development of nationally-based private enterprise in underdeveloped societies. For reasons too complex to explicate here, the central governments of LDCs have

tended to assume primary responsibility for sponsoring economic development. Instead of encouraging private economic initiatives to flourish and expand, they have consistently favored state-owned and state-run economic enterprises. Such corporations (typically referred to as "parastatals") are even owned by city governments and produce everything from paint to beer. The largest, and most costly to their societies, however, are owned by national governments. State monopolies are established, competition eliminated, and secure markets guaranteed by government subsidies or foreign exchange manipulation.

These state-owned corporations are typically unprofitable. That imposes a cost on a country's citizens, in the form of taxes or other fees to finance the difference between income and expenditures. There is also no evidence that parastatals do any better in the employment of women than does the formal sector of the economy, generally. When one considers these costs together with the opportunity costs to the society, and especially to women--opportunities which they could be acting upon, but which are pre-empted by their governments--surely enough is enough. And surely one must inquire as to the meaning of "their government" when that government has entered into competition with its own citizens. In fact, "competition" is a dubious term when applied to a contest that is rigged from the outset. If a parastatal does not have to be profitable in order to stay in business, then it can always sell what it produces at a lower price than any of its "competitors."

It should be clear that parastatals are but symptomatic of a proclivity among Third World governments to attempt to control virtually everything in their countries for virtually everybody. Thus, for example, governments frequently overvalue their national currencies so that less of it will be required for the purchase of imports. Unfortunately, these "cheap" imports are then competing in the same domestic marketplace with goods that are locally produced. The effect for local producers is the same as attempting to compete with a parastatal.

These and a host of other government policies are not unique to the Third World, but rarely can they be found elsewhere in such abundance. Governments should adopt policies which encourage increased productivity on the part of their citizens. Instead, the policies just described, along with numerous others, have the opposite effect.

Some government policies which create disincentives for most individuals to produce, are, of course, beneficial to some people. Government mandates for worker benefits, and legislation establishing an official minimum wage, for example, are supported by some workers--especially those who are employed by more profitable formal sector companies which are not placed in jeopardy by the increased costs such legislation creates. Employees of parastatals, where going out of business is not a serious question, will be even more supportive. Of course, women are significantly underrepresented among the employees of such formal sector companies, and because of the legislation, are less

likely to find employment with less profitable firms in the formal economy. It is possible, however, that a husband might be employed by one of the "right" companies, but otherwise, women are virtually certain to suffer greater opportunity costs than are men as a result of governmental interventions in what could be a "free economy."

The growth of "underground" economies is a natural consequence of the disincentives to production which government policies yield. Should these interventionist policies ever cease, women will be in an advantageous position, for they will possess the most business experience in a free economy. At the same time, their increased success in that informal economy and the development of institutions responsive to their values and preferences might well encourage needed changes in government policies. There are two basic phenomena which suggest this latter possibility.

First, women can be expected to acquire, along with market expertise and skills developed in the course of institution building, a coherent and established position regarding changes in government policies. That position will be increasingly difficult to ignore. Second, just as government policies impose opportunity costs on its citizens which result in underground economies, so too does expanded growth and wealth of those informal economies create opportunity costs for the relevant governments. To the extent that governments rely upon taxes for financing their activities, the more wealth that goes, or is

created, underground, relative to the rest of the economy, the heavier will be the burden of those taxes in the formal economy--but that, in turn, increases the incentives for movement from the formal to the informal economy. And so, a vicious circle of escalating opportunity costs for government might well bring it to do later what should be done now.

VI. Lessons Learned - Lessons to be Learned: A Shift in Paradigm for Paths to a Better Future

A vast variety of detailed as well as general studies of the lives of women in virtually all parts of the globe has become available during the Decade for Women. These studies provide rich insights into the complexities and variabilities of the dynamics surrounding women. Such insights have helped to put into context, to reevaluate and at times, even to revise earlier conceptions and agendas; they have taught us a great deal about what works and what does not, and they have introduced a sense of pragmatic realism into the highminded discussions and visions concerning women in the Third World.

Above all, the lessons learned in this decade opened up new vistas which, taken together, add up to no less than a shift in paradigm on the role and contribution of women--as well as of men--in development. Beyond this, they point to a shift in paradigm on the process of development itself.

From the many lessons learned, the following four appear to be particularly salient for the emerging understanding of the role of women in development:

1. We have learned that women are not a monolithic category: that their lives are embedded in distinct cultural, ethnic, religious and traditional networks of immense variety. Their values, their aspirations, and their hopes cannot be assumed identical across the nations.

Although the roles and wishes of women vary considerably in different parts of the Third World, and sometimes even within the same country, common threads can be discerned which comprise a set of attitudes and values that may be significantly different from those of women in the developed industrial societies of the West. Regardless of which country we turn to, whether on the African, the Asian, or the Latin American continents, it is inconceivable to view Third World women in isolation from their families. The words of Chief Emeka Anyaoku, deputy secretary-general of the Commonwealth of Nigeria, express this general insight succinctly: "Most basic of all perhaps is the fact that in Africa today" (and he might have been referring to Asia and Latin America as well) "family-centered values are still widely held, and the support and interdependence of the family members affect the economic and social activities of women as well as men members of the family." [33]

2. We have learned far more regarding complexities of research, particularly as it applies to the conceptualization and measurement of the economic contributions of Third World women. This complexity has made for their "invisibility" for far too long. The conventional models and techniques for measuring

economic productivity, labor market participation and other elements in the dynamics of development, have been found wanting. To the extent their results are relied upon, they contribute to the invisibility of women in development. Thus the conventional instruments for economic measurement have reinforced, albeit unintentionally, discriminatory practices of formal government policies.

The Decade's focus on the economic roles of women, especially in Third World cities, has increasingly called into question the adequacy of the assumptions underlying the various conceptual models commonly used in the development context. The information which has emerged regarding the economic activities of the vast majority of women in the Third World--and, incidentally, that of a sizable portion of males as well--demonstrates the crucial function of the household in the economies of the Third World. This insight indicates that revision of current models is in order. This revision would employ the household as a basic unit of analysis. Aside from reflecting the legitimate contributions of women in development, such a household model of economic measurement would also provide a more realistic understanding of the general dynamics of development in the Third World--a development in which women are already taking part. It is only from antidevelopment and the government policies which usually beget it, that women are presently excluded (although they do suffer from its negative effects).

3. In the momentous process of urban growth that has characterized the Third World in recent decades, conventional attempts to provide urban shelter for populations on the move have become largely irrelevant. By the mid-seventies it was officially recognized that substantial amounts of housing were being created outside the public domain in the densely populated poor cities of the Third World, either bordering on or encompassed within such metropolitan areas as Calcutta, Cairo, Jakarta, Lagos, Rio de Janeiro and Manila. Most housing was found to be built by individuals, families, and groups, privately, with the benefit of public finance, "frequently in violation of building codes and on land whose tenure arrangements were haphazard and often illegal." [34]

Subsequently, a compelling alternative shelter approach, based on the "sites and services" concept, was developed by the World Bank and other bilateral and multilateral funding institutions. Instead of imposing new controls and regulations upon the urban explosion, and instead of depending upon central governments for the planning and supply of shelter--a task considerably beyond the capacity of most governments--this concept relies upon the energy and vitality of the poor people themselves. It makes use of their own labor and ingenuity in constructing shelter, and restricts outside support primarily to providing such necessary infrastructure as roads, water supply, electricity and sanitation. By 1983, more than 90% of the shelter generated each year throughout the world was based on this

private-public partnership: "It is a private matter, with private households, NEIGHBORHOOD organizations, and constructive enterprises providing valuable good." [35]

This shift in approach to the provision of shelter holds considerable promise for the future of women in Third World cities. Not only do poor women find improved opportunities in their shelter search, these are relevant to the productive activities in which they are typically involved. Moreover, it has significant implications for their institution and culture-building functions, including those made possible by government recognition of their capacities in the process of shelter creation.

Such a radical departure from approaches of the past might also increase the likelihood that governments will "see" more of those activities which conventional measurements render invisible, and expand the lessons learned about shelter provision. The next radical departure might involve determining the conditions necessary for individuals to create wealth on their own, conditions not unlike those necessary for their creation of shelter. The latter's infrastructure of secure land titles, roads and sanitation might call forth impartially applied property and contract law in the former. Whatever those studies might conclude, one thing is certain: government will have "discovered" women in the process, and having done so, they will no longer be able to think of the development of Third World cities without them.

4. During this Decade for Women, we have also learned that the integration of women is a many-faceted task. We are just beginning to fully appreciate the complexity of this crucial endeavor. To be sure, this endeavor requires economic, educational, and technical efforts, no less than those of government, law and administration. All of these contributors to the integration of women into the benefits, as well as the exercise, of development are enhanced by the critical process of building institutions and culture.

Thus, government proclamations, whether those of foreign aid donors or recipients, are clearly insufficient for assuring that the benefits which women experience from development are commensurate with their contributions. This is not to demean government "orders" of nondiscrimination with regard to gender, but to observe that this noble intention is invalidated by government interventions that prevent the free operation of economies which will naturally reward performance, regardless of the content of government proclamations.

The validity of this observation is demonstrated within the closest thing to "free economies" that most Third World countries enjoy, the vast "informal" sector. The preeminent role of women in the informal economies has been documented repeatedly, and both this phenomenon and that of the informal economies themselves, provide abundant indication of what would be experienced in the general economies, were it not precluded by the intervention of government policies. Those policies constitute "planning" of the

operations of formal economies, but while they establish the boundary between formal and informal economies, the informal economies themselves are actually governed by their participants. There might be no greater testimony to the capacity for self-governance in the Third World than this very fact. In the process, women in Third World cities are building the institutional structures which are best able to take advantage of whatever positive changes might occur in the macroeconomic policies of governments. At the same time, those evolving institutions provide a potent stimulus for such changes.

In view of the expanded awareness of this decade, even fairly recent analyses of development have been rendered "ancient." Included among these are those which disproportionately focused on the issues of labor surplus and its absorption in Third World cities. Not only has attention shifted to the role and structure of the informal sector, recent literature clearly shows that activities in this sector, far from being "parasitical," can be economically efficient and profitable and contribute to the general development process. [36] Also neglected in the recent past were recommendations for better attunement and increased complementarity between the two sectors of the urban economy in developing countries. [37]

The shift in perception concerning the role of small-scale entrepreneurial activities in the informal sector is comparable to that which has already occurred in the area of urban shelter. We are only beginning to comprehend the implications of these

shifting parameters, but they appear to be part of an overall paradigm shift in which individuals, rather than their governments, assume the central role in their own development.

Nonetheless, much more needs to be learned about specific contexts in which the dynamics of small-scale entrepreneurial activities take place. These enterprises experience many realities, not one. Conditions in different countries and different cultures are strikingly different, just as small-scale entrepreneurial activities have different functions in different types and scales of economies. Regardless of individual differences, all informal economies and the enterprises of which they are made are remarkable for their strength and vitality.

Furthermore, as an unintended consequence of growth-retarding government policies, the informal economies are incubators for free enterprise and institutional development that is predicated on performance rather than privilege. Since the majorities of Third World city populations are actively engaged in informal economies, and since women predominate in those economies--both as entrepreneurs and as either heads or principals in households--the institutional framework is being established for societies in which basic human rights are honored, regardless of sex, and in which the correlative responsibilities of individual rights are honored in practice. No development worthy of individuals can occur in the absence of these basic institutional elements.

Taken together, the key lessons learned in the U. N. Decade for Women constitute a shift in paradigm on women in development.

It is a shift that is central to the position of the United States and informs its development assistance policy. The men and women of Third World cities are providing us with the lessons to be learned. It is hoped that these lessons learned will find an open reception among all who are sincerely committed, both to the integration of women into development and to finding paths to a better future for women and men alike.

NOTES

1. See, for instance, Ray Bromley (ed.), The Urban Informal Sector: Critical Perspectives on Employment and Housing Policies, Oxford, Pergamon, 1979; Ray Bromley and Chris Gerry, (eds.), Casual Work and Poverty in Third World Cities, New York, Wiley, 1979; ILO, World Employment Programme: Research in Retrospect and Prospect, Geneva, International Labour Office, 1976; Ford Foundation Letter, Vol. 16 No. 2, April 1984
2. A. W. Clausen, President, The World Bank, "Promoting the Private Sector in Developing Countries: A Multilateral Approach," address delivered at the Convention of the Institute of Directors, February 26, 1985, London, England
3. Joan Nelson, "Migrants, Urban Poverty, and Instability in Developing Nations," Center for International Affairs, Occasional Papers in International Affairs, No. 22, Cambridge, MA, Harvard Univ., 1969
4. Allen C. Kelley and Jeffrey Williamson, What Drives Third World City Growth, Princeton University Press, 1984, p.3
5. ibid.
6. ibid. p. 2
7. ibid. p. 4
8. Jane Jacobs, The Economy of Cities, Random House, 1970
9. The overwhelming majority of contemporary analysts perceive development and urbanization to be devastating to women, this holds for Marxists as well as nonMarxists. Two distinct approaches dominate here: (1) the equity approach first formulated by E. Boserup (1970) and later expanded by I. Tinker and B. Bramsen (1976) and most recently by I. Illich (1984) contending that women lose ground relative to men as development unfolds; and (2) the poverty-oriented approach (exemplified by Safilios-Rothchild, Buvinic and K. Staudt), that argues that women issues have to be linked to poverty issues because the ratio of women to men is greater in the poverty-income groups than in the population as a whole.
10. Albert Berry, "Open Unemployment as a Social Problem in Urban Colombia: Myth and Reality," Economic Development and Cultural Change, 23:2 (January 1975), pp. 276-91

Albert Berry and R. H. Sabot, "Unemployment and Economic Development," Economic Development and Cultural Change, 33:1 (October 1984), pp. 99-116

Peter Gregory, "Employment, Unemployment, and Underemployment in Latin America," Statistical Bulletin of the OAS 2:4 (October-December 1980), pp 1-20

Mayra Burinic, "Women's Issues in Third World Poverty: A Policy Analysis" in M. Buvinic, Margaret A. Lucette, and William Paul McGreevey, (eds), Women and Poverty in the Third World. Baltimore, Johns Hopkins University Press, 1983, pp. 14 ff.

11. Janice E. Perlman, The Myth of Marginality: Urban Poverty and Politics in Rio de Janeiro, University of California Press, 1976, p. 12

12. Peter Berger and Richard J. Neuhaus, To Empower People, The American Enterprise Institute, 1978

13. See for instance, Janice E. Perlman, op.cit. Wayne A. Cornelius, Jr., "The Political Sociology of City-ward Migration in Latin America: Toward Empirical Theory" in W. Cornelius and F. Trueblood (eds.), Latin American Urban Research, Beverly Hills, Sage Publ., 1975; Kenneth Little, African Women in Towns: An Aspect of Africa's Social Revolution, Cambridge University Press, 1973; Saud Joseph, "Women and the Neighborhood Street in Borj Hammoud, Lebanon" in Lois Beck and Nikki Keddie, (eds.), Women in the Muslim World, Cambridge, Harvard University Press, 1978; Patricia Caplan, "Women's Organizations in Mardas City, India" in Comparative Studies of Ten Contemporary Cultures, Indiana University Press, 1979

14. Dianne A. Per-Lee, "Street Vendors" in J. Lebra, Paulson, Everett, (eds.), Women and Work in India, New Delhi, Promilla, 1984.

15. Lisa Peattie, "The Concept of Marginality as Applied to Squatter Settlements," Department of Urban Planning, MIT, n.d.

16. Janice E. Perlman, op.cit., p. 133

17. Jason Brown, "The Role of Small-Scale Business," paper for The Seminar on Modern Capitalism, Boston, 1983

18. Alison Scott, "Who are the Self-employed?" in C. Gerry and R. Bromley, (eds.), The Casual Poor in Third World Cities, London

19. Jason Brown, op. cit.

See also Manuel Tosta Berlinck and Daniel J. Morgan, "Social Marginality or Class Relations in the City of Sao Paulo" in Neuma Aquier, (ed.), The Structure of Brazilian Development, New Brunswick, Transaction, 1974

20. Jan Breman "A dualistic labour system? A critique of the 'informal sector' concept" in Ray Bromley (ed.), Planning for Small Enterprises in Third World Cities, Pergamon Press, 1985, p. 43

21. Ford Foundation Letter, op.cit.

22. DeSoto, Bromley, Roberts, etc.

23. Elizabeth Jelin, "La bahiana en fa fuerzdo trabajo: actividad domestica, produccion simple y trabajo asalariado en Salvador, Brazil," in Demografi y Economia, 8, 3, 1974; Elizabeth Jelin, "Formas de organizacion do la actividad economica y estructura ocupacional: el caso de Salvador, Brazil," in Desarrollo Economico, 53, 14 (April-June), 1974, pp 1811 ff.

24. See for instance, International Labour Office, Geneva, Women at Work, Number 2, 1983 and ILO Bureau of Statistics and the Office for Women Workers' Questions for the study: Employment patterns, discrimination and promotion of equality: The ILO global study on women workers (in preparation)

25. J. Durand, The Labor Force in Economic Development, Princeton University Press, 1975

26. Elizabeth Jelin, Women and the Urban Labour Market, in Richard Anker, Mayra Buvinic and Nadia H. Youssef, (eds.), Women's Roles and Population Trends in the Third World, ILO, published by Croom Helm Ltd. of London, 1982

27. Ruth Leger Sivard, Women...A World Survey, Washington, D.C., World Priorities, 1985.

28. Maryanne Dulansey and James Austin, "Small Scale Enterprise and Women" in Catherine Overhold, Mary B. Anderson, Kathleen Cloud, and James E. Austin, (eds.), Gender Roles in Development Projects: A Case Book, West Hartford, CT, Kumarian Press, 1985.

29. Bryand Roberts, Cities of Peasants, Sage Publishing Co., 1979, p. 128

30. ibid.

31. Dulansey & Austin, op.cit. p. 87

32. Bernard Rosen, The Industrial Connection: Achievement and Family in Developing Society, Aldine, 1982
33. Chief Emeka Anyaoku "Changing Attitudes: A Cooperative Effort," Africa Report, Vol. 30, No. 2, (March/April 1985)
34. Michael A. Cohen, The Challenge of Replicability: Toward a New Paradigm for Urban Shelter in Developing Countries. World Bank Reprint Series: Number 287, 1983, orig. publ. Regional Development Dialogue, Vol. 4, No. 1, Spring 1983, pp. 90-99
35. Michael Cohen, op.cit.
36. Jan Breman, op.cit.
37. Gustav Papenek, "The Poor of Jakarta," Economic Development and Cultural Change, Vol. 24, 1975, pp. 1-27

ACKNOWLEDGMENTS

In particular, I wish to thank Professor Grace Goodell, Director of Social Change and Development at the Johns Hopkins School of Advanced International Studies in Washington, D.C. Her advice and encouragement have been instrumental in the preparation of background materials for this paper.

I want also to specially thank Brigitte Berger, Chairman of the Department of Sociology at Wellesley College - and my urban colleague over the past four months - for her unflagging support of and scholarly inputs into our endeavor.

Finally, Marjorie Morris, who holds a Master of Arts in International Relations from the Johns Hopkins School of Advanced International Studies, has provided the principal research for both urban and rural background papers. Undaunted by constraints of time, distance and sheer volume of material, her efforts have been primarily responsible for bringing our entire project to fruition.

Introduction

The concept of Women in Development emerged in the 1970's out of a growing awareness that women's contributions to international development, though vital, were poorly understood and frequently ignored. Burdened by new and ever-increasing responsibilities, many women faced a critical shortage of productive resources. In 1973, the U.S. Congress passed the Percy Amendment, mandating that the U.S. Agency for International Development administer programs, "...so as to give particular attention to those programs, projects and activities which tend to integrate women into the national economies of foreign countries, thus improving their status in the total development

process." [1] Since 1975, the UN Decade for Women has focused world attention on women's issues through the related themes of equality, development and peace. UN and other Women-in-Development advocates have followed primarily two courses of action: the equity approach, aimed at improving women's status through legal and institutional reforms, and the poverty approach, aimed at eliminating women's poverty through programs devised and administered by national governments and/or donor agencies.

While concurring with the goals of equality, development and peace for women and men--this paper hopes to forge some new directions for policymakers concerned with the role of rural women in international development. As a start, it will move away from status concerns and welfare solutions requiring large-scale external interventions. Instead it will consider supporting rural women's socio-economic activities through local decision-making processes and resource control. Having pinpointed some of the barriers restricting rural women's productivity, the discussion will then turn to an action-oriented policy course. Emphasis will be placed on three interrelated factors in determining policy outcome: 1) the availability and appropriate application of information and technology, 2) the availability and appropriate channeling of development aid, and 3) the availability and appropriate adaptation of government macroeconomic and political sanctions. In light of the preceding paradigm, data from regional case studies of rural women's socio-economic activities at various levels will link elements of

success and/or failure to specific macroeconomic and political environments. Finally, a brief summary will gauge the effect of government policy on rural women's economic productivity in the agricultural sector, and indicate the macroeconomic consequences for national development.

Format

The discussion is divided into four sections:

Part I reviews the past and explores the future of rural women through an analysis of changing institutional and policy frameworks.

Part II proposes an action course assigning critical and interlinking roles among government, private enterprise, and development agencies.

Part III uses regional case studies to examine the cause and effect relationships between rural women's current levels of socio-economic productivity and macropolicy environments.

Part IV summarizes the effect of government policy on rural women's agricultural productivity and indicates the macro-economic consequences for long-range development.

I. Out of the Past and into the Future: Shifting Institutional and Policy Paradigms

Among the extraordinary reactions we observed were the women's enthusiasm for the work they were doing...Most of the groups we interviewed expressed hope for the future and outlined with enthusiasm practical business expansion plans.

--Comment of rural development practitioner working with women in small rural enterprises in Costa Rica and Jamaica[2]

Much discussion has gone on over the past ten years as to whether - on balance - women have lost or gained as a result of "development/modernization".[3] Have women thereby become more oppressed or have these processes provided them with new and previously unavailable opportunities? Nowhere has the debate been more heated than among researchers, practitioners and policymakers concerned with development in the Third World.

In apparent contradiction to the panoply of recently unearthed evidence, Third World women have submitted their own (surprising) verdict. Most acknowledge a substantial loss of traditional resources; at the same time they perceive they have not gained equal access - with men - to new resources. Yet the majority also emphasize their signal advances over the past several decades--better education and improved health care, greater social participation, and more political/legal rights. Asked to evaluate the effects of change by comparing their own lives with those of their mothers or grandmothers, Third World women interviewed in a 1979 global survey responded with a high degree of optimism. Out of 226 statements about change, 136 were positive, 46 negative. Of even greater significance, more women - whether urban or rural, literate or illiterate - stated potential solutions to change-related conflicts than mentioned problems resulting from change. Clearly, these women viewed change as having had, overall, a positive influence on their lives.[4]

But if development has been perceived as a positive force in toto, it has yet to satisfy even minimally the poorest among Third World inhabitants, a growing number of whom are women and their children. Despite obvious resilience and optimism, all of the women interviewed in 1979 spoke of economic change in particular as having had a negative impact on their lives. Cash requirements for food, clothing and shelter, in conjunction with rising prices, food shortages and loss of property had not been offset by easier access to the cash economy and higher living standards. Rural women, especially, stressed an urgent need for cash to satisfy household demands previously met by their own non-wage labor. Thus from their own point of view, the paramount task of women in developing countries - urban and rural - is to gain more access to, control over and benefits from cash-generating resources.

The Constraints: Successive Interpretations

The focus on women's roles in Third World development is a relatively new phenomenon. In fact, its roots can be traced to the rise of feminist consciousness among Western middle-class women during the late sixties and early seventies. Early developmental approaches emanating from this arena stressed the need for universal political and social reforms to emancipate women. Above all, women were to obtain equal opportunities for education and employment, equal pay for equal work, and equal standing before the law.[5] Such public demands, relying on sophisticated political action, have brought women's issues into

the global limelight, and created powerful, worldwide constituencies to support women's advancement. But as a developmental tool applied to Third World contexts, the equity approach has largely failed.

A major problem is that the new equity programs for women, like so many of their predecessors, have attempted to graft class-specific, Western-biased models onto alien socio-economic realities. Treatment of women as amorphous and their problems as universal has led to increasing hostility and resentment among Third World women.[6] They point out that equity issues, as conceived by Western middle-class women, have little relevance to the vast majority of poor working women. In the Third World, as in the United States and Europe, women belong to widely diverse age, ethnic, class, religious and ideological groups, and therefore experience a wide variety of circumstances and need.

In addition, equity-based research has produced only qualitative evidence demonstrating the negative impact on women of current development models. Since these effects are tangible and reversible, proof of their existence should be sold to development policymakers in quantitative terms. Of related significance, prolonged emphasis on the negative consequences of development for women can result in regressive, anti-technological biases among researchers and practitioners. If Third World women are ever to fully benefit from development, they must have maximum access to and control over the latest advances in science and technology.

Another problem with equity arguments are their strong redistributionist components, implying high political and economic costs. As women benefit from territory gained, men must relinquish some share of a fixed resource pool, thereby losing ground. The equity approach becomes even more threatening (and thus politically and socially unfeasible) when, as is frequently the case, its redistributionist effects are simultaneously targeted at all levels of society.[7]

Finally, and perhaps most fundamentally, equity programs rely upon laws which dictate, rather than reflect, widespread social norms and patterns.[8] As a consequence, although many Third World governments have legislated far-reaching reforms concerning women's status and privilege, de facto female equality remains elusive.

Poverty

By the late 1970's, aware that equity strategies had failed to translate women's concerns into broad based and effective development strategies, Women-in-Development research moved towards a new policy focus - women and poverty. Underlying components of this approach rest on a sequence of logical arguments:

- 1) The ratio of poor women to poor men is highest in the lowest income groups;
- 2) In the poorest household, the economic activities of women determine overall household productivity;
- 3) While the economic productivity of women becomes more important for household survival as poverty levels increase, the reproductive burdens of women remain constant;

- 4) Therefore, to decrease poverty and spur economic growth, the productivity and income levels of women in the poorest households should be given high development priority. [9]

Analysis of the preceding indicates several important advantages of poverty over equity strategies. First, women's poverty can be both quantified within and targeted towards a specific group (lowest income households). Second, demonstrating positive links between women's productivity and overall economic growth has created a powerful incentive for development policymakers to focus on poor women. Third, because only one level of society is targeted, and because resources provided tend to add to rather than take from a fixed resource pool, poverty approaches minimize the negative political and social consequences of redistribution. In concrete into more and better technology available to poor women, greater access for poor women to skills training and information, and, most importantly, poor women's secure control over the fruits of their labor (cash income).

Recognizing the household as the chief measuring unit of, and focus for, improving poor women's productivity is a healthy movement away from earlier, homogeneous interpretations of women's basic needs. Nowhere are differences between women more clearly revealed than in their relationships with their families at the household level. Many of the women who provided the original impetus behind Women-in-Development concepts (mostly Western, professional and middle-class) have sought to move out of the private arena of family and home or at least

distinguish between it and the public arena of job and workplace. For many, the family has become equal or secondary to the the rewards of individual achievement in the workplace. By contrast, the strongest and most fundamental alliance of Third World women is to home and family. Driven by necessity, the the poorest among them seek wage labor outside the home to provide for their families' basic needs, and if possible, to secure better economic futures for their children. This critical difference between middle-class women in advanced industrialized societies and poor women in the developing Third World will probably continue into the foreseeable future, and should be fully taken into account by development policymakers.

However, although the poverty orientation has moved Women-and-Development concerns towards practical applications within mainstream development, major obstacles must still be overcome. Generally the impediments fall into two categories: measurement and implementation.

Problems with using the household as the basic unit of measurement for women's economic productivity stem both from the newness of methodologies and underlying biases as to what constitutes a household and household production. In definitional terms, the household can no longer be seen as simply a family headed by a man under one roof. Current definitions, for example, must include increasing numbers of households headed by women, households composed of unrelated individuals sharing a single roof, and households whose

productive functions often extend beyond immediate physical boundaries into inter-household exchange networks.[10]

Considering the family as a single, decision-making unit instead of distinguishing threads of individual behavior in decision-making processes has been another definitional problem in household measurement. In the former case, answers to the critical questions of who does what, who receives what, and who decides what for whom remain totally masked.[11]

Standard economic development models have considered the household primarily as a source of nonmarket production and consumption rather than as a primary source of market production and supply. As a consequence, women's "household" contributions to the integrated production/consumption activities of many Third World farm households have been ignored. Unrecognized, their essential productive roles have not been allocated more efficient tools or labor-saving techniques.[12]

A final problem with using households as a primary measure and target for women's economic productivity is that it should not be taken as the only measure. In addition, the individual informal marketplaces - must be taken into account.[13]

A main goal of the poverty approach is to move women from their visible role as consumers into the (currently extant but invisible) role of producers; that is, from development welfare beneficiary to participating development contributor. Thus, rather than seeking "separate but equal" socio-political status, women, by channeling their activities towards goals

of increased opportunity for socio-economic participation, will become not only beneficiaries of development, but agents of development as well.

In the short term, increasing the productivity of poor women is a costly business - socially, financially and politically. However, even though eliminating women's poverty by increasing their productivity can be shown to substantially benefit long-term national development, many Third World governments are still unwilling to pay the price. Their welfare orientation toward poor women are reinforced by similar approaches from international agencies, who frequently assure Third World governments that welfare programs for women will be funded separately from, and in addition to, other development programs.[14] Hence, politically powerful elements of developing societies manage to retain the lion's share of productive resources, and even to acquire more. Meanwhile, as governments offer lip-service support to "women's programs" through internationally subsidized "women's bureaus," most of their official program implementations for women remain small, ineffective and outside the mainstream of national development activities.

In sum, poverty approaches synthesized by Women in Development and other researchers appear to have outlined a feasible means for dramatically increasing the productivity of poor Third World women. This would be accomplished by simultaneously applying more resources to their socio-economic activities and insuring them greater monetary returns from their

labor. Households and other "informal" market locales would be the primary targets for such programs, since they provide the geographical "nub" for poor working women.

While poverty approaches aimed at women, due to their quantifiable and positive-sum nature, have gained a respectable audience within the larger development community, they have yet to be widely adopted in practice. This may be attributed to the newness of ideas and methodologies, the need for more research to refine measurement techniques and interlink them with other measurement standards, and, above all, the difficulties inherent in selling programs for poor women with higher short-term costs than those presently in place.

Basic Human Needs

The emergence of women-directed development concepts coincided favorably with shifting priorities in the larger development community. By the mid 1970's, evidence abounded that large-scale capital and technology transfers had not "developed" much of the Third World. In fact, the poorest and least developed countries were in the throes of unprecedented economic crises.[15] Yet, even as their economies sank, their poverty-stricken populations continued to burgeon.[16] The urgency of the situation, involving the survival capacity of nearly a third of the world's people, called for immediate and radical re-directions in development thinking.[17]

Much of the response came in the form of a reconsideration of the issues surrounding poverty itself. New emphasis

was placed on micro-level research, and new techniques were developed to analyze the micro-level frameworks of poverty. Out of these efforts, the "basic human needs" approach coalesced into an important Third World development school of thought.

In the narrowest sense, basic human needs are defined as the minimum of material and psychological resources required to sustain human life. Operationally, the basic human needs approach attempts to insure food, clothing, shelter, water, health care and education to the poorest of the world's people.[18] Since Third World women play an integral role in satisfying basic needs for their families and since, in addition, they form the most rapidly growing segment of the world's poor, their activities have received considerable attention from basic-needs strategists.

Basic human needs researchers have forwarded some interesting (if not wholly revolutionary) conclusions concerning the interrelationships among poor women, government macropolicies and the satisfaction of basic human needs. For analytical purposes, basic human needs are divided into five broad categories: nutrition, health, education, water and sanitation, shelter.[19]

Nutrition

Women, in the majority of poor rural households, are the primary producers, processors and distributors of the family food supply. Two critical problems confront these women: having

enough food and knowing how to maximize the nutritional benefits from food preparation and distribution.

Government agricultural policies can address the first problem by encouraging greater domestic food production through guarantees of land tenure or ownership, reliable markets and credit to food producers. Such policies should place particular emphasis on the storage and marketing problems of food crops grown primarily to feed the poor, and on research and extension services for those crops. Countries should eliminate taxes placed on poor farmers to subsidize the more expensive food crops (frequently imported) consumed by higher income (generally urban) groups. Since raising agricultural prices as a production incentive will adversely affect landless rural laborers and urban poor, offsetting measures must be taken by government planners. Preferably, more income generating activities could be stimulated among these segments of poor populations. Finally, although encouraging food production is a necessary component of macro-policy decision-making, it is insufficient to meet the consumption requirements of developing populations. Income-earning opportunities outside of food production will be necessary for all segments of developing populations, including rural food producers.

Tragically, in both Third World and advanced industrialized countries, a high percentage of malnutrition is related to nutritional ignorance on the part of food consumers. In developing countries, improving the poor's nutritional benefits

from food can most effectively be accomplished by directing nutritional and child-care education at the women in poor families.[20] All countries receiving high marks for meeting basic human needs have also received high marks for providing education for women. The reverse, however, is not always true. This means that education alone cannot satisfy the needs of the poor, but must be supplemented with other growth-related policy measures. For example, studies show that increasing the productivity and income levels of poor women can be an important ingredient in meeting basic needs, since women are more inclined to spend their incomes on family food and health than are men.[21]

Health

As indicated, the education of women can be directly linked with increased nutritional and health benefits for poor families. One study found that each additional year of schooling for mothers correlated with nine fewer infant and child deaths per thousand.[22] But in many developing countries, the general health of women is decreasing. Contrary to life expectancy rates in the richest countries of the world, the life expectancy of most Third World women is lower than that of men.[23]

Distinct biases favoring urban over rural areas means that the urban poor are in relatively better health than their rural brethren. Specifically, urban residents - rich and poor - have higher cash incomes, better sanitation and water supply, greater literacy and more health services.

All developing countries spend a considerable share of their national budgets on public health services. Unfortunately, the vast majority, following precedents set by Western medical establishments, concentrate their spending on care for the sick (people in high cost clinics and hospitals) rather than on preventive health programs. This drawback is frequently compounded by many other poorly conceived policies, including a lack of training for health professionals, prohibitive laws and restrictions for village health workers, and an insufficient understanding of the complex financial and technical requirements for sustaining technically sophisticated medical treatment facilities.

The most practical solution to these problems is a major policy shift to more cost-efficient, community-level systems, oriented towards health maintenance and disease prevention. To succeed, these programs would require the strong commitment and participation of both central governments and local communities. However, given the high political cost of transferring resources away from powerful urban constituents, and toward the politically weak in rural areas, many developing countries will probably not move quickly to change current health care policies.

Education

It has been demonstrated that the education of women is a key variable in raising the welfare of poor families.[24] But many Third World educational systems continue to discriminate against women (and the poor and those from rural areas, thus

tripling the liabilities of many Third World women). In general, the contributions of educational institutions extant in most developing countries are of dubious value in meeting the needs of poor people. Much of what is taught in formal institutions is inappropriate or irrelevant to the future requirements of either lower income groups or society as a whole. Frequently, a wide disparity exists between the educational quality (and amount of public subsidies) provided for elite and non-elite groups. Some countries support massive bureaucratic "relief" programs through a guaranteed job system for their over-educated but underemployed populations.

On the whole, the national education policies of developing countries should be made more cost efficient and relevant, both by reducing unnecessary educational commitments and transferring educational costs and control to local communities. Scholarships for the poor should be made available, and, among poorer communities, goods and labor for school maintenance accepted in place of cash fees.

Water and Sanitation

Again, benefits to the poor from clean water and sanitation are closely tied to the work habits and education of women. But clean water is of little relevance if poor sanitary conditions prevail in the household. In the short run, the greatest benefits from improved water supplies may be to free women from one of their most arduous and time-consuming tasks. In some areas, poor women spend fifty percent of their working day, which can

extend to upwards of sixteen hours, hauling water.[25]

(Collecting firewood for fuel is yet another time intensive task of poor women. Alternative fuel sources must be developed, not only to free their time, but also to halt the damaging effects of deforestation.) Freeing their time allows them to pursue more productive activities, including income generation, education, and better care of their children.

In order to achieve worldwide access to clean water and sanitation by 1990, annual investments (from both developing nations and international funding agencies) in water and waste programs would have to double annually in urban areas and quadruple annually in rural areas.[26] In addition, there is an urgent need for training and institution building at the local level.

Shelter

In many developing countries, women are chiefly responsible for providing housing for their families. In addition, an increasing number of both urban and rural poor Third World households are maintained by single women. The principal problems of poor people (and especially women) in obtaining adequate shelter are due to institutional barriers denying them legal access to land and mortgages. These constraints are obviously reversible by legislative reforms adequately enforced at appropriate bureaucratic levels. Most poor householders can build their own homes; however, governments need to supply

public services - water, electricity, sewerage, transport, education - to go with them.

Summary of the Basic-Needs Approach

A recent World Bank publication summarizes the advantages of the basic human needs approach to Third World development:

- It provides every human being with the opportunity for a fuller life.
- It brings abstract measurements of development - money, aggregate income, employment - down to specific, concrete objectives.
- It appeals to the higher instincts of both national and international communities, and is therefore capable of greater resource support than more abstract appeals (such as raising GDPs and growth rates).
- It has the power to integrate many apparently separate but in fact related development problems; economic, political and social.[27]

So, why not basic human needs?

The answer is simple: as outlined, basic human needs strategies are both politically unfeasible and socially undesirable. Granted, many components of the basic human needs approach are valuable and should be brought to the wider attention of developing country governments and international donor audiences. But as with any economic development strategy, their ultimate success or failure depends upon political and social institutions being firmly in place at the grass-roots level.[28]

Consider the words of a basic-needs advocate from the World Bank:

The main conclusion of this section (on the feasibility of basic human needs implementations),

is that government policy must be seen neither as entirely above the economic and social forces, directing them in the manner of Platonic guardians, nor simply as the expression of the self-interest of the ruling class. Rather, it is itself one of the dependent variables that can be shaped and improved by the other variables of the social system, especially by reformist coalitions.

If the failures of past strategies are due to vested interests and to the political obstruction of those who would lose from a basic-needs approach, it becomes essential to keep such forces in check. In many regimes the poor are weak bargainers and are not a political constituency. The conditions ...which give rise to a grass-roots democracy on a pluralist model have received almost no attention so far.[29]

Socially, it is illuminating to observe which regimes have been most successful at implementing the basic human needs approach in a short period of time: China, Israel, Cuba, Sri Lanka, South Korea, Yugoslavia.[30] If, on the surface, these examples evince a wide variety of political regimes, in reality they have much in common. Beyond sharing important similarities in pre-development conditions (land distribution, tenure systems, levels of education and health) they also share critical policy approaches to development. Namely, they have relied heavily on government planning and control of the economy, and radical changes in socio-political institutions at all levels. The latter have been engineered by central planning agencies through closely monitored bureaucratic systems. Frequently, the luxuries of democracy - from free speech and access to information to the choice of where and by what means one chooses to live - have been put off for an undetermined future. Thus the payoff for rapidly

gained material equality may result in longer-term inequalities of power and access to power.

The Next Step: Building Local-Level Institutions

In the context of the following arguments, two underlying assumptions will be made concerning the viability of local institutions. The first is that local-level institutions must have access to, and control over, the political and economic resources which sustain them. The second is that local-level institutions not only tolerate but also promote socio-economic diversity within and between themselves. Since rural women are the focus of this paper, emphasis from here on will be placed on the interplay between rural institutions and external policy choices.

At the outset, it is important to define "local institutions" in developing rural areas of the Third World. Put simply, local institutions are the social contexts of individuals which govern in predictable, rational, and self-perpetuating terms their relationships with, and responsibilities towards, other individuals. Such institutions serve a dual function: first, they give individuals access to valuable socio-economic and political resources, and second, they protect individual interests against arbitrary (and destructive) interferences by society at large [31]

In developing rural areas, the most fundamental and widespread local institution is the family. Overlapping and cross-connecting with families are other, slightly larger local

institutions - clan or village councils, work groups, trade networks, religious associations. With the advent of Western influences, the variety of local-level, rural institutions has tended to increase. Older institutions may exist parallel to, and/or integrated with, newer institutional forms of community government, church, agricultural cooperative, credit union or trade association. Since democracy and capitalist development, as we have known them, rely upon the autonomy and strength of local-level institutions, it behooves those of us who would see similar patterns emerging in developing rural areas to look carefully at the processes of local institutional change. For example, we might ask whether, how, and to what extent any local-level rural institutions are currently able to serve individual or group interests of rural Third World residents. If local institutions are weak or non-existent, what are the reasons? Can they be strengthened? Rebuilt? Catalyzed? Can preserving the roots of local-level institutions help developing rural societies adapt better to rapidly changing external circumstances?

II. An appropriate Action Model for Meeting Basic Human Needs by Building Self-Sustaining Local Institutions

We can achieve greater synthesis in the study of complex societies by focusing our attention on the relationships between different groups operating on different levels of society, rather than on any one of its isolated segments.[32]

--Comment of an anthropologist
studying farming systems in
rural Latin America

Most rural women who participate in cash generating activities do so in what are called "informal sectors" of developing economies. The International Labor Organization characterizes the informal sector by the following traits:

- ease of entry
- reliance on indigenous resources
- "small scale" of operation
- labor intensive
- skills acquired outside formal schooling
- unregulated and competitive markets[33]

Using this definition, subsistence agriculture, particularly the production, processing and distribution of food crops will be added to the list of activities labeled "small-scale enterprises." World bank statistics calculated that subsistence farming excluded, the informal sector employs anywhere from thirty to forty percent of rural work forces in the Third World.[34]

Women predominate among small, self-employed entrepreneurs for the following reasons: relative ease of entry into the informal sector, a minimal level of skill requirements, freedom from legal constraints and the part-time intermittent nature of self-employment. Besides producing and processing agricultural crops and raising small livestock and poultry, rural women are also engaged in home-based cottage industries, local marketing and trade networks, and informal credit systems.[35]

The awareness of the magnitude of the rural informal sector, together with the new emphasis on getting productive resources

directly to the poor, has led to development theories and practices which remove the barriers to productivity for the informal sector.

A formidable difficulty in implementing programs to upgrade the activities of the rural self-employed involves deciding how much and what kind of intervention should be encouraged. As seen in our analysis of the basic human needs approach (See Section I), less may indeed be more helpful to long-range development. Yet, given the caveat that intervening institutions should not "attempt to do what they are ill-equipped to do,"[36] carefully selected interventions, relying on the interlinking capacities of governments, private enterprise, and private voluntary development agencies, may enhance the productivity of, and and returns to, informal sector participants.

Governments

The major role of the government should be to set a favorable policy environment by, among other things, eliminating unnecessary regulations and harassments. In addition, it can help identify and channel financial assistance into the informal sector while stimulating the formal private sector to search for more appropriate methods of providing aid. Governments can, for example, encourage the informal sector with tax incentives or offer government subcontracts to small businesses. Transferring large-scale government-controlled industries and parastatals to the private sector would also provide substantial inducements for competitive small-scale enterprises. By and large, the

government should not be involved in direct planning and program implementation for the informal sector.

Private Enterprise

The private business sector is best qualified to implement technical assistance and credit programs to the self-employed. It is also best equipped, financially and technically, to experiment with new strategies for finding and matching market supplies with market demands.

Private Voluntary Organizations

Among development agencies, private voluntary organizations have been most directly involved in organizing self-supporting enterprises at the grass-roots level. They know what poor people want and have the skills to mobilize poor people's participation in self-help programs. Because of their contacts, with and knowledge about, the informal sector, their principal role should be to plan and monitor the implementation of informal sector development programs.

Given that most private voluntary organizations are small and micro-focused, the size of intended interventions should be tailored to match their involvement capacity.

III. Regional Case Studies: Increasing the Level of Rural Women's Productivity in Self-Directed Institutional Settings

One day we, the suffering women, approached the Chairman (of the village council). But he disagreed with our request and refused to change his point of view. We realized that no one will understand our problems and that we will have to stand on our own

feet!...Winning in only one village is no solution to this national problem. Other adjacent villages also need to be organized in a similar way. We will have to maintain unity at all levels.[37]

--Comment of Bangladeshi rural woman participant in BRAC

Preface: KENYA

By early 1984, Kenya, with the combined help of closely followed austerity measures and large infusions of aid from the IMF, World Bank and U.S., appeared to be recovering from a series of major economic crises. However, since 1984, the worst drought in over fifty years has threatened to destroy Kenya's ambitious efforts towards renewed economic self-sufficiency. Production of corn and wheat, the country's two major food crops, fell by nearly fifty percent in 1984. As a result, the Kenyan Government estimates that one-and-a-half million people may need emergency food aid before the end of the next fiscal year. Meanwhile, food imports and agricultural shortfalls have placed the Kenyan domestic budget under severe economic constraints. As transportation networks have been overburdened, productive activities in all sectors have been drastically curtailed.

In order to rebound, the Kenyan Government must rapidly enact policy reforms to stimulate its agricultural sector. With coffee and tea as the leading cash earners, agriculture generates thirty-seven percent of annual GDP and is the backbone of the Kenyan economy. Since most of Kenya's agricultural activity occurs on small landholdings of under one hectare (50% on less than one hectare; 75% on less than two), enhancing the

productivity of small producers remains Kenya's chief vehicle for increasing agricultural productivity while decreasing unemployment. Adequate incentives for small farmers include improved marketing procedures, more and better credit systems and higher producer prices. It is hoped that with the combined cooperation of weather, donors and proper self-management, Kenya will begin to recover before the end of 1985.[38]

KENYA - The Mraru Women's Group

Members of this group came from several villages in rural Mraru. In the Mraru region, women farm small plots and earn cash income from trade and the sale of cassava and goats.

Unable to get ahead because they lacked reliable transport to the nearest large market, some of the Mraru women decided to pool their financial resources to buy a bus.

Although the group formed on its own, it soon affiliated through the resourcefulness of its leader, with the national Kenyan women's organization, Maendeleo. Maendeleo acted as a "bank" for the group by saving money for them in a personal account. The women held monthly meetings, at which time each woman contributed small amounts towards the purchase of the bus. They also sponsored a series of fund-raising efforts in their local communities.

After three years of hard saving, the women were able to purchase their bus. They then decided to open a duka (store) for their products, and in addition, to collectively raise goats. The women began to negotiate with a branch of the government

(through Maendeleo) to obtain a loan for stocking the duka. They also managed to procure government funding for their additional investment efforts: goat raising and sewing. The government has continued to provide the group with information on the feasibility of new investments and markets.

Recently, the group has suffered setbacks from the effects of world inflation; after four-and-a-half years their bus has broken down and they cannot afford a new one. Also, the duka's land has not been surveyed and without a deed the women are unable to obtain credit. However, there is a strong likelihood that with the contacts these women have made in government, business and among private voluntary organizations (UNICEF has given some funds) they will be able to come up with the financing for both a new bus and their duka. Throughout the years, the group has remained independent, made their own decisions and directly operated their businesses. As a result of their experiences, they have formed a solid commitment to the group's welfare, and gained confidence in their own ability to try and succeed at new business ventures.[39]

Preface: EL SALVADOR

Over the past four years, El Salvador has experienced a remarkable economic turnaround. In 1983, macroeconomic indicators recorded a drop in budget deficits of fifteen percent, a money supply growth rate of ten percent and a significant improvement - five percent increase in exports and a one-and-a-half percent decrease in imports - in the trade balance.

Moreover, El Salvador continues to pay its foreign debts, and at nine percent, maintains one of the lowest inflation rates in Latin America.

Yet despite these signs of rapid improvement, much remains to be done if El Salvador is to achieve full socio-economic stability. First and foremost will be an end to the ongoing civil war. In 1983 alone, violence in rural areas contributed to a 2.7 percent decline in agricultural production. Bad weather, low world market prices, depressed farm prices and an overvalued exchange rate have also exacerbated rural problems. Finally, a hastily constructed Agrarian Reform Bill - carried out in 1980 as a political response to social upheaval - has led to other dilemmas in the countryside: evictions, lack of capital, weak administrative support, unresolved claims for land titles and compensation, and a general reluctance to expand agricultural production. Since agriculture provides twenty percent of total GDP and fifty percent of total employment, its economic deterioration constitutes a major trouble spot for Salvadoran policymakers.

Recently, the government has initiated a number of efforts to hasten agrarian reform. President Duarte has strengthened rural administrative and technical supports and has made new provisions for extending credit and increasing the amount of acreage under cultivation.

With help from the United States, which has encouraged El Salvador to compensate former landowners as quickly and as fairly

as possible, definitive land titles may soon be issued. In conjunction with more favorable marketing and pricing policies, resolution of the redistributive phase of the land reform act should significantly improve the performance of both agriculture and the economy as a whole.[40]

EL SALVADOR - El Castano Cooperative

El Castano is a village with a population of eight hundred. Approximately one-half of village families cultivate less than one acre of land. Fifteen percent of village residents are illiterate; there is no local school or clinic.

In 1979, the Overseas Education Fund began a self-help participatory program to raise the village's economic productivity. In preparation, OEF conducted studies of land, crops, animals, population, the economic enterprises of households and the organizational structure of the community.

OEF's purpose was to increase the living standards of some of the poorest of the poor by helping these villagers organize an agro-industrial project. Ultimately the villagers were to be trained in the management of their project. Eventually a plant was constructed for processing village food crops, mostly tomatoes but also peppers, mangoes and pineapples.

Overall, the El Castano Cooperative has increased personal development, raised feelings of self-worth and improved domestic life for the villagers. There has been a low attrition rate in membership and active participation, and a reasonably strong financial base has been formed. Tomato production is increasing

and production facilities have been expanded with the installation of water and electricity. Because of exceptionally good local leadership, there is a strong commitment to expand, and the co-op is now saving for the construction of a processing plant which will support salaried labor and increased production.

The El Castano group has both suffered and gained from conditions in the larger macro-environment. On November 28, 1983, the Guatemalan border was closed to commercial traffic, and traditional basic foodstuffs formerly obtained from Guatemala rose in price. A new agrarian reform policy passed by the government caused some landowners to fear renting more parcels to co-op members. On the positive side, with the decrease in imports, demand for El Castano products has gone up.

While the government has not participated in the planning of the project, it has responded to lobbying efforts of OEF and government employees in the Ministry of Health by providing the co-op with electricity and water.

As the major PVO donor, the OEF stands out as the initial catalyst and primary channel for funds. Once the new plant has been constructed, OEF hopes to withdraw from the project, leaving the villagers in complete control of their cooperative venture.

Inputs from the private sector were not discussed in the project evaluation, nor were attempts to tap their resources. However, appendices show that links have been made, and that El Castano is a credible supplier of catsup in the larger El Salvador economy.[41]

Preface: BANGLADESH

As of February, 1985, the economy of Bangladesh presented a mixed picture. While growth had resumed and the economic reforms which induced them continued, serious inflation coincided with droughts and floods and deterioration in the balance of payments. Equally, if not more damaging, the ongoing climate of political uncertainty, stemming from debates over elections to restore civilian rule, kept much-needed productive investments at low levels.

Like Kenya and El Salvador, Bangladesh relies on agriculture, which employs sixty percent of the labor force and provides nearly half of GDP, for the bulk of its productive capacity. Over the past several years, the government has increased food production through policies improving pricing, marketing, food grain stockpiling and input rationalizing. Throughout this period of relative progress, nature has not been helpful. Since 1983, successive droughts and floods have created crop losses and infrastructural damage estimated in the millions of U.S. dollars. While losses in jute production, one of Bangladesh's economic mainstays, have been partially compensated by high world market prices, such "windfall" profits are expected to decline as customers find cheaper substitutes.

The Bangladesh Government has moved on a number of fronts to improve both agricultural performance and the performance of the private sector generally. In addition to previously mentioned policy reforms, the central government bank has simplified credit

procedures for agriculturalists. These procedures are now underway, but have yet to make a substantial impact on overall economic growth. The government has also converted much of the public sector's jute and textile industries into private ownership and reformed the remaining (75%) publicly owned Bangladeshi industries into firms having greater flexibility and autonomy. Thus far, privatized jute and textile mills have performed markedly better than their publicly owned counterparts. Among the former, a number have begun to expand production through new investments in plants and equipments.

As part of its support for the private sector, the Bangladesh Government has increasingly sought foreign capital investments. A new industrial policy enacted in 1982 simplified approval procedures for foreign investors and created a special agency to assist them. Previously, the Foreign Investors (Protection) Ordinance of 1980 offered various incentives for foreign investors, including legal and profit repatriation guarantees and generous tax breaks. Partnerships between local and foreign businesses have been encouraged.

Given high marks for its handling of recent economic crises, particularly in response to devastating droughts and floods, the Bangladesh Government has made notable progress towards long-term economic growth. Nevertheless, extreme and widespread poverty among one of the densest populations on earth will leave Bangladesh substantially reliant on foreign assistance for some time to come. [42]

BANGLADESH - The Bangladesh Rural Advancement Committee (BRAC)

BRAC is a regional level organization composed of over two hundred functioning cooperatives of poor, rural women. Its overall strategy has been to increase women's access to resources, power and autonomy through a dual program of creating rural institutions and generating rural employment for poor women. The underlying assumption of BRAC cooperatives is that women need to control their own labor, and that cash returns to labor increase women's productivity.

Each cooperative organizes women around different occupational skills, and provides training, technical support and credit. Groups exert internal peer pressure for repayment of group guaranteed loans. Although most of the co-ops are agricultural, a number of other occupations are represented, including cigarette rolling, weaving, embroidery, crochet and lace-making.

From their successful participation in BRAC, women have learned that they are more effective as a group than as individuals, and they are no longer afraid to resist exploitation. Increases in income have increased their domestic status and led to significant improvements in family relationships, especially with husbands. All the women have more control over their labor and receive higher cash returns.

BRAC organizers have found that an analysis of women's roles and constraints is required prior to each program design because every situation will be affected differently by program policies.

Co-op organizers have further observed that when women participate in joint economic and social activities, especially to organize and manage their own affairs, they begin to play more active social roles in their families and villages.

Economic programming of BRAC activities requires coordinated action at three levels: that of the producers, that of the consumers/public and that of outside resources. Small loans can go far. Despite the decreased formality of, and greater accessibility to, credit institutions, women still need additional training in cost accounting and management. Links with outside support services, government and private, must also be forged to make the external environment more responsive to the needs of poor working women.

The most salient failure of BRAC has occurred with attempts to form non-homogeneous groups, that is, without common interests and with a differential spread of effects which threaten group solidarity.

Political and economic environments in Bangladesh continue to favor men, and women's work is largely overlooked. At present, the larger policy environment does not appear open to initiating more equitable opportunities for women. BRAC, through its women's groups, lobbies the government for access to credit, technical and support services, protective legislation, and adequate wages and raw materials. Notable government supports have been given to BRAC producers in all of the preceding areas, clearly in response to organized pressure from the group.

Outside technical assistance is contracted for the initial phase of any new scheme. Various schemes bidden out have included skills training, technology transfers, financial management, production, marketing, and raw material acquisition. Once a "scheme" or method is proven reliable, BRAC builds its own capacities in the area in order to become independent of outside assistance. Both PVO's and the private sector accommodate more to BRAC than vice-versa. This indicates the importance of attaining higher levels of organization and strength in order to achieve greater bargaining power vis-a-vis other institutions.[43]

IV. Summary: The Effect of Government Policy on the Productivity of Women Farmers and the Macroeconomic Consequences

It is impossible for any discussion of the professionalization process (of agriculture) not to note that its source lies outside the farm. For it is the market and industry which create the main impulses for change.[44]

--Comment of a rural sociologist analyzing historical processes leading to the development of large-scale capitalist farming

Women comprise nearly half of the total agricultural labor force in developing countries; 42% for 82 countries combined. In terms of food crops, however, the ratio of female to male output is much higher - 90% on the continent of Africa, a region currently suffering one of the most devastating famines in recent history.[45] In fact, nothing pertains more clearly to long-range national development than enhancing women's critical role as the principal food producers, processors and

distributors in rural areas of the Third World. Due to their essential knowledge of, and inputs into, traditional food resources, women could not only increase the availability and nutritional value of indigenous food supplies, they could also provide important suggestions for adapting equipment and technologies to the food producing sector. After all, the greatest share of most women farmers' lives is spent digging, planting and weeding, processing crops, preserving food, and collecting and carrying water and firewood.[46] Their inputs could also help replenish fragile tropical soils, and halt the accelerating processes of desertification in marginal areas.

Food has become a large-scale commodity on both domestic and international markets and as such, a frequent pawn in domestic and international economic and political rivalries. Specific agricultural policies of many developing countries confer benefits on tiny but powerfully organized elites, while spreading costs over the unorganized masses of poor people.[47] Marketing boards and parastatals appropriate revenues from cash crops by lowering prices paid to producers. Disorganized markets and artificially low prices for domestic food crops create lively "black markets" for food along border areas between countries, and keep food supplies within countries disastrously low. (It is clear that policies affecting markets for agricultural food commodities impact upon women even more than on men, since it is women who make up the greater percentage of participants in this sector.) Government subsidies for farming equipment and

services are also diverted away from most food producing farmers - and the majority of small, export-producing farmers - in order to increase production levels among the few large-scale (and already wealthy) export farmers. Infrastructure and tax systems which support capital-intensive, urban-based industrial "white elephants", typically do so by heavily taxing agriculture and depriving rural areas of public investments. The instances of exceptions to these general rules tend to occur where elites are engaged in agricultural production.[48]

All of these government policies, based as much on political expedience as on economic advantage, are deeply and negatively felt by a growing number of developing populations.

In Africa, the average urban dweller spends as much as 60% of income on food.[49] Exacerbated by external economic crises, the negative effects of such agricultural policies on aggregate national development have been staggering. Agricultural exports have sharply declined, as have public revenues and foreign exchange.[50] Forced to cut back abruptly on public (and politically popular) spending, many LDC governments have begun to reap the harvest of their ill-conceived policies.

As political and economic equilibriums have deteriorated, the motivation for Third World governments to alter detrimental agricultural policies has grown. For the sake of developing populations - from stagnating masses of ill-fed urban and rural poor, to precariously positioned urban and rural elites - it is hoped that an enlightened self-awareness among government policy-makers will progress rapidly into appropriate policy action.

NOTES

1. Foreign Assistance Act, December 1973 (Public Law 93-189-87 Stat. 714), known commonly as the Percy Amendment.

Kirkpatrick, Jeanne. Draft of Statement on Integration of Women in Development. September 10, 1984. p.1.
2. International Exposition of Rural Development. Women and Development. Brussels, Belgium: IERD, 1984. pp. 1-40.
3. The terms "development" and "modernization" refer to accelerating processes of industrialization -- via Western models -- and concomitant features of political, economic and social transformation.
4. Huston, Perdita. Third World Women Speak Out. New York and London: Praeger Publishers, 1979. pp. 131-148.
5. Gerson, Mark D. "Western Research on Women in Third World Criticized at Meeting." in the Chronicle of Higher Education. Vol. 25, 1982. (Single page article).
6. Ibid.
7. Buvinic, Mayra, Margaret A. Lycette and William Paul McGreevey, eds. Women and Poverty in the Third World. Baltimore and London: The Johns Hopkins University Press, 1983. pp. 14-31.
8. Goodell, Grace. "The Importance of Political Participation for Sustained Capitalist Development." Unpublished paper, p. 16.
9. Buvinic., op. cit., p. 16.
10. Ibid., p. 18.

Buvinic and Nadia Youssef. "Women Headed Households: The Ignored Factor in Development Planning." Washington, D.C.: International Center for Research on Women. March 1978. pp. 55-72.
11. Buvinic., op. cit., p. 18.
12. Boserup, Ester. Woman's Role in Economic Development. New York: St. Martin's Press, 1970. pp. 15-36, 106-118.

Carr, Marilyn. Blacksmith, Baker, Roofing-Sheet Maker. London: Intermediate Technology Publications, 1984. p. 3.

- Tinker, Irene. "The Adverse Impact of Development on Women." in Tinker and Bramsen, eds. Women and World Development. Washington, D.C.: Overseas Development Council, 1976. pp. 31-34.
13. Buvinic., op. cit., p. 29.
Tinker., op. cit., pp. 33-34.
14. Buvinic., op. cit., p. 29.
15. World Bank. Accelerated Development in Sub-Saharan Africa. Washington, D.C.: International Bank for Reconstruction and Development, 1981. pp. 143-186.
- World Development Report, 1980. New York: Oxford University Press, 1980.
16. United Nations. The Determinants and Consequences of Population Trends. New York, 1973. pp. 66-73.
17. Streeten, Paul and Associates. First Things First. Oxford: Oxford University Press, 1981. pp. 3-4.
18. Ibid., p. 25.
19. Ibid., p. 124.
20. Cochrane, Susan H. "Education and Fertility." in Women's Education in the Third World: Comparative Perspectives. Kelly and Elliott, eds. Albany: State University of New York Press, 1982. pp. 284-286.
21. Birdsall, Nancy. Presentation given at the Association for Women in Development Conference, April 25-27, 1985 in Washington, D.C.
- Dixon, Ruth B. Rural Women at Work. London and Baltimore: The Johns Hopkins University Press, 1978. pp. 174-177.
- Whyte, Robert Orr and Pauline Whyte. The Women of Rural Asia. Boulder, Colorado: Westview Press, 1982. pp. 176-177.
22. Streeten, op. cit., pp. 157-158.
23. World Bank. World Development Report, 1980. New York: Oxford University Press, 1980. pp. 37-60.
24. Hicks, Norman L. "Sector Priorities in Meeting Basic Needs: Some Statistical Evidence." Washington, D.C.: World Bank, 1979.

- Sivard, Ruth Leger. Women. . . a World Survey. Washington, D.C.: World Priorities, 1985, p. 18.
25. Hoskins, Marilyn. "Women in Forestry for Local Community Development." 1979. pp. 5-6.
- International Exposition of Rural Development, op. cit., p. 6.
- Tinker, Irene. "Energy Needs of Poor Households." Ann Arbor, Michigan: Michigan State University Women in Development Working Paper No. 04, March, 1982.
26. Streeten., op. cit., p. 140.
27. Ibid., pp. 21-23.
28. Goodell., op. cit., pp. 1-2.
29. Streeten., op. cit., pp. 57-58.
30. Ibid., p. 12.
31. Burke, Edmund. Reflections on the Revolution in France. Middlesex, England: Penguin Books, Ltd., Original 1790, most recently printed in 1983.
- Friedrich, C. J. Politica Methodice Digesta of J. Althusius. Harvard Political Classics, 1932.
- Gierke, Otto. Natural Law and the Theory of Society 1500-1800. Boston: Beacon Hill Press, 1960.
- Goodell, op. cit., pp. 1-38.
- Nisbet, Robert A. "The Dilemma of Conservatives in a Populist Society." in Policy Review. No. 4 (Spring 1978). pp. 91-104.
32. Wolf, Eric R. "Aspects of Group Relations in a Complex Society: Mexico." in Shanin, Peasants and Peasant Societies. Middlesex, England: Penguin Books, Ltd., 1971. p. 63.
33. Brown, Jason. "The Role of Small Enterprises in Capitalist Development." From a preliminary outline to an unpublished paper completed in 1983. pp. 1-14.
34. Ibid., p. 9.
35. Cloud, Kathleen. "Women's Productivity in Agricultural Systems: Considerations for Project Design." in Overholt,

Anderson, Cloud, and Austin, eds. Gender Roles in Development Projects. West Hartford, Connecticut: Kumarian Press, 1985. p. 22.

36. Brown, op. cit., p. 12.
37. Chen, Martha Alter. A Quiet Revolution. Cambridge, Massachusetts: Schenkman Publishing Co., 1983. p. 186.
38. Foreign Economic Trends, Kenya. Washington, D.C.: U.S. Department of Commerce, January 1985.
39. Kneerim, Jill. "Village Women Organize: The Mraru Bus Service." in SEEDS. New York, 1980. pp. 1-16.
40. Foreign Economic Trends, El Salvador. Washington, D.C.: U.S. Department of Commerce, October 1984.
Department of State. "El Salvador: Agrarian Reform." Briefing paper. October 1, 1984.
41. McTaggart, James. "El Castano Evaluation Report." Washington, D.C.: Overseas Education Fund, January 1984.
Overseas Education Fund. Proposal to USAID from OEF for an Operational Program Grant to Provide Economic and Social Development for Rural Women in El Salvador. Washington, D.C.: OEF, March 1979.
42. Foreign Economic Trends, Bangladesh. Washington, D.C.: U.S. Department of Commerce, February 1985.
Overseas Business Reports. "Marketing in Bangladesh." Washington, D.C.: U.S. Department of Commerce, October 1984.
43. Chen., op. cit., pp. 1-264.
44. Galeski, Boguslaw. "Sociological Problems of the Occupation of Farmers." in Shanink, op. cit., pp. 182-189.
45. Dixon, Ruth. "Jobs for Women in Rural Industry and Services." in Lewis, Barbara C., ed., Invisible Farmers: Women and the Crisis in Agriculture for USAID/OTR-C-147-35, April 1981. pp. 276-277.
Steady, Filimina Chioma. "African Women at the End of the Decade." in Africa Report. Vol. 30, No. 2, March-April 1985. p. 5.
46. Carr., op. cit., p. 119.

47. Bates, Robert H. Markets and States in Tropical Africa. Berkeley and Los Angeles, California: University of California Press, 1981. p. 129.
48. Ibid., p. 43.
49. Ibid., p. 75.
50. Ibid., p. 129.
World Bank., op. cit., pp. 172-174.