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Issues Concerning Women's Employment In South Asia: An Overview

By
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CONTENTS

		Page
I.	INTRODUCTION — — — —	5
II.	WOMEN'S EMPLOYMENT : A PROFILE — —	8
II.1	Levels and Trends in FLPR's Across Countries —	9
II.2	Sectoral Pattern of Women's Employment — —	10
II.3	Forms of Female Employment — —	11
II.4	Occupational Profile of the Female Work Force —	12
II.5	Mobility of Female Labour — —	12
II.6	Education, Skills and Employment — —	13
III.	POLICY ISSUES — — — —	15
III.1	Macro - Economic Context of Women's Employment —	15
III.2	Education and Employment : Overcoming Female Disadvantage	18
III.3	Special Employment Generating Programmes for Women —	19
III.3.1	Programmes for Employment Generation : NREP, RLEGP, India; BRAC, Bangladesh —	20
III.3.2	Self - Employment Through Credit : Grameen Bank, Bangladesh; IRDP, India —	21
III.3.3	Organising Working Women : SEWA, WWF, India	21
III.3.4	A Review — — —	22
IV.	TABLES — — — —	24
V.	BIBLIOGRAPHY — — — —	37

ISSUES CONCERNING WOMEN'S EMPLOYMENT IN SOUTH ASIA: AN OVERVIEW

I. Introduction

Issues concerning women's employment in South Asia have to be understood in the wider context of the experience of economic development in the post-war period in the Third World. This phase has some readily identifiable features. On the one hand, economic performance has been impressive when compared with the earlier era; on the other, the optimism of the 1960s has proved to be unjustified with respect, especially, to the employment and distributional impact of economic growth. High growth rates of GDP have not, in general, meant high growth rates of employment. Given the moderately high growth rates of population and labour force in the Third World — themselves a concomitant of this early phase of development — the consequence has been an increasing problem of labour absorption across these countries. No doubt, there have been exceptions : Where growth rates have been dramatically high and sustained as in South Korea and Taiwan, such imbalances have not emerged. Unfortunately, the South Asian countries do not provide such obvious examples. However, the different economies of South Asia provide a variety of experiences around the common theme of inadequate employment generation.

This paper will draw attention to some important issues concerning employment generation, but from the specific vantage point of South Asian women. It is arguable that women bear the brunt of the burden of adjustment with respect to employment problems since everywhere they are structurally placed in a subordinate, supplementary role in the labour force — both within the household as well as in the market place. This section identifies some structural dimensions pertaining to the nature of women's employment in South Asia. Section II provides a profile of female employment in five selected South Asian countries : Bangladesh, India, Nepal, Pakistan and Sri Lanka. The final section discusses selected policy issues.

The pattern of women's involvement in economic activities, both within the household and outside, is conditioned by a set of inter-related structural factors. These impinge, in varying degrees, on women's ability to participate in the labour force and are reflected in the variations in female labour force participation rates (FLPRs) across South Asian countries.

The first aspect to consider is the impact of socio-cultural and religious traditions on female employment in each country. The low FLPR in Bangladesh and Pakistan is a result of Islamic religious norms of female segregation which conspire to keep women out of the labour force. Of course, such norms are more rigid in rural than in urban areas and are easier for middle and upper class women to follow. Poor women have no option but to participate in the labour market but tend to withdraw from it once family income reaches a level where it is no longer necessary for them to work. One means by which women are effectively kept out of the labour market in rural areas is by a rigid division of labour in agricultural tasks. This is evident in Bangladesh where a rigid spatial segregation of women means that they are relegated to tasks like post-harvest operations that they can undertake within the confines of their homes. However, religion alone cannot account for

women's low participation rates and an explanation has to be sought in the prevailing patriarchal traditions as well. This is evident in the case of India where on account of the negative status value attached to manual labour, only women from lower caste families are to be found in agricultural wage labour. In fact, there is a tendency for rural families to withdraw their women from the labour market as soon as they can afford to do so. This is in direct contrast to certain South East Asian countries. e.g. Thailand, where historically there have been no taboos against women working. In fact, both men and women are expected to contribute to the household's economic activities. This, coupled with a flexible division of labour in agricultural tasks, is an important factor accounting for the significantly higher FLPR in Thailand.

Women's legal rights to property in any given society will also influence their pattern of involvement in the workforce. In all South Asian countries, the rural sector still absorbs the majority of the population and workforce with the result that their incomes are strongly correlated with their access to and control and ownership of agricultural land. In this context women's legal and customary rights to own, inherit and bequeath land would be reflected in their employment status. However, the high and growing incidence of landlessness in South Asia implies that a significant and rising proportion of rural women from non-landowning households have to seek employment on land owned by others or from non-land-related sources.

Women's access to employment is also related to their access to skills and education. Women acquire traditional skills through a process of learning-by-doing in traditional occupations and production activities usually organized on an informal basis within the household sector. Such skills are associated with subordination, low rates of remuneration and a general absence of worker organization and security of employment. Moving out of this low-productivity sector requires the acquisition of new skills which in turn requires a much higher level of educational participation. Where this involves a withdrawal from productive labour (however unremunerative), poor households are unlikely to be able to afford the delayed (and uncertain) returns from investing in their education. Female children encounter more than this poverty trap since parents are unlikely to benefit from the returns to investment in their education as they move away from the household upon marriage. Cultural, patriarchal and religious traditions also militate systematically against women's educational participation. An illustration may be found in the case of Pakistan where in 1984 the primary enrolment rate for girls was 29 percent compared with 47, 55 and 73 percent in Nepal, Bangladesh and India, respectively, all countries with markedly lower per capita incomes.

Finally, a fundamental structural factor governing the employment situation for women is the level and rate of economic development of the economy in question. Even where the factors referred to earlier operate favourably, economic stagnation and a glut in the labour market could preclude any real opportunities for improvement in female employment. First, to an extent, women's disadvantages in the labour market are a by-product of historical legacies. South Asia experienced relative economic stagnation for several decades of colonial rule prior to 1950, while during this same period the rate of growth of population and labour force accelerated dramatically. Low growth rates of agricultural production meant falling labour productivity and a rising rate of underemployment across the economy, but especially in the rural sector. This stands in sharp contrast to the experience of Korea and Taiwan where the period from 1900 to 1940 was characterized by steady and impressively high growth rates, especially in agriculture. In situations of labour market glut in South Asia, women are relegated to an inferior position. This has some bearing on the comparatively lower FLPRs in South Asia. Secondly, if this structural backlog is to be cleared the growth of the economy has to be buoyant enough to create new jobs at a faster rate than the additions to the labour

force. This emphasizes the importance of the nature and pace of contemporary economic growth. Thirdly, the subordinate and insecure nature of female employment means that when the demand for labour varies on account of economic fluctuations it is women who generally provide the cushion for adjustment. (This feature is shared with the developing economies where also women are placed in a position of structural subordination).

II. Women's Employment : A Profile

A few observations regarding the reliability of female labour force statistics need to be made at the outset before elaborating on the levels and trends of female labour force participation in South Asian countries. Caution needs to be exercised in analysing labour force statistics, especially in making cross-country as well as inter-temporal comparisons. Several interlinked factors are responsible for this.

First, it is now well recognised that women's participation in the labour force is often underestimated. This is variously due to the fact that women's unpaid labour on the family farm as also their activities in the household (i.e. tending kitchen, gardens, poultry, etc.) which are not directly remunerated, are not considered as "productive" work for the purpose of official estimates. Apart from such conceptual biases, the cultural orientation of enumerators, mainly male, also prevent them from giving due recognition to women's work. Serious underreporting might also occur where religion and/or tradition prevents male enumerators from communicating directly with female respondents, thus forcing them to rely on the information provided by the male heads of households who might be inclined, for status considerations, to deny female involvement in economic activities. Traditional values, which put a woman's place in the domestic sphere, are so pervasive that often even women fail to perceive themselves as workers. This internalisation of cultural norms leads to a contradiction between the "ideal" and the "real", between "myth" and "reality", which is often brought to light in the course of conducting field interviews with women (Bhattacharyya 1985; Jain 1985, Kelkar 1985). For example, Jain reports that 20 of the 104 women who reported themselves as non-workers in a survey conducted in West Bengal (India) were actually engaged in winnowing, threshing and parboiling or worked as domestic servants for eight to ten hours a day. Similarly, while conducting a village survey in India, Kelkar found that both men and women were at first reluctant to acknowledge that women worked in the field and did so only gradually in the course of the interview.

Secondly, differences in definitions and methods used in compiling labour statistics are also responsible, in some measure, for variations in labour participation rates across countries and over time in the same country. Definitions of key concepts like "employment", "labour participation" and "worker" vary widely, making comparisons difficult. For example, the comparatively high figure for female labour participation in Thailand (83 percent in 1982) is partly due to the fact that unpaid workers on the family farm are recorded as workers in official Thai labour statistics. In virtually no other country is this category of worker included in labour statistics. A re-estimation of labour participation figures for selected provinces in the Philippines revealed official figures to be gross underestimates (Feranil 1979). Using different measurement techniques and taking a wider definition of "work", Feranil estimated that in 1975, 76 percent of women over 10 years of age were in the workforce as opposed to the official figure of 31.3 percent. Additionally, in some countries only main workers are included in labour statistics, while others include marginal workers as well. In India, changes in the definition of "worker" in successive census rounds have been partly responsible for the dramatic shifts recorded in the female labour participation rate. The 1961 census recorded both main and marginal workers, while in 1971 only main workers were recorded, thus registering a fall in the FLPR from 31.4 to 13.4 percent. It has been argued that this is "not a real decline but an apparent one", caused by changes in the definition of "worker" between successive census rounds (Nayyar 1986 : 4). Thirdly, even when women are recorded as members of the workforce, unsatisfactory cognition of the nature of their work frequently leads to gross errors or ambiguities in their classification by occupation or sector. In part, of course, this may be due to the real occupational multiplicity of women whose subordinate role requires them to participate in a wide

range of activities in addition to their domestic responsibilities. However, as will be seen later, such errors and ambiguities also arise from inappropriate concepts, definitions and methods of enumeration.

II.1. Levels and Trends in FLPRs Across Countries

Bearing in mind the problems of measurement and comparability mentioned above, the following profile of the levels and trends in female labour participation rates across Asian Countries needs to be understood with due qualifications.

In all countries the rate of growth of the female labour force is seen to be far in excess of the rate of growth of the population (Table 1). Several factors may be held to be responsible for this influx of women into the labour force. First, it is possible that the rate of increase of women in the workforce reflects a more accurate enumeration of women in labour statistics in the later rounds of data collection. Secondly, pauperisation and the economic push to join the ranks of workers could be a factor, especially for specific sections of the population. The traditional barriers preventing women's entry into the labour force do not apply as effectively to poor women who have to work to ensure survival. Thirdly, alongside substantial improvements in the level of general and female educational participation, an increase in the number of skilled and qualified women would also facilitate their entry into the workforce. This factor is likely to apply mainly to urban and middle class women. Fourthly, the process of societal change has also to some extent weakened the hold of traditional, patriarchal barriers to female work. This, in combination with the need for additional income (whether to ensure survival or to facilitate the acquisition of consumer durables) and/or the acquisition of educational/skill qualifications, is likely to have been an important factor underlying rising FLPRs. Fifthly in some situations, rising FLPRs may reflect an increase in the specific demand for female labour in certain parts of the economy as might have been the case in the recent expansion of the textile and garments export industry. To some extent an increase in the demand for specific categories of female labour could also have been generated by a heavy withdrawal of male labour due to international migration, as perhaps in the case of Pakistan.

Despite the increasing rate of entry of women in the labour force, the level of female labour participation in South Asia is generally low and displays considerable variations across countries (Table 2). The lowest rates are to be found in Bangladesh (7.5 percent in 1983/84) and Pakistan (11.7 percent in 1985) and the highest in Nepal (46 percent in 1981), with India and Sri Lanka around the 30 percent range. To some extent these variations are probably due tn underreporting in Bangladesh and Pakistan, and might not be a measure of real differences. Alternative estimates have revealed higher figures for both countries. According to the Pakistan Fertility Survey in which questions were put directly to female respondents, the FLPR was approximately 17 percent in 1974-75. (This is to be contrasted with the figure of 3.2 percent for 1981). The FLPR for Pakistan also shows a decline over time. From 9.3 percent in 1961 to 3.2 percent in 1981 and then an increase to 11.7 percent in 1985. Once again, it would be misleading to assume that these figures represent any dramatic shifts in the real situation.

As for Pakistan, the FLPR for Bangladesh, while also extremely low, seems to have increased a little over time. A breakdown of the data shows that the FLPR is higher in urban areas — 12.0 percent as compared to 7.3 percent for rural areas for 1983-84. It has been argued that this is inconsistent with the predominantly agrarian nature of the Bangladesh economy and in contrast to the situation in the other South Asian countries, barring Pakistan, where the urban labour force

participation rate is lower, for both males as well as females (Sen 1986). Census definitions of the categories used in estimating FLPRs may account, in large measure, for these discrepancies. For example, in the 1981 census, of the 43.6 million aggregate female population, 28.8 million were aged 10 or above; of these, 1.5 million were employed and/or unemployed; leaving 27.3 million or 94.9 percent of the 10+female population "not in the civilian labour force"; of this 27.3 million, as many as 21.3 million (or 78.0 percent) are in the category "housewives/household work" and therefore definitionally treated as outside the labour force (Sen 1986; SPBB 1983-84). It has rightly been pointed out that it is hard to believe that in the context of a country like Bangladesh, such a large proportion of women "termed as housewives enjoy the luxury of not having to help their families in the production process" (Khan 1984:6). Micro-level studies of time allocation patterns point to a much higher involvement of women in economic activities when defined to include both directly and indirectly productive work. The evidence from most of these studies indicates that on average women work longer hours than men thus pointing to major weaknesses in the census definition of "work".

II.2. Sectoral Pattern of Women's Employment

Data on the sectoral pattern of women's employment are presented in Tables 3 and 4. An interpretation of these statistics is made difficult by problems concerning comparability of definitions across countries, but certain features can nevertheless be noted. First, the largest percentage share of the female workforce is to be found in agriculture. This is true for all countries, even though there are wide variations in this percentage. In 1981, in Nepal, 95.7 percent of the female workforce was in agriculture, whereas the corresponding figure for Sri Lanka was 35.9 percent. A second feature is that trade and services appear almost everywhere to be somewhat more important than industry. Thirdly, it is apparent that the importance of agriculture has declined in the last two decades. However, in the Indian case, where the share of agriculture seemingly falls from 82.6 percent in 1971 to 57.5 percent in 1981, the percentage of the female workforce that has not been classified rises from 0.6 percent in 1971 to as much as 29.2 percent in 1981. If, as is likely, the problems of classification arise overwhelmingly in the rural sector, it might well be more appropriate to merge these two categories for the purpose of intertemporal comparison. Where this to be done, the share of "agricultural" and "unclassified" workers, far from declining sharply, would actually be seen to have risen from 83.2 percent in 1971 to 86.7 percent in 1981. The real position probably lies between these two extremes.

It is worth reiterating the fact that some features could have more to do with statistical biases inherent in the data and in the methods of collection than with objective socio-economic factors. Thus, in the countries where the FLPR is higher, i.e. Nepal, India and Sri Lanka, the importance of the non-agricultural sectors is lower. This could arise simply from large scale underenumeration of female workers in agriculture in Bangladesh and Pakistan — countries where there might be a strong tendency to categories rural female labour (especially when it overlaps with the domestic sphere) as falling outside the definition of "work".

The data in Table 4 show a noticeable rise in the share of women in the total workforce in all countries over the 1970s, implying an increase in their rate of labour force participation relative to males. This rise exists in the case of all sectors for each country with the exception of agriculture in Sri Lanka, where the share of women stays around one quarter, and in Bangladesh, where the female share in the agricultural workforce apparently declines from 3.9 percent in 1974 to as low

as 1.3 percent in 1983/8 4. Again women are best represented in the workforce in agriculture in India, Nepal and Sri Lanka. The importance of industry and services is the highest for Sri Lanka (leaving aside the case of Bangladesh where the reported high share of industry and services could be spurious on account of the statistical biases referred to earlier.) On the whole, while the share of women rises in all sectors, the rise is somewhat more rapid in industry and services than in agriculture implying that, with development, the structure of female employment is shifting in favour of the secondary and tertiary sectors and away from rural household-based activities linked to agriculture.

The case of Bangladesh needs a comment. The LFSS 1983/84 data imply that for every 1000 male workers in agriculture there are as few as 13 female workers which, if understood to reflect the true state of affairs, is clearly absurd. The same survey shows that of all employed women only 8.5 percent were in agricultural occupations. If such data were taken at face value, they would imply a dramatic transformation in the in the structure of female employment since in 1961 as many as 91.8 percent of the employed females were in agricultural occupations SPBB 1984-85: Table 4:23). However, the effect is more a statistical illusion than reality: for 1983/84, of the 91.5 percent females in non-agricultural occupations, as many as 44.9 percent belong to the category "not adequately defined" while another 4.2 percent constitute the "unemployed" (Table 3). On a Priori reasoning based on an appreciation of the realities of the Bangladesh economy, the larger part of the "non adequately defined" female workforce is likely to have been in the rural sector.

II.3. Forms of Female Employment

The female workforce in South Asian countries displays a complete spectrum of forms of employment in both the agricultural and non-agricultural sectors of the economy. In the latter, a high percentage of workers are engaged in "domestic unpaid help", usually supporting the economic production activities of the household. Next in line is the category of women involved in market-oriented productive labour organized within the framework of the putting-out system controlled from the outside by urban-based capital. Such an incorporation could sometimes place women at one end of a long chain with large multinationals at the controlling end. In contrast, such incorporation could also be restricted to very local circuits of accumulation where control is vested in a local petty industrialist. In both cases, however, these forms display some common features at the level of production. Further along the spectrum comes women's employment in wage labour per se. This occurs mostly in the unorganized sector where "factories" are really open-air work sheds in rural areas or crammed, unhygienic sweat shops in urban centres. Only a small percentage of the total female workforce is employed on the basis of formal wage contracts in the organized sector of the economy. This profile of labour stands in sharp contrast to that for males, where in the non-agricultural sector, non-household, organized, formal wage employment is the dominant category.

The various forms of female employment other than formal wage labour in the organized sector display certain common features. They are typically low in capital intensity and the labour process is dominated by the relative importance of working capital in relation to fixed capital. When they are organized on the basis of self-employment within poor households, labour productivity and remuneration are very low; when organized within a putting-out system profitability could be very high even though the female worker still gets (often below) subsistence wages. Such employment displays vulnerability to fluctuations, high seasonality and serious hazards. It also involves little control over the production and marketing process, denies worker rights or trade union organisation and falls outside the purview of labour and factory legislation. By its very nature such labour is

invisible, which also accounts for the weakness of the statistical documentation in this respect. While a systematic profile of female employment along these lines is not possible, confirmation of the above features is to be readily found in a number of micro studies (Bhatty 1981; Kannan 1981; Mies 1982; Singh 1987; Risseeuw 1980).

II.4. The Occupational Profile of the Female Workforce

Data on the occupational profile for Bangladesh, India, Nepal and Sri Lanka are summarised in Tables 5 and 6. The share of women in the economically active population has risen in all four countries (Col. 9, Table 5). This is a reflection of the increase in the FLPRs relative to the rates for males. With regard to the female share in various occupational categories, it is significant that in the professional-technical, administrative-managerial and clerical groups, female shares are highest for Sri Lanka, followed by India, Nepal and Bangladesh. These categories require a certain degree of education and the pattern that holds for the 1970s and 1980s benchmark years reflects the correspondingly higher levels of enrolment of females at primary, and especially at secondary school levels in Sri Lanka in comparison with India (which comes next in order with respect to female educational participation) and Bangladesh and Nepal which follow (see Table 10). It is worth noting that in Sri Lanka in 1980-81 for the highest category, i.e. professional, technical & related workers, the female share of the total workforce is as high as 48.3 percent, implying the attainment of parity. India follows with 20.6 percent for 1981 while Bangladesh has a low figure of 11.1. The figures for Nepal for 1976 need a comment. For professional-technical and administrative-managerial categories, Nepal in 1976 shows figures of 36.2 and 22.8 percent respectively, implying dramatic increases from 7.9 and 4.2 percent only five years earlier in 1971. These figures cannot be taken at face value : First, the nature of the sources varies, sccondly, Nepal is the only country (of the four) that does not provide a figure for the "not adequately classified" category. This category can be quite significant with respect to female labour as discussed earlier. It may be surmised that for 1976 female workers were disproportionately (mis) classified under these two categories.

Table 6 focuses on the female workforce itself and provides data on its occupational distribution. Subject to the qualification mentioned earlier with respect to the changing importance of the "not adequately classified" category, it appears that first, the importance of agricultural work has diminished over time in all countries. Within non-agricultural work there are noticeable increases in the relative importance of professional-technical workers at the one end and production workers at the other. Secondly, looking across countries, the professional-technical category is the most important in Sri Lanka where also agriculture is least important. (There appears to be a roughly inverse relationship between these two categories across countries.)

II.5. Mobility of Female Labour

Cross-country comparisons of the rates and recent trends in female migration are made difficult by the scarcity of documentation. However, a few general points can be made on the basis of such data as are available.

Data on internal migration in India reveal that females far outnumber males in the total migrant population when estimated by place of birth (Table 7). A further breakdown of migrants by direction of movement shows that women predominate in rural-to-rural migration streams but

are far outnumbered by men in rural-to-urban streams (Table 8). The conventional reasons given for this dissimilarity are that the custom of village exogamy makes it necessary for women to migrate from their natal village after marriage, whereas men migrate to urban areas in search of employment. The same dichotomy is to be found in the reasons for migration cited in official statistics. According to the 1981 Census 30 percent of male migrants as opposed to only 2 percent of females gave employment as the reason for migration. On the other hand, 72 percent of females as against only 3 percent males migrated on account of marriage, leading one researcher to conclude : "It is for this reason that for a study of migration in relation to the functioning of labour markets, there is a prima facie case for concentrating on male migration" (Mukhopadhyay 1987 : 9). One might suggest that the actual employment status of female migrants rather than the reasons they cite for migrating would form a better basis for deciding on the relative importance of male and female migration in analysing labour markets.

It has been argued that female rural migration is not entirely due to marriage or association and that increasingly rural women are migrating to seek employment in agriculture, construction and rural public works (Singh 1984). With respect to urban areas, the 1971 Census data show that the labour force participation rate for female migrants is higher than for the female population as a whole. For example, Hyderabad has an FLPR of 16.8 percent for migrant women as compared to 8.2 for all women (Singh 1984). Micro studies of urban migrants cast doubts on the accuracy with which female employment is enumerated in the Census. Data collected by the Town and Country Planning Organization in a settlement of 300 migrant households in Delhi listed 47 percent of all males and 42 percent of all females as workers. These findings were confirmed by an independent study of the same settlement by Singh and de Souza. However, according to the Census, 54 percent of all males but only 19 percent of all females in this settlement were employed (Singh 1984).

Female migrants do not constitute a homogeneous category, whether with respect to their reason for migrating, their pre-migration status or their employment situation after migrating. There is reason to believe that there has been an increase in the relative importance of workers among female migrants, both as contract agricultural labourers involved in rural-to-rural and as contract construction workers in rural-to-urban migration flows.

In contrast with internal migration, the international migration of female workers is a relatively recent phenomenon in South Asia and the only country to be affected by it to any significant extent is Sri Lanka. Since 1975, migration to the Middle East has been increasing rapidly, with women forming a large and increasing proportion of migrants (Table 9). The proportion of female migrants to total migrants rose from 47.3 percent in 1979 to 52.5 percent in 1981. The majority of female migrants are employed overseas as domestic labour and this is reflected in the skill composition of the migrant labour force. Of the total migrants in the unskilled category in 1981, as may as 77 percent were women. On the other hand, 87 percent of the migrants in the professional category were men.

II.6. Education, Skills and Employment

One important conclusion that emerges from the discussion in the preceding sections concerns the relation between the occupational profile of the female workforce and the educational participation of the female population. The position of women in the job market depends heavily on their skills

and educational qualifications which in turn generally lead to higher levels of earnings and income At the same time, if incomes are low they act as a barrier to investment in the education of female children. Hence education has to be viewed as a dynamic factor which acts as a major agent in the perpetuation of women's economic disadvantage in the labour market.

Tables 10, 11 and 12 provide a profile of female educational participation in South Asian countries. Of the five countries under review, the total and female literacy rates were the highest in Sri Lanka at 87.2 percent and 83.2 percent, respectively, in 1981. These were dramatically higher than the literacy rates in the rest of South Asia and more in line with certain Southeast Asian countries like South Korea and the Philippines. The lowest literacy rate is to be found in Nepal where the total rate in 1971 was 13.9 and the female rate as low as 3.9 percent.. Figures on enrolment by level of education as well as by field of study confirm that Sri Lankan women are educationally more advanced than their South Asian neighbours. While Sri Lanka had achieved universal female enrolment at the primary level in 1984, for Pakistan, the corresponding figure was a mere 29 percent India, Bangladesh and Nepal follow Sri Lanka with 73, 55 and 47 percent respectively. At the secondary level as well, Sri Lanka has a far better record of enrolment than the other four countries. With respect to enrolment by field of study, Sri Lankan women have a comparatively higher represenation in subjects that are traditionally dominated by males, for example, law, natural science, medical and health science, and engineering, where they accounted for 41.2, 42, 44.4 and 22 percent of total enrolment, respectively, in 1985 (Table 12). The corresponding figures for India, which is next in line, were much lower at 6.5, 26, 29 and 8 percent, respectively. The superior performance of Sri Lankan women with respect to literacy and education is reflected in their higher participation in the professional-technical categories of employment (Tables 5 and 6).

III. Policy Issues

III.1. The Macro-Economic Context of Women's Employment

While it is necessary to focus attention on special problems concerning women's employment, it would be misleading to view such problems in isolation from the societal and macro-economic context within which they arise and persist. Just as for males, the rate and terms of expansion of women's employment opportunities are bound to be influenced by the overall performance of the economy. As such, possible solutions to certain aspects of the female employment problem might have to be found at the level of the economy as a whole. The rate of generation of female employment would depend, first; on the rate of growth of the economy, secondly on the extent to which such growth is derived from sectors that are relatively high employers of female labour; and thirdly, on the rate at which technological change favours the increased absorption of female labour. Each of these is in turn influenced by the development strategies and economic policies adopted by the country in question.

Have national economic growth rates been rapid enough from the point of view of labour absorption? Table 13 shows that South Asian economies have registered steady rates of growth; indeed these rates are generally higher for 1980-85 than for 1970-80 — a feature that places them in contrast with most other developing countries. However, on realistic assumptions about the capacity of this growth to generate employment, these rates appear inadequate to absorb the additions to the labour force which has been growing at approximately 1.6 to 3.2 percent in these economies (World Development Report 1987 : Table 32). The only likely exception to this might be Sri Lanka. The picture with respect to agricultural growth and employment is rather worse, even after taking into account the lower rural population and labour force growth rates due to high rural-urban migration. A recent study for Bangladesh indicates that even assuming optimistically high growth rates of agricultural output, only a minor fraction of the additions to the rural labour force would be absorbed by the agricultural sector (Muqtada 1986). Table 1 showed that the rate of growth of the female labour force was significantly higher than that for the total because of the rising female force participation rates in the South Asian countries. This would imply that women are more likely than men to encounter the problem of inadequate employment generation in the future. Given this situation, strategies for generating female employment need to focus special attention on expanding their share of (increasing) total employment, especially in the more productive sectors of the economy. Three aspects of economic performance are of special interest : agriculture, export-oriented industry and labour exports.

Agriculture. As noted earlier, the potential for increased female employment within the agricultural sector is limited. In general, the rate of growth of employment in this sector has failed to keep pace with the rates of growth of population and labour force in South Asia. This imbalance between supply and demand is aggravated by the prevalent patterns of technological change in agriculture involving increasing mechanization and displacement of labour, especially female labour. In India, the FLRPs are the lowest in those states where the Green Revolution has been the most effective, with Punjab, the showcase of the Indian Green Revolution, registering the lowest rate at 3.7 percent in 1981 (Nayyar 1986:45). Evidence corroborating this negative correlation between the Green Revolution and FLPRs is also provided by the high productivity areas of Tamil Nadu and Andhra Pradesh. The increased incomes of some rural classes, consequent upon the introduction of the new technological package, may account for the withdrawal of some women from the labour market. For the majority, however, this withdrawal is arguably involuntary rather than voluntary.

In Bangladesh, where employment opportunities for rural women are already limited, rapid mechanization has displaced vast numbers of landless women fron non-mechanized rice milling — which was previously the single most important economic activity for women in the rural sector. Mechanized rice mills, introduced as part of the government's programme for expanding small-scale industry in the rural sector, have proved to be highly profitable for entrepreneurs but their profits have been derived at the cost of the employment opportunities of rural women. The few jobs that have been created as a result of this technology are restricted to males.

While new technology displaces male as well as female labour, there is evidence to suggest that, in general, female tasks are the first to be mechanized. Where new technology leads to a displacement of labour and consequently a surplus labour force, women may be pushed out of work as men take over even the tasks traditionally performed by women, as in parts of South India. Where crop intensification leads to an increase in the demand for labour, women are often relegated to the lowest rungs of temporary labour, as in Punjab (Sen 1982). It is possible that even in areas of high demand, there is little demand for women's labour as their specific tasks have been mechanized.

Export Oriented Industry. Female employment would increase rapidly if sectors and industries that are 'female labour-intensive' were to expand at a relatively higher rate. In situations where production is for the home market this may prove difficult since expansion is likely to be constrained by the rate of growth of income (and demand) in the economy. Of course, up to a point, possibilities for import substitution could provide additional openings. Potentially, the most direct route, especially for small economies would lie through increasing exports from these sectors/industries This has been the path followed by the successful East Asian economies where cheap female labour fuelled the engine of export-led industrialization through providing a vital competitive edge, initially to textile exports and subsequently to the exports of micro-electronic industrial products. As this labour has become more expensive the competitive advantage in the case of textile exports has been shifting in favour of the poorer South East and South Asian economies. Between 1979-85, the share of textiles and clothing in merchandise exports fell from 43 to 32 percent for Hong Kong and from 31 to 23 percent for South Korea. In contrast, this share has risen dramatically for Bangladesh, Nepal, Pakistan and Sri Lanka (Table 14). India, with its powerful base of manufacturing industry, provides the only instance within South Asia where the share of textiles has declined somewhat since 1979. The share of textile exports in total GDP averages approximately 4.6 percent for these countries, excluding India. (In the case of Sri Lanka this is a serious understatement of the importance of female labour in its export sector since it excludes the share of tea exports, another sector which is a traditional heavy employer of female labour).

The South Asian countries provide some contrasting patterns of female employment in the textile export sector. The Indian eventually on the exploitation of household-based female labour. Women formed 37 percent of the workforce in the textile sector in 1961 (Table 15). A breakdown of these figures on the basis of household and non-household based industries shows the share of females to be significantly higher, at 52 percent, in the former. A case study of the garment export industry in Delhi (which accounts for nearly 60 percent of total annual garment exports from India) reports that 25 percent of the workers in this industry are estimated to be women, but this may be a gross underestimate because of the unavailability of reliable statistics on home-based workers (Rao and Hussain 1987). Women are relegated to the most low-skilled, low-paying but also the most labour-intensive jobs. Home-based workers are not covered by labour legislation and are highly susceptible to market fluctuations; they in fact end up subsidising capital accumulation which is subsequently invested in the formal sector. Rao and Hussain found that many exporters initially

had garments tailored by women domestic outworkers at very low rates but later shifted production to workshops employing mainly males.

In contrast, Sri Lanka provides a variation in the form of textile export enterprises in the Investment Promotion Zone (IPZ). Women constitute 84 percent of the workforce and tend to be concentrated in unskilled (14 percent) and semi-skilled (68 percent) jobs. While equal wages are paid for the same category of work, this is of little importance as the males tend to be clustered in the skilled and managerial jobs. However, the wages paid to unskilled workers (mainly female) in the IPZ are lower than the wages for unskilled work in the plantation sector. The textile industry is also highly susceptible to market fluctuations, making the position of workers in this industry very vulnerable. The thesis of "nimble fingers" and the fact that respective tasks are better performed by females, whose physical and psychological make-up apparently easily lends themselves to such work environment" are routinely put forward as reasons justifying the preference for women in these industries (Weerasinghe 1983:42). The real reason, of course, is that women provide a cheap and expendable source of labour, and consequently, higher profits.

While Sri Lanka is explicitly more export oriented than the other South Asian economies, cheap female labour is as much a part of their strategy for generating labour-intensive exports as it is of Sri Lanka's. However, exports form a much less significant part of the economy in these countries.

Labour Exports. A related aspect is the recent boom in the export of labour to Middle Eastern countries. While Bangladesh, India, Pakistan and Sri Lanka have all sent large flows of migrant workers since the 1970s, it is only in Sri Lanka that this flow has included a sizeable female component. Indeed, female migrants have come to form a majority in the total outflow from Sri Lanka. This raises several groups of issues. First, what is the impact of the withdrawal of this labour on the domestic economy and labour market? Secondly, what is the impact of return migration on the economy? Thirdly, in countries from which there is no female migration, how does the withdrawal of the male workforce affect female labour participation at household and higher levels? Fourthly, this phenomenon raises a question concerning the integration of these two-way migration flows within the framework of national manpower and educational planning. The fifth aspect concerns policies with respect to the protection and welfare of migrant workers while they are employed overseas.

Of late, the outflow of Asian migrant workers has been slowing down just as the rate of return migration has been increasing. To some extent, this is a product of a general economic slowdown in the Middle Eastern countries, but to a significant degree it might also reflect a restructuring of the workforce requirements in the labour-receiving countries consequent upon the passage of the early construction boom in these countries. It appears that future labour requirements will increasingly not be for relatively low-skilled male construction workers but for more skilled and educated service sector operators. Within the latter, the share of the female workforce has generally been higher and hence increasing opportunities may be foreseen for Asian female labour. While South Asian female migrants to the Middle East are at present mostly Sri Lankans entering domestic service it would be possible for a differently structured female labour outflow to enter markets at present dominated by Philippino women. While the experience of migration is generally lucrative for the female migrant as well as her remittance-receiving household, it is worth considering the issues mentioned above while formulating policies with respect to migration.

The domestic impact of labour withdrawal would depend on its relative size, its sectoral industrial pattern, and the ability of the economy to compensate for the withdrawal and of labour markets to adjust accordingly. In terms of scale, female labour withdrawal from Sri Lanka is very significant indeed. In 1981, the total female labour force was 1.28 million, increasing annually at 3.26 percent on account of natural growth, implying an expansion per annum of 41,740 in the size of the female work force. This increase is roughly the same in scale as the annual outflow of female migrants reported for the same year (Korale 1986). As it happens, however, the impact of this flow on the domestic economy and labour markets could be less drastic than might normally be expected since apparently the greater proportion of female migrants were previously unemployed. It is also reported that the majority of returning female migrants "returned to their pre-migration position as housewives" so the primary effect on output and the labour market might not be significant (Rodrigo and Jayatissa 1987:27). However, some indirect effects would no doubt occur and need to be analysed. On the whole the impact on the economy during their stay overseas as well as upon their return is likely to be dominated by the effects of the high remittance flows that such female migrants generate.

The third issue, relating to the impact of worker migration on the household left behind, has been widely studied. The question takes different forms in Sri Lanka with its female migrants than in the other South Asian economies, where the migrants are almost exclusively males. While financial advantage accrues to the household and to the spouse left behind so also does social and domestic disruption. In certain situations the withdrawal of male labour might add to the work burden, decision-making powers and resource control of the wife who becomes de facto head of household. In other situations there may well be some withdrawal of female labour as leisure preference and considerations of status, consequent upon the receipt of substantial remittances, begin to influence employment decisions. Equally, it may happen, as in Pakistan, that the wife and family of the migrant worker are installed within the care of the husband's family, thus involving a loss of autonomy and control over both remittances and her own labour power. Again there may be situations where remittances are irregular or, as in the South Korean case, mostly retained by the contract migrant's company, placing the wife in a vulnerable financial situation.

III.2. Education and Employment : Overcoming Female Disadvantage

A skilled and educated workforce is widely believed to be a pre-requisite for economic development. A look across Asia confirms that the countries that have achieved rapid industrialisation and impressive economic growth (for example, South Korea, Hong Kong and Singapore) are also those that had a highly educated and skilled population in the early phase of their development. Of the South Asian countries, the only one to have achieved comparable literacy and enrolment levels is Sri Lanka. However, education in itself is not a sufficient conditions for economic growth. It merely facilitates the entry of individuals into the job market and creates the necessary infrastructure for industrial expansion.

Two interlinked observations need to be made with respect to South Asia. The first is about the overdevelopment of higher education at the cost of universalising primary and developing secondary education and the second concerns the growing phenomenon of 'educated unemployment'. It has been estimated that the economic returns to education are higher at the lower and more general levels than at the higher levels. Take the case of India : the slow progress of mass education is accompanied by a rapid development of higher education. While annual enrolments in institutions

of higher education have risen ninefold in the two decades between 1950-51 and 1971-72, enrolment in classes 1-5 and at the middle level in 1973-74 were only 3.3 and 4.8 times those in 1950-51 (Wazir 1983). Correspondingly, the proportion of total educational expenditure devoted to university education rose from 4 percent in 1944-47 to 25 percent in the Fourth Plan (1969-74). This pattern of educational development has to be viewed in the context of the attendant pattern of economic growth which has not been high enough to absorb the increased numbers of people with university qualifications, thus leading to the problem of 'educated unemployment'. In India, youth unemployment in 1977-78 was highest among graduates, at nearly 27 percent, followed by those with secondary education, at 21 percent. It was the lowest for illiterate youth, at 4 percent (Thamarajaski 1987: Table 18). Unfortunately, a breakdown of these data by gender is not available.

Data from Sri Lanka show that in 1980-81 only 3.8 percent of the total unemployed population had no schooling, whereas almost half of them had passed grades 6 to 10, and a quarter had passed the GCE 'O' Level examination. The proportion of unemployed females with better educational qualifications was higher than that of males, with 34.5, 8.6 and 0.9 percent having passed the GCE 'O' Level, GCE 'A' Level and degree or above, respectively. The corresponding figures for males are lower in all groups, at 19.5, 3.4 and 0.4 percent, respectively (Korale 1985 : Table 12).

'Educated unemployment', which is manifested either as the technical underemployment of highly qualified personnel or, more seriously, as 'open' unemployment has two implications. The first is the wastage of resources that it entails, be it in the form of unemployment or underemployment. The second is for the quality of the educational system. "Diploma disease", or the orientation of the educational system to meaningless certification rather than to imparting knowledge, has become an inevitable consequence of overdeveloped higher education in many countries that are late-starters in the development process.

One disturbing feature of the expansion of higher education is the high and increasing preponderance of general university education in relation to the science/technology/medical and vocational groups. In India, even in 1950-51, general university education accounted for 60.1 percent of the total for these categories. By 1977-78 this had risen to 69.6 percent while the share of the vocational group had declined from 15.6 to 9.0 percent (CSO 1987). It does not require a detailed manpower planning exercise to recognise this imbalance within higher education. This has also to be viewed in terms of the opportunity costs of resource-expensive higher education measured in terms of possibilities for expanding and improving primary and secondary education.

To conclude from the employment perspective : the education sector needs to expand at a faster rate; within this expansion, school education needs a much greater priority than university education; within university education, imbalances leading to an overdevelopment of general education need to be corrected; at all levels, the inferior participation of women needs correction. Finally it is worth re-emphasizing that expansion in education needs to be matched by high growth rates in the economy; it is the latter that is likely to determine the productivity of education for the individual as well as the country as a whole.

III.3. Special Employment-Generating Programmes for Women

The inability of market-based growth processes to generate enough income and employment for the poor has prompted many governments to devise special programmes for employment creation, asset and skill generation and credit disbursal targeted on vulnerable sections of the population. These efforts have been supplemented by those of a vast and increasing network of non-governmental

organizations (NGOs) motivated by a wide range of objectives in addition to those focused on employment and income generation. Many of these programmes are aimed at meeting the special needs of women. As a point of entry it might be useful to classify these initiatives under three broad categories, determined by the dominant focus of their operations, i.e. employment generation, credit disbursal, and organisation/empowerment. Within each of these broad groups there are various types of schemes focusing either on the urban or the rural sector, on self-or wage-employment, on individual or group employment, and having differing target groups. Some of these will be reviewed briefly in the following section with the aim of raising some general issues regarding their viability on a larger scale; their replicability across regions and countries; and their effectiveness in compensating for weaknesses in the macro-economic growth process.

III.3.1. Programmes for Employment-Generation : NREP, RLEGP, India: BRAC, Bangladesh

NREP, RLEGP, India : The National Rural Employment Programme (NREP) and the Rural Landless Employment Guarantee Programme (RLEGP) form an integral part of the Government of India's anti-poverty programme aimed at the rural poor. These programmes are primarily aimed at rural infrastructure creation through rural public works programmes. While they are not aimed specifically at rural women, female participation appears to be quite high. According to NSS data, nearly half the workers getting wage employment from rural public works were women (Bardhan 1985 : 74). The NREP and RLEGP have not yet been evaluated at the all-India level, but state-level studies have already pointed to major deficiencies in terms of their impact and efficiency.

BRAC, Bangladesh : The Bangladesh Rural Advancement Committee (BRAC) is an NGO operating projects for women as part of its integrated rural development programme (Chen 1986 : Hunt 1983). BRAC was set up in 1972, initially as a relief and rehabilitation agency to help counter the ravages of the Bangladesh liberation war. It has since undergone a major change and adjustment in the course of designing projects to increase the material and social resources of rural women. The target group of BRAC's women's projects are those marginal and poor women who lack access to the means of production. The main focus of the activities, which are conducted on a collective basis, is on institution building and employment generation. BRAC field staff support these activities by identifying the target group; organising the women into a group: conducting feasibility studies; providing training, subsidies and credit for the activities chosen. and assisting in marketing the final product. Horticulture, animal husbandry, poultry rearing, pisciculture, paddy husking, food processing, traditional crafts, agriculture and, more recently, sericulture and ericulture are some of the group activities that have been undertaken. In organizing these activities an effort has been made, in Chen's words (1986 : 103) :

> " — to transfer subsistence production into commercial production
>
> — To increase output and efficiency
>
> — To prevent or reverse displacement
>
> — To improve terms and conditions of production"

III.3.2. Self-Employment Through Credit : Grameen Bank, Bangladesh, IRPD India.

Grameen Bank, Bangladesh : The Grameen Bank (GB) started as a small experimental project for the landless in one village in 1976 (ESCAP 1985 Ghai 1984; Yunus 1982). By 1983, it was operating as a full-fledged bank, with 60 percent of its equity capital coming from government sources and 40 percent provided by the borrowers themselves. Its main aim is to create opportunities for self-employment by providing credit to landless men and women without seeking collateral. The GB considers women a special target and their membership is ensured by organising them into separate groups so that they do not compete against men for loans. In 1984, women formed 54 percent of the membership, with a repayment record of almost 100 percent. Loans may be taken by individuals or by groups and the borrower is free to decide on the activity in which to invest the money. Livestock and fisheries, and processing and manufacturing were the two main activities undertaken by women, accounting for 48.1 and 39.5 percent, respectively, of loans disbursed in 1984.

IRDP, India : The Integrated Rural Development Programme (IRDP) of the Governinent of India, by contrast to the Grameen Bank, is massive in scale and is said to be the largest anti-poverty programme in Asia. It functions in all the Indian States and commands vast resources. Unlike the NREP and RLEGP, the IRDP aims to generate a more regular flow of income for the rural poor by creating permanent skills and assets. This is achieved by means of a credit scheme for a wide range of activities like minor irrigation, dairy development, animal husbandry and animal-powered transport. However, it seems that the IRDP is overwhelmingly oriented towards household-based dairying activities and has essentially taken the form of a credit programme for the purchase of milch cattle (Deolalikar 1986). The IRDP also aims to provide self-employment among rural youth by skill creation through the Training for Rural Youth for Self-Employment (TRYSEM) programme. The IRDP was started in 1978-79 in 2 300 development blocks and extended to the entire country in 1980. While very little is known about women's access to assets and skills in this programme, some general remarks can be made on the basis of available evaluations.

III.3.3. Organizing Working Women : SEWA, WWF, India

SEWA, WWF, India : The Self Employed Women's Association (SEWA) and the Working Women's Forum (WWF) are both non-governmental organizations which do not aim to create employment but instead to improve the working conditions and incomes of self-employed women in vulnerable occupations (Arunachalam 1986; Kalpagam 1985; Sebstad 1982). Both are multi-faceted organizations providing credit, training, day-care centres, pension schemes and health and family planning services for their members, in addition to organising them to act as a pressure group to secure better working conditions and wages. SEWA was set up as a trade union in Ahemdabad in 1972 to cater to the needs of self-employed women. By 1982, it had a regular membership of 5000 women, with many more participating in its various activities. Further, 13,000 women had opened savings accounts in the Sewa Bank. Through its lobbying activities, SEWA has also been successful in increasing the visibility of working women and getting them better recognition among programme and policy makers at the national and international levels. The WWF was started in 1978 in Madras city with the initial aim of providing credit to women in the urban informal sector. Its activities have since considerably diversified and in 1981 it registered itself as a trade union. By 1984, it had 34,264 full members and 2,000 associate members, with activities located in urban and rural areas of three South Indian States (Tamil Nadu, Andhra Pradesh, Karnataka).

III.3.4. A Review

While, on the one hand, the impact of these schemes should be evaluated in terms of their own objectives, on the other hand, a case could be made for evaluating them on the basis of a wider set of criteria focusing on their contribution to development, especially from the point of view of underprivileged women. Hence, questions would need to be raised regarding the following aspects.

(1) Scale. Two interrelated questions need to be raised : what is the impact of a programme at the macro-economic level and, can the efficiency of micro programmes be replicated on a large scale? Of the programmes reviewed, the IRDP (India) is the only one run on a nationwide scale. While claims have already been made about its role in reducing the incidence of rural poverty, these have yet to be proved conclusively. What has been amply demonstrated, however, is that its very size has led to inefficient management, uneven performance and lack of flexibility in the implementation of the programme. The Grameen Bank (Bangladesh), on the other hand, is widely recog nized as a successful and efficiently managed credit programme catering equally to landless men and women. However, despite its steady growth, its total membership in 1984 stood at only 107,763 (of which 54 percent were women). Its scale of operation is thus miniscule relation to the magnitude of rural poverty in Bangladesh. While the GB has no doubt made an impact on the income earning capacities of its individual members, its impact on rural poverty is only marginal.

(2) Targeting. Are the programmes accurately targeted on the rural poor and do women have equal access in schemes that are not specifically aimed at them? While the smaller programmes run by NGOs have more success in ensuring that the benefits actually reach the groups for whom they are intended, this often proves to be a difficult objective for the larger, more unwidely government-run programmes. For example, evaluations of the IRDP (India) point to widespread leakages of funds and misclassification of beneficiaries as "poor". It has been estimated that the proportion of wrongly classified beneficiaries ranges from 7 percent in Andhra Pradesh to as high as 47 percent in Gujerat, with an all-India average of 16-20 percent (Subbarao 1985). It is also essential to know the rate at which women are actually participating in the IRDP programme and if there are any mechanisms for ensuring that they are not excluded in de facto terms. Unfortunately, such information is not yet available.

(3) Returns. What are the returns to individuals from participating in these programmes? In evaluating the rate of return to female participants, the socio-economic context in which the programme functions must be borne in mind. Would it be entirely accurate to compare returns to female labour and/or investments with return from agricultural wage labour if such opportunities are traditionally unavailable to them? One evaluation of the Grameen Bank reveals that if the benefits accruing from the highly labour-intensive loan-financed activities of the female members are estimated using the going market wage rate for labour utilised, the rates of return would turn negative. On the other hand, using an imputed wage of 80 percent of the market rate generate a figure of over 29 percent (Hussain 1985). One problem with using the full market wage is the assumption that employment at those rates is available to women (and men) upon demand. This is clearly not so in rural Bangladesh and, as such, the returns to the female members must be evaluated using a more realistic yardstick.

A related, and more serious, question that needs to be raised is whether the flow of income (from assets or employment) is short-term or permanent? The NREP and RLEGP run by the Government of India have been criticised for being, at best, welfare measures which cannot alleviate

rural poverty permanently on any large scale as they only create employment on a one-off basis. Even the little relief they provide is often counterbalanced by the method used for recruiting labour. When contractors are used for this purpose, workers can be subjected to unpaid forced labour, arbitary deductions and unsanitary living conditions. Since such workers are generally loan-bondaged to the contractor, they can neither leave nor take any steps to secure minimum wages (Bardhan 1983). Even programmes that aim at creating more permanent assets do not escape this criticism. According to one study, a significant proportion of the animals bought with loans provided by the IRDP (India) had died because the borrowers could not afford the high cost of maintaining them during the hot, dry season (Rath 1985). It would appear that such benefits as do accrue from this scheme are restricted to women from land-owning households who have some capital to fall back on until their own enterprises becomes self-financing. Similarly, while the Grameen Bank can provide credit to rural women for ivestments in milch cattle, poultry or seedling raising, they are ultimately dependent upon the local bureaucracy for know-how and infrastructural support. However, such support is not always available or forthcoming, with disastrous consequences for women who can lose their entire investment through epidemic cattle disease or lack of timely availability of inputs.

(4) Replicability. Many of the programmes reviewed here are regarded as valuable prototypes for mass replication. They would however, encounter several constraints if attempts were made to replicate them on a larger scale. First, one common feature of most successful programmes is that they have a dedicated cadre of workers led by a charismatic leader. Personal attention to detail is a major ingredient in their success. It has been argued that replication on a larger scale would of necessity force them to enter the world of bureaucratic organization. The question is whether they can maintain their effectiveness when multiplied many times. Secondly, can such programmes depend on a variety of sources for grants to finance their activities. The replication of such financial subsidisation on any large scale might prove too costly. A third set of constraints arises from the economic environment. Many problems that do not emerge at the micro level can become serious obstacles if the coverage of the programme is extended Diffusion involves entering areas with less satisfactory conditions, less responsive target groups and more hostile institutional, infrastructural and economic conditions implying relatively rising resource costs. Further, what appears as a marketing problem for individual NGOs can become a generalised demand problem when replicated. For example, even with micro-level operations, the demand for quality livestock and seeds among Grameen Bank borrowers is already outstripping supply in the areas where it is operating. Additionally, the crowding of women in certain activities is bound to create market saturation with respect to the goods and services they provide, leading to low and negative rates of return on investments as was seen to be the case with gur (jaggery) selling.

(5) Empowerment. Three related questions need to be asked. Are women being empowered through these programmes? Is the position of women in the household improving as a consequence of their involvement in the programme? Are some women being empowered at the the cost of others? Most evaluations of micro projects report a marked improvement in the status of women as a direct result of their ability to earn an income or to organise for better working conditions. The question that is rarely raised is how this affects women in similar positions who are outside the project. For example, providing credit to landless women for the purchase of mechanised rice mills displaces the labour of other women, thus creating an elite among the rural landless.

Table 1

AVERAGE ANNUAL RATE OF POPULATION AND OF FEMALE LABOUR FORCE

Country	*Years*	*Population*	*Labour Force*
Bangladesh	1974 — 84	3.09	11.26
India	1971 — 81	1.98	7.34
Nepal	1971 — 81	2.60	5.27
Pakistan	1972 — 85	3.50	5.79
Sri Lanka	1963 — 81	1.8*	3.26

Source : Jose 1987 : Table 3.
* for 1965 – 80, *World Development Report*, 1987 : Table 27.

Table 2

FEMALE LABOUR FORCE PARTICIPATION RATES IN SELECTED SOUTH ASIAN COUNTRIES (PERCENTAGES)

Country	*Reference Years*	1960*s*	1970*s*	1980*s*	1985
Bangladesh	1974, 83/84	—	3.4	7.5	—
India+	1971, 81	—	19.6	29.9	—
Nepal+	1971, 81	—	36.5	46.0	—
Pakistan	1981, 85	—	—	3.2	11.7
Sri Lanka	1963, 71	24.2	31.9	28.3	—

Source : Jose 1987, Table 4.

+Data refer to age groups 15 – 60 years. For the others age groups 15 – 64.

Table 3.

SECTORAL DISTRIBUTION OF THE FEMALE WORKFORCE (PERCENTAGES)

Country/Year	Occupation Group: Agriculture	Industry	Trade & Services	Unemployed	Not adequately defined	%
Bangladesh						
1974	70.0	4.2	22.2	0.0	3.6	100
1983/84*	8.5	27.9	14.5	4.2	44.9	100
India						
1971	82.6	8.1	8.7	0.0	0.6	100
1981	57.5	6.6	6.7	0.0	29.2	100
Nepal						
1971	98.1	0.5	1.4	0.0	0.0	100
1981	95.7	0.2	2.7	0.0	1.4	100
Pakistan						
1981	36.2	17.0	35.0	7.4	4.4	100
Sri Lanka						
1971	43.3	8.9	14.0	30.0	3.8	100
1981	35.9	8.0	19.5	32.0	4.6	100

Source : ILO. *Yearbook of Labour Statistics, Table* 2A, various issues.

Note : The divisions of economic activity from 1-9 are regrouped as follows :

Agriculture includes (1) agriculture, hunting, forestry and fishing; Industry includes (2) mining and quarrying, (3) manufacturing, (4) electricity, gas and water and (5) construction; and Trade and Services includes (6) Wholesale and retail trade, restaurants and hotels, (7) Transport, storage and communication, (8) Financing insurance, real estate and business services and (9) Community, social and personal services.

*Refer to discussion in section II.2.

Table 4.

THE SHARE OF WOMEN IN THE SECTORAL WORKFORCE (PERCENTAGES)

Country/ Year	Sector: Agriculture	Industry	Services	Total
Bangladesh				
1974	3.9	3.7	6.0	4.2
1983/84	1.3	23.0	5.4	8.9
India				
1971	19.9	12.4	9.6	17.4
1981	23.9	13.6	11.0	26.0
Nepal				
1971	30.4	11.4	9.0	29.2
1981	36.4	13.9	14.4	34.6
Pakistan				
1981	2.6	4.5	4.8	3.7
Sri Lanka				
1963	24.7	15.8	16.3	20.8
1981	24.5	17.3	19.5	25.5

Source : ILO, *Yearbook of Labour Statistics*, Table 2A, various issues.

Note : . The divisions of economic activity from 1-9 are regrouped as in Table 3. Refer to discussion in Section II.2.

Table 5

THE SHARE OF WOMEN OUT OF TOTAL WORKERS IN VARIOUS OCCUPATIONAL CATEGORIES (PERCENTAGES) OCCUPATIONAL CATEGORY

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Country Years	*Professional, technical workers*	*Administrative managerial*	*Clerical and related*	*Sales workers*	*Service workers*	*Agricultural workers*	*Production workers*	*Others**	*Total*
Bangladesh									
1974	5.9	1.5	1.1	1.2	23.1	3.8	4.7	6.3	4.2
1983/84	11.1	1.6	5.9	4.5	54.9	1.3	16.9	19.7	9.0
India									
1971	17.7	1.7	4.0	6.1	16.6	19.9	8.4	18.8	17.4
1981	20.6	2.5	6.4	6.6	18.0	23.9	12.7	78.0	26.0
Nepal									
1971	7.9	4.2	3.9	12.1	15.7	30.4	8.9	0.0	29.2
1976	36.2	22.8	4.6	18.6	18.6	39.2	21.3	0.0	37.6
Sri Lanka									
1963	38.7	3.4	5.7	5.8	18.4	—	14.1	—	17.3
1971	41.3	5.7	11.2	6.3	23.8	27.9	14.7	42.2	26.3
1980/81	48.3	9.7	18.3	14.5	28.7	29.0	13.7	41.9	27.4

Source : ILO, *Yearbook of Labour Statistics*, Various issues, Table 2B.
*Includes workers not classified by occupation and unemployed.

Table 6

OCCUPATIONAL DISTRIBUTION OF THE FEMALE WORKFORCE (PERCENTAGES) OCCUPATIONAL CATEGORIES

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Country Years	*Professional, technical & related workers*	*Administrative and managerial workers*	*Clerical and related workers*	*Sales workers*	*Service workers*	*Agricultural workers*	*Production workers transport, equipment operators & labourers*	*Others**	*Total* %
Bangladesh									
1974	2.5	—	0.2	1.3	10.2	70.0	12.2	3.6	100
1983/84	3.1	0.1	1.6	5.3	44.1	8.5	30.4	6.9	100
India									
1971	2.7	0.1	0.7	1.5	3.1	82.5	4.9	4.5	100
1981	2.3	0.1	0.7	1.1	1.9	57.5	6.8	29.6	100
Nepal									
1971	0.1	—	0.1	0.5	0.4	98.2	0.7	0.0	100
1976	3.6	—	0.1	0.5	0.2	92.6	3.0	0.0	100
Sri Lanka									
1971	6.3	0.1	1.8	1.5	4.0	43.0	11.3	32.0	100
1980/81	8.4	0.2	3.2	3.7	4.7	42.2	16.6	21.0	100

Source : ILO, *Yearbook of Labour Statistics* various issues, Table 2B.
*Includes workers not classified by occupation and unemployed.

Table 7

MIGRANT POPULATION IN INDIA, 1961 — 71 (PERCENTAGES)

	Total Migrant Population	*Male Migrants in total Population*	*Female Migrants in total Population*
1961	30.7	9.4	21.3
1971	29.6	8.9	20.7

Source : Jetley 1984 : Table 4.

Table 8

DISTRIBUTION OF TOTAL MIGRANTS IN INDIA BY DIRECTION OF MOVEMENT AND SEX

Census	*Rural to Rual*		*Rural to Urban*		*Urban to Rural*		*Urban to Urban*		*Unclassified*	
1961	56.2	80.8	25.4	9.6	4.5	4.5	12.9	5.8	1.0	0.7
1971	52.8	78.2	25.9	10.9	6.0	4.4	14.2	6.9	1.1	0.9

Source : Mehrotra 1971 in Jetley 1984 : Table 5.

Table 9

DISTRIBUTION OF SRI LANKAN MIGRANTS TO THE MIDDLE EAST BY SEX AND MANPOWER LEVEL

Manpower Level	1979 *Male Percentage*	1979 *Female Percentage*	1981 *Male Percentage*	1981 *Female Percentage*
High Level	84.9	15.1	87.0	13.0
Middle level	84.0	16.0	92.3	7.7
Skilled	98.2	1.8	97.5	2.5
Unskilled	20.9	79.1	23.2	76.9
Not classified	53.3	46.7	45.9	54.1
All categories	52.7	47.3	47.5	52.5

Source : Korale 1985 : Table 6.

Table 10

ADULT LITERACY RATES

Country	*Reference Years*	1960*s*			1970*s*			1980*s*		
		T	*M*	*F*	*T*	*M*	*F*	*T*	*M*	*F*
Bangladesh	1961[2], 74[2] 81	19.9	29.3	9.6	24.3	32.9	14.8	29.0	31.0	16.0
India	1961[3], 71[3]	24.0	34.4	13.0	29.3	39.5	18.5	—	—	—
Pakistan	1960[1], 72[5] 81[5]	15.0	—	—	21.7	30.2	11.6	26.2	35.1	16.0
Nepal	1960[1], 71[1]	—	—	9.0	13.9	23.6	3.9	—	—	—
Sri Lanka	1960, 77, 81[6]	75.0	—	—	85.0	—	—	87.2	91.1	83.2
Philippine	1960[1], 77[1]	72.0	—	—	75.0	—	—	—	—	—
South Korea	1960[1], 77[1]	71.0	—	—	93.0	—	—	—	—	—

Sources : 1. The World Bank, *World Development Report*, 1982 : Table 23.
2. Chaudhury and Ahmad, n.d. : Table 4.1, data for ages 5 and above.
3. Mitra 1979 : Table 3.
4. Islam et. al., 1982 : Table 3.2.
5. *Pakistan Statistical Yearbook*, 1984-85; Table 2.14.
6. *Sri Lanka Census of Population and Housing* 1981 : Table 10, 1985.

Table 11.

EDUCATIONAL ENROLMENT (PERCENTAGES)

Country/ Year	No: Enrolled in School as % of Age Group						
	Primary			*Secondary*			*Higher*
	Total	*M*	*F*	*Total*	*M*	*F*	*Total*
1. Bangladesh							
1960	47	66	26	8	—	—	1
1965	49	67	31	13	23	3	1
1984	62	67	55	19	26	11	5
2. India							
1960	61	80	40	20	—	—	3
1965	74	89	57	27	41	13	5
1984	90	105	73	34	44	23	9
3. Nepal							
1960	10	19	1	6	—	—	1
1965	20	36	4	5	9	2	1
1984	77	104	47	23	35	11	5
4. Pakistan							
1960	30	46	13	11	—	—	1
1965	40	59	20	12	18	5	2
1984	42	54	29	15	—	—	2
5. Sri Lanka							
1960	95	100	90	27	—	—	1
1965	93	89	86	35	34	35	2
1984	103	105	101	61	58	64	4
6. Philippines							
1960	95	98	93	26	—	—	13
1965	113	115	111	41	42	40	19
1984	107	106	107	68	65	71	29
7. South Korea							
1960	94	99	89	27	—	—	5
1965	101	103	99	35	44	25	6
1984	99	99	99	91	94	88	26

Source : World Bank, *World Development Report*, 1982 : Table 23; 1987 : Table 31.

Table 12.

EDUCATIONAL ENROLEMENT BY FIELD OF STUDY (FEMALE % OF TOTAL)

Field of Study	Bangladesh			India			Nepal			Pakistan			Srl Lanka			Philippines		
	1977	1980	1984	1977	1980	1984	1977	1980	1983	1977	1980	1984	1977	1980	1983	1973	1980	1983
1. Total	13.6	13.9	17.9	24.6	26	..	21.7	19	20	27	27	...	...	—	29	53	53	53
2. Education Science and Teacher Training	22	28	23.2	42.8	49	..	21	30	16	53	40	—	—	—	65	80	80	80
3. Humanities, Religion & Theology	14.8	14.6	20.6	30	31.4	—	32	27.4	32.5	48	48	—	—	—	—	—	—	—
4. Fine & Applied Arts	21	36.9	—	54.9	51	—	36.8	30.4	—	28	25	—	—	—	53.5	26	25	25
5. Law	4.9	4.4	5.4	6.2	6.5	—	8	4.9	5	1.8	.2	—	—	—	41.2	24	23	23
6. Social & Behavioural Science	21.8	15	18.7	14.9	18	—	—	—	—	—	—	—	—	—	—	—	—	—
7. Commerce & Business Administration	13	12	15	—	—	—	9.2	9.4	12	5	6	—	—	—	9	58	60	60
8. Mass Communication & Documentation	23	—	—	39.8	38.2	..	—	—	—	..	—	—	—	—	—	—	—	—
9. Home Economics & Domestic Science	97.6	—	—			..	—	—	—	100	100	—	—	—	—	96	96	96
10. Service Trades	—	—	—	—	—	..	—	—	—	—	—	—	—	—	—	—	—	—
11. Natural Science	17	13.9	17	25	26	..	14.7	12	15	23	30	—	—	—	42	64	64	64
12. Mathematics & Computer Science	12.9	11.7	17.9			—	—	—	—	..	—	—	—	—	—	—	—	—
13. Medical & Health Related Science	11	19	15	26	19	—	43.8	44.4	30	24	25	—	—	—	44.4	87	86	86
14. Engineering	0.2	1.3	2.6	5	8	—	—	2.4	3.9	0.7	0.6	—	—	—	22	16.4	16	16
15. Architectoral & Town Planning	17.8	15.5	6.2	..	..	—	—	—	—	..	—	—	—	—	18	—	—	—
16. Trade, Craft & Industrial Progress	—	—	—	..	—	..	—	—	—	—	—	—	—	—	0	52	51	51
17. Transport & Communication	—	—	—	—		—	—	—	—	—	—	—	—	—	—	—	—	—
18. Agriculture, Forestry & Fishery	1.6	5.3	5.7	2.5	3.1	..	—	0.07	1	2	7.4	—	—	—	30	51	49	49
19. Other & Not Specified	30	21.8	26	31	21	..	—	—	—	7	19	—	—	—	34	42	37	33

Source : UNESCO, *Statistical Yearbook*, various issues : Table 3.12

Table 13.

GDP AND SECTORAL GROWTH RATES

Country	GNP per capita US $ 1985	Rate of growth of GDP			Rate of growth of agricultural GDP			Rate of growth of industry			Rate of growth of Manufacturing		
		1960–70	1970–80	1980–85	1960–70	1970–80	1980–85	1960–70	1970–80	1980–85	1960–70	1970–80	1980–85
Bangladesh	150	3.7	3.9	3.6	2.7	2.2	2.8	8.0	9.5	4.7	6.6	11.8	2.0
India	270	3.4	3.6	5.2	1.9	1.9	2.7	5.4	4.5	5.4	4.7	5.0	5.6
Nepal	160	2.5	2.5	3.4	n.a.	0.5	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Pakistan	380	6.7	4.7	6.0	4.9	2.3	2.1	10.0	5.2	8.8	9.4	4.0	10.1
Sri Lanka	380	4.6	4.1	5.1	3.0	2.8	4.1	6.6	4.0	4.2	6.3	1.9	5.5

Source : The World Bank, *World Development Report*, 1982, 1987.

Table 14

EXPORTS : STRUCTURE AND GROWTH

Country	Share of exports in GDP (%)		Growth rates of Merchandise exports		% Share of Merchandise Exports: Primary		Machinery & mfg.		Textiles & clothing		
	1965	1985	1965–80	1980–85	1965	1985	1965	1985	1965	1979	1985
Bangladesh	10	6	n.a.	7.1	n.a.	35	n.a.	65	n.a.	49	55
India	4	6	3.7	4.6	51	51	49	49	36	20	18
Nepal	8	13	–2.3	8.4	n.a.	56	n.a.	44	n.a.	22	34
Pakistan	8	11	4.3	2.4	64	37	36	63	29	40	45
Sri Lanka	38	26	0.5	7.3	99	73	1	27	0	7	21

Source : World Bank, *World Development Report*, 1982, 87.
Sub-group of machinery and manufacturing.

Table 15.

SHARE OF WOMEN IN THE HOUSEHOLD AND NON — HOUSEHOLD BASED TEXTILE INDUSTRY IN INDIA, 1961 (PERCENTAGES)

	Household Based	Non-Household Based	Total
Uroan	45.2	8.1	21.4
Rural	54.3	15.8	48.8
Total	52.0	9.8	37.0

Calculated from Mitra et. al. 1979 : Tables 1, 2.

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