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RURAL WOMEN DISCOVERED: NEW SOURCES
OF CAPITAL AND LABOR IN BANGLADESH

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Working Paper #105
November 1985

Abstract: Previously segments of Third World populations are increasingly being incorporated into new forms of production, market, and credit relations as part of capitalist development processes and as a consequence of capitalist penetration. This point is analyzed and illustrated in the case in Bangladesh where rural women constitute new sources of labor and capital in the economy. The analysis of how and why this is occurring is placed in the context of local conditions and relations that shape and direct, as well as respond to, capitalist forms of penetration. The role of the state and the particular saliency of development aid and assistance are also analyzed for the critical part they play in shaping and directing the incorporation of rural women in present day Bangladesh.

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RURAL WOMEN DISCOVERED: NEW SOURCES OF CAPITAL AND LABOR IN BANGLADESH¹

Bangladesh, as a relatively recent independent country, is enjoying a "development boom" in the form of massive aid, grants and loans flooding the country from western and socialist countries alike. In one sense, the boom is stimulated by western interests in keeping Bangladesh firmly tied to the West, and by socialist, primarily Soviet, concern in offsetting possible Chinese interests in the area. Before independence, however, the area that is now Bangladesh was an integral part of the Indian subcontinent and shared its long history of colonial domination by the British and then by Pakistan. Therefore, processes coming to fruition in Bangladesh have a long history that predates recent political events.² Of particular importance for this paper are the more recent processes of capitalist penetration of which the development boom is only a recent and single phase.³

In understanding the mobilization of rural women in development processes and the labor force, it is instructive to examine women's issues in the context of the socio-economic and political dynamics operating in the Bangladesh countryside. In the category development processes, we include program participation, institutionalized credit access and utilization, and involvement in trade and exchange relations. A basic premise of the argument to follow is that trends in development assistance, combined with worsening socio-economic conditions in the country, are largely responsible for the increasing government and donor interest in rural women and the nature of their productive activities. We will argue that the hegemony of politico-economic considerations forces government and donors to alter policies and program objectives to meet current crises in these areas. Illustrative of such maneuvering is the increasing concern with the "informal" sector and portions of the population heretofore ignored in development agendas. Such efforts at incorporation have little to do with social reform or equity issues; rather, they indicate pragmatic concern with resource mobilization and political stability.

The approach of this paper is based on a critique of the development-underdevelopment model and the world-system approach as well as some of the literature that focuses on the role of women in wage economies. In the first approach, as exemplified by Frank (1967, 1969) and Wallerstein (1974), there is a tendency to: (1) over-emphasize the dependence of the core on the periphery in the development of capitalism, (2) ignore the development of relative rather than absolute sources of surplus value as a dominant and regular factor of capitalist production, and (3) locate the fundamental contradiction of capitalism in the field of circulation rather than in production (Laclau, 1977:34). That is, factors of trade and the market are considered more essential to the dynamics of capital than are the conditions of production. What is underestimated in this model are the local conditions and preexisting patterns of production that provide the context

in which capitalist penetration occurs. In the case of Bangladesh, these conditions of production are critically important to the development of the country and to patterns of penetration, including the mobilization of women.

In the discussion of capitalist penetration, a crucial factor to consider is that capitalist development has been shaped, and often hindered, by the existing structure of social formations of dependent countries--particularly property relations and systems of surplus extraction. Traditional forms of production, which are highly labor intensive, subsistence based, and dependent on low level technology, for example, often prevent the application of new forms of production (Brenner 1977:36).⁴

In Bangladesh, one particular structural form that hinders the direct penetration of capitalist relations is a productive mode composed of basically small scale producers and the involvement of these direct producers in their own subsistence and reproduction. Production dynamics in this mode respond primarily to issues of use value and may not be easily overtaken by market forces such as supply and demand or technological innovation. The interjection of these market forces, however, often disrupts existing productive processes and social relations.⁵

Another hindrance to the elaboration of capitalist processes is the existence of established forms of surplus extraction. Extraction based on force or dependent on systems of obligations finds fluctuations in economic productivity passed on to peasant producers in terms of changes in tenancy relations or increases in the demand for labor, rent, or shares of crops. These forms of extraction tend to depress agricultural production, create intense competition for land, force indebted producers from the land, and encourage those with capital to invest in nonagricultural activities such as trade.⁶

A third factor essential in capitalist penetration is the relative stability and consistency of state operations and their place in shaping, mediating, and responding to outside forces and interests as well as directing internal policies and plans. In countries like Bangladesh, where the industrial base is very small and where the national bourgeoisie finds its strength primarily in trade, business, and the upper reaches of the civil service, the state becomes the locus of intra-class competition. At present, the wealth in the country resides primarily in the hands of nationally based industrialists and a comprador class of Bangladeshis with linkages in trade, manufacturing, and business to and for international companies. The military is an additional factor in the determination of state power and hegemonic control and plays an increasingly critical role in what are known as "intermediate regimes" (Rapoport 1982; Sobhan and Ahmed 1980).

The state is particularly important as the focal point of the penetration of foreign capital and the transformation of existing class relations in the interests of both the national ruling class and imperialist

interests. Minimizing tensions within factions of the national upper class and the military and providing cooptive mechanisms and avenues of mobility for the educated through the bureaucracy are critical aspects of state operations. The conflation of these aspects creates an environment particularly onerous for the rural population and for agricultural production in general.⁷

The Incorporation of Rural Women into Development Processes

Feminist and socialist writers have begun to examine the particular patterns of incorporation of rural women into development processes. The writings of Boserup (1974) and Saffioti (1977), for example, focus on women in relation to wage labor and labor force participation and discuss the production and reproduction of labor power. This work tends to ignore women's roles in productive activities not related to the reproduction of labor power and to emphasize aspects of women's work most similar to, or providing comparisons with, activities in more developed capitalist countries. For instance, because the "marginalization" of women has already occurred in more developed capitalist countries, this provides the basis for comparisons with women's position in less developed capitalist countries. Such a conceptualization hinders a more holistic view of women's participation in less developed capitalist economies where participation in productive enterprises has particular salience and where the position of women is tied, quite directly, to economically viable subsistence activities.

Another trend in this literature is the analysis of women's activities in terms of the development-underdevelopment model (Saffioti, 1977; Schmink 1977; Van Allen 1974). A critique of this work parallels our earlier comments; there is a tendency to ignore the interplay of existing relations and forces of production with external influences and the particular consequences of this for women's productive activities. For example, Schmink analyzes the changing division of labor in Venezuela as a consequence of capitalist penetration. The attendant changes that occur include, among other things, a shift in employment from agriculture to manufacturing, commerce, and service; women are increasingly employed in the service sector while male employment in this sector diminishes over time (Schmink 1977:161). What is lacking in this analysis is a more extensive explanation of the preexisting structures in Venezuela which shaped, influenced, and guided the nature and extent of capitalist penetration. That is, the availability of wage labor assumes the separation of small, direct producers, including women, from the land. How this occurred in Venezuela and with what consequences for the division of labor in the countryside is not adequately analyzed.

In the following discussion, we draw attention to the processes of capitalist penetration as they generate and constrain the development of new sources of capital and labor in rural Bangladesh. The focus on internal relations is an attempt to extend the contributions made by the above studies as these indirectly imply that the position of dependent countries is primarily one of passivity and weakness. Such an implication denies the

reality of struggle that domination engenders and limits a full understanding of the impact of capitalist forces on existing social formations.

Sources of Data

The data on rural women used here comes from two sources.⁸ One is information gathered in the course of a two-year evaluation of the women's cooperative movement. The cooperative movement under study represents the national, semiautonomous Integrated Rural Development Programme (IRDP)⁹ under the Ministry of Local Government and Rural Development. The evaluation involved a series of visits, interviews, and investigations of projects in the nineteen original thanas (counties) in nineteen districts where the IRDP women's program operates. Time was spent in each thana examining records of shares, savings, and differential socio-economic and class characteristics of cooperative members organized in the approximately 500 cooperative societies in the program.

Visits were also made to two selected cooperative society villages in each thana. Societies were chosen for their length of time in the program and efforts were made to examine societies with the largest number of program inputs and services in place. Extensive discussions were held with women's program officers, thana officers and staff, cooperative chairmen, managers, and village female cooperative members and nonmembers. Data were collected between 1978 and 1980.

The second data source is field work done by the Women's Section of the Bangladesh Ministry of Agriculture and Forests. A series of studies have been done by the section on women's roles in agricultural production. The data presented in this paper come from a study of 200 rural women from 18 villages who work as day laborers in the households of more solvent villagers. Before any specific interviewing was done, a village census of female household workers was taken. Sample women were proportionately chosen from each of a selected number of villages based on the total number of household workers in each village.

Interviews were taken in four areas of Bangladesh in order to account for geographical and regional differences. Household laborers are women who do the most arduous household and crop processing tasks for family, usually on a daily hire basis. The sample represents only a small fraction of the total number of village women who are reliant on this form of subsistence for survival. The care taken in drawing the sample and in doing the interviewing, however, enables us to speak with confidence of the reliability of the findings.

General Conditions in Rural Bangladesh

In analyzing the effects of changing productive modes on rural women, it is important to note the general patterns of relations that exist in agriculture since this is the major sector of the country's economy. While

one can debate the exact nature of the present mode of production, its central aspects can be identified as: (1) growing polarization in the rural areas as control of the production process increasingly passes into the hands of large landowners; (2) a struggling strata of small and marginal producers; and (3) a growing number of landless people.¹⁰

Given these trends, agricultural "development" progresses in an uneven fashion. The most affluent of the owner-cultivators, those farming their own land, and owner-managers, those farming their own land with the help of hired labor, have the greatest access to recent technological advances and resources made available through government and donor-assisted projects. For example, high yielding varieties of rice, wheat, and potatoes have been introduced and, until recently, other requirements of the green revolution package such as fertilizer, pesticide, and tubewells have been heavily subsidized through the government. The national banking system, with the assistance of foreign funding, has spread rapidly throughout the countryside making credit available to selected customers at rates of interest that are less than what surplus farmers, traders, or other moneylenders charge. The development of water resources in the country, including programs for shallow and deep tubewells, low lift pumps, surface water and flood control have recently become prominent as the attempt is made to further intensify cultivation on existing landholdings.

In contrast to those farmers who have access to agricultural inputs and who are more likely to employ capitalist farming practices are the great majority of small owner-cultivators and those farmers who engage in tenant farming.¹¹ The basic tenant relationship is sharecropping wherein the tenant returns to the landlord 50 percent of the crop at the time of harvest. In some cases, cash payment may supplement share payments. Costs of inputs made during the cropping period are often borne by the tenant. The production of these cultivators is often handicapped by the fact that approximately half of all tenant farmers are able to lease less than one acre of land and about half usually hold such land for only one or two years (Jannuzi and Peach 1977:xxiv).

The stimulus for tenancy relations stems from two sources. The first is the attempt of landless people to maintain links to productive resources and/or of small farmers to supplement their own small holdings with leased land. The second is the perception among larger landowners about the profitability of leasing out rather than cultivating their own land. This has always been the case for absentee landlords, but the withdrawal of government subsidies for inputs, other rising costs of production, and generally low market prices for rice and jute, act as stimuli to surplus farmers to sharecrop their land. As costs rise and prices remain low, renting becomes more profitable than individual farming, particularly as surplus capital is not reinvested in agriculture but is freed for investment in trade or business.

This situation highlights the contradictory consequences of changing agricultural policies for different groups in Bangladesh. These

contradictory consequences incur, in turn, differential responses on the part of rural families including the differential demands placed on rural women. For example, with increasing rates of landlessness there are increasing numbers of people seeking agricultural wage labor. Payment is either a flat wage or a combined cash and food remuneration. Differential remuneration depends on season and crop.

In the past, arrangements for labor were generally made between families in the same village on a yearly or regular basis. With changing production and labor relations, crop specific or task specific arrangements are made by families with whoever will work for the lowest wage. In labor surplus areas there is an out-migration of labor to other thanas or even distant districts where work is available although wages may be low. In some cases, farmers bring in migrants from other areas to depress wage rates among local laborers. In other situations, women may serve as wage labor in areas not previously open to them or as vehicles through which resources such as credit may be secured.

Factors in the Development Boom

A significant aspect of the Bangladesh economy is the role of the state and the active part foreign governments and agencies play in the country. As the main recipient and referee of the aid coming into the country, the Bangladesh state apparatus must negotiate its interests with those of the international community. For example, at present, the continued in-flow of aid is essential in maintaining stability in the urban areas through the ration system. Aid also provides funds, commodities, equipment, and subsidies to the rural areas through government-sponsored programs. More recently, and following the international trend toward privatization, the government has removed subsidies on agricultural inputs and opened the distribution and sale of agricultural inputs to private entrepreneurs. Additionally, some forms of assistance are a source of revenue for government through reselling commodities as well as a continual source of fringe benefits and extra income for many bureaucrats. These negotiated interests, highlighting trends and patterns internationally, direct the transformation of the rural countryside and increase the involvement of women in development projects and programs.

The aid flowing into Bangladesh reaches all institutional sectors of the society. There are food grants and loans for rice and wheat which support urban ration shops and rural public works programs, and commodity aid is available for nonfood items such as fertilizer, pesticide, spare parts, and raw cotton. While these forms of aid go directly to the Bangladesh government, project assistance involves the direct participation of foreign agencies and governments in project activities. These range from military support (ODM) and foreign training of government officers (USAID, Ford Foundation), to thana-, union-, and village-based programs in tubewells (UNICEF), cooperatives (World Bank), grain storage (Swiss aid), family planning (UNFPA, IDA, USAID), health care (WHO), nutrition and vegetable gardening (UNICEF), rural credit (USAID, IDA), flood control and irrigation (USAID, IDA, NOVIB), and education projects (SIDA, Japan).

The effects of these projects on the transformation of the rural class structure are extensive as project rhetoric of helping the rural poor does not obviate the reality of the actual dynamics of most programs. That is, program implementation, more often than not, focuses on established rural interests, delivers goods and services primarily to larger farmers, and exacerbates land alienation and the dependency of poor families on wage incomes and/or on the patronage of the rural power structure.

Rural Women and Transforming Modes of Production

Essential to capitalist processes are: (1) the extension of control and ownership over all aspects of the means of production; (2) the introduction, development, and expansion of contractual social relations; (3) the institutionalization and control of extractive processes of resources, capital, and raw materials; and (4) the development of available and expanding markets. In any transitional social formation, therefore, any aspect of production, or any segment of the population not subjected to capitalist control and domination, is the source for eventual attention and incorporation.¹²

It is suggested that these are the reasons that rural women have recently been "discovered" by national governments and international agencies. Although the concern with recognizing women and integrating them more fully into development processes is couched in humanistic and liberal rhetoric, the actual reasons involve efforts to generate resources and expand forms of surplus extraction. For example, the areas that now constitute women's responsibilities and productive concerns have yet to be fully monetized and drawn into generalized processes of appropriation and accumulation. If government intention is to increasingly monetize the rural sector and to increase people's participation in the commodity market, efforts to extend credit facilities and provide skills training to a selected female population is not surprising.

With few exceptions, the national and international interest in Bangladeshi women is turning from a perception of women solely as reproductive units, whose fertility must be controlled, to women as "important to development processes." One specific reason for this shift is that family planning programs, operating solely as population control campaigns, are only minimally successful as a means of mobilizing rural women. In response to the minimal success of early population control efforts, it has more recently been assumed that one way to improve acceptance of family planning is to link productive activities to population control programs.¹³

Another reason for the change from reproductive concerns to productive ones is that agricultural production is not increasing at rates sufficient to meet basic food needs in the country. In the past, the basic development strategy was to increase production by infusing inputs necessary to increase yields: irrigation, fertilizer, pesticides, high yielding rice varieties, and extension packages including new methods and techniques. In spite of

general increases, the overall condition of the economy has not greatly improved.¹⁴

Within the socio-economic constraints of an increasing population and only minimally increasing food production, every effort is now being made, by government and aid agencies alike, to mobilize as yet untouched resources in the country. Women in Bangladesh are one such resource. Therefore, attempts are being made to expropriate their activities for inclusion directly into commercialized production. For instance, what have been traditional women's activities such as rice husking, livestock care, and poultry raising are now becoming the subject of programs for landless men, youths, interested small farmers and/or commercial enterprises.¹⁵

The second consequence of this for women is the trivializing of their activities and the lowering of their status as a consequence of their loss of significant involvement in essential productive activities. This is illustrated by the number of projects for rural women that involve them in activities geared to secondary or tertiary sectors of the economy. For instance, of the 558 nonformal training programs undertaken by 214 governmental and nongovernmental organizations in 1980, 89 percent were handicraft projects, and these were the only type of income earning activities offered to rural women. The actual handicraft production undertaken include jute or paper work, knitting, sewing, garment making, and embroidery for local as well as tourist or international markets (Khan et al., 1981).

The loss of women's status partially due to this loss of productive control is exemplified by the growing numbers of married women who are abandoned, separated, or divorced and the increasing proportion of young women who remain unmarried (McCarthy, Sabbah, and Akhter 1978). A shift in the marriage system from a bride price to a dowry system also illustrates the changing status of women; rather than the groom's family paying for the bride, the girl's family must pay the groom and his family. Prospective bridegrooms, depending on their class, can and are demanding, as part of the marriage settlement, wrist watches, motorcycles, radios, stereo-cassettes, and even cars, houses, and financing for foreign study or employment.

Given these shifts, what are the specific processes of capitalist penetration that affect the nature and extent of women's involvement in productive activities and the organization and maintenance of family life? The areas of productive labor provide a source for capitalist penetration in terms of machines, technology, credit facilities, and consumer products. That is, rural people are increasingly incorporated into capitalist processes through both their consumption and production needs. It is the inability to be independent of the market for basic commodities such as rice, wheat, salt, and kerosene that involves even the poorest person in market processes. The increasing dependence of labor on wages and low wage rates, however, only minimally contribute to expanding market dynamics necessary to stimulate the accumulation of surplus.

The general distribution of women's economic activity, as officially acknowledged by government is indicated in the table below:

DISTRIBUTION OF ECONOMIC ACTIVITIES OF FEMALE LABOR FORCE IN
RURAL AND URBAN AREAS, 1974 ADJUSTED CENSUS FIGURES

Economic Activity	Rural		Urban		Total Labor Force
	Number	Percent	Number	Percent	
Economically Active:					
Employed	799,177	3.87	127,867	6.90	927,044
Looking for work	27,301	0.12	6,232	0.33	33,533
Subtotal	<u>826,478</u>	4.00	<u>134,099</u>	7.20	<u>960,577</u>
Unemployed:					
Inactive	3,835,344	18.19	550,272	29.53	4,385,616
Housewife	16,530,678	78.00	1,178,805	63.36	17,709,483
Subtotal	<u>20,366,022</u>	96.19	<u>1,729,077</u>	92.89	<u>22,095,099</u>
TOTAL	<u>21,192,500</u>	100.00	<u>1,836,176</u>	100.00	<u>23,055,676</u>

Source: Manpower and Employment Wing 1979.

The table shows that of a population of approximately 23 million females in 1979, only 936,000 or 4.1 percent were either employed or looking for work. The 1974 Census, however, does not define what is meant by "employed." If "employed" means full-time employment, it is safe to assume these figures underestimate the actual number of rural women who are engaged in seasonal and intermittent work. If we include women who engage in seasonal and temporary employment outside their households, the 4.1 percent is significantly underestimated.¹⁶ Recent estimates from the Women's Section of the Ministry of Agriculture suggest that women's seasonal and temporary employment represents as many as 25 percent of all sampled households.

In addition to this arithmetic problem, there is the redefinition of census categories made between the 1961 and 1974. For instance, Table I indicates two categories of unemployed females: those who are "inactive" and those who are housewives. This poses a significant problem for understanding actual employment trends because the 1974 Census changed the category "productive economic activity" as used in the 1961 Census to the category of "housewife," and women engaged in nonwage labor or in in-kind exchange relations are now defined as inactive. All those designated as

housewives are considered nonproductive and classified in the noneconomically active category. This grossly underestimates the nature and extent of productive labor in which rural women are involved. It also underestimates the actual number of women employed. In the following pages, we focus solely on the rural sector and the diversity of ways rural women are engaged in productive enterprises.

The effects of and responses to penetration are differentially manifested among different strata of rural women and are demonstrate and highlight processes of the differentiation of the countryside. Examples are wives of primarily subsistence farmers who become cooperative members and poor, landless women who work as day laborers in the households of other villagers. While only these examples will be discussed, it should be noted that rural women are increasingly involved in a wide range of occupations and forms of employment that engage the participation of women from all rural classes. Educated women, those from more well-to-do rural families, are joining the labor force as teachers or government employees in the cooperative, health care, and agricultural fields. Other women are working as family planning assistants, social welfare workers, field workers in foreign agency programs or village health workers. Destitute or landless women seek employment in public works programs, on construction sites, on road crews, in commercial rice mills, and/or as household servants, midwives, or household workers. Regarding destitute women workers, an evaluation of Food For Work projects reveals that in selected project areas as much as 33 percent of the labor force is female.¹⁷ And, in a summary of data from six surveys carried out over a 12-year period, it was found that it is increasingly likely for women whose husbands are alive and gainfully employed to seek employment for themselves outside the household (bari). While tradition allowed divorced, separated and widowed women to seek such employment, it is only recently that married women have been encouraged to do so (McCarthy, Sabbah, and Akhter 1978).

The marked increase in women's participation in the labor force parallels the move of rural males into wage earning activities. The causes are much the same: the reduction of landholdings to unprofitable units; the loss of land through indebtedness and forced sales; and growing impoverishment because of food scarcity, high prices, and few job opportunities. Total family participation in income producing activities is a necessity because of the general shift from independent production to dependency on wages and the market for basic necessities.

Women as Cooperative Members

A traditional dilemma facing all regimes that have controlled the area that is now Bangladesh is how to increase production and, hence, the generation and extraction of surplus, while maintaining rural stability. In the past, as now, the progressive aspects of capitalist technology such as tubewells, fertilizer, pesticides and even cheap credit have been limited in their distribution and use because of generally small landholdings and the reluctance of entrenched rural-linked urban interests to seriously encourage

land reform or any challenge to the rural power structure. Hence, the situation in the rural areas has been characterized by generally stagnating agricultural production and the exploitation of the peasantry.

The cooperative movement, as exemplified by the Comilla approach of the Academy for Rural Development, was one attempt to solve this dilemma. It offered the means of increasing the productivity of the rural areas by organizing multipurpose cooperative societies without necessarily challenging the established power structure. The key to the cooperative endeavor was the small farmer. If the means could be devised through cooperative organizations to increase the absorptive capacity of small farmers in their use of credit, technical inputs, and new farming techniques, the result would likely be increased production. Increasing the absorptive capacity of the small farmer might also extend investment in agriculture, expand markets, increase the demand for goods and services, and ultimately generate a stable order and support for the existing regime.

One assumption of this approach was that a stable countryside would offer conditions suitable for increased investment in agriculture by commercial or large scale farmers as well as small ones. This situation could only be realized by incorporating small farmers in essentially capitalist forms of production (Feldman and McCarthy 1984). Little in this approach directly challenged the existing organization of power and control in the countryside, even though traditional forms of accumulation such as money-lending and the access and distribution of resources were altered. These alterations were either co-opted by the existing power structure and/or ultimately provided new sources of surplus to rural elites.

Implicit in the Comilla approach and other natural cooperative schemes was the assumption that, while cooperatives may increase certain forms of economic competition in the countryside, existing rich and powerful families would continue to maintain their positions by taking advantage of change as it occurred. In fact, these families would ultimately stand to benefit from cooperative activities if they resulted in increased returns from tenant's crops, new opportunities for trade and business, and new values in land and the control of inputs. The real issue was not only the overall increase of inputs into the rural areas but the distribution and control of such items in ways that guaranteed a certain proportion reached the small farmer.

Since independence, and with increasing dependence on foreign assistance, the government has largely withdrawn its support from the cooperative movement. This follows changes in IMF and World Bank policy supporting programs which create and favor individual producers (Broad 1981). In addition, the general political instability in the country and the identification of the Comilla program with the Ayub Khan regime, coupled with the encouragement of the aid community, contributed to shifting the national production strategy from cooperative forms of organization to individualized production. Cooperative programs such as the Integrated Rural Development Programme continue to operate but are no longer central to the production strategies of the government.

The cooperative movement remains as one mechanism for incorporating otherwise uninvolved segments of the rural population into development processes. In reaching these segments of the population, penetration assumes a different form. For example, the cooperative movement continues to provide some resources, services, and training for both men and women. In some programs, such as that of the Bangladesh Academy for Rural Development (BARD), an attempt has been made to form and promote joint cooperatives. In other programs, such as the IRDP Women's Program, a World Bank project in population planning and rural women's cooperatives, the emphasis is on separate women's organizations.

The latter program, modelled in part on the assumptions of BARD, involves the provision of loans, training and other services from government facilities to female cooperative members. These services and resources are distributed in exchange for regular savings, the purchase of shares, the repayment of loans, and attendance at weekly meetings in the villages of all cooperative members. The loans women receive are based on the number of shares and the amount of savings each member has although an upper limit has been set by the Program.

Although women are encouraged to save jointly and prepare group production plans, loans are given primarily to individuals for small scale agricultural and livestock activities. During the first four years of the Program, loans totaling TK 1,404,120 (US\$93,608) were issued to 1,192 members. Initially, loans were not issued against collateral in order to: (1) encourage women not to be dependent on their husbands for collateral; and (2) encourage those with no family collateral to have access to this new source of credit.

As has been noted elsewhere, these loans tend to further expand the resource base of small farmers primarily (Feldman, Akhter, and Banu 1980). But, more importantly, it assured IRDP policy and program staff of the potential of rural women to actively participate in credit and production programs and employ resources and services previously directed only toward men. In effect, the IRDP loan program illustrated the extent to which women can be directly included in capitalist processes of production and exchange heretofore thought difficult, if not impossible, given purdah and the cultural proscriptions regulating women's activities in Bangladesh (Feldman and McCarthy, 1983).

Of particular interest is that among the approximately 16,000 rural women in 399 cooperative societies as of 1980, approximately TK 774,151 (\$US 51,610) has been accumulated in savings and share capital. Given deteriorating conditions in the rural areas and the relative lack of access women have to cash since their own exchanges are usually of an in-kind nature, the fact that women of primarily small and subsistence farm families are able to generate these amounts within a relatively short period indicates the potential of rural women to mobilize local capital.¹⁸

Women who join the cooperatives tend to come from subsistence and marginal farm families although a small number do represent landpoor and landless families. Very few members represent surplus farm families as these families can and do maintain traditional views regarding pardah. If women from these families do participate in the work arena, they tend to engage in professional and semiprofessional activities. In addition, these families do not need the goods and services provided by the women's Programme as they have ready access to banks and other credit facilities.

It should be emphasized that the capital embodied in women's shares and savings represents only a small proportion of the total amount cooperative members are willing to place in the hands of the Program. Factors that limit deposits are that women do not gain interest on their deposits and find it impossible to withdraw money on demand which makes them fearful of losing access to their invested shares and savings (Feldman 1980).

A beneficial use of these funds would be to collect capital from all cooperative members and then enable depositors to use these funds in financing joint projects. Unfortunately, using shares and savings capital as a resource base for local income-generating activities by the membership has been discouraged by Program personnel. Such a strategy, however, would enable poor and more secure village women to pool their resources and increase the income earning opportunities of women in IRDP villages. Instead, this money is deposited in local banks and has been used by the banks for their own activities such as financing industrial or trade activities or giving loans to large and surplus farmers. One conclusion drawn from the program operations is that women may be perceived as sources of capital but are not given the status or benefits usually accruing to those possessing resources.

Other ways in which the Program initiates the incorporation of women into capitalist processes are indicated by the actual projects and training provided by IRDP. One emphasis is on using improved varieties of seed, fertilizer, pesticides, livestock injections, and improved means of livestock care which involve women in expanding their need for these items. Over time, cooperative women may develop demands for certain commodities only available from the market, and increasingly they may be forced to shape their productive activities to meet these demands. Another program emphasis is on providing women training in secondary and tertiary sector occupations which results in removing women from productive work and trivializing their labor. These activities are financed by general IDA credit or through special grants from foreign donors or agencies. In the long run, these activities will reduce the ability of women to compete in the productive sector and lower their status (Feldman and McCarthy 1982). These processes have been fittingly described by one IRDP officer as the "commercialization of women's activities," and it is another indication of the way foreign assistance and national interest combine to link rural women in new and additional ways to commodity production and consumption.

The above discussion illustrates one way the Program indirectly serves the interests of surplus farmers who have ready access to local banks and, in effect, to the capital made available from poorer village families. It also suggests one interesting way in which mechanisms of extraction are introduced in the rural countryside and are directed toward the interests of larger farmers at the expense of the needs of the rural poor.¹⁹

Female Household Labor

In the past, the security and productivity of rural women was tied to family ownership of land. As increasing numbers of rural families lose their land, women are deprived of their primary source of productive activity. The traditional system of pardah has meant that there has been little opportunity for women to acquire basic education or income-earning skills. When rural women do join the labor force, therefore, it is usually at the unskilled, poorest paid levels subject to falling wages and increased working hours.

Women working as servants or temporary labor in households of more well-to-do villagers are not new phenomena in the country. Subsistence-earning opportunities for needy rural women have long included midwifery, begging, and household work (McCarthy 1967). What is new, however, are the numbers of women now engaged in this or similar forms of wage labor.²⁰ Quite different also is the range of jobs needy women will now accept. These include, among other things, selected types of field work such as harvesting potatoes and chilies, pumping water, stripping jute, drying chilies and even marketing. Quite obvious also is the diminution of the saliency of the traditional ideology of pardah as a means of controlling the social behavior and mobility of rural women (Feldman and McCarthy 1983).

Some idea of the parameters of the total rural female work force can be obtained by considering the numbers of females in households having no land or owning less than one acre. The total number of households in this category is 6,932,873 which includes approximately 59 percent of the total rural households in Bangladesh (Statistical Pocket Book 1979). If one assumes that there is at least one adult female in each household, and that general conditions mandate that all except the smallest children work, then the number of rural women who are potential wage earners approximates the total number of households. This is probably an overestimate but is more accurate than the figure of 826,479 employed rural women noted in the Benchmark Information of Manpower Characteristics (Manpower and Employment Wing 1979).

That the vast majority of women in the increasing number of landless and landpoor families remain in the rural areas and do not migrate to cities and towns has direct consequences for their employment. Employment opportunities in the rural areas are limited and do not appear to be expanding whereas the total number of people competing for work is increasing.

Most poor women seek employment as daily or temporary household laborers. The present study estimates the average yearly employment of these women at only 154 days with daily wage rates ranging from TK 1.09 to TK 6.59 (US\$.07-.44), or a yearly average income of only TK 1339 (US\$89.27). These figures include the taka value of meals which are most often given in partial exchange for work. The actual take-home wages are considerably less than the figures cited as meals given in exchange for labor account for approximately 50 percent of total earnings. In addition, the meals women receive as payment for work do not provide any family resource except to reduce the dependency of the female working member on the income earned by others. As the number of female headed households rises, children too are forced to at least provide their own source of food. What is most distressing about this "fend for oneself" pattern is that it epitomizes the complete transformation of the family from an economic unit of subsistence producers to individualized wage dependency. Low and in-kind payments for daily labor are increasingly unable to meet the needs of family members other than the wage earned. This means that one can expect to find a decreasing dependency ratio in households not because families are having fewer children, or because family earners can support other family members, but because all family members must fend for themselves.

Daily rates for male agricultural labor range from TK 7 to TK 10 (US\$.57-.67) during the same period; men tend to have not only higher wage rates but, on average, more person-days of work per year. If their incomes too remain insufficient for family maintenance, the trends noted for single-headed households will increasingly represent all poor rural families.

The high percentage of married women presently working (58 percent of the sample) is an indication of the increasing economic pressure to work and the inability of rural families to survive on the earnings of a single family member. What is particularly interesting about this figure is that, in the past, household laborers were usually older, widowed, or destitute women for whom the social conventions of purdah could not be met because of economic need. Today, these proscriptions are relaxed for increasing numbers of women. For more than 60 percent of all families in Bangladesh, the observance of purdah has, in fact, become a luxury.

In examining the reasons women give for working, it is quite clear that the security once provided them through marriage is slowly eroding. It is interesting to note, for instance, that regardless of marital status, rural women cite need in terms of poverty, rising prices, and the lack of food or the insufficient earnings of their husbands as reasons for working.

One example of the intrusion of capitalist penetration in the form of technological innovation is the introduction of rice mills. These are cited by many household laborers as being responsible for a reduction in the work available to them since rice husking has been a main form of household labor for women in the countryside. Mills are increasingly used to husk the paddy of surplus farmers who formerly hired female household labor for the task. This represents a serious reduction in the availability of employment and a

commensurate reduction in the income of poor rural women. Unfortunately, mills are neither staffed, owned, nor controlled by women or small-scale producers. Instead they are the private business of already secure rural families who control the costs of milling and, at present, undercut the costs of female household laborers.

Rice husking, the most lucrative work a woman can find in the villages, is usually paid with meals and either rice or money in exchange for labor. Women can earn as much as TK 15 (US\$1) a day processing rice, but only if husking is included. In situations where paddy is husked by mills, women workers do all the other processing required (threshing, winnowing, parboiling, drying, and storing) but receive only meals or a small in-kind payment of rice or paddy in exchange for the work. Patterns of employment for rural women are conditioned therefore by: (1) growing landlessness and economic hardship which force increasing numbers of women to seek employment; (2) limitations in employment opportunities resulting in primarily daily wage earning activities in other village households; (3) the displacement of women by technological innovations such as rice mills; and (4) the decreasing wage earning potential of women due to increasing numbers of women looking for work and the decrease in the amount and types of work available to them.

Summary

In this paper, three main issues have been addressed. One is that in dependency theory the internal conditions of countries experiencing capitalist penetration are often overlooked in the analyses that are made. The conflation of internal factors such as existing modes of production and accumulation, the balance between agriculture and industry, and the role of the state are essential national factors shaping and being shaped by capitalist forms of development. For example, traditional modes of farming based on sharecropping and tenancy relations, generally small landholdings, and little investment or concern with commercializing production, set the context for capitalist agricultural development in the country.

Second, foreign assistance and aid become the main instruments of capitalist penetration in countries where commercial and industrial interests have only limited scope for investment and profit making. The state plays an increasingly important role under these conditions as it is the focus and channel through which foreign domination occurs.

Third, capitalist transformation necessitates the incorporation of all segments of the population and all aspects of production under its auspices. Therefore, the productive activities of women, and women themselves as potential sources of labor, are increasingly involved in development processes. Rural women, in particular, are critical for current development schemes in that: (1) they offer new sources of savings and capital to be drawn from the countryside; (2) they are prospective consumers and clients of capitalist goods and services currently being distributed through government programs such as the IRDP Women's Programme; and (3) they

are new sources of labor. Rural women are being forced to join the labor force because of worsening socio-economic conditions in the country. This has the potential for providing cheap sources of labor in the rural areas with the additional potential of lowering wage rates and enhancing the competition among rural laborers.

Various policy interpretations can be made from the above analysis regarding women's involvement in development processes. One, the expanded concern with women grows out of basic dilemmas caused by poor economic growth and increasing destabilization of the political-administrative nexus in Bangladesh. The current regime, as well as the international donor community, has been forced to alter and diversify standard development agendas in order to stimulate sectors of the economy and engage the participation of people once ignored by development programs. The concern with credit delivery to the "informal" or "non-formal" sector is a case in point as is the targeting of women and the poor for these and other programs. One can assume that, as conditions continue to change, development policies and programs will vary accordingly.

Second, the introduction of and underlying principles of programs directed at women and the dispossessed have little to do with issues of equity or fundamental social reform. Rather, these programs represent the extension of basic Western development approaches which take the existing social structure as given and accept the present institutional nexus as the context in which "development" is to occur. Formal development policy avoids, except at a rhetorical level, prescriptions for political transformation. While democratic forms of government and attendant processes of justice and equality may be espoused, in reality the leverage generated by foreign assistance is rarely used in the interests of women or the poor. The U.S. in particular has little compunction in using its power to establish and support "friendly" governments in the Third World but resists interfering in "internal" matters which constitute alterations in given forms of economic processes and political control. Issues of social empowerment are not among current development objectives of the United States.

Third, the contents of development inputs carry their own biases and structured inequalities into new settings. For example, conceptions of what are suitable activities for women or assumptions about their intellectual capacities are incorporated into training and credit programs. It is well documented that women are excluded from traditional productive activities once they become subjects for female creditors regardless of better return rates or greater expertise than males engaged in the same activity.

The implications for women are that new forms of inequality and differentiation are being introduced into social arenas that are themselves destabilized and insecure. Traditional sources of security and status no longer obtain while new options incorporate their own forms of inequality and exploitation. Under such conditions, one can not help but be moved by the strength and courage of Third World women. There is much to learn from their patterns of resistance and struggle against oppression. It is to assisting and furthering their efforts that we should more consciously address our efforts.

NOTES

1. The authors wish to acknowledge the help and encouragement received from Alex Dupeu, Wanda Wupuy, John Useem and Ruth Hill Useem, who carefully read and commented on earlier drafts of this paper. The authors' names were listed by a toss of the coin, and their contributions to the article are equal. An earlier version of this paper appeared in Development and Change, 1983.
2. Of course, Bangladesh's involvement with and relation to India continue to be of critical importance in the foreign affairs and general internal stability of the country.
3. The more accurate conceptualization of what is occurring is interpenetration, which incorporates the exchange and mutual influence that exist among and between countries whether "dependent," "Third World," or "centre." The process of penetration as used in this paper emphasizes only one aspect of a more complex process and does so in order to clarify a particular issue of the internationalization of capital and the pre-eminent position of the state.
4. This is an implied criticism of the assumption made by many dependency theorists that social processes in social formations that were colonized were simply destroyed by the advent of stronger outside forces and neither provided resistance to nor had long-term influence on, the resulting colonial regime.
5. As we have discussed in another paper (Feldman and McCarthy 1984), the demands of penetration in the form of technological innovation necessitates internal shifts in land distribution and is exemplified by an increase in land concentration. Small landholdings, for example, inhibit the employment of deep tubewells as well as a number of other agricultural innovations presently part of the grant package received by Bangladesh. The present landholding pattern, therefore, inhibits the full utilization of selected forms of technological innovation and may serve to catalyze changes in the present landholding structure.
6. An additional consequence of the existing economic situation in Bangladesh is the increasing impoverishment of the people as indicated by a drop in real wages and buying power from 100 in 1962 to an index value of 66 in 1975 (Clay 1976). Malnourishment is a chronic problem for at least 40 percent of the population (Nutrition and Food Service Institute 1977), and the lack of general health services finds the rural population suffering from chronic ill-health (Khan 1977). Inflation and rising costs only exacerbate the problematic aspects of people's lives. Clay and Khan (1977) show, for example, that the cost of living has risen from 100 in 1963/64 to 560 in 1975. In short, the general situation in Bangladesh involves a downward trend in the living standard and general condition of the people.

7. The Awami League has a long and extensive history stemming as it does from the early days of Pakistan. Its particular relevance in Bangladesh is first through its connections with the regime of Ayub Khan and second, with it being the ruling party of the first president of Bangladesh, Sheikh Mujibur Rahman. In the past its organizational mechanisms and institutionalization in the rural areas have depended on rural elite families and the co-optation of the lowest rung of the government administrative structure, the Union Councils.
8. The evaluation of the Integrated Rural Development Programme Pilot Project in Population Planning and Rural Women's Cooperatives was funded by a CIDA grant 1978-80. The study of female household labor was supported by a Ford Foundation Grant to the Ministry of Agriculture and Forests 1978-80. Able assistance in the studies was provided by Farida Akhter, Roushan Akhter, Fazila Banu and Saleh Sabbah.
9. The IRDP is now known as the Bangladesh Rural Development Board (BRDP), a change which reflects the expanded attempt by government to incorporate the dispossessed and women into development agendas.
10. The exact number of rural households is not known but recent estimates suggest a figure of 11.5 million. It is estimated that, of those households, approximately 10 percent own almost 51 percent of all land other than homestead land. In contrast, about 45 percent of all rural households own only 25 percent of the total cultivable land. That is, approximately 29 percent of rural households own only up to one acre and another 15 percent own between one and two acres of land (Jannuzi and Peach 1977). The proportion of rural households composed of landless persons (those owning neither homestead or cultivable land) and the near landless (possessing homestead land only) is estimated at 33 percent. The great bulk of the rural population, about 78 percent, therefore, exists either without land or on small or only marginally productive fragments of land.
11. It is estimated that tenant farmers comprise 38 percent of all rural households. This excludes those who do not own land other than household land and who do not mortgage land in from others. Roughly 23 percent of the total owned land is farmed by tenant farmers.
12. The point should be made that it is not only women who suffer under capitalist incursion, but the family itself as a productive unit is broken apart and reduced to individualized forms of labor and/or income-producing activities. Youth and children are also being set apart in special programs, which only exacerbates the fragmentation of social and familial relations in the rural areas.
13. Specific policy rationales and programmatic responses such as those noted above are subject to change and it would not be surprising to encounter shifts in policy directives over time. The main argument, however, regarding the recognition and incorporation of women in development processes remains valid.

14. Recently the subsidies for fertilizer have been lowered and those of pesticides removed. This, along with increasing costs of machinery, fuel, and spare parts have substantially increased the costs of production.
15. This may mistakenly appear as an issue of gender conflict but it is not. It is much more significantly an issue of capitalist incorporation and this affects rural men as well as women.
16. When used for estimating employment demand the consequences of the under-estimation of women presently employed and the shift in female status has more far-reaching consequences not being addressed here. For an elaboration of this latter point see McCarthy 1979.
17. See, for example, Institute of Nutrition and Food Science: Food for Work, an Examination of the Primary and Secondary Effects (Dacca, University of Dacca, 1981).
18. The accumulation of capital from the rural areas is an ongoing process. The Bangladesh Observer noted in June 1979 that for every TK 8 (US\$.50) spent in the rural areas TK 15 (US\$1) is returned in some form or another. It is also stated that, in the Second Five Year Plan, gross domestic savings would be increased from current levels of 3.32 percent of gross domestic product to 7.16 percent by 1983/85. Even at increasing levels of saving, this will fall far short of the amounts needed to meet total expenditures of the government but indicates the importance given to marshalling whatever resources possible (Bangladesh Observer, 1 June, 1980).
19. What is of critical concern here is the fact that, when this had been pointed out to the Program's Joint Director and the donor community, it was ignored, despite the rhetoric of their joint concern for improving the conditions of those most in need in rural Bangladesh.
20. Exact figures of the number of household workers or women engaged in agricultural production are not available in Bangladesh as the recent census classified such workers as "housewives."

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ACKNOWLEDGMENT: The Women in International Development Publication Series are partially funded by a Title XII Strengthening Grant.

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