Integration of women's Concerns into Development Planning in Asia and the Pacific



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Integration of women's Concerns into Development Planning in Asia and the Pacific

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FOREWORD

During the United Nations Decade for Women a wealth of information and in-depth analysis was generated on the economic and social situation of women in Asia and the Pacific, resulting in greater awareness of the need to integrate women fully into development. Governments responded by undertaking numerous policy and planning initiatives to improve the situation of women. In particular, the Decade called attention to the fact that development planning can be an effective mechanism for Governments to pursue such an objective as gender equality within the context of overall development goals. But action by Governments to integrate women's concerns into their development activities has continued to be slow in the presence of traditional biases regarding the role of women in Asian and Pacific societies. While some attempts have been made by Governments in the region to include women's concerns in development planning, it is primarily in the family planning, nutrition and health sectors of national development plans that women's concerns have been treated explicitly. Even within those sectors, development plans commonly address women's role in the home and exclude their broader economic and social roles. Gender has, in fact, not yet been commonly accepted as an analytical construct in development planning. Against this background, ESCAP undertook during the period 1989-1991, a research project to assist the Governments of Asia and the Pacific to improve women's situation by developing and promoting the use of a set of guidelines to integrate women's concerns fully into development planning.

The emphasis on integrating women's concerns into development planning reflects a certain disappointment with earlier action to enhance the achievements of women as participants in and beneficiaries of development and a realization that fundamental change is needed in development policies and plans if the concerns of women as partners with men in development are to be effectively addressed. The present volume contains three research papers on the theme of integrating women's concerns into development planning together with an overview paper by Amartya Sen. The research papers were prepared as background documents for the formulation of guidelines for integrating women's concerns into development planning, published in 1991.

I am confident that the present publication will prove useful to development policy makers and planners in providing them with a firm basis for strengthening their efforts to integrate women's concerns into development planning in the region. It is also expected to be of interest to a wider audience, including scholars and others seeking a broad understanding of women-in-development concerns.

I wish to take this opportunity to express my appreciation to the Government of the Netherlands for having generously provided the necessary financial assistance for this endeavour.

Rafeeuddin Ahmed
Executive Secretary

PREFACE

For the last several years there has been a growing interest in attempting to bring to the notice of planners, the need to take into account women's concerns when scarce resources are allocated between different goods and services. However, although studies on gender issues and problems have grown rapidly, progress in incorporating women's concerns in national plans has been very slow. In spite of the evidence of women's active involvement in production, there is still a strong tendency to seek welfare, rather than productivity solutions. National development plans focus on women's roles in social formation and family life. While those roles are certainly of critical importance, the emphasis placed on them contributes to the tendency to ignore women's economic and political roles. Thus the process of sensitization of development planners to gender concerns continues to be a major ongoing task.

In view of this, ESCAP in 1989 undertook a research project to examine existing practices to incorporate women's concerns into national development planning in Asia and the Pacific and to develop guidelines in order to fully integrate women's concerns into development planning. It was believed that useful lessons could be drawn from the various approaches that had been adopted in the Asian and Pacific region to improve the integration of women's concerns into development planning. It was hoped that the research findings and the formulation of guidelines would assist Governments in their efforts to achieve gender equality in all spheres.

Under phase I of the project an expert group meeting was convened from 5 to 7 June 1989 to consider major conceptual and methodological issues and to design a research plan for a set of papers to be prepared on the theme of integrating women's concerns into development planning. The meeting was attended by the following experts: Nirmala Banerjee, Centre for Studies in Social Sciences, Calcutta; R. Thamarajakshi, International Food Policy Research Institute, Washington; Rehman Sobhan, Bangladesh Institute of Development Studies, Dhaka; Amartya Sen, Department of Economics and Philosophy, Harvard University, Cambridge; and Frances Perkins, Research School of Pacific Studies, Australian National University, Canberra.

Since resources are allocated from the household, market, and government, the meeting reached agreement that three research papers should be prepared respectively on (a) the household sector, focusing on survival and poverty alleviation strategies; (b) market interventions, focusing on gender effects of macroeconomic policies, etc.; and (c) government allocation of resources. It was also suggested that a wrap-up overview paper of the three research papers should be included in the publication. Subsequently, the three research studies were prepared by Nirmala Banerjee, Frances Perkins and Rehman Sobhan respectively.

Under phase II of the project, a meeting to evaluate guidelines on integrating women's concerns into development planning was convened from 28 to 30 November 1990. The meeting was attended by 12 eminently qualified experts on women in development issues.[1] Their background ranged from government planners and policy makers to academicians and practitioners from non-governmental organizations working for the advancement of women. The meeting reviewed the three draft papers and considered recommendations and guidelines proposed in those papers. On the basis of those recommendations, the meeting formulated a preliminary outline on the basis of which the secretariat subsequently prepared and published in 1991 *Guidelines for integrating women's concerns into development planning in Asia and the Pacific* (ST/ESCAP/1077). The three research papers, together with an overview paper prepared under the project are presented in this publication.

The paper by Amartya Sen reviews the findings of the three studies and presents his own analysis of the problems relating to women's inequities. The question of what are "women's concerns" is addressed. An important

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distinction is made in this paper between two aspects of the self, viz., "well-being" and "agency". The paper stresses the need to focus on the agency aspect of women, particularly in the context of the household and education. Referring to the concept of "missing women" in the light of women's deprivation, as reflected in the female-male ratio in the population, it discusses the significance of different estimates of "missing women". Finally, it emphasizes the interdependence of the market, the government and the household for determining policy priorities to integrate women's concerns into development efforts.

The paper by Nirmala Banerjee deals with women's concerns in and planning for the household sector. It focuses on household oriented barriers and constraints on advancement of women, such as the anti-female child bias in households which adversely affects the nutritional status and life expectancy of women; educational deprivation of women as a result of parental perceptions of the importance of education *vis-à-vis* the imperative of girl's family responsibilities from an early age; family ideology in some societies restricting women's physical mobility, confining them to home-based work; and consideration of household tasks in all societies as the exclusive domain of women. It analyses various indicators on the status of women, in particular female life expectancy at birth and the sex ratio. The former indicator is a forward-looking measure which takes into account current and likely future improvements in the chances of a girl child to live to a certain age. The sex ratio (number of girls to boys) shows combined effects of all relative disadvantages faced in the past and present by men and women and thus it is a "summary up to now measure". It discusses women's deprivation in education and the reasons why girls are denied education in many countries of the Asian and Pacific region. It examines the concept of housework and impact of development on the load of housework of women. It provides policy recommendations for easing household constraints on the advancement of women.

The paper by Frances Perkins deals with the effects of policies pertaining to trade, the macro economy, structural economic adjustment, taxation and the financial sector on the advancement of women. It attempts to test whether there is a relationship between the pursuing of outward oriented economic policies and an improvement in the economic position of women. Analysing the impact of the trade regimes adopted by Asian and

Pacific countries on their level of female labour force participation, it examines the trends in employment and in other indicators of economic and social welfare of women such as ratios of female to male earnings and number of hours worked in the economies of the region which pursued different trade and macroeconomic policy regimes over the past 15 to 20 years. The impact of different approaches to macroeconomic adjustment on disadvantaged groups, including women is reviewed. It analyses the effects of rigidities in, and liberalization of, national financial markets on economic growth in general and on small borrowers and less favoured sectors like agriculture in particular, in which women are often intensively employed. It assesses the impact of different taxation regimes on employment participation and income of women. It also briefly describes major gaps in the data available on women's participation in economic development and provides policy recommendations to improve their participation.

The paper by Rehman Sobhan examines from the gender perspective the allocation of resources by Governments and the factors that affect such allocations in the selected countries of the region. It reviews national development plans and plan implementation machinery in these countries. It provides a critique of the current approaches to integrating women's concerns into development planning in selected countries. It discusses the reach of the Government in terms of share of government expenditure in gross domestic product (GDP). It examines women's participation in politics and government administration, and shows that while women have been the head of Government in India, Pakistan, Sri Lanka and the Philippines, there were no significant breakthroughs in the circumstances of women during the period of incumbency of a woman as the head of Government. It discusses the low number of women in Parliament, cabinet positions and in the government administration in the countries of the region. The gender bias in political and public service representation shows high correlation with resource allocation and formulation and implementation of policy related to gender issues. The paper provides computations of gender disparity ratio (GDR) in terms of the human development index (HDI) for women as a ratio of HDI for men for the Asian and Pacific countries. It proposes far reaching recommendations to improve gender equality, such as inducting women into government administration by placing five to six women in key ministries over the next five years as secretaries (or

similar positions) of ministries of planning, agriculture, industry, labour, and finance; adopting a system of separate electorates for an interim period, say 10 years, where women would vote separately from men to elect women to the legislatures. Under such a system a certain number (say one third to one fourth) of the seats would be assigned in the legislature exclusively to women. Under that system women would have two votes whereby they would vote ordinarily as well as only for women in order to give rise to a new breed of women who would not necessarily be elected under the normal system.

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EXPLANATORY NOTE

In the tables, three dots (...) indicate that data are not available, a dash (-) indicates that the amount is zero or negligible, and "n.a." indicates that the item is not applicable.

I. ECONOMIC DEVELOPMENT AND WOMEN'S CONCERNS

Amartya Sen*

A. Introduction

As early as 1908 Bernard Shaw thought that all women were in some kind of a rebellion against a system that saddled "the right to a child with the obligation to become the servant of a man." But he also noted that it was a "furious secret rebellion".[1] The need to change that "furious secrecy" is strong not only to remedy the socially imposed inequities related to pregnancy and child rearing, but also in other areas of women's deprivation and subjugation. Progress in curing these inequities will depend greatly on transforming the widespread perception of injustice and neglect into imperatives of actions and agenda. And that is what this book is about.

This volume of studies on "integrating women's concerns into development planning" is best seen as an attempt to translate well-understood ideas about unequal predicaments into proposals for counteracting actions. It is not meant as a treatise in diagnostic analysis (in this it relies substantially on the already extensive literature), but mainly as a contribution to policy and action. The studies that make up this volume attempt, as a companion ESCAP (1991) publication puts it, to bridge the gap "between the recognized role of women in development and the neglect of that acknowledged fact in the practice of development planning" (p. 1). I feel very privileged to have been asked to write an introductory essay for this volume of far-reaching studies in a tremendously important area.

The regional focus of this book should be clear enough from the identity of the research organization producing it, to wit, the Economic and Social Commission for Asia and the Pacific.[2] The three papers in this volume raise critical issues of economic and social policy and also suggest political actions to deal respectively with "the household", "the market" and "the government". I shall discuss their reasoning and conclusions, but will also take the liberty of presenting some analyses of my own. The determination of policy priorities is almost always open to contrary

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arguments. Ultimately, it is largely a question of getting the balance right in terms of weight of evidence. The right solutions may not be easy to find, but it is important that we try to address these problems, which affect the lives and liberties of billions of people – both women and men.

B. Well-being and agency

Before proceeding to discuss some of the substantive issues addressed in this volume, we may enquire into the idea of "women's concerns", a phrase that figures in the title of these studies and which is, in fact, a frequently invoked concept. What *are* women's concerns? It would be, I think, a mistake to identify "women's concerns" only with the well-being of women. While the often-neglected well-being of girls and adult women must clearly be a central part of the concerns that women can legitimately have, there is nothing to indicate that women's concerns do not go beyond them.

In modern economic theory, the crude assumption of exclusively self-seeking behaviour has been much used and utilized. But this narrowing of human motivation is a definitional trick rather than an empirically established substantive proposition. In fact, even identification with other women would be an exercise that takes each woman beyond her narrowly defined self-interest, and there is no great divide between that extension and one that considers people of either sex. Indeed, it is precisely this capacity to take into account the interests of others that is frequently manipulated in traditional social arrangements to persuade exploited women that gender-based inequalities are "in the interest of all".[3] While that process of attitudinal exploitation must be resisted, it would be incorrect to deny that women can and do have concerns that relate to non-female members of the species.

If "women's concerns" are not confined only to the well-being of women, what then is the point of looking specifically at the concerns of women, rather than of human beings in general – men as well as women? Why consider women's concerns *separately*? Some commentators even find it odd that studies of this kind may be motivated by "women's concerns", rather than by, say, "women's interests" or "women's welfare". These

foundational questions are important ones to address to understand the motivation behind the studies presented here.

The answer that we can give must, I would argue, come to terms with the distinction between two aspects of the self, viz., "well-being" and "agency". The former treats people as beneficiaries, the latter as agents of judgement and change. In respecting an individual, the society must take note not only of what would promote his or her welfare, but also of all the things he or she has reasons to value and would want to promote (whether or not they relate to the person's own welfare).[4]

The inequity that is inflicted on women in many societies is not confined only to neglecting the well-being of women, but applies also to downplaying their agency. If a person's judgements carry little weight and her actions and contributions are persistently undervalued, then she *is* a victim of deprivation, even if her own living conditions were to be gratifying and her welfare level impressively high. The denial of agency and the deprivation of well-being may frequently go together, but they are nevertheless distinct concerns – each important on its own. To confine the analysis of women's deprivation only to well-being is to see women primarily as patients, rather than as agents.

A person is not characterized only by her well-being, but also by her thoughts, judgements, actions – all those things that make up her agency. Given the deprivation of women in the quality of life (and even in survival in many countries in the world), it would be natural to presume that a general concern for women's well-being would be an important feature of women's enlightened agency, and the need for solidarity in this field has been well brought out by the growing women's movements. That aspect of women's agency, which may reinforce the focus on women's well-being, is extremely important to emphasize in the context of policy and action, but this need, nevertheless, is not the only issue involved in this agency question. There is also the central issue of women's role – her part in social prosperity and change.

Recently, various authors have emphasized the insights that the women's "points of view" help to bring out in social matters, and there is quite a substantial literature now on the importance of what Carol Gilligan (1982) calls "a different voice". This is a more caring, more humane voice – less resolute and aggressive. On this subject different approaches can

certainly be taken, and other authors have emphasized other aspects of the contrast between women's and men's visions (while still others have altogether disputed the veracity of any such a distinction).

Interestingly enough, even the redoubtable Adam Smith (1790) had presented an early attempt at this distinction, arguing in *Theory of Moral Sentiments* that "humanity is the virtue of a woman, generosity of a man". In Smith's reasoning, the gift of humanity related closely to "sympathy", which plays such a crucial role in his analysis of moral sentiments. "Humanity consists merely in the exquisite fellow-feeling which the spectator entertains with the sentiments of the persons principally concerned, so as to grieve for their sufferings, to resent their injuries, and to rejoice at their good fortune" (pp. 190-1).

Even if this ability to sympathize were indeed a characteristic that women had more abundantly than men, that difference need not necessarily be attributed to any biological difference related to sex as such. The attitudinal divergence could be entirely socially generated, related to the roles that men and women typically have to play. But no matter how such difference is generated, if it does indeed exist, then the case for a greater role of women in policy making will gain an added dimension.

This issue is important in the context, for example, of Rehman Sobhan's radical proposal in his study in this volume that "one third to one fourth of the seats in the legislature" be reserved exclusively for women. That proposal may have many political hurdles to cross, but the reasoning behind such a special attempt at "enfranchising women" relates not only to the negative issue of political deprivation of women, but also to the positive advantage of reflecting a dimension of concern that may be typically missing in an exclusively male-dominated legislature.

There are also other respects in which the need to focus on women's agency is particularly strong, and they relate both to operational and judgmental aspects of agency. The relevant issues include the neglected recognition of the work that women standardly perform for the welfare of the entire family. That neglect may arise for different reasons, including the low "visibility" of household work, compared with what is seen as "gainful" economic activities, involving material remunerations and rewards. Nirmala Banerjee goes into this difficult issue in her paper. A better understanding

of the agency role of women in the household can be extremely important in this context.

The mainstream pattern of "sexual division of labour" can be criticised on various grounds, including the drudgery involved in unshared domestic chores and the economic subordination entailed by being confined to unpaid work at home.[5] But in addition to that there is also the problem of a lack of adequate recognition of the contributions that women make to the overall well-being of the family through their household and social actions. The pivotal role of women's agency for household well-being, even in circumstances of extreme inequality, deserves more systematic recognition, and this challenges both the theory and the practice of family living. This consideration relates closely to Rehman Sobhan's exploration of the possibility of "restructuring national income accounting" to take better note of the role of women's unpaid work, and to Nirmala Banerjee's somewhat more sceptical discussion of the "measurement of housework".[6]

Another agency-related concern is the importance of female education. In exercising the judgmental part of agency, a person's educational background can be crucially important. Many countries in the ESCAP region have very low levels of women's literacy and education. That situation needs remedying for economic reasons, since job opportunities do depend on skills and developed abilities (as is clear from Frances Perkins' empirical analysis included in this volume). But in addition, informed participation in social processes – both inside and outside the household – may depend significantly on educational attainments. What is at stake is not just the well-being of women, but also the agency role that women can and do play in building and sustaining a better society for both women and men.

In all these respects, the recognition of the distinctive relevance of women's agency takes us beyond the concentration on women's well-being (important as it is). The two together direct our attention forcefully to policy issues and public action that are extensively explored in the accompanying studies.

C. Markets and policies

Frances Perkins discusses the different ways in which the operation of the market mechanism influences the economic opportunities that women

have. In general, a fast growing market economy helps women to benefit from remunerative economic activities, and this appears to be particularly so with rapid expansion of industrial employment. Perkins presents evidence for these – and other – causal connections of which policy makers should take note in promoting women's economic opportunities.

Frances Perkins also finds a strong connection between women's employment opportunities and export orientation of the economy. That observed association is related to the way fast industrial growth may be generated by the use of the export market, tapping the world economy with competitively priced exportable products of adequate quality. But the relationship is also facilitated by the importance of female employment in typical export-oriented industries. There is, Perkins argues, more to the role of export orientation than the speeding up of the over-all rate of economic growth. The special scope of female employment in such export industries as garments, textiles and electronics provides a further argument for relying on this route.[7]

These findings are of substantial policy significance. In making use of them, it is necessary to bear in mind the particular *social* characteristics of the newly industrializing countries which provide crucial parts of the evidence for Frances Perkins' empirical analysis. These social features include a high level of female literacy and basic education in these countries, and also a widely shared minimal command over elementary medical services and public health facilities. The opportunity of finding employment in export-oriented modern industries may be much more limited in those countries in which women's illiteracy is pervasive and where women tend to suffer greatly from chronic illness and morbidity.

The possibility of using this route may, thus, depend not only on sensible *economic* policy, but also on appropriate *social* policy that brings basic education and health within the reach of the masses, including the women from poorer families. Education has a crucial role in the exercise of the agency aspect of women's concerns (as was discussed in the last section), but it also has an important function in promoting female job opportunities and in directly fostering women's well-being. The same dual role holds for basic health.

Frances Perkins' analysis of macroeconomic policy pays attention to a variety of considerations that influence women's economic opportunities.

She emphasizes, in this context, the importance of encouraging investment and saving, and also of keeping inflation low. A particular concern is that of protecting the disadvantaged groups from vulnerability to deflationary policies. While structural adjustments may be badly needed in many countries, there is also the requirement to protect the poorer groups that may be hit by such changes. Perkins discusses in this context the roles of progressive taxation, social security and social services. She supplements her general analysis of these policy instruments by some specific proposals (such as taxation rebates for childcare expenses of the female worker) that may be particularly helpful to women in an increasingly market-oriented economy.

The extent of market dependence varies greatly between the countries in the Asian and Pacific region. These differences are unlikely to disappear in the near future, but there is little doubt that economic expansion through sensible use of the market mechanism has much to offer to most countries in the region. Frances Perkins provides many insights into the variety of economic and administrative mechanisms involved in pursuing this aspect of "women's concerns".

D. Government and governing

Rehman Sobhan's paper is concerned both with substantive *principles* of resource allocation and with *procedural* arrangements that influence the selection of such principles. In his critical survey of the achievements of government intervention in promoting women's concerns in this region, Sobhan does not distribute many grand prizes, even though some governments get more of an "honourable mention" than others do. There have been, alas, more announcements than achievements, more intent than action, more declaration of resolve than evidence of fortitude. Still there are detailed lessons to be obtained from the mixed bag of experiences, and some scope for one country to learn from the successes and failures of another. Sobhan gathers together the tentative lessons that demand our attention.

Rehman Sobhan also utilizes the United Nations Development Programme's (1990) estimates of the human development index (HDI) to construct gender disparity ratios (GDR), defined as the ratio of female HDI

to male HDI. The performances in terms of this criterion bring out some engaging contrasts: more satisfactory for Viet Nam, the Democratic People's Republic of Korea, and the Lao People's Democratic Republic, than for China; more satisfactory for the Philippines and Thailand than for Malaysia, Hong Kong and Singapore. Less remarkably, the South Asian economies do fairly badly, with the exception of Sri Lanka.

Sobhan tends to see these contrasts primarily in terms of differences in government policy, and there are insights to be gained from this, particularly since health and educational factors weigh heavily in the human development index. But they are influenced also by other considerations, e.g., the operations of the market in providing female employment, the role of the family in intrahousehold distributions. Here the subject matter of Sobhan's study merges with those of Perkins and Banerjee.

Also, comparisons of gender disparity *ratios* – a relative measure – has to be supplemented by an examination of the absolute levels of HDIs for women, since they tell us more about the actual conditions of women. This supplementation can make a real difference. For example, as Sobhan notes, Singapore and Hong Kong have low ratios of gender disparity *ratios*, but they also have high levels of HDI achieved by women. What view we take of this situation from the point of view of women's position depends on whether we take a *relativist* or an *absolutist* perspective.

In the last sections of the paper, Rehman Sobhan outlines the case for a series of bold steps in "planning for the future". He proposes a recalculation of national income accounting to take more adequate note of women's work (as was discussed earlier in this essay), disaggregation of public expenditure in gender-specific terms, the use of gender-specific allocative targets, the introduction of affirmative action in favour of women in filling top jobs, and various other institutional reforms (including the proposal for "enfranchising women" through electoral reforms, which was discussed earlier in this paper).

The possibility of, and the case for, carrying out these changes will undoubtedly vary from country to country, but there is much to be said for putting these proposals up for active discussion on a general basis. The persistence of women's deprivation has much to do with the tendency to neglect these questions in public discussion (reserving them, at best, for marginalized committees).[8] That neglect thrives also on the fact that even

women themselves are often reluctant to press these issues (this relates to what Shaw had called the "furious secrecy" of the rebellion). A clearer awareness of the intensity of these problems will be a contribution with possibly far-reaching effects.

E. The household and the society

The roots of discrimination against women can often be traced to home, and systematic evidence of anti-female bias can be seen in many standard family practices. Even though the household often acts, as Nirmala Banerjee notes, "as a tool of... other, more powerful institutions", such as "state, religion and community", nevertheless the household can exercise a major influence on women's achievements and predicaments. Banerjee discusses the role of "the household factor" in generating and sustaining gender bias.[9] She also proceeds to suggest a set of policy responses.

One of the focal indicators investigated by Banerjee is the female-male ratio in the population. Higher rates of age-specific mortality can make the population more biassed in the direction of low female-male ratio, and Banerjee considers the importance of the problem and its causal antecedents.[10] That point of entry is used by her to discuss a number of instrumental variables of general importance to women's concerns (in addition to their special relevance to gender-specific mortality rates and thus to female-male ratios). The list includes the common attitude of "son preference", the greater social value attached to "gainful employment", the prevalence of maternal mortality, and the educational deprivation of women.[11] I shall come back again to this question, later on in this paper (in section G).

Nirmala Banerjee provides a general account of the importance of female education, and the adverse social environment for educating girls in some of the countries in the region. She goes on to discuss the issue of urbanization, the role of housework,[12] the frequently adverse terms of women's employment.[13] In each case, she examines possible policies to remedy the adverse situation.

F. Matters of life and death

The nature of women's deprivation can be seen in different perspectives. Women can face unequal deals in economic, social, political and legal matters. The opportunities that women have are often remarkably limited in comparison with what men, belonging to the same class and social stratum, enjoy. The differentiation can be seen at diverse levels in the social ladder. Discrimination against women is often observed even at the highest class categories (such as successful business classes, top legal or medical professions, leading administrative positions, and so on). However, gender inequality can be reinforced by class inequality, and that "coupling" can produce extraordinary levels of deprivation. The hardship associated with being a woman – or a female child – in the poorest section of a poor country can be quite disastrous.

One of the extreme forms that gender inequality can take is that of sharply elevated morbidity and mortality rates of women *vis-à-vis* men, in comparison with what may be expected on biological grounds in symmetric social circumstances. In many countries in Asia and North Africa, the life expectancy at birth is lower for females than for males – a trend that goes entirely against the observed situation in practically everywhere else in the world. Even in those countries in which that oddity seems to have been reversed in recent years, there is enough doubt about the reliability of life expectancy statistics to raise deep questions about the real situation. Life expectancy calculations are sensitive to good age-specific mortality statistics, and dependable data are often hard to get in this field.

Comparatively speaking, there is better data on absolute numbers of people of each sex, especially at the times of census, and one way of seeing the cumulative effects of mortality differences is to look at the female-male ratio in the population. This varies widely across the world. In Europe and North America, women tend, generally, to outnumber men by substantial numbers. For example, in the United Kingdom, France, and the United States of America, the ratio of women to men exceeds 1.05. The situation is quite different in many countries in Asia and North Africa, where the female-male ratio can be as low as 0.95 (Egypt), 0.94 (Bangladesh, China, West Asia), 0.93 (India), or even 0.90 (Pakistan).

There is much evidence that women are "hardier" than men and, given symmetric care, survive better. It is through the lower mortality rates of females that the high female-male ratio of the "West" comes about, despite the fact that more boys are born than girls (about 5 to 6 per cent more) nearly everywhere in the world.[14] The low female-male ratios in countries in Asia and North Africa indicate the influence of social factors. It is easily calculated that if these countries had the female-male ratio that obtains in Europe and North America, there would have been millions more women in these countries (given the number of men). In China alone the number of "missing women", calculated on the basis of the European or North American ratio, would be more than 50 million, and on that basis, for these countries taken together, a great many more than 100 million women may be seen as "missing".

The European or North American ratios may not, however, be appropriate ones to use in this context. This is not just because of such special features as deaths in the second world war. The female-male ratio rises gradually with age in Europe and North America because of lower mortality rates of females. A lower ratio would be expected in Asia or North Africa partly because of the lower general life expectancy and higher fertility rate. For this reason there is some advantage in taking as the basis of comparison not the female-male ratio in Europe or North America, but that in sub-Saharan Africa, where there is little female disadvantage in terms of relative mortality rates, but where life expectancy is no higher and fertility rates no lower. Taking the sub-Saharan female-male ratio of 1.022 as the benchmark yields an estimate of 44 million missing women in China, 37 million in India, and a total for these countries still in excess of 100 million.[15]

Another way of dealing with this issue is to use the demographic experience of "the West" in earlier times when the fertility rates were higher and life expectancy lower. Using such a "Western" demographic model, Ansley Coale (1991) has recently calculated that there are 29 million "missing women" in China, 23 million in India, and a total for these countries around 60 million. While these are lower numbers than what one gets from the yardstick of sub-Saharan Africa, they too are astonishingly large.[16]

While the excess mortality in the child-bearing age may be largely the result of maternal mortality, the female disadvantage in survival is often particularly acute in infancy and childhood. There are accounts of female infanticide in these countries, but that phenomenon, even if present, cannot explain the magnitude of extra mortality, nor its age distribution. The main explanation has to be sought in the comparative neglect of female health and nutrition, especially – but not exclusively – during childhood.[17] There is indeed considerable direct evidence of neglect of female children in terms of hospitalization and health care, and sometimes even in feeding (though there are more questions about the last).[18]

The causal influences that lead to the relative neglect of females have been much discussed recently. The hold of traditional cultures and values (for example, "son preference") clearly have a role in this. But some economic linkages have also emerged.[19]

First, greater involvement in "gainful" outside employment (particularly, the ability to earn an outside income through paid employment) seems to enhance the social standing of the woman (e.g., this clearly helps sub-Saharan Africa).[20] Her contribution to the prosperity of the family is, then, more visible. Furthermore, being less economically dependent on others, she then also has more voice. The higher status of women also affects ideas on the female child's "due".[21]

Second, education, especially female literacy, can make a substantial difference. This may be partly connected with the fact that female education can lead to greater questioning of traditional values, but it also seems to relate to the increased standing that educated women tend to have in a society in which women have often been left thoroughly illiterate. The papers included in this volume have all explored this educational connection.

Third, women's economic rights (for example, land ownership and inheritance) can also be important.[22] These economic rights can give a woman more protection and more ability to rely on herself in case of breakdown of family arrangements, and their absence can much increase the vulnerability of women.[23]

The favourable impact of some of these influences on women's position can be seen in several countries in the Asian and Pacific region. This applies even to matters of life and death. The female-male ratio is not at all so low in some countries with a relatively better record on female

employment, education and legal rights. The Philippines, the Republic of Korea, Malaysia and Thailand are good examples (all have female-male ratios higher than or just below 0.99 – very substantially higher than the numbers that obtain in South Asia, West Asia or China).

An interesting example of a different type is provided by the Indian state of Kerala, and all the factors isolated here can be seen as having some role in Keralan experience.[24] Kerala has the most developed school education system in India, with an adult literacy rate above 90 per cent. Property inheritance goes through the female line for the Nairs – an influential part of the community. There is considerable female involvement in "gainful" economic activities (though, in this case, not quite as high as in some other states). Kerala is also a state in which an extensive health care system has been built up through public policy.

Even though Kerala is one of the poorer Indian states, the female life expectancy at birth now exceeds 73 years (it is 67 years for Kerala males). The female-male ratio of the Kerala population is now around 1.04, rather like that in Europe and North America (and most unlike the situation in the bulk of South Asia, West Asia and China).

G. A concluding remark

I end this introductory essay with a note of caution. The three studies in this volume deal respectively with the household, the market and the government in integrating women's concerns into development efforts. They must not, however, be viewed as standing independently of each other. For example, the sexual division of labour within the household is closely connected with the nature of job opportunities in the market. On the other side, the nature of market organization is not independent of supplies of different types of labour. Similarly, gender inequalities within the household may be connected with female education and literacy, but that in its turn is much influenced by the educational policy of the government. On the other side, what is adopted by the governments as their policy can be affected by the power and standing of women (the "agency" question discussed earlier becomes relevant here), and that in its turn is not unrelated to the position of women in their own families.

The relationship between the market and the government is also a particularly important subject of investigation. As Rehman Sobhan points out, there need not be a great conflict between reliance on the market in economic production and an interventionist public policy in matters of education, health, housing, and social security. Indeed some countries most successful in market-based expansion (such as Singapore, the Republic of Korea, Taiwan Province of China and Hong Kong) are among of the most active in these public services. This is an important point to note, if the lessons from the different studies in this volume are to be integrated together.

If markets and governments are seen as rival institutions, the policy recommendations emerging from the different studies could be in deep conflict with each other. It is, therefore, important – and comforting – to recognize that there need not be any "tearing of souls" since the two sets of instruments can complement each other nicely. All the studies in this volume bring out the importance of the positive interdependences.

In the heyday of socialist interventionism, the "either-or" view used to be championed by the uncompromising promoters of state action. In the present-day world of immense admiration for the market, the "either-or" dichotomy comes increasingly from the no-nonsense advocates of market-based economic expansion. That claim to uncompromising truth is no more convincing in its present "market only" version than it was in its old "state only" form. Entrenched inequities call for diverse instruments. That is the general approach that informs this volume.

NOTES

1. George Bernard Shaw, "Preface" to *Getting Married* (1908).

2. This important United Nations organization was earlier known as the Economic Commission for Asia and the Far East (abbreviated as ECAFE), in the days when countries around the globe could be located in terms of their distance ("far", "middle" or "near") from 10 Downing Street, and when Singapore looked exotically "far" even from the lobby of the Raffles Hotel. More importantly, the renaming has also put "social" into the sphere of attention along with "economic" matters, and this acknowledgement is

significant in the present context. The studies in this volume are concerned with social policies no less than economic ones.

3. On this subject, see Kynch and Sen (1983) and Sen (1990).

4. The distinction does not imply that people's well-being is independent of their agency, or vice versa, but only (1) that agency and well-being are distinguishable, (2) that their interdependence do not make them congruent, and (3) that each has importance of its own. I have tried to explore elsewhere, particularly in Sen (1985a, 1987), the distinction between "the agency aspect" and "the well-being aspect" of persons, and the social implications of that fundamental distinction.

5. This pattern is particularly common in many Third World countries, but can be a significant feature also in the more economically advanced countries; on this see Brannen and Wilson (1987) and Wilson (1987).

6. See also Goldschmidt-Clermont (1982, 1987), Jain (1985), Waring (1987), Dixon-Muller and Anker (1988), Hamid (1989).

7. On related matters see also Joekes (1987) and Khoo (1987).

8. See also Adnan (1988).

9. On the general role of the household in gender inequality, see also Boserup (1970, 1990), Manser and Brown (1980), Beneria (1982), Sen (1985c, 1990), Flobre et al. (1991), among others.

10. See also Visaria (1961), Bardhan (1974, 1984), Mitra (1980), Miller (1981), Kynch and Sen (1983), Sen (1984, 1989, 1992), Kynch (1985), Mazumdar (1985), Harriss and Watson (1987), Coale (1991), among other contributions.

11. For analyses of different items in this list, see also Boserup (1970, 1990), Rosenzweig and Schultz (1982), Bardhan (1984, 1988), Sen (1984, 1988, 1989), Chen (1986b, 1991), Basu (1988), Behrman (1988, 1992), Aslanbeigui and Summerfield (1989), Das Gupta (1987), Dreze and Sen (1989).

12. She gives good reasons to suggest that the measurement of housework - including the identification of its enormous burden - need not by itself do much to cure the iniquitous sexual division of labour.

13. On this and related matters, see also Mincer (1962), Boserup (1970), Standing and Sheehan (1978), Banerjee (1979, 1982), Ahooja-Patel (1980), Amsden (1980), Ahmed and Loutfi (1982), Dixon (1982, 1983), Mencher and Sharadamoni (1982), Mies (1982), Miller (1982), P. Bardhan (1984), K. Bardhan (1985), Bryceson (1985), G. Sen (1985), Tilly (1985), Chen (1986b, 1991), Basu (1988), Folbre et al. (1991).

14. There are also some special causes for this preponderance of women in Europe and North America. There has been, in general, a greater incidence of smoking among men and also greater proneness towards violent death. There is also some remaining impact of war-time deaths of males in the last world war. But it seems clear that even when these other effects are taken out, women would tend to outnumber men, given symmetric care. The biological advantages in survival seem to apply at different ages - indeed even in *utero*.

15. See Sen (1988) and Dreze and Sen (1989).

16. The different estimates and their significance are discussed in Sen (1992).

17. While gender inequality is often particularly sharp in the treatment of children, there is much evidence also of considerable neglect of other vulnerable groups, such as widows. Recently, in a study for the World Institute of Development Economics Research, Martha Chen and Jean Dreze have been investigating the privations of Indian widows.

18. See, for example, Chen et al. (1981), Kynch and Sen (1983), Sen and Sengupta (1983), Sen (1984, 1985b, '1988), Behrman (1988, 1992), Das Gupta (1987), Kanbur and Haddad (1990), Harriss (1991), Nag (1992), among many other studies.

19. I have tried to discuss the different causal influences in Sen (1985c, 1990), in which there is also an extensive bibliography. See also Buvinic et al. (1983), Tinker (1990), Folbre et al. (1991).

20. On this see Boserup (1970), Rosenzweig and Schultz (1982), Bardhan (1984), Sen (1985c, 1990).

21. In Rosenzweig and Schultz (1982) the neglect of female children is related to the lower "rate of return" on rearing female children compared with male (because of higher employment opportunities and income-earning powers of men). These empirical findings, however, are consistent also with

a social causation in which the mediating factors are social status and norms, rather than expected rates of return (on this see Dreze and Sen (1989)). See also Banerjee (1992) in this volume.

22. On this see Boserup (1970), Vaughan (1987), Tinker (1990), Agarwal (1991).

23. The importance of legal rights for women has been illuminatingly discussed by S. Sobhan (1992) and Sobhan et al. (1990), in the specific context of Bangladesh. See also Tinker (1990), Agarwal (1991), Ahmad et al. (1991).

24. On this see also Dreze and Sen (1989), Kumar (1989), Sen (1989, 1992), and the references cited in these works.

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II. INTEGRATION OF WOMEN'S CONCERNS INTO DEVELOPMENT PLANNING: THE HOUSEHOLD FACTOR

Nirmala Banerjee*

A. Introduction

In the two decades since 1970 several countries and areas of the Asian and Pacific region have made gains in the field of economic and social development which, by any standards, are truly remarkable. Many of them, notably Japan, the Republic of Korea, Singapore, Hong Kong and very recently, Thailand have enjoyed some of the world's fastest and steadiest rates of economic growth. Others like China, Sri Lanka and Viet Nam have managed, in spite of their poverty, to raise the quality of life of their people to levels closely comparable with those of the developed countries of the first world. Even those like India and Pakistan, whose growth rates were by no means spectacular, have nevertheless managed to avoid the twin risks of runaway inflation like the one haunting Latin American countries, or of widespread famine which has repeatedly affected many parts of Africa. Yet, side by side with the evidence of these outstanding achievements, one continues also to find substantial indications that in many of these countries, gains from development have not been shared equally by men and women. Nor have the latter been able to participate on equal terms with men in the upsurge of economic activities generated by developmental forces.

It is the contention of this paper that the relative deprivations suffered by women are largely due to the traditional roles and controls imposed on them by their own households. The logic behind these image models and controls stems from the household's basic urge to reproduce itself along with the labour power of its members and also to maintain relations with the rest of the society; but in each country the extent to which women, to the exclusion of men, through patriarchal controls, are made to bear the responsibility for the bulk of household functions, depends largely on the traditions of the intra-household power structure prevailing there.

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Historically, in most societies, households have enjoyed a degree of privacy and autonomy regarding their internal functioning which is rarely challenged even by the state machinery. As a result, both the unequal burden of these functions on women, as well as the increasing difficulties that they have occasionally faced in discharging them when developmental forces alter the basic pattern of their lives, remain outside public purview. Partly because of this invisibility of women's issues and partly because of the state's own patriarchal attitudes and priorities, little has been done so far to relieve women of this exclusive burden or to assist them in fulfilling their responsibilities. It is argued here, that though in the course of development, some of these deprivations of women become less irksome, the process is not automatic. It is to a large extent contingent on some conscious actions on the part of the state and the society in each country. These measures could be of two kinds; either they could attempt to give women some autonomy from the household or, more realistically, they could reduce some of the imperatives for households to impose such controls on their women.

In this paper, the extent to which women are integrated in the process of development in each country is examined from three broad angles; one, their relative share in the benefits that accrue from social and economic development. Two, how far they have been able to participate in modern economic activities on equal terms with men. And three, to what extent have developmental activities had an impact on women's special needs and problems. This paper is organized in the following sequences: in the first section, a brief summary of the ongoing debate on related issues in the literature on women and development is presented. In the next section, country-wise secondary evidence regarding women's failure to share equally in the benefits of development has been put together. Its main aim is to highlight interregional differences in women's position and to examine the role of households in explaining these differences. In the third section, evidence regarding the extent of women's relative participation in modern economic activities is discussed along with factual data regarding the likely barriers which constrain them. Again, an attempt is made to link these with the household based imperatives behind them. In the fourth section, the burden of housework on women and its likely interaction with developmental forces are considered. The issue of housework has been discussed somewhat extensively in the literature on women and development. Some

of the solutions suggested there are briefly reviewed in order to assess their effectiveness for the purpose of integrating women into development. Lastly some policy measures that are suggested by this overall analysis are briefly summed up.

A caution

It needs to be pointed out here that the focus of this paper is specifically on the role of the household *vis-à-vis* women's integration into development planning. Therefore, the argument here is put together specifically to highlight household-oriented barriers and constraints on women. This does not however mean that other institutions like the state, religion and the community as well as the nature of the economy are of no relevance for determining women's overall position. Indeed in its treatment of its women, the household is often acting as a tool of these other, more powerful institutions. However, this paper focuses on the attitudes and actions of households alone to the exclusion of other institutions.

Similarly, it is sometimes felt that highlighting the role of households in creating gender identities may work against the interests of women because women are then likely to be viewed as nothing but creatures of households. This apprehension is not without grounds because, in the past, a similar emphasis on women's reproductive capabilities has often led to their other activities becoming completely subsumed under their biological identities. However, evidence available so far has clearly indicated the importance of gender as a social category and also the crucial role played by households in this process of gendering of an individual. In order to correct gender-based inequities, it is thus essential to analyze not only the final outcome of such inequities but also the imperatives and methods of households in enforcing gendering and gender-based roles.

In the analysis below an attempt is made by bringing out the differences between women's situations in different parts of the Asian and Pacific region to show that gendering and gender-based roles are not natural but essentially social constructs. It seeks to separate the influences on these situations of household traditions on the one hand, and forces of development on the other, by grouping the countries according to their relative levels of development. It also attempts to follow the reasons particular

groups of households have for their apparent actions, beliefs and customs. In this way it tries to trace and separate the cultural, economic or even environmental roots of the gendering processes within households of different backgrounds.

This last task of unravelling the various strands in the logic behind the gendering process within households is particularly difficult. This is so not only because of the multiplicity and complexity of factors involved. It is also because mostly, these factors and considerations have not yet been articulated. Households often operate on the unquestioned acceptance of some customary practices. A part of these customs and practices becomes atrophied in the course of development; for example, large joint families, and consequent constraints on women, are a matter of the past in the majority of these countries. On the other hand, other customs like the giving of dowry in South Asia have gained a new meaning and strength during the same process. In a multi-country, multi-region study one can take note of the differences and discrepancies. One can also partly account for them in terms of some of the more objective criteria such as per capita income, land/person ratio, degree of urbanization, the particular industry mix etc. But to a large extent, household attitudes and actions owe their origin to the more intractable factors of religious beliefs, customary law or historical accidents and their interaction with each other. This complex interaction is likely to vary from one situation to another. And so far, very few of the available countrywide studies have been sensitive enough to bring out either the rich flavour of this combination of factors or the various aspects which are relevant to its understanding.

This study, based as it is on secondary material, cannot therefore hope to deal competently with the task of tracing the several motive forces behind household actions and attitudes towards women in each country or culture of this region. In this paper, therefore, a two stage approach has been adopted. Firstly, it has collated, for as many of the Asia-Pacific countries as possible, comparable quantitative information about those aspects of women's position where household level decisions and interventions are apparently crucial; as for example, relative survival rates or access to education for girl children. At the second stage, an attempt is made to analyze the nature of motivations and influences working on household behaviour towards women on the basis of available case studies.

As mentioned before, systematic case studies on this issue are not readily available for many countries in the region. Hence, the analysis conducted below greatly relies on the South Asian situation, mainly because of the availability of information and research interests. However, the forces working at household level are indeed very complex and situation specific. The South Asian case is thus only illustrative of the issue and by no means conclusive. In fact, whenever possible, examples of different tendencies have been highlighted precisely to emphasize this diversity.

B. Why household? – the background

In the post-war literature on development, gender related issues attracted little attention till the late 1960s, although most policy documents had usually included some routine references to maternal welfare, women's education and to protection for women workers in hazardous work. It was Esther Boserup who made the first systematic study of women's experiences and expounded a thesis that, in third world countries of this century, as economies move from subsistence production to commercialization and large scale industrialization, women's productive activities have tended to become marginalized (Boserup, 1970). Women's traditional skills have tended to become obsolete, and they were not given equal opportunities with men to acquire modern skills and capital equipment. This thesis of Boserup formed the main basis for the 1975 Mexico declaration of women's demands *vis-à-vis* economic development at the start of the international decade for women (Boserup and Lilijencranz, 1975).

Boserup, however was concerned only with changes in women's role in the economy and not with any other aspects of women's welfare. Moreover, she had accounted for these changes strictly in terms of the general character of developmental forces-changes in technologies, in cropping patterns as well as in production and market arrangements that came about in the wake of economic development. So for her, differences in the extent of women's participation in agriculture between Africa, South Asia or South-East Asia were to be explained solely on grounds of whether a particular region practised hoe cultivation or plough cultivation, whether

it cultivated paddy or other crops, and also accordingly to the level of development it had achieved.

Further research in this field, however, has revealed that there is more than one dimension to the impact of development on women. The Committee on the Status of Women in India, which was appointed by the Government of India in the early 1970s, pointed out that over the first 70 years of the twentieth century, not only did Indian women lose their share in economic activities, but also their share in the total population (Government of India, 1975). The sex ratio of the Indian population has fallen steadily from 97 females per 100 males in 1901 to 91 in 1971. The Report also highlighted the relative shortfall in women's educational achievements, legal rights, and participation in political activities.

Gradually, it has come to be accepted by researchers as well as policy makers that, for women in the process of development, the issue is not just of their role in the economy but also of their overall quality of life as well as what A.K. Sen would call their "capability of functioning". Indeed their welfare and their participation in economic activities are likely to be closely related. For example, women's failure to share equally in the benefits of development, such as growing educational opportunities, means that they cannot compete on equal terms with men in the job market. On the other hand, their relatively poorer economic prospects in adulthood may lower their status within families and in society.

In spite of this general agreement regarding the multifaceted character of discrimination against women in the course of development, the actual processes through which this discrimination occurs have still not been adequately explained or accounted for. As mentioned before, for Boserup, this tendency was due mainly to the general character of economic development. According to her explanation, women become marginalized because their household-based subsistence activities become increasingly subsumed into the wider, market-based activities. Furthermore, women loose their traditional access to productive assets and therefore become dependent on men for their own and their children's sustenance.

Women as housewives

Apart from noting this general tendency towards marginalization of women, Boserup did not analyze the reasons why economic development had this kind of effect. This question has been taken up by several scholars since then; they have argued that the general deterioration in women's position in the course of capitalist development occurs because of systematic undervaluation of women's crucial role as housewives in the process of development (Maillaseux, 1984; Mies, Delwolf and Thomsen, 1987).

According to this hypothesis, whereas gender-wise division of labour in pre-capitalist societies is more a matter of convenience than of subordination of women by men, it becomes specially exploitative of women when workers start selling their labour power for a wage to an employer. The day-to-day reproduction of this labour power takes place through the housework done by the housewife within the family. These services of the housewife therefore become crucial inputs for the production system. However, traditions regarding the institution of the family are such that housewife's labour is not considered as a cost to herself or to the family which needs to be adequately compensated.

Neither the housewife nor the worker perceives the contribution made by housework to the capitalist system. Therefore, the worker in bargaining for a wage is willing to settle for a level which does not cover the full market cost of the housewife's work. He thus allows the employer to collect an extra surplus out of his wage work. The capitalist class is therefore actively interested in promoting this image of a working class with a "non-working" housewife in it.

Even when a large section of women themselves become wage workers, this practice of ignoring housework and regarding it as non-work continues. As a result, women get burdened with the double load of housework and wage work; their options in the labour market are constrained and they cannot take full share of the benefits of development. In several of the late developing countries, there is a surplus of labour supply to the modern sector as compared to the rather limited and slow growing demand. Wages there are pushed down to an extent where in poorer households, a woman has to do the housework (largely without any help of labour saving gadgets), take up wage work whenever it is available, and along with it, supplement

the family income with some subsistence activities. These latter activities (such as collecting water, fuel or fodder, growing vegetables or keeping poultry) are once again traditionally considered to be women's responsibilities. Women in these countries therefore bear a much larger burden of uncompensated work as compared to the men of their families.

This argument is important for highlighting the crucial role played by housework in social production. It also explains the main reason why women's position in the labour market is considerably more constrained than that of men. To a large extent it accounts for the crisis situation in which women of many of the late developing countries have found themselves in recent years (Sen and Grown, 1986).

However, by emphasizing mainly the commonalities across regions and over time in women's experience of development, the hypothesis glosses over the many variations in the specific form and extent of the disadvantages that women undergo in different societies. Also, there is a tendency to romanticize about gender relations in procapitalist societies as being merely complementary and not hierarchical. So the subsequent discrimination against women is attributed solely to forces of economic development. However, available evidence shows that the sexual division of labour in subsistence economies might not have been particularly disadvantageous to women, but as each economy began to grow, it was the women who remained trapped in their traditional roles. Men could and did alter their occupations and their skills whenever it was found profitable. So, even in traditional economies, the gender-based division of tasks must have had in it seeds of women's subordination to men's decision-making.

There is as yet no commonly accepted explanation about the roots and basic character of the sexual division of labour. Nevertheless, available evidence supports Rosaldo's position that in all known societies, it is a reflection of relations of power between men and women (Rosaldo, 1980). The actual strength of this patriarchal authority is likely to vary from culture to culture and through stages of economic development. But its basis lies within the household as it is socially constructed. In the following sections, an attempt is made to examine how far intra-household gender relations can be a factor contributing to the relative deprivations suffered by women in different countries of the Asian and Pacific region.

C. Benefits of development

In measuring the physical quality of life of any people and changes taking place in it through time and through development, indicators of two main areas of well-being are commonly used. One relates to $\mathring{e}$, the expectation of life at birth, i.e., the age up to which an average child born today is expected to live. The other is the average educational attainments of the population. These two broad indicators reflect the combined effect on people's well-being of rising incomes as well as of improving standards of hygiene as well as civic, educational and health services (Mukherjee, 1984). In examining women's relative shares in benefits of development in the Asian and Pacific region, both these indicators are of special importance because this region enjoys some special if dubious distinctions. Firstly, it accounts for the overwhelming bulk of the world's deficit in women's numbers; this deficit is not evenly spread throughout the region but is concentrated in a selected number of countries. Secondly, there are some remarkably wide differences between different countries of this region in women's educational attainments. Evidence on these two aspects is examined in some detail below.[1]

1. Expectation of life at birth

Experts agree that in all countries, expectation of life of the population as a whole has been going up over time through both better knowledge of diseases and better provision of preventive as well as curative measures. However, there are differences in its levels between different countries at a given point of time mainly due to differences in the per capita gross national product (GNP).

For example, in a study by Ruzicka and Kane presented at a seminar organized by the Economic and Social Commission for Asia and the Pacific (ESCAP), it was shown that male life expectancy $\mathring{e}_0M$ was a logarithmic function of the level of per capita national incomes (Ruzicka and Kane, 1987). To test whether the same relation held good for women in this region, a straight linear equation was used:

$Y_i = a + bX_i$ where $Y_i = \mathring{e}_0F$ ($\mathring{e}_0$ of females) in country i and
X_i = per capita GNP in US dollars of country i.
The results were
$Y = 60.11 + .0018$ .. (1)
and $R^2 = 0.54$.

Thus, about half of the inter-country variations in $\mathring{e}_0F$ could be explained by one variable. Table 2.1 presents the data and the resulting values from the fitted equation.

Ruzicka and Kane had used a log-normal equation because they had found that $\mathring{e}_0M$, after rising rapidly from low levels of GNP per capita, plateaued off as the latter variable reached a high level. However, the values predicted by the straight line equation in the present study were lower than the actual values of $\mathring{e}_0F$ for almost all high and medium income countries except Japan (where the levelling off argument mentioned above is probably applicable). More interesting, this was also the situation by a significant margin in the case of several low income countries like China, Myanmar, Indonesia and Sri Lanka. On the other hand, South Asian countries (with the exception of Sri Lanka), all performed very poorly in comparison with the trend values. That is to say, the actual $\mathring{e}$ of females at birth was significantly below the values indicated by equation 1. In other words, China, Sri Lanka, Myanmar and Viet Nam (not included in the calculations) had been able to overcome the poverty related difficulties in raising $\mathring{e}_0F$, but the South Asian countries of Pakistan, India, Afghanistan, Nepal and Bangladesh had failed to do so.

Moreover, in many countries of this region, $\mathring{e}_0F$ had generally exceeded $\mathring{e}_0M$ by a significant margin. Even in a poor country like the Lao People's Democratic Republic, there was a positive difference of 3 years in favour of females even though $\mathring{e}_0F$ was only 50 years in 1985. But in South Asian countries with the exception of Sri Lanka, $\mathring{e}_0M$ was greater than $\mathring{e}_0F$. Even in 1965, when $\mathring{e}_0F$ was much lower in all these countries, the same relation had held true. That is to say, in all countries including Sri Lanka and others outside South Asia $\mathring{e}_0F$ had exceeded $\mathring{e}_0M$. But in South Asian countries the reverse was true.

India's $\mathring{e}_0F$ caught up with its $\mathring{e}_0M$ in 1985 (World Bank, 1989a). According to Dyson, this was mainly because biologically, women have a greater immunity to and a lower incidence of late life health hazards like

Table 2.1 Intercountry variations in women's life expectancy in selected countries in the Asia-Pacific region

Country or area	GNP per capita 1986 (X)	Actual $\mathring{e}_0F$ 1980s(Y)	Fitted $\mathring{e}_0F$ (Y)	Difference female-male ($\mathring{e}_0F$-$\mathring{e}_0M$)
1	2	3	4	5
Developed economies				
Japan	15760	81	88.48	5.5
Australia	11100	80	80.09	6.8
Hong Kong	8070	79	74.64	5.7
Singapore	7940	76	74.40	5.4
New Zealand	7750	78	74.06	6.2
Middle income economies				
Republic of Korea	2690	73	64.95	3.4
Malaysia	1810	72	63.37	4.0
Thailand	850	66	61.64	4.1
Papua New Guinea	700	55	61.37	2.0
Philippines	590	67	61.17	3.5
Low income economies				
Indonesia	450	62	60.92	2.7
Sri Lanka	400	73	60.83	5.0
Pakistan	350	54	60.74	(-)1.0
India	300	58	60.65	(-)0.4
China	290	71	60.63	2.2
Myanmar	190	62	60.45	3.0
Lao People's Democratic Rep.	170	50	60.42	3.0
Bangladesh	160	50	60.40	(-)1.0
Nepal	160	50	60.40	(-)1.5
Bhutan	150	47	60.38	(-)2.0

Table 2.1 (*continued*)

Country or area	GNP per capita 1986 (X)	Actual $\mathring{e}_0F$ 1980s(Y)	Fitted $\mathring{e}_0F$ (Y)	Difference female-male ($\mathring{e}_0F$-$\mathring{e}_0M$)
1	2	3	4	5
Island economies				
Brunei Darussalam	15390	67.6	67.59	(-)2.5
Fiji	1570	71.9	71.89	4.3
Tonga	720	61.0	60.99	1.0
Samoa	550	65.5	65.49	3.3
Maldives	300	58.0	57.99	1.0
Vanuatu	g*	53.7	...	(-)2.5

Sources: X: World Bank, *World Development Report 1989* (Washington, D.C.: World Bank, 1989) table 1, p. 230.
Y: United Nations, ESCAP, *Achievements of the United Nations Decade for Women in Asia and the Pacific*, (Bangkok: United Nations, 1987), (ST/ESCAP/434), table 13, p.36-37.
Column 5: Same as for Y.

Notes: Column 4: Values from equation $Y_i = a + bX_i$.
g* = GNP per capita estimated to be in the low income range.

heart disease, blood pressure, diabetes etc. Therefore, once $\mathring{e}_0F$ reaches the level of 50 years or more, women's survival chances become much better than men's. Another contributing factor, according to Karkal would be the increased incidence of male mortality due to risks related to industrial work, urban pollution and traffic accidents. Because Indian women had less mobility into the modern world they were somewhat immune to these hazards. In other words, both demographers claimed that India's better performance in recent years was not because women's relative social position had improved but because men had become susceptible to some further extraneous hazards (Dyson, 1987; Karkal, 1987).

In Figure 2.1 this information is shown for different countries grouped by per capita levels of GNP for the mid-eighties. The trend values of $\mathring{e}_0F$ for different countries as per equation (1) lie along the line AB in each figure. The light coloured bar shows the actual $\mathring{e}_0F$ in each country in 1985. The trend line lies above the heights of the light bars in the case of the few countries of South Asia that were mentioned before. But for all others, the trend line intersects the light bars showing actual levels of $\mathring{e}_0F$.

2. Sex ratios

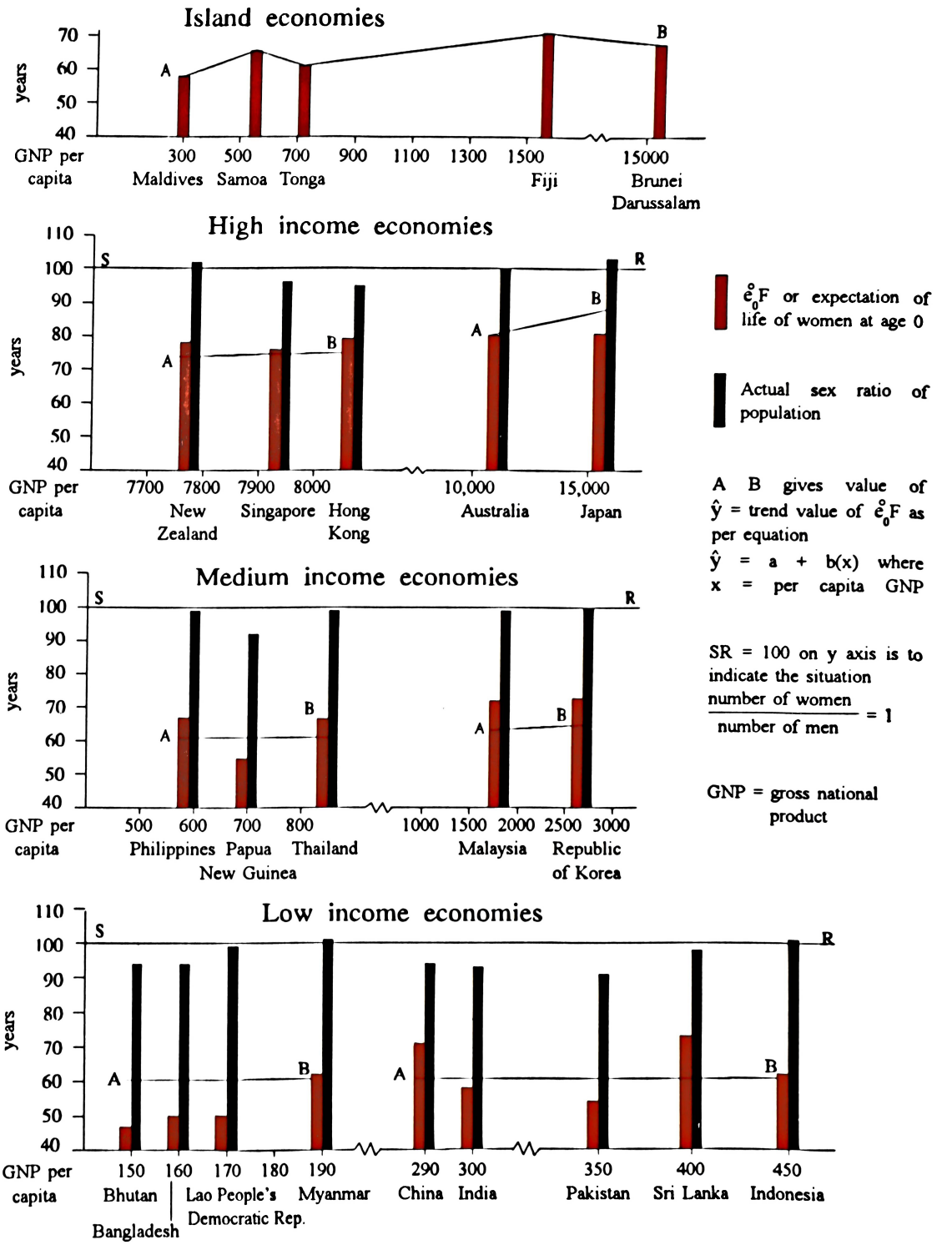
Figure 2.1 also shows the sex ratios (SR) in populations of different countries (SR: number of females per 100 males). The flat line at SR = 100 depicts the level where there are equal numbers of men and women in a given population. Actual values of SR of each country are given by the heights of the dark bars. It is to be noted that $\mathring{e}_0F$ is constructed to take note of all current and likely future improvements in prospects of life of a female child born at a given juncture. The SR shows combined effects of all relative disadvantages faced now or in the past by all men and women who are currently alive.

Again, it is mainly in the South Asian countries excepting Sri Lanka that SR levels are found to be below 100. Pakistan's SR at 91 was the lowest in the world. India's SR was only somewhat better at 93.5; but authorities there were happy that it had risen from its all time low of 93.1 in 1971.

For China, the Republic of Korea and Hong Kong, though the present level of $\mathring{e}_0F$ was higher than the trend value, SR levels were less than even indicating that there had been a shortfall in women's relative survival chances in the past. This has been corrected over recent years.

A longitudinal review of country-wise SR figures in this region brings out several interesting points. Historically, the deficit in the number of women in the world as a whole had been more than accounted for by the two countries, China and pre-independence (i.e. pre-1947) India. What is more, as McGee had shown, Chinese and Indian communities living in other countries had also shown this tendency towards a shortfall in the number of women in the population (McGee, 1971). In other words, in some sense, this tendency had been due to some pan-regional persistent cultural

Figure 2.1 Selected countries in the Asia-Pacific region. Women's life expectancy and sex ratio



Sources: Same as for table 2.1 and World Bank, *World Development Report 1989*, (Washington, D.C.: World Bank), table 32, p. 226.

characteristics of these two communities. Secondly, there appeared to be a negative relation between SR levels and economic development in these countries. At least in countries of the Indian sub-continent, SR levels had fallen steadily over the first 70 years of the twentieth century when the economy of the subregion was slowly becoming modernized (Padmanabha, 1989).

Thirdly, these trends had been reversed in China and other East Asian countries and to a minor extent also in India through deliberate public efforts for providing better health and other services to women (Croll, 1985). But in Pakistan, absence of such policies has meant a continued deterioration in the SR. Acceptance of such policy goals can itself be an indication of cultural changes brought about perhaps through political and economic development. All in all, SR figures provide an interesting insight into the interplay of cultural, developmental and public policy factors.

3. Child sex ratios

The capacity to survive is of course the most important aspect of the quality of life and, at low levels of GNP per capita, relative levels of $\mathring{e}_0F$ and SR perform well as indicators of women's relative position in a given society. However, as economic development makes it increasingly easier to provide for the minimum needs of all, it may become necessary to use another demographic indicator viz. the child sex ratio (CSR) (CSR: number of female children per 100 male children in age group 0-4 years).

The deficit in women's numbers can be explained on two counts. In less developed countries, there is a high incidence of maternal mortality, i.e. mortality due to pregnancy and birth related complications mainly for want of hygienic surroundings and trained help. Repeated and shortly spaced pregnancies from a young age, endemic infections like tuberculosis, leprosy and gastro-enteric diseases also make women susceptible to mortality. These hazards to women are reduced through expansion of health and family planning services as well as better hygiene. As discussed later, maternal mortality rates have come down dramatically in several countries of this region.

However, another part of the deficit arises from the relatively higher death rates of little girls in some countries. Table 2.2 provides some

relevant data on this aspect. The CSR appears to vary between these countries within a narrow range from 92 to 99. These small variations nevertheless provide a significant indication of women's position especially in the eyes of their households.

Experts agree that, male foetuses and infants are biologically weaker than female ones; male babies are more susceptible to neonatal, infancy and childhood infections and diseases. To compensate for the higher natural death rates of males due to these factors, more male babies are conceived and born in all human populations. At birth, the sex ratio of infants is about 95 girls to 100 boys. But given the natural tendency towards higher male deaths in childhood the imbalance in the number of male and female babies at birth tends to get corrected over early ages. Thus, by early puberty the sex ratio between boys and girls tends to even out.

However, in developed countries, infant and child mortality rates have been brought down to levels which appear negligible as compared to their own past rates or the rates prevailing now in poorer developing countries. Therefore there is really no mechanism for correcting the imbalance at birth and as a result child populations in developed countries today remain male dominated. It can be seen from table 2.2, that this is also the situation in the first five countries where death rates for infants (population $\leq$ 1 year) and children (1-4 years) have come down to very low levels. CSRs in these countries would therefore be about 95.

Indeed, as it has been shown, in developed countries, not only infant and child death rates but also maternal and other death rates due to infections in adulthood have gone down to such low levels that populations remain male dominated till the age group 50 years or so. Only in later age groups women's biological advantage comes into play and therefore there is a surplus of women. As general expectation of life goes up to 70 years or more, this advantage to women means that on the whole, there is a surplus of women in the population (Davis and Ouever, 1982).

In the majority of Asian and Pacific countries, however, this is not the case. Infant and child mortality rates have been brought down in a few countries including China, Sri Lanka and Viet Nam but in general they continue to be significantly high. However, this should have meant that the CSR exceeds the natural level of 95. This holds true for most South-East Asian countries, but in South Asia, in spite of high mortality among infants,

Table 2.2 Child sex ratios, infant mortality rates and child death rates in selected countries in the Asia-Pacific region

Country or area	Child sex ratio (female per 100 males) 0-4 years 1985	Infant mortality rate per 1000 live births 1987	Child death rate (CDR) per 1000 population in age group 1-4 years 1985
1	2	3	4
Japan	95	6	-
Australia	95	10	-
New Zealand	95	11	-
Singapore	95	9	-
Hong Kong	92	8	-
Iran, Islamic Republic of	94	65	17
Republic of Korea	93	25	2
Malaysia	95	24	2
Thailand	96	39	3
Philippines	95	45	4
Indonesia	97	71	12
Viet Nam	97	46	4
Lao People's Democratic Rep.	98	110	23
Sri Lanka	96	33	2
Pakistan	95	109	16
China	93	32	2
India	94	99	11
Myanmar	97	70	...
Nepal	94	128	20
Bhutan	94	128	28
Bangladesh	94	119	18
Cambodia	98	135	...
Afghanistan	96	207	...
Papua New Guinea	95	62	...

Sources: Column 2: World Bank, *World Development Report 1989*, (Washington, D.C.: World Bank, 1989), table 32; columns 3 and 4: World Bank, *World Development Report 1987*, (Washington D.C.: World Bank, 1987), table 1.

CSRs continue to lie between 92 to 95. The CSRs of China, Hong Kong and the Republic of Korea were also below 95, which could not be explained by their low infant and child mortality rates. It can therefore be surmised that there was a systematic, rather than natural bias against girl children in these several countries.

The issue of bias against female children has been relatively well-researched in India where there is evidence of a long tradition of this kind in some specific parts. Table 2.3 is based on estimates of death rates made by official agencies of the Government of India. Death rates of female children in age group 0-4 and 5-9 years were not only consistently higher for girls than for boys, but over time as the levels of death rates fell, the bias had increased.

The case of India can be further elaborated to make this point explicit. Of all infant deaths (i.e. deaths in first year of life) in India, 63 per cent take place in the first 29 days. In this period the natural disadvantage of male children is so high that male deaths exceed female ones by at least 16 per cent (Clark, 1987). Therefore, given the rate of neonatal deaths prevalent at the beginning of the 1930s, the ratio of female to male populations at the age of one month should have already improved from its level of 95 at birth to a better level of about 98.75. And, since child death rates in age group 1 month to 4 years are also not negligible in India, CSR for the whole population of age group 0-4 years should have improved further. However, as can be seen from table 2.2, the CSR for India had remained at a level of 94.[2]

Household imperatives and survival of little girls

On the Indian subcontinent, there is a long history of low and falling CSRs in particular subregions and these records have been extensively examined by demographers who maintain that the phenomenon is due to the significantly higher death rates of little girls (Visaria, 1961). There have also been several studies of micro-regions to find out how these higher death rates of girls come about.

Most of these studies agree on the point that this bias against girl children arises within each household and is practised by parents and close relatives, mainly in the allocation to boys and girls of food, clothing and

Table 2.3 Male and female death rates in child population in India

	1970		1978	
	0-4 years	5-9 years	0-4 years	5-9 years
Male	51.7	4.6	44.7	3.7
Female	55.1	5.0	52.1	4.7
Ratio of female to male death rate	106.6	108.7	116.56	127.03

Source: Government of India, *Child in India*, 1985, table 2.42, pp.170-171.

health care. A review has been made of the several available studies on this topic covering several parts of India (Visaria, 1988). It has been pointed out that usually, discrimination between boys and girls in food is limited only to a few status-giving items like "ghee" which are not an important part of average nutrition. Nevertheless, in times of food scarcity this discrimination can become a serious handicap for girls (Sen and Sengupta, 1983). However, it was mainly the systematic reluctance on the part of relatives to obtain prompt and relatively expensive health care and medication for girls that was found to be crucial in explaining their differentially higher death rates. Chen et al too had found this to be the case in their study on Bangladesh. Sattar's study of Pakistan points to similar conclusions (Sattar, 1987).

Furthermore, in a recent study, it has been shown that this bias against girls had not only not disappeared but had become somewhat more systematic among the more "modern" families (i.e. families where the mother was better educated) who were practising family planning and had definite plans about household size and its sex composition (Dasgupta, 1987). It has been shown that in Bombay, it was mainly the families from

industrial working class and professional middle class who had resorted to amniocentesis tests and abortions of female foetuses (Karkal, 1989).

Parts of China had a past history of female infanticide and authorities there were shocked to find that after 30 years of socialist revolution, there was an alarming increase in incidents of female infanticide and violence against mothers of daughters during the 1980s. The triggering factor for this had been the single child family policy introduced by the state at that time. Croll quotes figures from official and newspaper reports in China showing that in some poorer rural parts, recently recorded sex ratios of new born children were as high as 111-113 boys to 100 girls. In some areas the ratio of female to male babies was as low as 1 to 5 (Croll, 1985). Such trends could only be explained in terms of widespread female infanticide.

The reasons

These biased attitudes of household members towards the girl child could be in part traditional. But such traditions are unlikely to have survived, much less been strengthened in the course of economic development, unless they were closely linked with some economic imperatives of the household.

Son preference. Studies on Bangladesh (Chan, 1988), Pakistan, China and India all point to the strong son preference prevailing in those societies. Behind this son preference is the social convention that all marriages are patrilocal i.e. girls move to husbands' households and are therefore ideologically as well as practically barred from looking after their parents in the latter's old age. This convention has not altered with development. So when family size is limited, parents try to get their desired number of sons even by dispensing with daughters, especially higher birth order daughters. Even in rural China, this dependence on sons for household's lifetime economic prospects remains very strong. Sons not only contribute their own labour to the household economy but also bring in the labour of a daughter-in-law. Also as Croll argues, given the household responsibilities of women, their marketed labour is never as productive as men's.

Work and worth. However, son preference by itself does not explain discrimination against girls to the extent that overall sex ratio is affected. Some other factors are involved in that development. As Croll has pointed

out, in China of recent times, it was triggered off by the policy of a one child family. In India too, low levels of CSR are to be found only in a few selected regions. Researchers working on this field have noted that in those regions, officially estimated workforce participation rates (WFPRs) of women are also low (Bardhan, 1974). They have therefore tended to conclude that because women's participation in the workforce is low, their worth to families is low and therefore little girls are neglected.

However, long term evidence of region-wise levels of CSR and women's WFPR in India does not corroborate this hypotheses. Some areas where CSR levels have always been low, women's WFPRs were no worse than in other comparable areas. Moreover, it can be shown that official procedures for estimating WFPR is itself far from objective. At least in India it has been shown to reflect household based biases against women's work (Banerjee, 1989b). In areas where these rates appear to be low, households are known to place greater restrictions on women's mobility and access to wage work. There is also a greater resistance on the part of households to publicly acknowledge women's contributions as workers. In other words, women are not subordinated because they do not work. Rather, they are made to appear as non-workers because they are subordinated. In a given region low WFPR of women and low CSR are both symptoms of women's low status within households. They are not causally related to each other.

Dowry claims. Apprehensions about future demands for dowry by the groom's family is certainly an important reason for discrimination against the girl child in communities where the practice is prevalent. In the past, the custom was said to have been linked with practices of female infanticide and neglect of the girl child. There are more recent reports linking it with the fast spread in certain areas of India of the use of amniocentesis tests for sex determination followed by abortions of female foetuses. There are also some indications that poorer families of rural areas have begun to resort in increasing numbers to female infanticide for these same reasons.

The history of the practice of dowry is particularly interesting as an illustration of how the impact of development on women becomes modified and distorted through its interaction with household based traditions. In India, dowry had always enjoyed full social approval and sanction in the brahminical traditions; but the custom had been in actual practice only

among the upper castes and that too in a few select subregions. Everywhere else, in the majority of castes and communities, the more common practice was to pay bride price to the parents of the bride. In recent years, however, this trend has been reversed. Dowry has gained widespread acceptance among the educated middle classes not only of the Hindus but also of Muslims and Sikhs in all parts of South Asia. Even in Sri Lanka, where earlier customary law had made little distinction between sons and daughters in the matter of property settlements at the time of marriage, there is an increasing tendency towards giving the bridegroom special gifts and/or dowry (Goonesekere, undated).

Interestingly, dowry has spread even to agricultural labour households of scheduled castes whose women have always been and still are involved in wage labour. Moreover, there are reasons to believe that resurgence of this very sexist and hierarchical practice has been, if anything, faster among groups which have benefitted to a greater degree than others in the course of development.

Several experts analyzing this institution have noted that in the past in most communities where women formed an important section of the productive work force, as for example in peasant households, the usual custom was to pay a bride-price. In contrast, in communities and regions noted for dowry demands it appeared from official records that women's work force participation rates were well below the common norm. Drawing a parallel from this experience, it is often argued that the evil of dowry would be overcome when economic development brings more and more women into social production.

This reading of the history and its interpretation is based on a somewhat simplistic view which regards dowry and bride-price as a straightforward obverse of each other (Bardhan, 1988). In reality, the two were often in practice in the same community but as parts of two different cultural traditions. Bride-price was a logical outcome of the situation in household based economic activities of peasants and artisans where women were an important section of household labour. However, as soon as such units started producing a surplus, they aspired to move into a social hierarchy where another set of customs came into application. In these, what one can call "brahminical traditions", status aspirations demanded that on the one hand women were withdrawn from social production or at least

their contribution was made socially invisible. On the other hand, marriages with dowry became the accepted norm. Dowry was thus a matter not so much of the economic value of women but of their roles in the status gaining activities of households. In families which had aspirations about social status, daughters were always a liability – even when the community permitted taking bride-price. Accepting bride-price meant an end to the family's hopes for higher social status; but dowry marriages could be difficult and expensive because there was no customary limit on the amount required.

Drawing a simple equivalence between women's work and disappearance of dowry, is all the more difficult now because there has been a major shift in the character of dowry itself in the course of development. As Sriniwas has pointed out, the amount of dowry required by a particular groom now has little to do with the status of either of the concerned families; it is based mainly on a calculation of the relative expectations within a given community of the life time income of a particular groom (Sriniwas, 1984). The process of development has opened up possibilities of a much greater hierarchy in the expected incomes of different persons according to their training, their connections, access to capital markets etc. However, these better paying work opportunities are relatively scarce. Therefore, the groom who has secured one of these advantages is at a premium. Also, most of such opportunities have gone to men precisely because women are not given the same access to education, mobility or capital resources by their families or by other socio-economic institutions. Unlike in a peasant economy, women's work has now much less chance of producing incomes comparable with men's. Therefore, whether a woman works or not is of little relevance in the present calculation of dowry liabilities.

Merely multiplying the existing type of work opportunities for women will not therefore reverse the present trend towards dowry marriages. Forces of development can hope to do so only if women's work opportunities become closely comparable with those of men. As shown later on, there are many factors working at the household level against this coming about in the near future (Chowdhury, 1989).

Economic development alone cannot remove the menace of dowry because it has so far had little impact on the emphasis placed by South

Asian society on women's purity. In practical terms this purity means that women's sexuality has to be completely contained in relation to marriage. No family therefore can keep its daughter unmarried. Men on the other hand, do not face such social compulsions and in view of the prevailing high unemployment rates and uncertain incomes, they are reluctant to do so unless persuaded otherwise by dowry payment.

4. Maternal mortality

Among the many possible benefits of economic development for women, an important one should be the prevention of maternity related deaths i.e. deaths of mothers from pregnancy related complications or complications at the time of delivery of the child. Experience of developed countries indicates that the incidence of such deaths can be greatly reduced through trained attendance and hygienic surroundings for birth. In industrial countries, maternal deaths per 100,000 live births are now 15 or less per annum. In the Asian and Pacific region too, the average for the five developed countries (Japan, Australia, New Zealand, Hong Kong and Singapore) is as low as 11 maternal deaths for 100,000 live births. Among the other countries, however, comparable figures in 1980 varied from 33 in the Republic of Korea to 1000 in Papua New Guinea.[3]

Even though the figures might give only a partial picture, it is interesting to note that the countries which had been more successful in preventing deaths on this count were not necessarily the richer ones; China, Sri Lanka and Viet Nam appeared to have a better record than countries like Thailand, Pakistan or India, which are not poorer than the former.

Part of the reason for these wide variations could be the extent to which births are attended by trained personnel in each country. Systematic information about this aspect is hard to come by. However, available records strongly suggest that in many countries, most of these facilities are available only in urban areas; for example in Bangladesh, out of the 8,500 trained doctors in the country in 1984, only 10 per cent were in rural areas. Of the total hospital beds in that country, only 24.5 per cent served the 90 per cent or so of population that lived in rural areas. In Pakistan, only 15 per cent of the total population was covered by health facilities and of these 15 per cent, only a third were in rural areas. Pakistan's rate of urbanization

was less than 30 per cent in 1985. In India too, in 1986 only about a quarter of women lived in urban areas but almost all births to urban women took place in hospitals. However, in rural areas, maternal deaths by septicaemia and tetanus were very common. In the Philippines the government had to adopt crash programmes to reduce infant and maternal mortality in rural areas (United Nations, ESCAP, 1984).

5. Women's deprivation in education

Education can be regarded both as a benefit valued in itself for its contribution to the quality of life, and also as human capital which adds to a person's productivity in economic activities. In this section focus is on women's achievements from the first angle and mainly in comparison with those of men in Asian and Pacific countries and areas. Accordingly, table 2.4 shows the ratios of male to female access to different levels of education, starting from literacy among adults to enrolment of children of appropriate age groups in primary and secondary schools. It also gives a composite index number for each country which is an average of the levels of the three separate ratios in the previous three columns. The table brings out the following points:

(a) In the South Asian countries (except Sri Lanka), along with Afghanistan and Iran, women's relative deprivations were highest. The records of these countries were much worse than those of others at similar levels of development. For example, per capita GNP levels of Pakistan and Indonesia were not too dissimilar, but Indonesia's composite index number was only about 60 per cent that of Pakistan.

(b) In most countries expansion of educational opportunities for girls was largely at the level of primary schooling. Relative achievements in adult literacy or secondary schooling were usually somewhat poorer.

(c) In Thailand and Pakistan, the shortfall in girls' secondary education was particularly noticeable.

(d) On the other hand, in some countries, especially in the Philippines and Sri Lanka, the percentage of girls in secondary schools was relatively higher than that of boys. This might have been because boys of that age group were economically more active than girls.

The Island economies are not included in the table for want of comparable data. Hetler and Khoo provide some data to show that in the adult population of some of the larger islands, namely Fiji, Tonga, Samoa, Cook Islands and Kiribati, most men and women (over 80 to 100 per cent) had some primary education and about a quarter to half had some secondary education. While there was little difference in male and female attainments of primary education, women had a slight disadvantage at the secondary level and a somewhat greater one at the tertiary education level (Hetler and Khoo, 1987).

The process of educational deprivation

The actual rates given in table 2.4 are an outcome of factors working on both the supply side of and the demand side for the educational facilities. Apart from the general paucity of resources for education in some countries, there could be some special constraints on the supply of school places for girls. Evidence shows that in Pakistan, especially in rural areas, parents are reluctant to send girls to schools unless they are staffed exclusively by women teachers and women teachers are difficult to get in rural areas. Usually, trained women are from cities and it is difficult for them to find accommodation and social acceptance in a village. On the other hand, because schooling for rural girls is difficult to provide, this shortage of women teachers is likely to continue in the future because the country is not building up a sufficiently large pool of educated rural women (World Bank, 1989a). This could also be a problem in parts of India.

Moreover, even if state school places are free, parents may have to pay for books, uniforms, shoes etc. In poor families, parents may be willing to spend this money for boys' education but not for girls'. Similarly, secondary schools are often not within walking distances in many villages of these countries and parents are not willing to send daughters to distant schools.

However, for India, reports of the Central Advisory Board for Education set up by the Government of India in 1986, repeatedly emphasized the fact that the main constraints obstructing girls' education arose from the family responsibilities imposed upon them from an early age. As a result, even among the girls who had joined primary schools at age of

Table 2.4 Relative male/female educational attainments in selected countries in the Asia-Pacific region

Country or area	Ratio of male to female literacy rates: age 15 and above X_1	Ratio of male to female primary school enrolment X_2	Ratio of male to female secondary school enrolment X_3	Composite index number Y	Rank of composite index number
High income economies					
Japan	100	99.0	97.9	98.9	19
Australia	105	100.9	96.9	100.9	16
New Zealand	100	101.9	96.5	99.4	18
Hong Kong	100	101.9	91.7	97.6	20
Singapore	118	100.9	95.9	104.9	15
Medium income economies					
Republic of Korea	120	100.0	105.4	108.4	12
Malaysia	123	101.0	100.0	108.0	13
Philippines	121	100.9	95.6	105.8	14
Thailand	107	103.1	157.9	122.7	9
Iran, Islamic Republic of	159	118.7	147.4	141.7	7
Low income economies					
China	149	114.2	137.1	133.4	8
Burma	113	107.4	122.2	114.2	11
Afghanistan	488	415.3	425.0	442.7	1
Bangladesh	195	138.0	218.2	184.3	5
India	196	140.8	187.5	174.7	6
Nepal	325	221.3	318.2	284.8	3
Pakistan	211	171.9	250.0	210.9	4

Table 2.4 (*continued*)

Country or area	Ratio of male to female literacy rates: age 15 and above X_1	Ratio of male to female primary school enrolment X_2	Ratio of male to female secondary school enrolment X_3	Composite index number Y	Rank of composite index number
Sri Lanka	110	101.9	90.0	100.6	17
Indonesia	125	104.3	132.3	120.5	10
Bhutan	370	170.6	700.0	413.5	2

Sources: X_1: UNESCO, *Statistical Year Book 1988*, table 1.3.
X_2 and X_3: World Bank, *World Development Report 1989*, (Washington, D.C.: World Bank, 1989), table 32.

Notes: X_{1i} = Ratio of male to female literacy rates x 100 (1985) for country i.
X_{2i} = Ratio of male to female percentage of appropriate age population enroled in primary schools x 100 (1980s) for country i.
X_{3i} = Ratio of male to female percentages of population of appropriate age groups enroled in secondary schools x 100 (1980s) for country i.

$$Y_i = \frac{X_{1i}+X_{2i}+X_{3i}}{3}$$

5 or 6 years, a very large percentage drops out when they are 9-10 years of age. In Pakistan only 3 per cent of rural girls remain in school till the age of 12 (World Bank, 1989a). In rural India in 1981, of the children in age group 10-14, 58 per cent of boys but only 29 per cent of girls were still in school (Government of India, 1983).

Girls are taken out of school for looking after siblings or for doing housework, especially when mothers join the workforce. In a field study of women workers in the unorganized sector of Calcutta (Banerjee, 1985b), it was found that, poor women working as domestic servants often accepted jobs which would have required them to work for twelve to fourteen hours a day. They managed to fulfil these assignments by taking along a daughter to help; the latter used to work almost the same hours as the mother but the wages went solely to the mother. In case the father lost his job or the mother fell ill, even 9 year old daughters were taken out of school, while 15-16 years old sons stayed on (Banerjee, 1985b). A report from some villages

in the Burdwan district of West Bengal shows that as water, fodder and fuel are becoming increasingly scarce, an agricultural labouring family of five persons requires at least one daughter to work for the whole morning to meet their daily requirements of these items (Mukherjee, 1985). The Pakistan report also gives the same reasons for the high dropout ratio of girls.

In China too, school enrolments are reported to be stagnant or declining in rural areas. Croll traces this to the fact that under the current economic regime of family responsibilities, the sexual division of labour is becoming sharper with women working mainly on remunerative but household based activities. For fulfilling these, they are increasingly relying on their children's and especially their daughters' labour (Croll, 1985).

In all these societies, apart from the strong son preferences of families, there is another possible reason for the systematic neglect of girls' education. There is the tendency to cast girls in the image of a housewife from a young age even in poor families. The main emphasis is to teach her skills which are required in the household and in household based activities or activities which are passed on from one generation to another. There is little thought given to girls participating in modern activities or newer skills (Cain, 1977). These attitudes deny girls any chances of joining modern activities in later life and perpetuate from generation to generation, the myth that women's role is in the household.

D. Women's role in economic activities

Around 1985, at the end of the United Nations Decade for Women, several international and national agencies, as well as individual researchers, had prepared reviews of the extent of women's participation in modern economic activities in various countries and regions. The trends on the theme under discussion outlined below are based on these reports.

1. Women's workforce participation rates

A quick look at the figures on male and female workforce participation rates (WFPRs) presented in the *Yearbook of Labour Statistics*

1988 (International Labour Organisation (ILO), 1988), show that in the Asian and Pacific region, men's officially recounted WFPRs vary within a relatively narrow range starting from about 42 per cent in Maldives to 69.0 per cent in Samoa or Tonga. The median value for them is about 55-60 per cent. For women however, the range is much larger from about 6 per cent in Nepal and Pakistan, to about 75 per cent or more in Vanuatu. In Hong Kong, Thailand or Japan the comparable rate is over 40 per cent.

Experts agree that these variations are largely due to estimation problems peculiar to the nature of women's work and its social evaluation. In most economies where the subsistence sector still accounts for a large part of national income and employment, women are mainly engaged in those activities and often data collecting methodologies are not sensitive enough to separate socially productive work from housework (Bhattacharya, 1985). As a result, either most women are reported as workers regardless of whether or not they work on a full-time basis (Hetler and Khoo, 1987). Or all of those who are active in village economies or subsistence economies tend to get left out, and women's WFPRs come down to drastically low levels like those shown for Nepal, parts of North India and Pakistan (ILO, 1988). In table 2.5 this point is illustrated by showing the sharp differences in these rates as per different methods of estimation in some countries.

However, the negative attitude of households towards women's work in some countries has contributed to these abnormally low and varying estimates of women's WFPRs in some countries. In parts of South Asia, tradition looks down on men who cannot provide for their families and have to rely on women's wage work for income. As a result, heads of households are reluctant to publicly declare their women as workers. Therefore, in official surveys where usually it is the senior male who responds to the queries of the field investigators, most women are shown as non-workers (Jain, 1985; Mencher, 1982).

2. Occupational distribution

In general, as a country moves along the path of economic development, its workers move out of agriculture into other occupations. This is also true of women in most countries of the Asian and Pacific region.

Table 2.5 Varying estimates of women's WFPRs: selected South Asian countries

Country	Rural	Urban
Bangladesh (15 years and above)		
a) 1981 census	5.1	7.3
b) Labour Force Survey 1984	7.3	12.0
c) Bangladesh Agricultural Sector Review Principal States	55.4	...
India (5 years and above)		
Census 1981		
a) Main only	18.4	8.28
b) Main + Marginal	26.66	9.46
National Sample Survey Estimate 1983		
c) Principal Status	28.73	13.76
d) Principal + Subsidiary Status	39.30	17.25
Pakistan		
a) Govt. Estimate of Labour Force Participation Rates of adult women	10.7	4.1
b) Pakistan Contraceptive Prevalence Survey 1984-85 : age group 15-49	24.6	7.9
c) Pakistan Census of Agriculture 1980 10 years and above	73.2	...

Sources: For Bangladesh: R. Jahan, *Women and Development in Bangladesh : Challenges and Opportunities*, (Dhaka: Ford Foundation, March 1989).
For India: *Census of India 1981*, Part III B(i) General Economic Tables; and National Sample Survey Organisation, *Survey of Employment and Unemployment : 38th Round*, Special Report No. 241, 1985.
For Pakistan: S. Kazi, "Some measures of the status of women in the course of development in S. Asia". Paper for the Seminar on Status of Women and Their Role in Development. Marga Institute, Colombo, January 1989.

Table 2.6 shows cross-tabulated country-wise percentages of non-agricultural workers in the total and female workforce during 1980s.

Most countries lie on the diagonal going from left to right indicating that as the share of non-agricultural employment in the total workforce increases, so it does among female workers. The exceptions are firstly the three countries lying to the right of the diagonal where the share of agriculture in women's employment was higher than for the workforce in general. These three were Papua New Guinea, Vanuatu and India. The other exceptions were the countries lying to the left of the diagonal, indicating women were under-represented in agriculture. These were Afghanistan, Maldives, the Republic of Korea, Malaysia, Fiji and Tonga. Pakistan and Bangladesh also fall in this group though this is not brought out by this tabulation. Within India there are several regions of North West and West Bengal which would be in this category. For the muslim countries

Table 2.6 Distribution of selected countries* in the Asia-Pacific region by range of percentages of non-agricultural workers in total and female work force in 1980s

Women workers	All workers			
	15	16-40	41-65	66 and above
15	1	3		
16-40		4		
41-65			5	
66 and above		2	4	6

Source: Based on ILO, *Yearbook of Labour Statistics 1988*, (Geneva: ILO, 1988), tables 1.2 and 1.3.

* The countries or areas are: high income economies: Japan, Australia, New Zealand, Hong Kong and Singapore; medium income economies: Republic of Korea, Malaysia, Philippines, Thailand, Fiji, Samoa, Papua New Guinea and Tonga; low income economies: Afghanistan, Bangladesh, India, Nepal, Pakistan, Sri Lanka, Maldives, China, Indonesia, Mongolia, Vanuatu and Kiribati.

of South Asia and for the specific parts of India mentioned above, women's greater concentration in non-agricultural occupations was once again due to long standing cultural biases against women being seen to participate in economic activities (Sinha, 1972). Moreover, because this familial bias came from the reluctance to let women work outside the confines of the household, women's non-agricultural employment was confined only to household-based enterprises.

These attitudes of households regarding permissibility or otherwise of specific occupations for women have played a major role in determining what happened to women's WFPRs in the course of development. In India in regions where women were permitted to work in agriculture, their WFPRs remained fairly steady over time. In other parts like Bengal (including today's Bangladesh) women's WFPRs fell drastically over the twentieth century as household based village industries lost out to modern industries and to industrial imports from developed countries (Banerjee, 1989a). Therefore, to a large extent Boserup's hypothesis regarding impact of development on women's economic activities alluded to earlier can be explained in terms of not just the nature of economic development but also the taboos and conventions regarding women's occupations that already existed in each society.

Index of dissimilarity

It appears from table 2.6 that generally in any economy, as non-agricultural venues of occupations expand, women also get to share in them. But this is somewhat simplistic because as Ogawa and Saito have pointed out, the dissimilarity between men's occupational distribution and women's becomes clearer as one further divides the categories of occupations (Ogawa and Saito, 1987). Indeed, they have shown that, with more categories of occupations, the index of dissimilarity that they have calculated tends to increase from less developed to more developed countries and areas. However, this index does not seem to be just a function of the level of development; for Japan, Hong Kong and Republic of Korea, the index value is much lower than that for Australia, New Zealand and even the Philippines and Singapore. As discussed earlier, past conventions and taboos regarding women's occupations are also of relevance here. In the

Western oriented cultures of Australia and New Zealand, occupational specialization of women is similar to Europe and the United States of America. In the Japanese tradition on the other hand, women appear to be more free to move to new occupations.

Table 2.7 gives some interesting insights into conventions which determine women's access to different occupations. It covers countries at various stages of development and with widely varying levels of women's WFPRs. However, among each such group of countries, occupations with the highest and the lowest share of women in employment are rarely the same for all countries.

Khoo's analysis

In her analysis of determinants of the level of women's non-agricultural employment, Khoo's conclusions from her multi-variate regression analysis are also not at variance with the position outlined above (Khoo, 1987a). Khoo's exercise shows that, taken individually, the level of per capita GDP as well as shares of manufacturing and service sectors in GDP explain to a large degree PRNA's absolute level as well as its growth rates over time (PRNA stands for women's WFPRs in the non-agricultural or modern sector). Similarly, demographic variables which include total fertility rate, expectation of life at age 0 for women and the proportion of never married women in age groups 15-19 and 20-24 years also perform well as explanants of PRNA levels. Acquiring secondary schooling also helps women in this process.

However, in the multi-variate analysis carried out, Khoo added a dummy variable, D1 for South Asian Countries and D2 for East Asian countries as a surrogate for socio-cultural influences. Her adjusted correlation co-efficient $R^2 = .72$ for both linear as well as semi-log equations which include per capita GDP (PGDP) with either indications of women's access to secondary education (SEC) along with the percentage never married in age group 20-24 (NM2) or surrogate indicators D1 and D2. Including both the sets, viz. SEC and NM2 as well as D1 and D2 along with PGDP in the same equation do not yield significantly better results presumably because these two sets of variables are interdependent.

Table 2.7 Occupation with maximum and minimum share of women workers in selected countries in the Asia-Pacific region

(*Percentage*)

Country		Maximum	Minimum
Income and women's WFPR groups			
Low income, low WFPR			
Afghanistan	1979	Production (24.0)	Agriculture (0.4)
Pakistan	1981	Professional & Technical (15.0)	Clerical (0.3)
Bangladesh	1981	Production (25.0)	Administration (0.1)
Low income, medium WFPR			
Sri Lanka	1981	Professional & Technical (40.0)	Administration (7.0)
India	1981	Agriculture (35.0)	Administration (2.5)
Medium income, low and medium WFPR			
Samoa	1981	Sales (53)	Agriculture (3.0)
Malaysia	1980	Clerical (44)	Agriculture (4.0)
Philippines	1981	Sales (67)	Administration (21.0)
Medium income, high WFPR			
Republic of Korea	1980	Services (51)	Administration (1.5)
Thailand	1980	Sales (61)	Administration (17.0)
High income			
Australia	1984	Clerical (74.5)	Production (13.6)
New Zealand	1981	Clerical (68.8)	Administration (8.1)

Source: United Nations, ESCAP, *Achievements of the United Nations Decade for Women in Asia and the Pacific*, (Bangkok: United Nations, 1987), (ST/ESCAP/434).

Note: Figures in brackets give actual percentage shares at dates mentioned.

The values of coefficients of D1 and D2 are particularly high compared to the value of the coefficient for PGDP and are negative for D1 and positive for D2. In other words, in the matter of their involvement in modern sectors of the economy, South Asian women are particularly handicapped on socio-cultural grounds while East Asian women enjoy a special advantage. These socio-cultural factors are mainly reflected in the denial of access for South Asian women to secondary education and the social compulsion on them to get married early; South-East Asian women enjoy a certain advantage in both these fields.

Extent of urbanization

Apart from the demographic and education related characteristics studied by Khoo, one more aspect may be of relevance to this issue. This is the extent to which, in each country, women are residents of urban areas. Asian countries in general are significantly less urbanized than those of Latin America or Africa at similar levels of development (whether measured by levels of GNP per capita or by the share of industry in the GDP). For example, in 1985 Bolivia's GNP per capita was lower than that of Thailand; share of industry in the GDP was about the same in both, but 44 per cent of Bolivia's as compared to only 18 per cent of Thailand's population lived in urban areas. Similarly, between Brazil and Malaysia in 1985, the latter had higher GNP per capita and also a much faster rate of growth of industrial output between 1980-85 over a comparable base, but Brazil's rate of urbanization was 73 per cent as compared to Malaysia's 38 per cent (World Bank, 1987). Table 2.8 shows that in many countries of this region the sex ratio in the urban population was less than even.

Index of handicaps

An attempt is made to incorporate the above discussed aspect in an extension of Khoo's exercise. As a substitute for her dummy variables D_1 and D_2, a composite index of the following characteristics was prepared on the basis of separate index numbers of the following:[4]

Table 2.8 Percentage of urban population and its sex ratio in selected countries in the Asia-Pacific region in early 1980s

Country or area	Percentage of urban population	Sex ratio
Bangladesh	12	75
India	24	88
Sri Lanka	24	92
Pakistan	29	87
Afghanistan	15	92
Thailand	17	105
Indonesia	22	99
Philippines	38	103
Malaysia	30	95
Singapore	90	96
Japan	78	103
Hong Kong	91	92
Republic of Korea	61	100

Sources: World Bank, *World Development Report 1984*, (Washington, D.C.: World Bank, 1984), table 22; United Nations, *Demographic Year Book 1982*, (New York: United Nations, 1982), table 6.

x_1 = Percentage of illiterate women in the female population of 15 years and above.

x_2 = Total fertility rate.

x_3 = Percentage of ever married women in populations in the 20-24 years age group.

x_4 = Percentage of women living in rural areas.

For each of these indices, the base was the arithmetic mean of values of that variable for the five developed countries viz. Japan, Australia, New Zealand, Hong Kong and Singapore. The composite index number (X) for

each country was the average of the values of the four separate indices. In figure 2.2, country-wise values of the composite index number are shown by lengths of the bars. Countries are arranged in ascending order of GNP per capita with the poorest at the bottom and richest at the top.

Figure 2.2 indicates that levels of the composite index number fall as GDP per capita rises. Nevertheless, among countries at similar income levels, women's handicaps are somewhat higher in all South Asian countries except Sri Lanka.

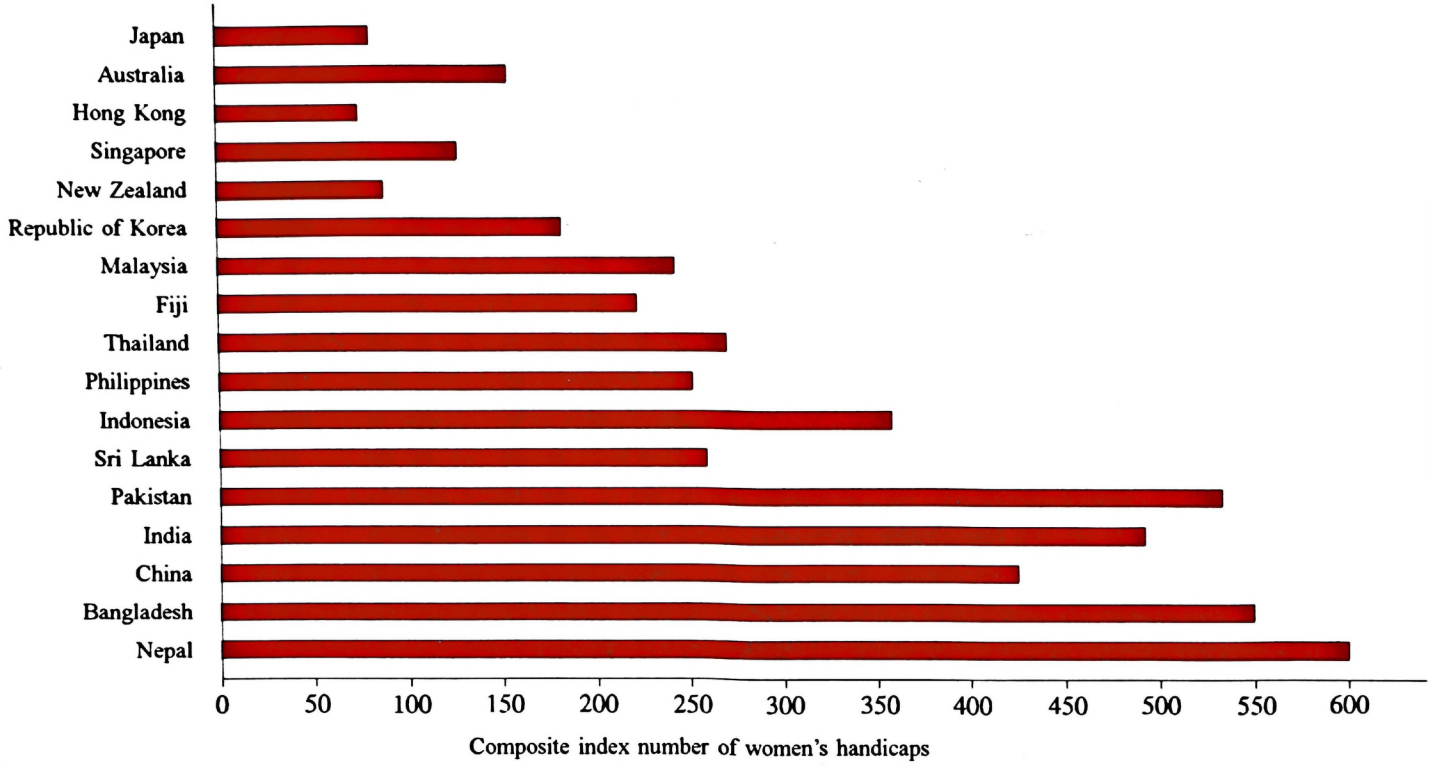
The separate indices included in the composite one are also not independent of each other. In the rural areas of several countries, women's illiteracy levels were high, though this was not true of Thailand, the Philippines, Myanmar and Sri Lanka. Total fertility rates as well as the percentage of ever married women were also high in the less urbanized countries. Again, the positions in Thailand, Sri Lanka and China were somewhat better than the general trend. The results were not satisfactory. Although for linear equation $Y = f(X)$, $R^2 = .85$ and for linear equation $Y = f(x_4)$, $R^2 = .68$, the 't' values of the 'b' statistic were very poor.

These results were not surprising since the handicaps operated only on the side of the supply of women's labour for modern activities. The actual extent of women's non-agricultural employment would also depend on the demand for their labour in such activities. This demand in its turn would depend on both the overall extent of development of non-agricultural activities in an economy (as indicated in table 2.6) and also on the general conventions regarding what are considered appropriate occupations for women in each society; table 2.7 indicates how widely these conventions can vary.

3. Women's handicaps and development

Figure 2.2 shows that the level of women's handicaps can itself go down when an economy grows along with development of modern activities. And in fact, one of the most remarkable developments in Asian and Pacific countries since 1970 has been the rapid increase in women's rural to urban migration. In Indonesia, women of the age group 15 to 24 and 65 plus years have formed the majority of rural to urban migrants (De Oliviera and Garcia, 1983). In Thailand, the proportion of migrants from rural areas to

Figure 2.2 Selected countries in the Asia-Pacific region. Women's handicaps in economic activities



Sources: UNESCO, *Statistical Yearbook 1988*, (Paris: UNESCO, 1988), table 1.3; World Bank, *World Development Report 1989*, (Washington, D.C.: World Bank, 1989), table 32; United Nations, *Demographic Yearbook 1982*, (New York: United Nations, 1982), table 25; United Nations, Department of International Economic and Social Affairs, *Compendium of Human Settlement Statistics 1983*, (New York: United Nations, 1983), table 7.

Krungthep Mahanakorn (Bangkok urban area) used to be 85 women to 100 men in 1960s. In the 1970s it had gone up to 106 women to 100 men. The average age of the migrant woman was 15 to 19 years (Prachuabmoh, 1979).

In South Asia, it was a long standing tradition that men migrated singly to urban areas for work. Women stayed back in rural areas to participate in the traditional household activity and partly also to claim a share in the husband's family property. If women migrated at all, it was to join fathers or husbands who were workers in urban areas. Women's rural to urban migration for their own economic activities was very rare according to 1971 census figures for India (Mehrotra, 1974). However, in the years since 1975, there are several indications that women are migrating singly to urban areas for economic reasons (Banerjee, 1985b). The trend however, has been much faster in South-East Asian countries than in South Asian countries.

Also, South Asian women who migrate to find work are usually older and much more likely to have been married and with children. On the other hand, elsewhere in the Asian and Pacific region, women migrants are overwhelmingly young and without family responsibilities.

It is therefore a moot point how far these handicaps actually do obstruct women. Studies conducted in South Asia have shown that when in need, women try very hard to meet the demands made by employers. In a study on Calcutta, it was found that a sizeable sample of women had gone back to work as domestic servants within 8 to 10 days of giving birth to a child (Banerjee, 1985b).

Handicaps in the perception of employers

Nevertheless, a history of having such handicaps may constrain women workers in a totally different way. In the last two decades, the overall figure of women's industrial employment in developing countries has gone up remarkably. But this increase is confined mainly to a few selected industries in which textiles, food processing, plastics, rubber goods, toys and a few selected operations in electronics and semi-conductor industries account for the bulk of their jobs. Also, this increase in employment is overwhelmingly confined to the selected countries which are participating in the

international spurt in trade of manufactured goods that is being promoted largely by transnational companies (Banerjee, 1985a).

It can be argued that in making the decision for locating these footloose production operations in any one particular country rather than another, the relevant considerations for employers, particularly for transnational corporations would be of two kinds. On the one hand, they would prefer to go to countries where the state is willing to give them concessions regarding tax laws and labour regulations. On the other, they would look out for the areas where suitable cheap labour is available. And in their perception, suitable workers are usually females whose labour is not only cheap, but who are capable of adjusting readily to the very taxing demands of the work required. Women's work in such factories has been reported as being very strenuous requiring intense concentration over long working hours. Therefore, employers' preference is usually for young healthy unmarried girls in countries where there are few taboos on women's participating in factory work. Often employers insist on educational qualifications mainly to check whether workers are amenable to discipline.

In deciding which country would offer such facilities, the data available to potential employers consist mainly of past records of different countries *vis-à-vis* levels of such handicaps for women. This was probably one of the main reasons why transnational companies did not locate their production operations in South Asia despite the possibility that women's wages there would be even lower than in South-East Asia. The existence of such handicaps may therefore not have been as binding on the supply of women's labour to modern occupations as it would be on the demand for it.

Wage differentials

Most studies regarding women's economic activities in countries of this region have highlighted the significant differences that exist between men's and women's wage rates and earnings. The following points can be noted from table 2.9:

(a) While it is difficult to discern a regular pattern in the experience of various countries, it is perhaps not unwarranted to say that differences in wage rates/earnings are higher in developed countries.

Table 2.9 Comparative wage rates/earnings of men and women in selected countries in the Asia-Pacific region

Country or area	Year	Female/male ratios of wage rates or earnings	Remarks
India	1970s	0.70 in agriculture; 0.46 to 0.67 in manufacturing	Ratio lower in occupations/regions where women's share of employment is higher.
Indonesia	1982	78% of female but only 28% of male workers in lowest 4 income classes	Urban manufacturing only.
Malaysia	1980	0.52 to 1.17	Female/male ratio lower in manual operations as well as in professional occupation.
Thailand	1983	0.61 to 0.99	Non-agricultural occupations only. In occupations where female share of employment is half or more, ratio is less than 0.70. Ratio was 0.99 in government services where female share is 11 per cent.
Philippines	1981	0.41 to 0.92	All occupations. Ratio lowest in occupations where female share of employment is highest.
Hong Kong	1983	0.77	Ratio improving significantly over time.
Republic of Korea	1983	0.45	Ratio improving slightly over time.

Table 2.9 (*continued*)

Country or area	Year	Female/male ratios of wage rates or earnings	Remarks
Singapore	1980	Employees: 0.63 average; range = 0.25 to 1.15; Self-employed: 0.59 average; range = 0.12 to 1.47	For all educational levels women's average earnings were less than half the average for men.
Australia	1981	0.76 average; range = 0.70 to 0.80	Adjustment for educational differences brings up the female average to 0.85
New Zealand	1981	0.45 to 0.72 median values by occupational sectors	Differences in education and experience explain a large part of the wage differentials
Japan	1983	0.55 average; range = 0.49 to 0.63	Levelled off since 1975. Education and experience together explain about 54 per cent of earning differentials.

Source: Based on United Nations, ESCAP, *Women's Economic Participation in Asia and the Pacific*, (Bangkok: United Nations, 1987), (ST/ESCAP/510).

(b) Similarly, greater participation of women in a particular industry/occupation seems to intensify these discriminations.

(c) In a given country, better educational qualifications for women do not always correct such discrepancies.

(d) Particularly remarkable is the fact that, in this respect, the records of South-East Asian and East Asian countries are particularly biased against women.

Other studies on similar issues from this region also provide factual data to support these general conclusions (UNIDO, 1980 and 1984).

To a large extent this situation can be explained in terms of cultural forces and conventions operating in each country. For example, a study by Yashiro about male/female wage differentials in Japan concluded that after allowing for various economic factors, there still remained an unexplained residual of about 44 per cent of the differential.[5] This residual was presumably due to culture-specific biases on the part of employers as well as the rest of the society against employing women in executive or decision-making positions. It has been shown that, in India, whether in agriculture or in industry, there is a marked tendency to degrade tasks that are allotted to women. Even if an allowance is made for the fact that women workers are relatively less productive because they are generally given cruder tools, there is still an unexplained margin between the earnings of men and women of similar qualifications. These arise largely because conventionally, men are regarded as superior workers (Banerjee, 1985c).

Shortfall on qualifications

However, even if this evidence of cultural biases in wage determination is ignored, it can be shown that the standard economic explanations for wage differentials themselves arise from some household practices which originate in cultural traditions. One such cultural tradition relates to women's educational qualifications. It is a fact that at more disaggregated levels, women's educational qualifications do not match up to those of men. In poorer countries, where most of the workforce has little education and a large part of work consists of traditional or repetitive tasks, this may not be a major consideration. But, in rapidly industrializing countries two tendencies appear to be working simultaneously. On the one hand, most modern industries including those of services have come to use tools and techniques which require some informed decision making. At the same time, there is also a fast growing large arena of mainly manufacturing jobs where tasks are repetitive as well as manual, and there are few prospects of improvement in workers' productivity through experience. Country reports suggest that women usually lack the qualifications for the first type of jobs and therefore, even where their educational standards are

apparently satisfactory, the rapid increase in their employment in recent years has mainly come about through expansion of the second kind of jobs.

Apprenticeship training

In an earlier section women's disadvantages in actual formal education have been discussed. In that respect, while women in most of South Asia were at a disadvantage, those of South-East and East Asia appeared to have fared much better. However, official statistics on education do not take note of gaps between boys and girls in apprenticeship training. In the fast industrializing countries of the region, apprenticeship training is available for boys in virtually all blue collar jobs but it is available to girls in only a few service sector jobs. In a study on Australia, it was shown that female apprenticeship applications were only 11.4 per cent of the male ones (Khoo, 1987b). The study blamed this imbalance mainly on the fact that even in higher education, a smaller percentage of girls had taken science and mathematics oriented subjects. Therefore, the overwhelming majority of women apprentices had opted for only hairdressing. In the case of Thailand similarly, apart from Home Economics and Commerce, women vocational students claimed only 2 to 36 per cent of total seats in other subjects.

In India, at the end of the 1970s, craft training for women was virtually unknown. Of the total number of students enroled in craft training institutions, not even one per cent were girls (Government of India, 1978). Since then, the situation has improved only marginally and, in any case, female vocational students are concentrated in only two kinds of crafts-garment making and beauty care.

4. Why the gaps?

The explanation provided for Australia viz. that even educated girls cannot avail themselves of technical training because they are not trained in the requisite science disciplines, probably applies to many more countries including India. It has often been noted that even in advanced countries, socialization of girls often results in their lacking a drive for career making. They tend to opt out of hard disciplines. In poorer countries this trend is

further aggravated by the shortage of science and mathematics teachers in girls' schools. In regions where girls' schools have to be staffed by women, there is a vicious circle of teacher shortages in science and mathematics leading to fewer students being trained in these disciplines, which means that the shortages of teachers continue as before.

However, these explanations sound a bit hollow when applied to the rapidly industrializing countries of Asia because in most aspects of formal education, girls have not lagged far behind boys. So why should there be this noticeable shortfall in their vocational and craft training?

Intergenerational contracts between parents and daughters

In a recent study of Taiwan Province of China, Greenhelgh has examined this specific question (Greenhelgh, 1988). On the basis of her field work, she has argued that in Chinese society, there is a traditional belief that children owe a debt to their parents for the gift of life which is to be repaid in material terms within the latter's life time. Sons can do this over a longer part of their lives; but daughters have to do so in the short time before they are married because conventionally, after marriage, the daughters labour and income belong to the husband's family. Daughters usually repay their parents by contributing towards costs of educating their siblings. Taiwanese parents try to strike a balance between giving daughters adequate education for a remunerative job while at the same time making sure that the latter have time before marriage to contribute a sufficient amount to the family exchequer. As a result, daughters are given formal secondary education without which they cannot get good jobs. But then they are expected not to waste time in further vocational or apprentice training. Rather, they are encouraged to take up a job and pay back the expected sum to the parents as fast as possible. Greenhelgh found that girls with a larger number of siblings had to start work earlier and pay a greater total amount to parents. All in all, in her sample, 25 per cent of the boys but only 4 per cent of the girls got apprenticeship training and the main reason for this was the family strategy of making daughters repay their debt to parents before marriage.

Marriage and household responsibilities

The other important drawback for women workers is their lack of work experience comparable with that of men. Several studies such as the Japanese one quoted earlier indicated that this factor accounted for a large share of the male/female wage differentials. Another Japanese study quoted in the same paper found that only 23 per cent of women but over 50 per cent of men had worked in their present jobs for more than 10 years. The Australian study also found the same situation.

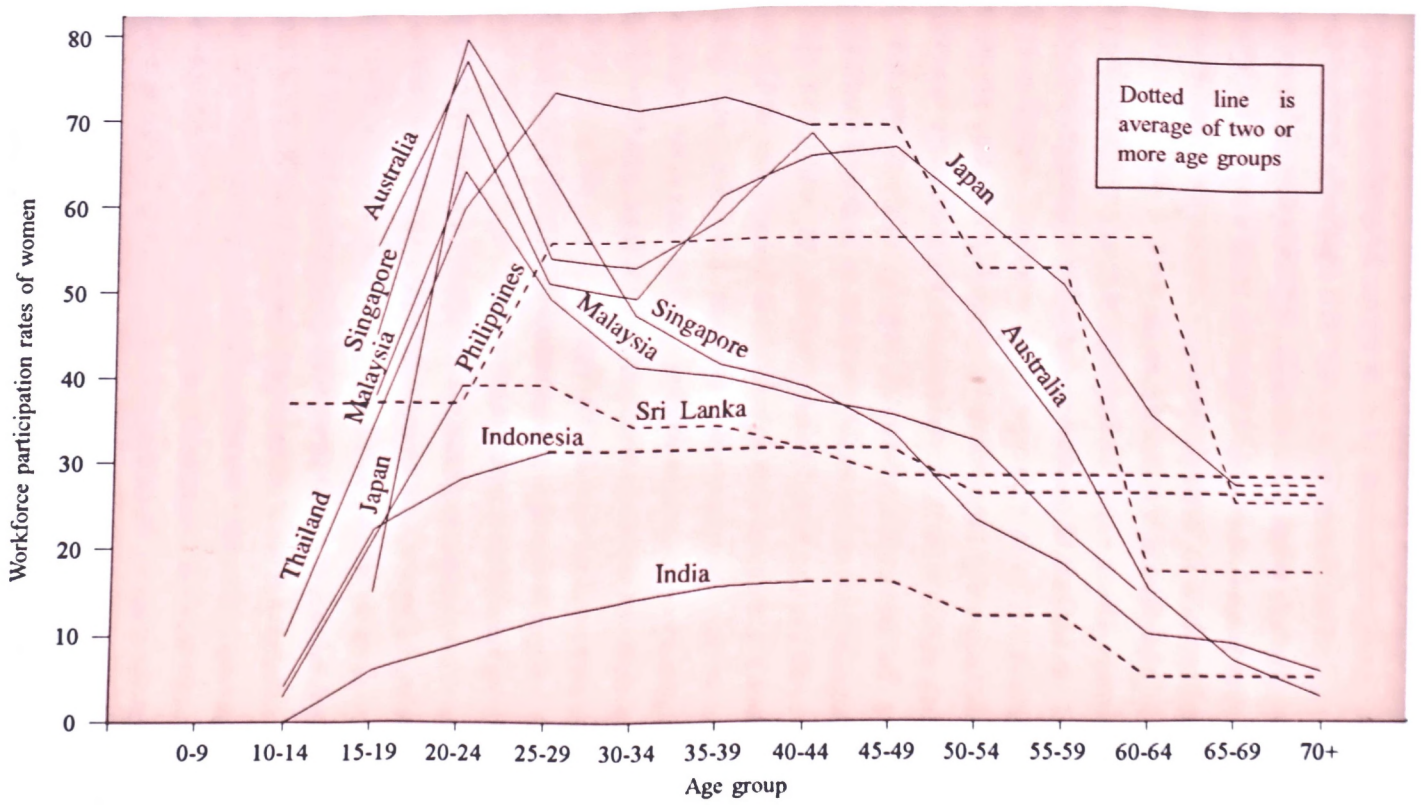
In economies where rapid technological changes are taking place, not only vocational or technical education but also training while on the job becomes important for career prospects of workers. Employers generally prefer to give this superior kind of on-job training to young people who are expected to work steadily in their concerns for many more years in future. However, even in countries where young unmarried women join the workforce in large numbers, about 38 per cent or more of them drop out of the labour force within the first 5 years (presumably when they get married and have children). Later on they are likely to come back to the workforce but often as part-time workers. As a result in employers' perceptions, women are temporary or transient workers. They therefore are reluctant to teach them any skills other than those which mature quickly. These skills in turn have no prospect of developing further.

Figure 2.3 depicts the age group-wise WFPRs of women in different countries. It brings out some interesting points:

(a) In most countries women's WFPRs are closely related to stages in their life cycles. Even when women do enter the labour force in early adulthood, they tend to drop out in the years immediately after marriage.

(b) This tendency is more pronounced in urban and more developed economies. In traditional rural economies, there is little if any change in the WFPRs from younger to older women. In other words, it is the nature of work in urban industrialized economies which appears to clash with women's life styles at certain stages. This sharp drop is obviously due not just to the time required for pregnancy and child birth. Given that in most of these societies an average woman has two or less children over her life time, that cannot explain such a marked break in women's careers. It is because women bear the entire responsibility of child care as well as running a

Figure 2.3 Selected countries in the Asia-Pacific region. Workforce participation rates of women by age group



Sources: United Nations, ESCAP, *Women's Economic Participation in Asia and the Pacific*, (Bangkok: United Nations, 1987), various tables.

household that they cannot afford to continue with jobs which require them to stay outside their homes for several hours at a stretch. As against this, traditional rural work, being seasonal as well as located around the household, can be adjusted to fit in with women's continuing household duties.

Women's WFPRs are subject to household based considerations in yet another way. In some countries, not only is women's average age at marriage lower, but cultural conventions also work to restrict their mobility before and during early years of marriage. In South Asian countries the percentage of women who had never married in the age group 20-24 years varied from 4 per cent in Bangladesh to 24 per cent in Pakistan. On the other hand, in many of the South-East and East Asian countries the comparable figure fell between 40 to 60 per cent. Moreover, in South Asia, among most communities there are some cultural barriers against young unmarried or young married women working away from home without supervision of family members. Therefore, even in regions where women's WFPRs are above average, their levels are low until after the age of 30 years. Several studies have noted how in the few cases where young women of these communities were employed in modern industries, employers had to operate through caste or community based groups, and production was organized on a putting-out system. In Bangladesh, this role of mediation is being handled by women's voluntary organizations and non-governmental organizations (NGOs) (Baud, 1983; Mitter, 1987; Chen, 1986). In South-East and East Asia, on the other hand, young girls start work immediately after leaving school, and continue working until they get married and have children. Thus under the South Asian pattern, women are late comers to the labour market, and without the early training that men have, women are at a relative disadvantage. In other parts of the region women neither get the time to build up expertise, nor are they encouraged by the system to do so. In the ultimate analysis, therefore, women's average and expected life-time incomes remain lower than men's in all parts of this region.

E. Housework

As shown above, households are a major force in determining the extent to which women of a particular society become integrated in the process of economic development. It is basically in households that women's gender-based identities are constructed according to prevailing ideologies regarding division of labour and of social relations between men and women. Obviously, in the Asian and Pacific region, there are several patterns of such ideologies and therefore of gender roles. Nonetheless, in most societies gender roles appear to share one common feature; tasks which are regarded as housework are almost invariably kept in the exclusive domain of women. Even in modern Japan, it is still widely accepted that making a home and maintaining it are exclusively women's responsibilities (Taneha, 1983). This accounts for the sharp drop in Japanese women's WFPRs from their very high levels in early adulthood to much lower ones in the age group 25 to 30 years shown in figure 2.3. In view of this, it would not be too far off to say that the common motivation for households in constructing these role models is to allocate the day to day work of their own physical and social reproduction in a way that ensures it is done smoothly.

1. Nature of housework

Roughly speaking housework is comprised of all non-leisure activities of household members other than those regarded as economically gainful.[6] Even with this extremely loose definition, housework remains a vague and open ended category because its scope and the nature of work included vary depending on the socio-economic status, traditions and composition of a household. For example, in some cultures more than in others, a household can include members of several generations with a well-defined hierarchy between them. In some communities, traditions of intra-household care and comfort are more demanding than in others. Richer households usually develop more elaborate ideas of domestic needs etc.

Moreover, how far these perceived needs of a household are met through market purchases or through the labour of household members itself depends on the extent to which its economy is integrated with markets.

In rural areas not all households have money incomes to buy commodities like fuelwood, fodder or even vegetables and milk. Provisioning for these wants is taken to be a part of housework. The extent of housework also depends on whether markets in that economy are sufficiently developed to be able to provide the various goods and services required by households. In rural areas of many of these countries there are no well-developed markets or other institutions for supplying services like child or old age care or even shelter or drinking water. Also, even if there are some elementary markets for items like health care, the majority of households cannot afford to buy them at market prices. Housework then incorporates the entire work to fulfil all needs that a household considers essential save what the latter can acquire through its interaction with markets.

2. Ideologies and housework

Moreover, although housework and market activities are to an extent substitutable for each other, the former nevertheless remains somewhat distinct. In contrast with the impersonal nature of markets, provisioning of wants through housework includes in it qualities like affection, care and commitment, all of which give a level of satisfaction never attainable through market supplies. Therefore, in all societies housework and its achievements are considered desirable in themselves and even at higher levels of economic development, societies are reluctant to switch over to totally market-based living. In fact, because women have traditionally been responsible for doing housework and including in it those desirable qualities of love and nurturing, there is a common tendency in societies to withdraw women from market activities and to make them full-time housewives whenever income and aspiration levels begin to rise. Economic development has therefore often encouraged ideologies which further restrict women's mobility as well as choices and confine them to home and housework.

3. Housework and minimum needs

Housework differs from provisioning through markets in yet another important way. A household's claim to marketed goods and services is

necessarily limited by the extent of its purchasing capacity. In case of shortage of resources, negotiations with market sellers cannot go on. Relations within a household, on the other hand, cannot by their nature be merely of exchange. Household's organization is based on an inherent commitment to guarantee at least a minimal succour to all members regardless of the contribution of each. There are usually infants and children as well as the sick and the old to provide for. Therefore, in case there is a shortfall in resources to meet these minimal requirements, households, unlike markets, cannot just break negotiations; they have to devise alternative strategies for making up the gap.

In most developing countries of this region there are few regular schemes or public guarantees of a minimal living to all families. Therefore, apart from sending additional workers including children to the labour market, poor families are forced to rely increasingly on their own devices outside the market economy. Their strategies mainly consist of further activities of the nature described here as extended housework.

4. Housework and development

In the general debate on women and development, housework in this extended sense has become an important issue in recent years for several reasons. Firstly, it is seen as relevant to the question of women's status in society. In many areas, especially of South Asia, women's low status in society has been attributed to their economic dependence to the apparent fact that relatively few of them contribute to social production. To counter this charge, feminists have argued that women actually work for as many and perhaps longer hours than men at a greater cost to themselves in terms of energy and also that this work contributes significantly to the well being of their families. It is argued that their low status in society is because this work is hidden, not visible to society.

Secondly, it is being increasingly felt that in designing anti-poverty programmes, a lack of awareness of the nature and role of extended housework diverts public help away from where it is most crucially needed and where it could have given immediate relief. In most cases, activities such as growing vegetables or fruits, tending to cattle and small animals or processing and preserving food that are undertaken by isolated women with

little access to capital resources or information involve unnecessarily hard labour and yield low and variable returns. For example, in rural areas of India, keeping dairy animals by women becomes a very laborious activity with poor returns because women do not get easy access to animal care or sufficient water supply and nutritious animal feed in their immediate localities (Das et al, 1986). Programmes for helping the poor can be more cost efficient if they concentrate on upgrading their existing skills and knowledge rather than teaching them new skills. Policy makers can then concentrate on removing bottlenecks rather than creating an entirely new environment of work.

5. Dynamics of housework

The most important imperative behind these growing concerns however arises from the increasing evidence of the seriously adverse impact that development appears to have on the load of housework of women. Many studies have focused on the way in which increasing commercialization of natural resources, especially of water and biomass, and enclosure of common lands, have increased the work load of women's routine household tasks. Surface and ground water is drawn for irrigation and other commercial and industrial uses, forests are cut for commercial use or to clear space for agriculture. In the process, it becomes increasingly difficult for women to get access to such resources for their day-to-day household tasks. Agarwal (1986) has shown that, in 1980 about 30 per cent of the population in the Asian and Pacific region was suffering from an acute scarcity of fuelwood and by year 2000, their numbers would increase tenfold (Agarwal, 1986). She notes that in the Garhwal area in Uttar Pradesh of India, ecological deterioration and scarcity of such daily needed items as fuel, fodder and water has driven several women to suicide in recent years.

In Pura, a village in Karnataka, India, it was estimated that each firewood gathering household spends an average of 2.5 hours per day for that task making 172 trips each year; each round trip is for about 8.5 kilometres. In Chamoli district, Uttar Pradesh, India, every day one member of the household has to walk uphill 5 steep kilometres to get firewood and the trip takes six to ten hours. In most villages, 86 per cent of families procure their own fuel.

Similarly, deforestation and agricultural use of water and land are making arid deserts of many areas where women have to trek over long distances for water. In Karnataka this chore can take about 1.4 hours per day. In Uttar Pradesh this can go up to 3.9 hours and in arid districts of Gujarat, the period is increasing continuously as wells go dry and drought threatens large areas. In Indian cities, especially Bombay and Madras, poor women spend two or more hours daily to queue at water taps (Centre for Science and Environment, 1985).

Similar evidence regarding the problem and its impact on women is not available for other areas of the Asia-Pacific region, but there is no denying that with increasing commercialization of natural resources, women of other countries will also be facing increasing problems of this kind. According to Agarwal, in 1980, in the mountainous areas of East Asia, per capita availability of fuelwood was only about 16 per cent of the actual need. In low land areas of South-East Asia, availability of fuelwood per capita varied between 66 per cent to 33 per cent of the actual need (Agarwal, 1986). Similarly, it has been estimated that for rural Thailand, additional public programmes will increase the supply of cooking fuels by 20 million cu m by the year 2000. But even after that there will be a gap of 16 million cu m in relation to the expected demand for cooking fuels. (World Bank/ UNDP, 1985).

6. Implications for women

The growing claims of these daily tasks have some grave implications for women's integration in development. Firstly, this work load can seriously jeopardize their nutritional status, because it does not bring in any additional gains to the household. Batliwala has shown that in her area of field study in Karnataka, India, such problems significantly increased the work load of all women including those in advanced state of pregnancy. But because families could not or would not allow them additional food intake, women were suffering from a daily shortage of 500-600 calories in their diet (Batliwala, 1985). Similarly, a study for Bangladesh in the 1980s has shown that the average weight of a rural married women even before her first pregnancy was only 80 per cent of the standard for her height (Chowdhury, 1985). In the case of Pakistan it has been suggested that its falling sex ratio

may partly be due to the combined weight on women of repeated pregnancies and the increasing physical burden of work (World Bank, 1989b).

The process moreover adversely affects children, especially girl children; as women find it increasingly difficult to cope with their work load, they draw on the help from their children. Therefore, children are taken out of schools to help at home. A Bangladesh study by Cain (quoted in Goldschmidt-Clermont, 1987) has shown that by the age of 10-12, girls were spending on an average 5.4 hours per day on household chores. The Nepal study by Nag, White and Peet (quoted in Goldschmidt-Clermont, 1987) showed that in the age group 9-11 years work activities claimed 6.5 hours for male children and 8.4 hours for female children. As alluded to earlier, Pakistan's exceptionally low rate of school enrolment of girls at the age of 12 is also partly due to their work load at home.

This kind of involvement in household tasks means that women cannot hope to participate in modern economic activities on equal terms with men. Even in urban areas they can, at best, take up part-time or seasonal work, or work which can be combined with their schedule of housework. The skills they learn at home are mainly for combining and accommodating their several concerns rather than specializing in any one operation. Moreover, even after bearing such a hard load of physical labour, they remain dependent on men for cash incomes. There is neither any dignity attached to the work nor any compensation for it.

The contrary impact of development on women's household related work cannot be dismissed either as peripheral or as temporary. At least in the South Asia of today, the problem affects a very significant section of the total population. For example, in 1988 about a third of India's population was living below the poverty line (World Bank, 1989b). In other words, measurable incomes of such a large group of people were obviously insufficient to meet even their minimal needs of living. Presumably this entire population was surviving with the aid of various kinds of non-market, invisible activities consisting of collecting, foraging and processing whatever resources they could lay their hands on. The situation in the rest of the South Asian countries was unlikely to be much better, since neither their per capita GNP figures nor their records of income distribution were very significantly different from that of India (World Bank, 1987).

Nor is the situation likely to change in near future because the thrust of development and industrialization is mainly towards further commercialization of natural resources. The state is an active participant in this process; most major irrigation schemes throughout this region have been sponsored by the state for commercial use. But in doing so, no public policies have taken cognisance of the kind of issues which affect women. Even when schemes for drinking water supply are discussed, their avowed purpose is to provide safe drinking water; no mention is made of the desirability of such schemes for saving women's labour (United Nations, 1987). As a result when it is claimed that 80 per cent of India's urban population is served with safe drinking water, there is no mention of the fact that in parts of Madras women have now taken to sleeping by water taps to wait for the water to be turned on[7]. Similarly in debates on forests, it is the environmental issue that gets prominence; women's problems are mentioned only by a few workers in women's movements.

7. Measurement of housework

The total neglect of the issue of housework in development debates has often been attributed to the fact that the work involved is invisible, hidden within the household and obfuscated by traditional images of the happy housewife being fulfilled in serving her family. It is widely held that in order to change the situation, the quantities involved need to be measured and their enormity to be brought to the notice of all concerned. Standard official estimates of a nation's workforce or its national product cannot do this because according to internationally accepted definitions, workers and work whose output is not marketed even in part are outside the scope of economic activities.

Two kinds of occasional efforts have been made to correct this lacuna. One is by using a broader definitional framework in standard processes of macro-level estimation of the workforce and its output. The second is by making specially intensive small field studies for estimating the amount of labour spent on housework and its contribution to family resources.

Macro estimates: some examples

In several of its recent surveys on employment and unemployment in India, the National Sample Survey Organisation (NSSO) included in its questionnaire some additional probing questions addressed to non-workers in order to bring out the extent of their engagement in housework. For this purpose housework was divided into two sections, one to cover the standard operations of cooking, cleaning and child care (category 92 or only domestic duties) and the other to include all other non-market operations like fetching and preparing fuel, processing and preserving food items, stitching, tailoring and weaving, rearing cattle and poultry, maintaining kitchen gardens etc. They were all to be included under another group (extended housework or category 93).

The NSSO showed that in 1977/78 (27th round) the average official rate of WFPRs of rural women in India for the age group 5 years and above was 35 per cent and it varied between income groups over a range from 23 per cent to 41 per cent. But when rural women's participation rates in category 93 were added to WFPR, the average for the same group went up to 51 per cent and its range over income groups narrowed to between 50 per cent and 57 per cent. In other words, in rural India everywhere over half the women were actually participating in activities contributing to family's real income.

A similar exercise for different regions in India also showed that while state-wise WFPRs of rural women varied widely from 8 per cent in Assam to 40 per cent in Andhra and Maharashtra, their WFPRs plus their rates of participation in extended housework varied over a much narrower range from 41 per cent in Uttar Pradesh to 60 per cent in Andhra Pradesh (Government of India, 1981).

Although these findings were interesting, they have been criticized on two grounds. On the one hand, in estimating the number of women in extended housework, no effort was made to check whether they were full time or part time workers. In that sense, participation rates in housework were likely to be over-estimated as compared to actual WFPRs. On the other hand, the methodology used did not take account of those persons who were economically active but also did extended housework. So, the

number of women engaged in housework was likely also to be underestimated (Jacob, 1988).

Another estimate was made by Mukherjee of the total contribution made by Indian housewives to the net domestic product of India for the year 1983 (Mukherjee, 1986). According to his methodology, all married women in the Indian population of 1981 were assumed to work as housewives and each was assumed to have contributed at least as much to the national product as the average net contribution per worker in agriculture in 1981. On the basis of these assumptions, housewives appeared to have contributed at least another one-third to the Indian net domestic product of 1983. These estimates were obviously extremely rough since they did not differentiate between women according to their class, life cycle stages or working status. Also, there was no basis to assume that the opportunity cost of all housewives' labour would be positive, given that unemployment rates for women even at the low wage rates earned by agricultural labourers or domestic servants were supposed to be consistently high.

Intensive field studies

For standard survey methodologies, estimation of the total number of people involved in housework, and of the size of their output, is difficult because housework is comprised of a variety of regular and irregular tasks which are sometimes undertaken simultaneously and sometimes in a non-standardized sequence. Moreover, the persons involved in it are often isolated and not conscious or capable of judging the quantity of their labour input or the output of their work. As an alternative methodology, many scholars have undertaken intensive field studies of small communities over protracted time periods to form their own estimates. In a recent ILO publication, Goldschmidt-Clermont has collected and reviewed the findings of many such studies (Goldschmidt-Clermont, 1987). She has discussed both their methodologies as well as their results. Her overview included about 18 field studies from the Asian and Pacific region done over the period 1974 to 1985. The areas included were rural Bangladesh, India, rural and urban Indonesia, Nepal, rural and urban Malaysia, Pakistan, rural Philippines, urban Thailand, rural and urban Kiribati, Tuvalu and Papua New Guinea. Her conclusions are briefly given here. Similarly, a study on two locations

in rural India (Jain, 1985) and two studies of rural Pakistan (Anwar and Bilquees, 1976; Freedman and Wai, 1988) on this issue should be noted. Goldschmidt-Clermont concludes that "everywhere domestic activities were overwhelmingly performed by women.... Women's contribution to domestic activities ranges from two and a half times to 14 times that of men... time inputs in domestic activities claim at least 25 per cent of total labour inputs of men, women and children. In rural areas, if water, firewood collection and food processing are added to domestic activities, the time required goes up to 45 per cent of labour time.... Because national accounts do not include domestic activities, GNP figures fall short of 25 to 50 per cent of the population's production activity" (pp. 21-22). The India and Pakistan studies also show that time allocated to housework varied within similar ranges.

Regarding evaluation of housework in these studies, Goldschmidt-Clermont concluded that "Wage based evaluation of domestic activities give values ranging between 25 to 50 per cent of national income.... Output related evaluations... show that value of domestic activities performed in one urban area (Lahore) is estimated at 35 per cent of (Pakistan's) GNP.... (In Nepal) domestic activities add 30 per cent to total household income..." (pp. 56-59).[8]

Utility of measurement

Findings from these micro-studies are highly suggestive of the enormous numbers of people and the huge quantum of work covered under the rubric of housework. For that, they deserve to be used much more widely for building up greater awareness regarding women's growing problems in the course of development.

However, if an aim is to build up a systematic economy-wide estimate of the impact of development on the load of housework, findings of such micro studies are unlikely to be adequate. Each of them refers to a particular sub-area at a given point of time. Obviously, their conclusions cannot be taken to be typical or representative of a wide variety of households involved in a dynamic process of economic transformation.

It is also questionable how far such estimates truly reflect the actual costs to women of tasks such as fetching water or collecting fuel. In general, woman's work is valued either by taking the opportunity cost of her labour

for the time used for that task; or its value is equated to the market price of the output she has produced. In some cases use is made of the market value of the labour required for producing that quantity of output for market purposes. In other words, in each case, the estimate methodologies use market prices of equivalent inputs or outputs.

For several reasons this procedure is likely to be particularly unfair to women doing this work. The opportunity cost of women's time is likely to be low because there is often a surplus of labour in the market and also because of women's limited choices and absolute desperation which pushes down the supply prices of their labour. Secondly, women have poor tools and primitive skills so their productivity in these tasks is very low. The market value of that output is by no means comparable with the value to society of its crucial role in ensuring the survival of poor families. Moreover, one cannot neglect the fact that all these separate tasks impose a cumulative burden often resulting in an inhumanly long working day for women. There is no provision in these methodologies to calculate the extra cost to women of this cumulation of workload. What is more, even in the unlikely circumstance that compensation calculated by some such method is actually paid to women, there is no reason to believe that it will be sufficient for them to make alternative arrangements for fulfilling their wants. For example, if an irrigation scheme diverts water from a village and to compensate for that, women are paid the opportunity cost of the labour they will have to put in to get water from a distance, there is no reason to believe that this compensation will be sufficient for any or all of the village women together to build an alternative source of water. Therefore, if policy makers are serious about wanting to relieve women of this work load, the relevant estimate should be the cost of actually providing those women with the particular service that will save their labour. Valuation of their work cannot by itself be the prime consideration.

Moreover, a procedure which at best compensates women for their work or relieves them of additional burdens militates against the very principle of integrating women into development. All it does is to maintain the status quo and keep women at their already precarious level of living. It does nothing to draw them into the mainstream of development; nor does it reduce the sharp dichotomy between their negative experience of

development and the unlimited opportunities development offers to others who are in the modern sector.

Housework, it was argued earlier is different from provisioning through markets because it aims to provide household members with at least the minimum requirements of living. It is precisely because tasks of collecting water and fuel are so crucial for a minimal survival level of households that women have been accepting without protest the additional burdens imposed on them. In societies which accept as a social priority the commitment to provide all people with the minimal wherewithal for a living, meeting these basic needs for which women are working should also be a part of the general programme. It should not be necessary to justify schemes for relieving women of the burden by any kind of calculations of possible costs or benefits.

F. Pointers to policy making

The findings so far can be briefly summed up as follows:

1. In different countries of the Asian and Pacific region, women's integration in economic development has depended not only on the pace and level of the process but also on the nature of their traditional gender based identities in each society. One cannot otherwise explain the sharp differences in women's positions that exist even among countries at similar stages of development.

2. These gender identities of men and women are mainly constructed within their own households; it is basically there that differences are made between persons on grounds of sex in providing access to benefits emanating from development; whether or not a child receives health care and education, or what kind of skills are taught to each child are household decisions. It is also the households which determine the nature of the sexual division of labour, i.e. what tasks are allotted to men and women and the constraints and taboos about occupations that are to be observed by them. Available evidence indicates that, even in the process of modernization, existing conventions in this respect take a long time to alter not only because workers adhere to them but also because employers accept them as given.

3. Household's decisions in this matter are not random; they appear to closely follow one or another of the several sub-regional patterns discernible in this area. Facts brought together in this paper underline the remarkable steadiness and regional coherence of these patterns though it has not been possible within the present confines to analyze the factors responsible for that.

4. In the region under consideration, economic development has not been capable of radically changing traditional ideas about gender roles. Even in countries like Japan or the Republic of Korea where development has been fast, income and employment levels have gone up but women's traditional disadvantages in the labour market have not been corrected. In slower growing economies, positions of poor women have in some respects become worse because their traditional responsibilities have remained unchanged while the surrounding environment has become less congenial.

5. This is because in most countries, programmes for economic development have not been designed with sensitivity to problems created for women through their subordination within the household. The authority of men over their women in the family is neither questioned nor circumvented. Nor have there been any efforts to enquire into or alleviate the imperatives for households for imposing these gender roles on women. Even in development plans for meeting basic needs of the poor, little attention is paid to the specific problems faced by poor women mainly because they have neither an economic nor a political clout.

6. Along with these points, it is also worth stressing that within this region, several poor countries had in fact managed to improve the positions of their women to levels well beyond those found in much richer countries anywhere. China, Sri Lanka, Viet Nam and the State of Kerala in India have often been singled out for their high standards of life expectancies and educational achievements of women. They had attained these standards in spite of traditional barriers, mainly because of their public commitment to these aims. China's case is also important because its experience has shown that unless this commitment is continuous and uncompromising, gains in this field are fragile and can once again be lost.[9]

In order to meet the challenge posed by this situation, three kinds of policy efforts appear relevant. One is to change the attitudes of households. Second is to remove some of the major imperatives felt by households in

imposing these unequal gender roles on women. And the third is to reorient development planning to explicitly recognize and incorporate some values in designing programmes.

Household attitudes

For this exercise it is absolutely essential to understand the logic of households *vis-à-vis* their women. Its roots lie mostly in traditions which households accept unquestioningly. But these traditions are by no means static or rigid. In many cases their initial purpose is no longer relevant and they are continuing only by force of inertia for want of a direct challenge. For example, in Bangladesh and Pakistan, in spite of the long standing prejudice against women's factory work, the response to opening up of employment opportunities for women in garment or sports good factories has been more than satisfactory. All that was perhaps necessary was to marginally adjust their working conditions so as to give a sop to social conventions. This could be done by appointing female supervisors or supervisors who were acceptable to the community.

Similarly, although traditionally child delivery has been a household affair, rural people everywhere have readily availed of help from trained "dais" (traditional midwives) and nurses whenever it has become available. Medical care would not be denied to girl children if it could be taken advantage of without parents losing a day's wage. The question is mainly of providing the right incentive, or removing avoidable barriers. What appears to be resistance to change by households is often the failure of infrastructural machinery to design programmes with sensitivity to specific problems.

There may however be other cases where negative attitudes towards women's welfare spring from conventions which are too deeply interwoven with several structural aspects of households in that society. They cannot therefore be dealt with in isolation. Women's access to higher education for career building provides a good instance of such a multi-faceted problem. In societies where marriages are universal and patrilocal (at least to the extent that ideologically, after marriage, women's loyalties are alienated from their natal families), girls' parents are unlikely to take pains to train them for career building. It is also customary in these societies to project the husband as the bread winner; so it is considered prestigious to have a

non-working wife. In the absence of proper training, women's earnings in whatever jobs they can get are unlikely to provide instances where the wife's earnings are sufficiently tempting to start altering these traditional beliefs. So there is a self-sustaining vicious circle where women continue to be denied training and therefore fail to make lucrative careers. They therefore continue to be regarded as secondary workers inferior to men. As bread winners, the latter can dictate conditions about women's qualifications.

In such a situation, a break can come only if women themselves insist on career building. But for that they have also to start questioning the need for early and universal marriages and the convention that after marriage they totally belong to the husband's household. Altering household attitudes towards women is fraught with difficulties because they are a part of an edifice of cultural, social and economic practices as well as myths, images and traditions. There is no real substitute for continuous media propaganda for consciousness raising but the process is likely to be slow and time consuming.

Imperatives of households

In an earlier section it was pointed out that, apart from its universal nurturing role, housework in less developed countries plays a crucial role of supplementing household resources to arrive at a viable level of living even for the poor. Preliminary findings of an ongoing set of studies[10] on household strategies in several Asian countries appear to stress the fact that women's housework has proved to be the most flexible and sensitive of instruments for coping with problems of survival of the poor in fast changing economies.

A major imperative for households in subordinating their woman folk is to develop this flexible instrument. This way, they can harness women's energies and labour to expand the household's horizons of comfort and well being. An ideology promoting the image of a "non-working" housewife ensures that the process is without conflict or need for constant use of force. In most societies, housework has therefore got identified with women's existence and confined entirely to the private sphere.

That these imperatives will be with us for some time to come is clear. Given the large number of poor people it serves and the complex set of

tasks included in it, housework obviously cannot be fully substituted by outside supplies. What can be done however is to reduce its physical load. Poor women use up inordinate amount of energy in routine work because of the low productivity of their traditional tools and techniques. There are many instances where women's traditional tasks have been converted to modern technologies but in that case, the work becomes commercialized and the occupation passes from women to men. For the work that continues with women, there have been few technical innovations to reduce its physical drudgery. The women themselves lack not only the capital or the know-how but also the information of what is being tried elsewhere. Their isolated and desperate life styles deny them any hope of acquiring it.

On the other hand, high level efforts to devise alternative tools and technologies such as fuel efficient stoves or biogas for poor women have not been very successful. Their reach has been limited and in many instances, they were later rejected because they did not meet the requirements of people for whom they were meant. So it is essential to develop channels for a two-way passage of information. That alone will ensure that new technologies are devised with local needs and constraints in mind and then are quickly communicated to potential users. In other words, it is not enough to formulate some schemes for technological changes. It is also necessary that the concerned women themselves feel the need and the possibility of change and put forward a demand for it; officials and researchers in their turn have also to be motivated to act on their suggestions.

Women's organizations

For achieving this, a machinery is needed through which poor women everywhere can build up their own organizations. Experience from South Asia suggests that outside intervention is initially necessary for poor women to build up the morale for identifying their needs and then to seek redress for them. In some cases, this role has been played by political party workers, non-government welfare agencies, or by individual social workers. But on the whole, the challenge is too vast to be left to such fragmentary initiatives. The Report of the Commission on Self-Employed Women appointed by the Government of India has therefore recommended that

governments should themselves build up a network of village level women workers whose main function would be to get local women to form organizations for consciousness raising and awareness. These organizations will be the channels through which women will establish communication with the world outside their households (Government of India, 1988).

Questioning sexual division of labour

It is also through such organizations that women can raise their voices to question why the entire load of housework should be their responsibility and why they or their children have to sacrifice most of their time and energies for these purposes.

Questioning the existing patterns of the sexual division of labour is becoming increasingly important for women everywhere. It was earlier noted that practices like dowry and discrimination against girl children can be linked with the denial to women of equal opportunities for economic betterment through their own work. With greater development, this deprivation is likely to become increasingly more irksome. More and more opportunities for earning better incomes would be created, but women will not have the required skills or sufficient experience to compete for them with men unless the barriers imposed on them by gender specific roles are broken.

Individual women as well as women's organizations must take up this issue seriously. However, public agencies also have a role to play. They can start schemes whereby women are specifically taught non-traditional skills and then helped to practice them successfully. Such demonstrations may break the deep seated belief in each society about what women can and cannot do.

Imperatives of policy

So far, various desirable measures which can contribute to women's integration in development have been suggested. However, if our commitment to this aim is genuine, then we must take a much stronger position on certain issues. The data presented earlier has shown that for a very large number of women of this region, development so far has not

provided even the minimum requirements of human life. And, if there is no immediate public action on their behalf, then they are very likely to continue to be used as beasts of burden without any hope. Abject poverty is degrading to both men and women; but the logic of development so far in these societies suggests that for the former, there is at least some hope.

To correct this situation, concerned governments must accept certain policy objectives as basic social values independent of their likely costs and benefits however they may be measured. Of these, the most important is a minimal level of education for all girls and women. So far, households in their own logic, have weighed their options and often deliberately discriminated on grounds of gender in this matter. Public policy makers have professed their support to it on various grounds; that education makes women better mothers or induces them to have fewer children; that women are likely to be more productive as workers, more conscientious of hygiene and health etc. But in most cases, public policy makers have confined themselves to providing facilities for women's education; they have made little or no efforts to identify and correct all the genuine difficulties constraining the process. Nor have they questioned the authority of households to take these unilateral decisions.

What is necessary is an absolute and unquestioned commitment to ensure that all women and girls will be given at least a minimum of education in the near future and any contingency that obstructs this will be dealt with on an emergency basis.

Provision of water and fuel

Even with greater development, there are some parts of housework that a section of women would want to continue to do either as an expression of their love and commitment to the family or as an outlet for their talents and creativity. But the work of procuring water and fuel for household use are tasks that all women would readily relinquish if any options are available. They create an undeniable bind which in the absence of corrective public policies is likely to get more and more demanding for an increasing section of population. If the process of development brings with it this possibility, then its whole *raison d'etre* becomes questionable to a civilized society. A mindless struggle for several hours a day to obtain

something that a household must have to survive is something that cannot be a part of a design for development. Provision for minimum wants of all is accepted as a basic social value by most societies. In the same way they must also accept the need to provide for these two wants viz. water and fuel to all households wherever and however they may be situated.

NOTES

1. Most major data collecting agencies now recognize the need to separately present data relating to women's experience of development. *World Development Report* (World Bank, 1988 and 1989c), have both included a special table on indicators relating to women's position. International agencies like ILO and ESCAP have also commissioned several studies in this field. These are chiefly the sources used here.

2. In a study shortly to be published entitled *Factors Contributing to Interregional Differences in Women's Position in India*, I have shown that in Punjab region where there is a history of such a bias against girl children, a fall in recent years in the infant mortality rate from 140 to 60 did not lead to a change in the ratio of male to female death rates in the overall age group 0-4 years from its earlier level of about 87.

3. World Bank, *World Development Report 1989*, (New York, Oxford University Press, 1989), table 32. The Report cautions that in many cases the figures refer only to births in public hospitals and are likely to be gross underestimates.

4. Sources: x_1 = UNESCO, *Statistical Year Book 1988*, table 1.3.
x_2 = World Bank, *World Development Report 1989*, table 32.
x_3 = United Nations, *Demographic Year Book 1982*, table 25.
x_4 = United Nations, Department of International Economic and Social Affairs, *Compendium of Human Settlement Statistics 1983*, table 7.

5. Quoted in Ogawa (1987).

6. Although subsistence activities, particularly in agriculture are technically considered to be socially productive and therefore outside housework, there is often some overlap between the two. In many cases, if the operations are done by women there is a greater chance of their being lumped with housework.

7. "Water Torture" in Centre for Science and Environment, 1985, p. 149.

8. It is important to remember that most rural studies have not been able to distinguish between subsistence production and household work.

9. This comes out of some facts noted earlier such as increasing female infanticide in China in recent years. Professor Amartya Sen has also noted in several places, including in his lecture at the Giovanni Agnelli Prize giving ceremony in Turin (5 March 1990), that "the reforms of 1979 have on the one hand, brought about a major increase in agricultural productivity, but on the other led to a decline of the extensive system of public health care. Just when food and agricultural output per head has jumped up in the early eighties, the mortality rates of China have also gone up".

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III. INTEGRATION OF WOMEN'S CONCERNS INTO DEVELOPMENT PLANNING: MARKET INTERVENTIONS

Frances Perkins*

A. Review of research and empirical data in Asia and the Pacific

1. Trade policies and the economic participation of women

In the period since the Second World War, but more particularly since the mid-1960s and early 1970s, there has been a marked divergence in the trade policies pursued by countries in the Asian and Pacific region. The newly industrializing economies (NIEs) of East and South-East Asia, the Republic of Korea, Hong Kong, Taiwan Province of China and Singapore, while starting in the main from very low per capita income levels in the 1950s have pursued export oriented, open market economic policies and experienced rapid growth of industrial employment and living standards. In the 1970s, several countries of the ASEAN[1] grouping, notably Singapore, Malaysia and Thailand increasingly adopted similar policy mixes, though their factor market and trade regime policies have been somewhat less flexible and open than those of the NIEs. Nevertheless, they have been the second most successful group of developing countries after the NIEs. In recent years Indonesia has made considerable progress in opening its economy and has experienced more rapid income growth as a consequence.

The countries of South Asia, the Philippines and some Pacific countries have adopted and maintained more inward looking, import substitution policies, as well as a range of domestic policies which have inhibited factor market flexibility and in some cases, macroeconomic stability. In these countries the growth of real per capita gross national product (GNP) has been much slower (Naya, 1989).

Table 3.1 indicates the rapid rates of per capita income growth achieved in the NIEs and to a lesser extent the ASEAN countries compared to the South Asian countries. In table 3.2, the export-orientation of the

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Table 3.1 Average annual GDP and GNP per capita growth rates in selected countries, 1965-1987

(Percentage)

Country or area	Average annual GDP growth 1980-87	Average annual per capita GNP growth 1965-87	GNP per capita 1987-88 US$
NIEs			
Hong Kong[ab]	5.8	6.2	8,260
Republic of Korea	8.6	6.4	4,045
Singapore[a]	5.5	7.2	8,870
Taiwan Province of China[b]	8.9	6.7	6,094
ASEAN			
Indonesia	3.6	4.5	450
Malaysia	4.5	4.1	2,092
Philippines	-0.5	1.7	546
Thailand	5.6	3.9	965
South Asia			
Bangladesh	3.8	0.3	160
India	4.6	1.8	300
Myanmar[c]	4.9	2.3	200
Nepal	4.7	0.5	160
Pakistan	6.6	2.5	350
Sri Lanka	4.6	3.0	400
China	10.4	5.2	320
Industrialized			
Australia	3.2	1.8	12,850
Japan	3.8	4.2	15,030
New Zealand	2.9	0.9	7,750
World	2.9	1.5	3,010
Non-oil developing	4.0	2.7	700
Africa	0.4	0.6	330
Western hemisphere	1.4	2.1	1,790

Table 3.1 *(continued)*

Sources: World Bank, *World Development Report 1989*, (Washington, D.C.: World Bank, 1989); Australian National University, National Centre for Development Studies, *Asia Pacific Profiles*, April 1990, (Canberra: Australian National University, 1990).

[a] In the *World Development Report 1989*, Hong Kong and Singapore have been shifted from the NIEs to the high income country group.
[b] Data is for 1989-1990.
[c] Data is for 1986.

same group of countries is compared. There is a clear correlation between the rate of growth of GNP per capita and the outward orientation of the economies concerned.

Using the data in these tables, the simple Spearman rank correlation coefficient between the average rate of gross domestic product (GDP) growth during 1970-1987 and the share of exports in GNP in 1982 was found to be 0.72 for the Asian and Pacific countries.

A recent detailed study of the relationship between economic openness, outward orientation, trade liberalization and economic performance in developing countries found that there was a significant negative correlation between the degree of government intervention in the trade regime and the rate of economic growth in developing countries (Edwards, 1989). Many other previous studies have also found positive correlations between the rate of economic growth and the rate of growth of trade or exports as a percentage of GDP (Balassa, 1971; Krueger, 1978; Bhagwati, 1986; Tyler, 1981; Feder, 1983).

The relationship between trade regime, domestic macroeconomic policy, factor and goods market (microeconomic) policy and economic performance is well documented (see for instance Hughes, 1989). The question which this section of the paper explores is whether there is also a relationship between the adoption of such neutral trade regimes (which enable these economies to be outward orientated), supporting domestic policies and an improvement in the economic position of women in such countries.

Table 3.2 Exports and imports of goods and services as per cent of GNP in selected countries, 1970-1971 and 1982-1983

Country or area	Exports		Imports	
	1970-71	1982-83	1970-71	1982-83
NIEs				
Hong Kong	68.9[a]	76.1[a]	80.5[a]	84.1[a]
Republic of Korea	15.0	42.0	25.3	45.8
Singapore	79.9	138.3	127.8	182.7
Taiwan Province of China	32.6	48.9	31.3	40.5
ASEAN				
Indonesia	13.9	34.5	16.5	26.4
Malaysia	41.7	49.8	35.7	48.8
Philippines	19.0	18.2	19.5	24.9
Thailand	17.0	17.8	21.0	25.2
South Asia				
Bangladesh	4.9[b]	4.7	8.2[b]	12.7
India	4.3	6.8[c]	4.8	10.4[c]
Myanmar	5.9	6.8	8.4	13.0
Nepal	...	...	...	...
Pakistan	7.6	9.8	10.4	20.3
Sri Lanka	20.9	30.4[d]	22.9	48.4[d]
Japan	11.8	16.3	10.0	14.9
United States	5.3	8.1	5.6	9.4

Source: S. Naya, "The role of trade policies in the industrialization of rapidly growing Asian economies", in H. Hughes (ed.), *Achieving Industrialization in Asia*, (Cambridge: Cambridge University Press, 1989), table 3.2, p. 66.

[a] Per cent of GDP.
[b] 1973-1974.
[c] 1980-1981.
[d] 1981-1982.

The possible reasons for such a connection may include the following:

(a) As it has been shown that growth is more rapid in such countries, it could be expected that a rising proportion of all population groups, including women, will be drawn into modern sector activities; and

(b) Outward orientated economies are able (even forced) to make better use of all their resources, human and physical as they are exposed to the forces of international competition, and produce in line with their comparative advantage. If women have been an under-utilized, and an under-valued, resource in the past (at least in the modern sector) then exposure of a country to international competition may well result in the more intensive utilization of women, and a rise in female participation rates over and above the growth of male employment.

The results of a cross country analysis carried out in 1989 (Shultz, 1989) for both developed and developing countries indicate that a 1 percentage point rise in GNP is associated with a 0.147 percentage point increase in male employment and a 0.154 percentage point increase in female employment (table 3.3). The same study undertook a time series analysis within countries and found that a 1 percentage point rise in GNP is associated with a 0.19 percentage point increase in male employment and a 0.27 percentage point increase in female employment. The study identified the rapid growth in the output of labour intensive light manufactures, major employers of female workers, as the main reason for the more rapid growth in female employment.

As lack of intervention in the trade regime and the level of exports in total GDP are positively related to the rate of economic growth, and the growth of female work force participation is also positively related to economic growth, then it is evident that female participation and the openness of the trade regime will also be positively correlated. The question is whether this is due only to the positive correlation of both factors to GDP growth rates, or whether there are direct causal links between the two.

Industrial employment growth has been one of the most dynamic areas of growth in female employment in the faster growing developing countries. In these developing countries the proportion of women in the industrial labour force rose from 21 per cent in 1960 to 26.5 per cent in 1980, though the overall share of women in the total labour force stayed

Table 3.3 Impact on female wage employment of rise in GNP by sector

Sector		Sample size	Men Intercept	Men Log GNP	Men R^2	Women Intercept	Women Log GNP	Women R^2
Agriculture	1	122	0.088	0.029	0.060	0.740	-0.081	0.146
			(1.45)	(2.77)		(7.09)	(4.53)	
	2	61		0.136	0.213		0.278	0.150
				(4.10)			(3.26)	
Mining	1	122	0.649	0.040	0.464	0.394	0.068	0.584
			(21.7)	(9.94)		(9.92)	(12.4)	
	2	61		0.025	0.021		0.062	0.073
				(1.10)			(2.07)	
Manufacturing	1	122	-0.153	0.131	0.868	-0.619	0.185	0.787
			(4.40)	(28.1)		(9.14)	(20.8)	
	2	61		0.105	0.335		0.035	0.100
				(5.50)			(2.54)	
Utilities	1	122	0.821	0.020	0.406	0.121	0.102	0.751
			(47.1)	(8.91)		(2.81)	(18.7)	
	2	61		0.072	0.110		0.192	0.075
				(2.67)			(2.16)	
Construction	1	22	0.457	0.046	0.206	0.387	0.054	0.280
			(7.27)	(5.58)		(6.18)	(6.82)	
	2	61		-0.033	0.033		-0.045	0.060
				(1.43)			(1.96)	

Table 3.3 (*continued*)

Sector		Sample size	Men Intercept	Men Log GNP	Men R^2	Women Intercept	Women Log GNP	Women R^2
Commerce	1	122	-0.653	0.165	0.878	-1.067	0.219	0.862
			(15.7)	(29.4)		(17.0)	(27.4)	
	2	61		0.120	0.422	-	0.127	0.310
				(6.62)			(5.19)	
Transportation	1	122	0.335	0.068	0.497	0.535	0.051	0.425
			(7.22)	(10.9)		(12.0)	(9.42)	
	2	61		0.016	0.014		0.003	0.001
				(0.91)			(0.23)	
Services	1	122	0.503	0.040	0.373	0.284	0.076	0.515
			(13.3)	(8.45)		(5.31)	(11.3)	
	2	61	-	0.122	0.194	-	0.117	0.143
				(3.80)			(3.16)	
Non-agriculture	1	122	0.060	0.097	0.859	-0.348	0.147	0.817
			(2.25)	(27.1)		(6.96)	(23.1)	
	2	61		0.076	0.282		0.105	0.174
				(4.85)			(3.55)	
Total	1	122	-0.439	0.147	0.873	-0.487	0.154	0.670
			(12.6)	(28.7)		(6.93)	(15.6)	
	2	61		0.188	0.511		0.272	0.276

Source: P. Schultz, *Women's Changing Participation in the Labour Force: A World Perspective*, Centre Discussion Paper No. 171, (New Haven, Conn.: Economic Growth Centre, Yale University, 1989).

Note: Regressions of the fraction of wage farmers on income: (i) combination of initial and final year cross section of countries; and (ii) annual rates of change within countries, by sector of employment and sex of worker.

constant at 32 per cent. In some rapidly industrializing countries and areas like Hong Kong, the Republic of Korea, Thailand and Singapore, the share of women in the industrial work force is more than 40 per cent, while in Hong Kong and Taiwan Province of China it is approximately 50 per cent (Joekes, 1987).

Joekes maintains that the increasing importance of women in the industrial labour force is systematically related to international factors in two ways. The first is that the rate of mobilization of female labour into the work force has been fastest where the rate of growth of total industrial output and employment has been most rapid. In the period since 1960, the most rapid industrial growth has occurred in countries whose industrial sectors have been most integrated into the world economy and hence have expanded their exports fastest.

It follows that with this three way association among rate of industrial growth, export orientation, and increasing female employment, that the latter two factors have been correlated with each other as well as with industrial growth *per se*.

But there is also a direct link. The sexual division of labour in industry takes a very pronounced form in industry in terms of the distribution of male and female workers by industrial branch. Women are typically concentrated in branches making light industrial consumer goods by relatively labour intensive techniques. (In many countries, even industries of this kind do not use female labour; however, the reverse situation of women employed in heavy, capital intensive production is never found). These light industries are mostly of the traditional kind, but they have a new strategic value to developing countries in the modern world economy. What this means is that exports of manufactures from developing countries have been made up in the main of the kinds of goods normally produced by female labour; industrialization in the post Second World War period has been as much *female* led as *export* led. The very rapid growth of manufactured exports from developing countries has therefore led to a specific demand for female labour and a relatively fast growth of female employment in industry (Joekes, 1987)

Table 3.4 shows the results of an analysis undertaken, for this study, of the impact of the trade regime adopted by fifteen ESCAP member countries[2] and their level of female participation. The regression results

reveal that a 1 per cent increase in the ratio of exports to GNP (a proxy for the extent of export orientation of the country) is associated with a 0.2 per cent increase in female participation rates in the region. Also, a 1 per cent increase in the annual growth of GNP during 1970-1987 is associated with a 1.96 per cent increase in female participation rates in non-agricultural sectors in the region. On the other hand, the relationship with a cultural dummy, designed to capture the impact of religious and social attitudes towards women in South Asia, was not found to be significant. The regressions were derived using ordinary least squares (OLS).

There are of course many supply side factors which could also be expected to influence the extent of female participation in the work force of a country. A recent attempt was made to capture the impact of both demand and supply side influences on women's participation in the non-agricultural and manufacturing sectors by regressing cross country data from countries in the Asian and Pacific region on a range of potential explanatory variables (Khoo, 1987). The study found that the percentage of women in the population aged 20-24 who had never been married and the percentage of women aged 15-29 in the total population were significant in explaining female participation in the modern sector of Asian and Pacific economies (table 3.5).

Unlike the results shown in table 3.4, the Khoo study found that regional dummies introduced for South Asia and East Asia in an attempt to capture the effects of socio-cultural factors on female participation were significant. Surprisingly, the study did not find that educational attainment of women (at primary, secondary and tertiary level) had a statistically significant impact on their participation rates in non-agricultural sector. In the same paper, however, Khoo measured simple correlation coefficients between a range of variables and found that there was a positive correlation between educational attainment (particularly secondary education) and female participation rates (ranging from 0.26 for primary to 0.37 for tertiary education).

More importantly for the current study, like the regression results given in table 3.4, the Khoo analysis found that one of the most significant factors in explaining female participation rates was the rate of growth of GDP. A 1 per cent increase in per capita GDP was found to be associated with a 2.7 per cent increase in female participation in the manufacturing

Table 3.4 Linear models of female participation in the non-agricultural sectors, Asia-Pacific region

Explanatory variable	Female participation in non-agricultural sectors		
	(1)	(2)	(3)
XGNP86	0.198	0.182	0.167
	(0.049)	(0.050)	(0.057)
DGDP	1.962	1.577	2.270
	(0.445)	(0.538)	(1.260)
CULT		5.271	4.833
		(4.315)	(4.501)
Intercept			-3.817
			(6.231)
Adjusted R2	0.805	0.813	0.801
DW statistic	2.39	2.51	2.53
F statistic	54.585	29.159	18.460

Sources: S-E. Khoo, "Development and women's participation in the modern economy: Asia and the Pacific" in United Nations, ESCAP, *Women's Economic Participation in Asia and the Pacific*, (Bangkok: United Nations, 1987), (ST/ESCAP/510); World Bank, *World Development Report 1989*, (Washington, D.C.: World Bank, 1989).

Notes: Rates of change in female participation for a 1 per cent change in the explanatory variables.
Figures in brackets are standard errors of the coefficients.
XGNP86 = ratio of the 16 countries exports to GNP in 1986.
DGDP = the average rate of growth of GDP 1970-1987.
CULT = dummy representing cultural differences between countries in the region.

Table 3.5 Semi-log models of women's participation in the modern economy, Asia-Pacific region

Explanatory variable	Dependent variables: PRNA				PRMF			
Log PGDP	9.5924[a]	7.2323[b]	7.2024[b]	7.2789[b]	2.5620[b]	2.8707[b]	2.0368[b]	2.7398[b]
	(0.7565)	(0.8582)	(0.7742)	(0.8924)	(0.6475)	(0.7845)	(0.5782)	(0.6689)
Log SEC		-2.0191		-1.9094		-3.0386[a]	-2.2278[a]	
		(1.3322)		(1.3936)		(1.2349)		(1.0539)
Log NM2		7.6603[b]		7.8957[b]		5.5367[b]		2.8409
		(1.9280)		(2.7130)		(1.8170)		(2.0986)
D1			-7.7571[a]	2.1067			-0.1911	0.9032
			(2.9450)	(4.1722)			(2.4173)	(3.0885)
D2			3.8333	1.0588			7.3709[b]	6.5457[b]
			(2.1172)	(2.2429)			(1.5282)	(1.6274)
AGE					0.6985[a]	0.4019	0.5430[a]	0.3902
					(0.2936)	(0.2818)	(0.2311)	(0.2391)
Intercept	-33.1528[b]	-45.2920	-23.8217[b]	-47.5032[b]	-28.0290[b]	-32.9830	-22.9529[b]	-26.8710[b]
	(5.1342)	(6.0048)	(5.5550)	(9.6501)	(8.1494)	(7.5644)	(6.7438)	(7.8223)
Adj $R.^2$	0.7574	0.8278	0.8144	0.8200	0.4068	0.5152	0.6395	0.6649

Sources: S-E Khoo, "Development and women's participation in the modern economy: Asia and the Pacific" in United Nations, ESCAP, *Women's Economic Participation in Asia and the Pacific*, (Bangkok: United Nations, 1987), (ST/ESCAP/510); World Bank, *World Development Report 1989*, (Washington, D.C.: World Bank, 1989).

Notes: PGDP = per capita GDP
PRNA = female participation rate in non-agricultural sector
PRMF = female participation rate in manufacturing sector
SEC = per cent of women with at least secondary education
NM2 = per cent of never married women 20-24
AGE = per cent of women aged 15-29
D1 = dummy for countries in South Asian region
D2 = dummy for countries in East Asian region
[a] 5 per cent level of significance
[b] 1 per cent level of significance
Figures in brackets refer to standard errors of the regression coefficients.

sector and a 7.2 per cent increase in female participation in the non-agricultural sectors.

Therefore, it does appear that the adoption of neutral trade regimes with no anti-trade bias in the region has not only facilitated more rapid economic growth but also promoted higher female participation in the development process and the benefits derived from it. In the following section, detailed country analysis is carried out to examine this relationship more closely.

2. Macroeconomic policies

Another area which has been very little researched is the effect of macroeconomic policies on the participation of women in the development process, and the benefits they derive from it. Macroeconomic policies include fiscal and monetary policies employed by governments to encourage growth and employment and to reduce inflation, and domestic and international debt. Impact at several levels could be expected. At the broadest level, if a country operates a stable macroeconomic policy regime, this may be expected to facilitate investment and economic growth. This proposition is tested below. As shown in the preceding section, regression results for the region indicate that higher economic growth rates could be expected to be associated with higher rates of female participation.

At the level of individual macro policy settings, choices of different fiscal and monetary policy mixes could be expected to have varying impacts on particular functional groups in an economy (workers, profit earners, savers and investors) as well as on different income groups (Adelman and Robinson, 1978 and 1988).

The distributional impact of fiscal policies will be determined by the progressiveness of the taxation system, as well as by the pattern of government consumption and investment spending. Hence, a quite restrictive fiscal policy could well be compatible with redistributions of income which promote equity, if the taxation system is strongly progressive. This impact will be accentuated if government consumption expenditure is targeted to transfers to the poor, and investment expenditure is aimed at providing social and economic infrastructure for low income regions and groups. Hence, the negative redistributive impact of fiscal policy tightening

could be substantially reduced or even completely avoided if any increase in the taxation burden is levied on the rich and any reduction in government consumption or investment is suffered by more wealthy regions and groups rather than by transfers and programs for the poor.

In the case of monetary policy, tightening of policy settings will tend to raise interest rates for both borrowers and lenders. Since home ownership and the holding of mortgages is probably confined to higher income groups in most developing countries, with the possible exception of the NIEs, the main impact of high interest rates on lower income groups would be via rental costs and borrowing costs for small entrepreneurs. However, many low income business borrowers are likely to be outside the formal financial market, over which monetary authorities may have no control. These borrowers are more likely to use money lenders and other informal sources of borrowings. Depending on the demand and supply situation for rental accommodation, higher interest rates may result in a rise in rental costs. However, in general, rising interest rates are likely to have direct adverse effects on high and middle income home buyers and business groups more seriously than on low income renters and employees, at least in the short term.

To the extent that tighter fiscal and monetary policies slow private sector economic activity and reduce the rate of growth of output, profits and employment, then both wage earners and profit earners could expect to be adversely affected. However, macro policies should aim at preventing excess demand but maintaining full employment. Furthermore, if the alternative to tighter macro policy settings is higher inflation generated by excess demand, then such inflation may also harm low income groups. This impact will be particularly serious in the case of low income groups on fixed incomes, and those with little industrial muscle, who are incapable of maintaining their real incomes in periods of inflation. The latter group is quite likely to include women workers, who are generally in an industrially weaker position than men workers.

Hence there is no *a priori* reason why increased fiscal stringency will adversely affect the poor, via the direct impact of changes in the incidence of taxation and government consumption and investment expenditure; nor in many cases, the poor will suffer an impact due to higher interest rates. It is also quite likely that many low income groups and those with less

political and industrial strength, including women, may suffer most during times of high inflation due to lax macroeconomic policy settings.

Finally, stable macroeconomic policies are likely to encourage investor confidence and thus to contribute to economic growth which, as was shown previously, will benefit women workers at least as much, if not more than men. Table 3.6 gives correlation coefficient estimates of the impact of price inflation on savings, investment and growth rates in Asian and Pacific countries in the past two decades. They indicate a strong negative correlation between inflation and growth of GDP (-0.56), GDP per capita (-0.54), savings (-0.52) and investment (-0.53) over the period 1980-1986 in Asian and Pacific countries. They also indicate a positive correlation between savings and growth of GDP per capita (0.80) and between investment levels and the growth of GDP (0.83). It is interesting that while during the period 1965-1980, inflation appears to have had very little correlation with growth performance, during the 1980s inflation had a strong negative correlation with growth.

It is important to ensure that imprudent macroeconomic or trade regime management and foreign borrowing policies do not result in a situation where draconian fiscal and monetary policy settings are necessary to restore internal or external balance. These may well result in recession and have a serious negative impact on wage earners, farmers and other low income groups, as well as on government investment programs designed to assist them and to encourage overall development. The problems and possibilities of implementing macroeconomic adjustment policies without harming low income and disadvantaged groups is discussed in a section on structural adjustment policies.

This analysis and the Khoo study, which both made use of broad cross country data, were interesting in that they highlighted the importance of macroeconomic and overall economic development policies in raising the participation rates of women in the modern sector. However, because of the very different development experiences of Asian and Pacific member countries a more detailed examination of a sample of countries from each of the major country groupings would be useful to obtain insight into the types of trade, industry and macroeconomic policies which are likely to be of most benefit to women in the region.

Table 3.6 Correlation coefficients of inflation, investment, savings and economic growth, Asia-Pacific region, 1965-1986

	Growth per capita GDP 1965-86	Inflation per annum 1965-80	Inflation per annum 1980-86	Invest-ment growth 1980-86	Savings/ GDP 1986
Growth per capita GDP 1965-86	1.0	-0.05	-0.54	0.32	0.80
Inflation per annum 1965-80	-0.05	1.0	0.35	-0.09	-0.21
Inflation per annum 1980-86	-0.54	0.35	1.0	-0.53	-0.52
Investment growth 1980-86	0.32	-0.09	-0.53	1.0	0.33
Growth GDP per annum 1980-86	0.52	-0.29	-0.56	0.83	0.32

Source: World Bank, *World Development Report 1989*, (Washington, D.C.: World Bank, 1989).

The newly industrializing economies

Hong Kong and Singapore

Hong Kong and Singapore have operated two of the freest trade regimes in the region; virtually free trade systems. Their exports grew at an average annual rate of 20 per cent and 30 per cent per annum respectively over the period 1970-1980, and returned to about 20 per cent growth per annum after the 1983 recession. Exports represented 124 per cent and 138 per cent of Hong Kong's and Singapore's GNP respectively in 1987 and 1986 (World Bank, 1989).

Singapore has always pursued conservative macroeconomic polices, emphasizing low inflation, and this commitment has increased in the 1980s. Its average inflation rate dropped from 4.7 per cent during 1965-1980 to 1.9 per cent between 1980 and 1986. The inflation rate in Hong Kong also fell, from 8.1 per cent to 6.9 per cent, over the same period. Hong Kong's

macro policy task has been complicated by currency fluctuations due to the political uncertainty surrounding its future.

Per capita GNP for both Hong Kong and Singapore are among the highest in the NIEs of the region; US$8070 and US$7940 per capita respectively in 1987, and has been growing at a real annual rate of 6.2 per cent and 7.6 per cent per annum since 1965. Real wage growth has been about 4 to 5 per cent per annum in the two countries. Thus both countries have operated highly successful macroeconomic policies, delivering high economic growth and a low level of inflation. Government intervention in factor, product and foreign exchange markets has been successively reduced, enabling the resulting increased efficiency in the allocation of resources to provide a further source of economic growth (Kreuger, 1989).

Female participation rates in the non-agricultural sectors of Hong Kong and Singapore, at 49 per cent and 48 per cent respectively (in 1983) were also the highest in the Asian and Pacific region, including the developed member countries. Table 3.7 shows the rapid rise of female participation in Hong Kong between 1961 and 1981. In both countries a large proportion of female employment is in the manufacturing sector; 52 per cent (1981) in Hong Kong and 38.5 per cent (1980) in Singapore. In these countries female to male earnings ratios are also quite high; 74 per cent (1981) in Hong Kong and 62 per cent (1983) in Singapore. This compared favourably to the earnings ratios of developed countries in the region like Australia and New Zealand which during that period were 73 per cent and 70 per cent respectively. The earnings ratio for Japan was only 53 per cent at that time. In both Hong Kong and Singapore there is 100 per cent female enrolment in primary school, and 72 to 73 per cent enrolment in secondary school. Female life expectancy is well above men's at 79 and 76 years respectively in Hong Kong and Singapore (compared to only 73 and 70 for men).

Republic of Korea

After the Korean War, the Republic of Korea initially pursued an import-substitution policy for consumer goods, by providing high levels of protection and preferential allocations of subsidized credit to these activities. However, this policy eventually led to stagnation, as economic growth was limited by the size of the domestic market. A coup in 1961 resulted in a

Table 3.7 Labour force trends, Hong Kong, 1961-1981

Year	Total population (1000) (A)	Economically active population: Total (1000) (B)	Employed (1000) (C)	Employed (%) (D)	Unemployed (1000) (E)	Unemployed (%) (F)	Non-agricultural labour force (1000) (G)	Non-agricultural labour force (%) (H)
Female								
1961	908.9	334.7	324.3	35.7	10.4	1.1	295.9	32.6
1971	1248.2	534.5	522.6	41.9	9.9	1.0	501.3	40.2
1981	1787.1	902.4	843.1	47.2	59.3	3.3	827.2	46.3
Male								
1961	943.7	852.9	862.2	87.6	26.7	2.8	772.8	81.9
1971	1280.6	1084.3	1062.5	83.0	21.8	1.7	1021.5	79.8
1981	1961.8	1617.5	1531.9	78.1	85.6	4.4	1500.8	76.5

Source: H. Cho, "Women's labour force participation and their status in the economy: Republic of Korea and Hong Kong" in United Nations, ESCAP, *Women's Economic Participation in Asia and the Pacific*, (Bangkok: United Nations, 1987), (ST/ESCAP/510), table 8.2, p.227.

Notes: All statistics refer to women and men aged 15 and over. (F) = Unemployment = (E)/(A)
(D) = Labour force participation rate = (C)/(A) (H) = Labour force participation rate in non-agricultural sectors = (G)/(A)

change in policy towards export promotion. The Republic of Korea supported the export sector by export subsidies, duty drawbacks for intermediate and capital goods required by the export sector, provision of automatic foreign exchange allocations for such purchases, and preferential allocations of low interest credit to export orientated manufacturers (Kim, 1989). These policies helped offset the anti-trade bias of earlier policies.

In the 1970s, the policy shifted to include support for capital and technology intensive intermediate and capital goods industries which supplied inputs to export industries. The massive growth of chemical and other heavy industries which were supported by this government intervention resulted in a misallocation of resources and much capacity lay idle. As a result, foreign debt levels became extremely high. It was therefore necessary to introduce stabilization and liberalization policies in 1980 to renew economic growth. These policy initiatives involved the removal of government subsidies and protection which resulted in a spectacular economic boom, while maintaining price stability and achieving a balance of payments surplus (Kim, 1989). The nature of this structural adjustment package is discussed in more detail in the section on structural adjustment policies.

Hence since the 1960s the economy of the Republic of Korea has relied strongly on exports as an engine of economic growth, with their value increasing at an annual rate of 26.4 per cent per annum between 1960 and 1982. Manufactured exports grew at an even faster annual rate of 38.3 per cent. In 1987, the bulk of these exports were textiles and clothing (25 per cent), light manufactures (59 per cent) and transport and machinery (33 per cent) (World Bank, 1989). By 1987, exports represented 45 per cent of the GNP of the Republic of Korea.

During the 1960s and 1970s the Republic of Korea experienced quite high levels of inflation (18.8 per cent per annum from 1965 to 1980). However, the Republic of Korea has given much more emphasis to macroeconomic stability in the 1980s and has reduced the level of inflation dramatically to 5.0 per cent per annum over the period 1980-1987. It has also increasingly deregulated its financial sector and reduced protection on imports over the past decade, although agricultural protection still needs to be addressed.

The Republic of Korea has also been one of the most rapidly growing NIEs in the region. The average real rate of growth of GDP in the Republic of Korea was 9.5 per cent per annum between 1965 and 1980 and 8.6 per cent between 1980 and 1987. A large proportion of this growth occurred in industrial output (16.5 per cent and 10.2 per cent respectively), which increased its share of GDP from 25 per cent to 43 per cent over the period 1965-1987 (World Bank, 1989).

Table 3.8 shows that the female labour force almost doubled between 1966 and 1980, and that female participation increased rapidly up to 1975 (45 per cent). However, the female participation dropped to 36.5 per cent in 1980, but the same drop was also experienced in the male participation rate (from 71.9 per cent to 65.8 per cent). This phenomenon can be explained partly by the impact of the 1980 economic recession but mainly by a fall in the participation rate in the agricultural sector, which was presumably due to the ageing of the rural population. The participation rate of women and men in the non-agricultural sector continued to rise steadily over the period 1960-1980, from 11.4 per cent to 19.4 per cent, and from 30 per cent to 44.2 per cent respectively.

Table 3.9 shows that in 1966 about 31 per cent of the female labour force in non-agricultural sectors was engaged as sales workers and 35 per cent as production workers. In 1980 the respective percentages were 12.8 and 37. Table 3.10 indicates that between 1961 and 1980, female employment in production work increased only 1.6 percentage points from 24.1 per cent to 25.7 per cent of all female employment in the non-agricultural sectors. The growth in female clerical employment was much more dramatic, rising from 10.9 per cent to 33.2 per cent of total female employment over the same period. Table 3.10 also shows that while female employment as a proportion of all occupations rose from 28.3 to 31.1 per cent over the period 1966 to 1980, this was mainly due to a rise in the proportion of females in total clerical employment, which increased from 10.9 per cent to 33.2 per cent, and the somewhat smaller rises in their participation in professional and service employment, both of which rose between 6 and 7 percentage points.

The main reason for this phenomenon appears to be the heavy emphasis given by government policy to supporting capital and technology intensive heavy industries like chemicals and shipbuilding, after the

Table 3.8 Labour force trends, Republic of Korea, 1966-1980

Year	Total population (1000) (A)	Economically active population: Total (1000) (B)	Employed (1000) (C)	Employed (%) (D)	Unemployed (1000) (E)	Unemployed (%) (F)	Non-agricultural labour force (1000) (G)	Non-agricultural labour force (%) (H)
Female								
1966	8,359.1	2,625.9	2,492.0	29.8	133.9	1.6	954.1	11.4
1970	9,266.3	3,554.6	3,502.1	37.8	52.5	0.6	1397.2	15.1
1975	10,866.2	5,072.6	4,892.5	45.0	180.1	1.7	2017.4	18.6
1980	12,552.0	4,949.2	4,579.7	36.5	369.5	2.9	2430.5	19.4
Male								
1966	8,116.4	4,884.4	5,354.6	66.0	529.8	6.5	2414.3	29.7
1970	8,927.7	6,677.1	6,488.5	72.7	188.6	2.1	3512.0	39.3
1975	10,604.7	7,972.3	7,628.0	71.9	344.3	3.3	4398.4	41.5
1980	12,209.3	8,605.7	8,030.7	65.8	575.0	4.7	5396.3	44.2

Source: H. Cho, "Women's labour force participation and their status in the economy: Republic of Korea and Hong Kong" in United Nations, ESCAP, *Women's Economic Participation in Asia and the Pacific*, (Bangkok: United Nations, 1987), (ST/ESCAP/510), table 8.1, p.226.

Notes: All statistics refer to women and men aged 15 and over. (F) = Unemployment rate = (E)/(A)
(D) = Labour force participation rate = (C)/(A) (H) = Labour force participation rate in non-agricultural sectors = (G)/(A)

Pronouncement on Heavy Chemical Industry in January 1973. These industries, and the infrastructural sectors required to support them, have not been large employers of female labour, except in the clerical areas (Lee, 1988). It is now widely recognized that this policy was a "disaster" which cost the Republic of Korea heavily (Krueger, 1989) and exposed it to a heavy international debt burden after the 1973 and 1979 oil crises.

The electronics industry was the one "strategic" industry which was a success story. However, this success could have been expected to occur in any case in the absence of explicit government support, as it occurred in other East and South-East Asian countries over the last decade. It has attracted large numbers of female workers. In 1960 the industry was very small, but by 1980 it employed 8.8 per cent of all female production workers. Along with textiles (26 per cent) and clothing (28 per cent) the electronics industry was one of the major employers of women industrial workers.

Table 3.9 Occupational composition of the labour force in non-agricultural sectors, Republic of Korea, 1966-1980

(Percentage)

	Male		Female	
Occupation	1966	1980	1966	1980
Professional	7.3	7.7	4.8	6.5
Managerial	2.8	2.3	0.1	0.1
Clerical	12.3	14.8	3.9	16.2
Sales	22.4	18.3	31.2	12.8
Service	11.8	8.1	24.9	18.4
Production	43.5	48.8	35.1	37.0
Total	100.0	100.0	100.0	100.0

Source: H. Cho, "Women's labour force participation and their status in the economy: Republic of Korea and Hong Kong" in United Nations, ESCAP, *Women's Economic Participation in Asia and the Pacific*, (Bangkok: United Nations, 1987), (ST/ESCAP/510), table 8.13, p.241.

Table 3.10 Proportion of females in the labour force by occupation, Republic of Korea, 1966-1980, Hong Kong, 1961-1981
(Percentage)

	Republic of Korea			Hong Kong		
Occupation	1966	1980	1966-80	1961	1981	1961-81
All occupations	28.3	31.1	2.8	27.7	35.5	7.8
Professional	20.4	27.8	7.4	37.4	37.7	0.3
Managerial	1.9	1.5	-0.4	6.8	13.9	7.1
Clerical	10.9	33.2	22.3	15.9	52.8	36.9
Sales	35.3	35.2	-0.1	17.7	27.3	9.6
Service	45.3	51.1	5.8	46.9	34.2	-12.7
Production	24.1	25.7	1.6	25.2	34.5	9.3

Source: H. Cho, "Women's labour force participation and their status in the economy: Republic of Korea and Hong Kong" in United Nations, ESCAP, *Women's Economic Participation in Asia and the Pacific*, (Bangkok: United Nations, 1987), (ST/ESCAP/510), table 8.11, p.238.

The rise in female participation rates in the non-agricultural sectors does not represent an end in itself, but only a means to assure increased income, status and sense of self worth for women. Other indicators of welfare are therefore important. Table 3.11 shows the rapid growth of female educational attainment between 1966 and 1980. By 1980, 32 per cent of all women had completed primary school, 45 per cent high school and another 5 per cent post-secondary education. This represented a major improvement over the 1966 situation, where the comparable percentages were only 42 per cent, 16 per cent and 1 per cent.

However, cultural prejudices have resulted in restrictive employment practices which continue to disadvantage women workers in the Republic of Korea. For example, women are often required to retire from their formal sector jobs when they marry, and are then forced to take lower paid and lower status jobs in the informal sector. In manufacturing there is also considerable occupational segregation, with lower skilled production jobs

being filled by women and supervisory positions by men. Even in the same jobs, equal pay is not given (Lee, 1988). Such policies resulted in female earnings being only 45 per cent of males in 1983, considerably lower than those of other NIEs. Disaggregation analysis showed that 73 per cent of this difference was due to different wage scales for the same occupations, while 28 per cent was due to the differing distribution of men and women workers among occupations (Cho, 1987).

Table 3.11 Educational composition of female population and non-agricultural labour force, Republic of Korea, 1966-1980, Hong Kong, 1961-1981

(Percentage)

Education	Population			Non-agricultural labour force		
Republic of Korea						
	1966	1980	1966-80	1966	1980	1966-80
None	39.7	17.9	-26.5	27.9	7.1	-5.5
Primary	42.3	32.4	12.6	48.7	34.1	25.4
Secondary	16.4	45.1	103.3	20.8	53.2	72.6
Post-secondary	1.6	4.6	10.6	2.6	5.7	7.5
Total	100.0	100.0	100.0	100.0	100.0	100.0
Hong Kong						
	1961	1981	1961-81	1961	1981	1966-81
None	48.2	25.5	2.0	41.8	17.3	3.3
Primary	34.8	31.4	27.9	41.0	32.9	28.4
Secondary	15.0	38.0	61.8	14.1	42.9	59.2
Post-secondary	2.0	5.1	8.3	3.1	6.9	9.1
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: H. Cho, "Women's labour force participation and their status in the economy: Republic of Korea and Hong Kong" in United Nations, ESCAP, *Women's Economic Participation in Asia and the Pacific*, (Bangkok: United Nations, 1987), (ST/ESCAP/510), table 8.6, p.233.

Nevertheless, real wages have increased more rapidly than in any other country in the region, at an annual rate of 9.5 per cent between 1973 and 1983. In a World Bank study of thirty-four countries, the Republic of Korea was ranked eighth in terms of the equality of its income distribution. Female life expectancy has also risen from 58 in 1965 to 73 in 1987, a decline of 59 per cent in the longevity shortfall and considerably higher than men's life expectancy (66 years in 1987) (World Bank, 1989).

The ASEAN countries

The South-East Asian countries of Malaysia, Thailand, Indonesia and the Philippines had a rather similar experience with industrialization based on import-substitution policies in the 1960s and early 1970s. Indonesia and the Philippines had the most heavily inward-oriented industrial structures, with high levels of protection and government intervention. Both currencies experienced periods of serious over-valuation, supported by import and capital export controls. Together with high protection, this resulted in an anti-export bias and balance of payments deficits in the Philippines. Indonesia was spared this by its oil exports in the 1970s.

However, in the 1970s, in the case of Malaysia and Thailand, and in the 1980s in the case of Indonesia, these countries reduced the anti-trade bias in their trade regimes and became increasingly export orientated. They were all heavily dependent on resource exports in the 1970s but the areas of most rapid growth have been manufactured exports, as can be seen from table 3.12. This has not only provided a dynamic source of growth for these countries but has also helped to insulate their balance of payments from wide swings in their terms of trade which they experienced as pure resource exporting countries. This in turn increased their capacity to operate stable macroeconomic policies which further enhanced their growth prospects.

Malaysia and Thailand

Malaysia also followed an import substitution strategy in this period but its average level of protection on manufactures was quite low and it employed few non-tariff barriers. Thailand's average tariff level was higher than Malaysia's but it also avoided encouraging widespread import substitution. In the 1970s Malaysia and Thailand tried to reduce the anti-

Table 3.12 Exports of ASEAN countries by principle commodity groups, 1970 and 1981
(Percentage)

	Indonesia		Malaysia		Philippines		Thailand		Total ASEAN	
	1970	1981	1970	1981	1970	1981	1970	1981	1970	1981
Primary commodities	98.6	96.8	92.8	80.0	89.5	55.4	89.5	71.6	91.6	83.8
Raw materials	79.0	91.7	80.2	63.1	49.5	21.2	39.0	17.6	66.2	64.8
Agricultural and food products	19.6	5.1	12.6	16.9	40.0	34.2	50.5	54.0	25.4	19.0
Manufactured exports[a]	1.2	2.9	6.3	19.5	6.4	22.8	5.2	24.8	4.9	12.8
	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
Resource-based manufactures[b]	...	1.1	2.6	2.3	4.4	4.3	2.1	5.1	2.3	2.4
	...	(37.0)	(40.5)	(11.8)	(68.8)	(18.9)	(40.4)	(20.0)	(46.9)	(18.8)
Misc. manufactures	...	0.1	0.3	0.5	0.6	2.9	0.4	1.7	0.3	0.8
	...	(3.4)	(4.8)	(2.6)	(9.3)	(12.7)	(7.7)	(6.9)	(6.1)	(6.2)
Textiles	0.2	0.2	0.4	1.2	0.5	1.2	1.2	4.9	0.5	1.3
	(16.7)	(6.9)	(6.3)	(6.1)	(7.8)	(5.2)	(23.1)	(19.8)	(10.2)	(10.2)
Clothing	...	0.4	0.3	1.4	...	6.1	0.1	4.9	0.1	2.0
	...	(13.8)	(4.7)	(1.4)	...	(26.8)	(1.9)	(19.8)	(2.0)	(15.6)

Table 3.12 (*continued*)

	Indonesia		Malaysia		Philippines		Thailand		Total ASEAN	
	1970	1981	1970	1981	1970	1981	1970	1981	1970	1981
Transport equipment	...	0.3	0.6	0.3	...	0.7	0.3	0.2	0.3	0.3
	...	(10.3)	(9.5)	(1.5)	...	(3.1)	(5.8)	(0.8)	(1.2)	(2.3)
Chemicals	0.5	0.3	0.7	0.7	0.5	1.8	0.4	0.8	0.6	0.7
	(41.7)	(10.3)	(11.1)	(3.6)	(7.8)	(7.9)	(7.7)	(3.2)	(12.2)	(5.5)
Electrical machinery	...	0.3	0.3	10.9	...	1.9	0.1	4.5	0.1	3.8
	...	(10.3)	(4.7)	(55.9)	...	(8.3)	(1.9)	(18.1)	(2.0)	(29.7)
Non-electrical machinery	0.3	0.1	0.7	1.0	0.1	0.2	0.2	0.4	0.4	0.4
	(25.0)	(3.4)	(11.1)	(5.1)	(1.6)	(0.9)	(3.8)	(1.6)	(1.6)	(3.1)
Precision instruments	...	...	0.1	0.3	...	0.5	0.2	0.5	...	0.2
	...	...	(1.6)	(1.5)	...	(2.2)	(3.8)	(2.0)	...	(1.6)
Total exports	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: S. Naya, "The role of trade policies in the industrialization of rapidly growing Asian economies", in H. Hughes (ed.), *Achieving Industrialization in East Asia*, (Cambridge: Cambridge University Press, 1988), table 3.7, p.77.

Notes: [a] Does not include SITC category 9 (commodities and transactions not classified elsewhere). Note also that the categories of manufactured exports do not add up to total manufactured exports since not all categories are listed.
[b] Numbers in brackets represent percentage of manufactured exports.

trade bias due to protection and made concerted attempts to restructure their industries more in line with their international comparative advantage. Between 1980 and 1987, exports of Malaysia and Thailand expanded at an annual rate of 10 per cent, reaching 64 per cent and 30 per cent of their respective GDPs. Average annual growth rates of real GNP per capita in Malaysia and Thailand were 4.1 per cent and 3.9 per cent respectively over the period 1965-1986, with GDP growing at 4.5 per cent and 5.6 per cent per annum between 1980 and 1986.

Thailand commenced its industrialization in the post Second World War period by establishing several large government-owned industries in cement, paper, tobacco, sugar and a variety of consumer goods. These were very inefficient due to poor management and corruption, and suffered large losses. There was a sharp change in policy in 1960, with the Government reducing its direct role in manufacturing and withdrawing to provide economic and social infrastructure (Akrasanee, 1989). Economic growth accelerated from an average annual rate of 5 per cent per annum in the 1950s to 8 per cent per annum in the 1960s. The bulk of this growth was in the manufacturing sector.

The increased emphasis on export promotion in the 1970s helped offset the anti-trade bias of protection policies, and along with liberalization in other areas of the economy has resulted in a rapid expansion of trade. However, protection for import substitution industries remains in place. Manufactured exports were not a significant proportion of total exports till the late 1970s, but by 1987 they constituted 63 per cent of total merchandise exports (Akrasanee, 1989).

The Malaysian economy has also undergone significant structural change since independence in 1958. As in the case of Thailand, Malaysia replaced its import substitution industrialization strategy with a more neutral trade regime in 1968. This course was chosen when it was obvious that the domestic market had been saturated long before industrial output had made any major contribution to employment generation. The generous investment incentives encouraged the adoption of capital intensive technologies which did little to absorb labour. Under the new policy regime, a range of incentives were introduced for exporters, including the double deduction of export promotion expenses, accelerated depreciation and export allowances.

However, it is likely that most of these policies did no more than off-set the anti-trade bias of remaining levels of protection.

The more neutral trade regime has had a dramatic impact on the Malaysian economy. Whereas industry's contribution to GDP had only risen from 11 per cent to 13 per cent between 1957 and 1968, it rose from 13 per cent to 23 per cent between 1968 and 1987. Exports accounted for 64 per cent of Malaysia's GNP in 1987. The composition of exports has also changed dramatically. The share of raw materials fell from 54 per cent in 1970 to 24 per cent in 1987, though in absolute terms these exports have almost quadrupled. The share of manufactured exports, on the other hand, increased from 28 per cent in 1970 to 42 per cent in 1987 (Ariff, 1989).

Both Malaysia and Thailand have operated very stable macro-economic policies, resulting in low inflation rates. The rate of inflation in Malaysia fell from 4.9 per cent to 1.1 per cent over the period 1965-1980 to 1980-1986. In Thailand too it declined from 6.8 per cent to 2.8 per cent over the same time span. Malaysia, and to a lesser extent Thailand, have both acted to reduce government intervention in financial, foreign exchange, labour and product markets in recent years, facilitating a more efficient allocation of resources domestically and between traded and non-traded sectors, although further reform would produce added benefits (Kreuger, 1989).

Female participation rates in the non-agricultural sector in Malaysia have risen strongly. The shift in the distribution of female employment shown in table 3.13, has meant that Malaysian non-agricultural female participation rates rose sharply between 1970 and 1980 even though total female work force participation rose only slightly, from 38.9 per cent to 40.2 per cent, over the same period (Chia, 1987). This shift from agricultural to non-agricultural employment was also evident, but slightly less pronounced, for male workers. The major areas of modern sector employment growth for women have been manufacturing, up from 8.5 per cent to 18 per cent of all female employment, commerce which rose from 5.8 per cent to 11.7 per cent and services which increased from 16.4 per cent to 21.8 per cent.

Available data on ratios of female to male earnings in Malaysia are not comprehensive. However, in the textile industry, female rates varied from 38 per cent to 99 per cent of male rates in various classifications, but appeared to average around 60 per cent. The female earnings ratio in the

Table 3.13 Malaysia: distribution of experienced labour force by industry and sex, 1957-80
(Percentage)

Industry	Males			Females			Difference (males - females)		
	1957	1970	1980	1957	1970	1980	1957	1970	1980
Primary sector:	55.8	48.0	34.8	78.4	59.7	43.7	...	...	...
Agriculture and fishing	52.7	45.4	33.2	76.6	58.9	43.3	23.9	13.5	10.1
Mining and quarrying	3.1	2.6	1.6	1.8	0.8	0.4	1.3	1.8	1.2
Secondary sector:	10.9	12.5	19.1	5.3	9.0	19.7	...	...	...
Manufacturing	7.0	9.5	12.6	4.3	8.5	18.6	2.7	1.0	6.0
Construction	3.9	3.0	6.5	1.0	0.5	1.1	2.9	2.5	5.4
Tertiary sector:	32.4	35.7	43.8	25.7	22.8	34.2	...	...	...
Utilities	0.7	1.0	0.2	0.1	0.1	...	0.6	0.9	0.2
Commerce	11.0	12.0	13.8	3.6	5.8	11.7	7.4	6.2	2.1
Transport and communications	4.6	5.0	5.2	0.3	0.5	0.7	4.3	4.5	4.5
Services	16.1	17.7	24.6	11.7	16.4	21.8	4.4	1.3	2.8
Activities undefined	0.9	3.8	2.3	0.6	8.5	2.4	0.3	4.7	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.00			
Dissimilarity index							23.9	18.2	16.2

Source: Chia S.Y., "Women's economic participation in Malaysia" in United Nations, ESCAP, *Women's Economic Participation in Asia and the Pacific*, (Bangkok: United Nations, 1987), table 6.2, p.179.

electronics industry, the other major employer of female labour was closer to 90 per cent. Only sample data on a few selected occupations are available for the rest of the economy (table 3.14). The time series data available appear to show a decline in the female earnings ratio between 1974 and 1980. Regarding more qualitative indicators, there were 94 girls for every 100 boys in Malaysian primary schools in 1985 and 95 girls for every 100 boys in secondary schools. Female life expectancy is 71 years, while that of males is 67 years.

In Thailand, female labour force participation has traditionally been higher than in Malaysia at 66.4 per cent in 1983. However, the bulk of Thai women worked in agriculture; 74 per cent in 1980, compared to only 44 per cent in Malaysia (tables 3.13 and 3.15). This reflects the more advanced structure of the Malaysian economy, with a lower percentage of employment and output generated in the agricultural sector. Female employment in manufacturing in Thailand has grown rapidly from a low base, rising from 4.5 per cent to 7.8 per cent of all female employment between 1970 and 1980. Service sector employment, including commerce, has also grown rapidly, up from 11.9 per cent to 18 per cent.

With regard to more detailed indices of the benefits to women from development, the earnings ratio of women workers in Thailand was quite high by comparison with other countries in the Asia-Pacific region, averaging 70 per cent for all non-agricultural sectors in 1983 (see table 3.16). While there was very little difference in the primary school enrolment rates of girls and boys in Thailand, for secondary school participation rates of girls were only 90 per cent of those of boys (table 3.17). Female life expectancy in Thailand is 66 years, while male life expectancy is only 62 years.

Indonesia

Indonesia commenced its push for manufactured export-led growth in the early and mid-1980s – much later than Malaysia and Thailand. In the aftermath of the economic instability and stagnation of the Sukarno Government, the new Government sought to reduce direct intervention in the economy. Investment incentives were introduced for local and foreign investors. With the petroleum boom between 1973 and 1982, increased emphasis was given to the development of import substitution industries, via high protection (Pangetsu, 1989).

Table 3.14 Average earnings and ratios of males and females in selected occupations, Malaysia, 1974, 1977 and 1980

	Average monthly earnings[a]			Average monthly rates[b]		
	Males M$	Females M$	F/M ratio (Percentage)	Males M$	Females M$	F/M ratio (Percentage)
1974						
General chemist	1320	1025	77.7	1242	1000	80.5
Private secretary	559	602	107.7	543	583	107.4
Office clerk	330	257	77.9	270	215	79.6
General foreman	531	463	87.2	463	365	78.8
Labourer	163	127	77.9	172	145	84.3
1977						
General chemist	1414	1432	101.3	1344	1366	101.6
Private secretary	618	723	117.0	588	695	118.2
Office clerk	322	359	111.5	276	322	116.7
General foreman	498	278	55.8	437	270	61.8
Labourer	294	125	42.5	192	146	76.0
Laboratory technician	421	299	71.0	354	244	68.9
Industry efficiency engineer	1497	1200	80.2	1456	1200	82.4
Professional accountant	1760	750	42.6	1690	750	44.4
'Other' manager	1987	1175	59.1	1917	1075	56.1

Table 3.14 (*continued*)

	Average monthly earnings[a]			Average monthly rates[b]		
	Males M$	Females M$	F/M ratio (Percentage)	Males M$	Females M$	F/M ratio (Percentage)
General bookkeeper	532	522	98.1	496	427	86.1
Bookkeeping clerk	399	332	83.2	338	286	84.6
Typist	572	288	50.4	480	251	52.3
Watchman (guards)	260	179	68.9	191	133	69.6
Plant maintenance mechanic	367	189	51.5	334	289	86.5
Carpenter	271	124	45.8	281	...	...
Lorry attendant	329	135	41.0	169	...	...
1980						
General chemist	1619	1507	93.1	1567	1495	95.4
Office clerk	455	374	82.2	404	307	76.0
General foreman	596	379	63.6	520	351	67.5
Labourer	265	185	69.8	241	186	77.2
Bookkeeping clerk	516	441	85.5	461	357	77.4

Source: Chia S.Y., "Women's economic participation in Malaysia" in *Women's Economic Participation in Asia and the Pacific*, (E/ESCAP/510), 1987, table 6.6, p. 188.

Notes: [a] Average monthly earnings refer to total monthly cash payments, including overtime pay, payment for public holidays and other paid leave, shift differential and cost of living allowance, but excluding payments in kind and year-end bonuses.

[b] Average monthly rates include only the basic rate relating to normal hours of work.

Table 3.15 Changing female employment pattern by broad economic sectors, Philippines and Thailand, 1960, 1970 and 1980

(*Percentage*)

	1960			1970			1980		
	Agriculture	Industry	Service	Agriculture	Industry	Service	Agriculture	Industry	Service
Philippines	45.8	21.2	35.1	40.0	19.0	41.0	37.0	16.0	47.0
Thailand	87.6	3.0	9.5	83.7	4.5	11.9	74.2	7.8	18.1

Source: P. Tonguthai, "Women and work in Thailand and the Philippines" in United Nations, ESCAP, *Women's Economic Participation in Asia and the Pacific*, (Bangkok: United Nations, 1987), (E/ESCAP/510), table 7.5, p.199.

Table 3.16 Average earnings of full-time workers in non-agricultural sectors by sex and industry, Thailand, 1983
(Baht per month)

	Male	Female	Female/ male ratio	Female share of employment
All non-agricultural sectors	608.1	430.9	0.70	34.0
Mining and quarrying	572.6	495.9	0.86	2.5
Manufacturing	558.6	396.3	0.70	40.1
Food, beverages, tobacco and snuff	563.4	375.0	0.66	36.8
Textile, clothing and shoes	653.6	405.2	0.61	76.6
Others	546.1	394.4	0.72	26.9
Construction and utility	604.8	480.4	0.79	16.3
Wholesale and retail trade	674.9	430.7	0.63	37.1
Finance, property and business	1047.9	926.8	0.88	35.3
Communication, transport and storage	650.2	855.7	1.31	10.6
Government services	571.7	570.5	0.99	10.8
Other services	596.1	385.5	0.64	53.2
Activity not adequately described	1379.5	476.1	0.34	19.7

Source: P. Tonguthai, "Women and work in Thailand and the Philippines" in United Nations, ESCAP, *Women's Economic Participation in Asia and the Pacific*, (Bangkok: United Nations, 1987), (ST/ESCAP/510), table 7.10, p.204.

The fall in oil prices from 1982 onwards, precipitated balance of payments problems and a government revenue shortfall. The level of foreign borrowing by the Government rose sharply to cover this shortfall. A range of structural adjustment measures was introduced to meet this crisis, including tax reforms, an austerity program and deregulation of the banking system. However, trade protection was also increased, with the intention of saving foreign exchange.

The deepening economic crisis caused by the more severe fall in oil prices in 1985-1986, facilitated more radical reforms. These included

Table 3.17 School enrolment rate in urban and rural areas, Thailand, 1970 and 1980

(*Percentage*)

	Female			Male		
	1970	1980	Percentage change	1970	1980	Percentage change
Urban	43.3	43.7	0.9	49.9	48.1	-3.6
6-11 years	80.8	82.2	1.7	83.5	82.5	-1.2
12-15 years	60.5	72.7	20.2	72.8	79.8	9.6
16-23 years	23.5	32.0	36.2	30.2	36.1	19.5
Rural	27.8	35.3	27.0	32.1	38.6	20.2
6-11 years	65.4	73.4	12.2	67.9	73.8	8.7
12-15 years	19.8	45.2	28.3	29.0	52.0	73.3
16-23 years	2.9	10.7	69.0	5.1	13.4	162.7

Source: P. Tonguthai, "Women and work in Thailand and the Philippines" in United Nations, ESCAP, *Women's Economic Participation in Asia and the Pacific*, (Bangkok: United Nations, 1987), (E/ESCAP/510), table 7.7, p.201.

significant import liberalization as well as some export promotion measures to remove the bias against exports, and the encouragement of foreign investment. The entire cumbersome and corrupt system of customs control was scrapped. Financial market deregulation is also being introduced.

As a consequence of these reforms, Indonesia's manufactured exports rose from 3 per cent to 19 per cent of its exports between 1981 and 1986. Its exports rose from 5 per cent of GDP in 1965 to 17 per cent in 1970 and 27 per cent in 1986. This was achieved despite the large fall in oil prices after 1982. Indonesia's average growth of real per capita income has been 4.6 per cent per annum since 1965. From 1980 to 1987 its annual GDP growth rate was 3.4 per cent, while between 1965 and 1980 it was 8 per cent, the drop reflecting the impact of falling oil prices.

Its macroeconomic policies have also undergone considerable reform and indicate a greater commitment to price stability by the Government. Its annual inflation rate has been cut from an extremely high 34.3 per cent over

the period 1965 to 1980 to only 8.5 per cent between 1980 and 1986. This has greatly facilitated investment decision making and supported the achievement of higher growth rates.

Prior to the reform of the trade regime and domestic economic policies, female participation rates in the non-agricultural sector rose very slowly, from 14 per cent to 17 per cent over the period 1971 to 1980. Of this total, participation in manufacturing employment rose from 3.8 per cent to 4.5 per cent; a steady but unspectacular rise. Manufacturing employment represented 25 per cent of total female urban employment in 1982, while public services (56 per cent), and trade (10 per cent), represented most of the remainder. However, these figures are not recent enough to indicate the impact of Indonesia's push into manufactured exports which has take place since the mid-1980s on the structure and rate of growth of female employment (Corner, 1987).

The Philippines

Despite several attempts at structural adjustment and economic reform, the Philippines has yet to make a major move to shift towards a more neutral trade regime. The adjustment that has been attempted and its impact is discussed in more detail in the section on structural adjustment.

The Philippines has initiated several major currency devaluations in the last decade and a half, but its relatively high inflation rate (averaging 18.2 per cent per annum over 1980-1986), has rapidly eroded the real impact of currency devaluation on the competitiveness of Philippine exports. Much against the trend in the region, the value of its exports actually fell by an average rate of 0.4 per cent over the period 1980-1987 (World Bank, 1989). Its GNP per capita rose only 1.7 per cent per annum between 1965 and 1987 and its GDP actually dropped by 0.5 per cent per annum between 1980 and 1987.

Poor macro policy management and successive devaluations forced on it by its deteriorating external trade and debt position have resulted in rising inflation. Inflation and political uncertainty have further inhibited investment and growth.

Female participation rates have risen in the Philippines, from 32 per cent in 1971 to 47.3 per cent in 1985. However, while the percentage of total female employment provided by the agricultural sector fell slowly, from

45 per cent to 37 per cent between 1960 and 1980, industrial sector employment has also fallen, from 21 per cent of all female employment in 1960 to only 16 per cent in 1980. Service and informal sector employment took up the residual, rising from 9.5 per cent to 18 per cent over the same period. As discussed in the following section, much of the rapid rise in female participation was due to the dramatic drop in real incomes during the 1980-1985 economic crisis, rather than any favourable demand conditions. The relative drop in industrial sector employment was due to an average decline in industrial sector output of 3.5 per cent per annum between 1980 and 1986. This included an annual decline in manufacturing

Table 3.18 Average quarterly earnings of workers by sex and major occupation, Philippines, 1981
(*Pesos per quarter*)

Occupation	Male	Female	Female/ male ratio	Female share of employment
Professional, technical and related workers	4109	2700	0.66	61.2
Administrative, executive and managerial workers	6938	5252	0.76	22.7
Clerical and related workers	2706	2395	0.88	45.3
Sales workers	1590	1076	0.68	64.8
Service workers	2040	837	0.41	60.0
Agricultural, animal husbandry and forestry workers	438	404	0.92	26.1
Production workers, transport equipment operators and labourers	1792	1099	0.61	23.6
Occupation not adequately defined	2960	1284	0.43	40.0

Source: P. Tonguthai, "Women and work in Thailand and the Philippines" in United Nations, ESCAP, *Women's Economic Participation in Asia and the Pacific*, (Bangkok: United Nations, 1987), (ST/ESCAP/510), table 7.12, p.208.

production of 1.7 per cent over the same period. Once again, the position of women workers was shown to be highly dependent on general economic conditions, with macroeconomic forces playing a major role in determining the structure and growth rate of female employment.

The ratio of earnings of Filipino female to male production workers was 61 per cent in 1981. This was considerably above the earnings ratio for unskilled service sector workers, which was only 41 per cent. Thus the occupations in which jobs have been created for women over the past two decades have lower relative rewards than industrial sector jobs, the availability of which has been declining behind high protection, (see table 3.18). These earnings ratios are also considerably lower than the Thai ratios, as can be seen from table 3.19 which gives the ratio of female to male earnings in countries of the Asian and Pacific region.

The education system appears to be less discriminatory in the Philippines than in many countries in the region with similar income levels. The ratio of girls to 100 boys in primary and secondary education is 94 and 99, respectively (World Bank, 1989, table 32, p. 227). Female life expectancy has also risen from 57 to 65 years over the period 1965-1987, while for men it has risen from 54 to 62.

South Asian countries

The South Asian economies of India, Pakistan, Bangladesh, Nepal, and to a lesser extent Sri Lanka, have adopted highly import substitutionist industrialization policies. The rate of growth of exports from South Asia was considerably lower at 15.7 per cent per annum between 1970 and 1979, compared to 28.5 per cent per annum from the NIEs and 26.2 per cent per annum from ASEAN countries. Exports as a percentage of GNP were lower in the South Asian countries (excluding Sri Lanka) ranging in 1987 from 6 to 13 per cent, while for the NIEs they ranged from 45 to 138 per cent and from 23 to 64 per cent for the ASEAN countries. While lower ratios could be expected for large countries like India, this is not the case for the smaller resource poor economies in South Asia (World Bank, 1989; Naya, 1988).

Table 3.19 Ratio of female to male earnings and hours worked among full-time employed persons in the labour force, in selected countries in the Asia-Pacific region

	Year	F:M earnings ratio NA	F:M earnings ratio MF	F:M hours ratio NA	F:M hours ratio MF
Large agricultural economies					
India	1963	...	54.5	...	98.8
	1971	...	44.8	...	...
Newly industrializing economies					
Philippines	1980	...	61.3	...	...
Sri Lanka	1980	88.8	75.4	85.0	78.0
	1983	72.9	72.9	4.5	91.5
Thailand	1983	70.9	70.9	101.3	99.2
Newly industrialized economies					
Hong Kong	1981	...	74.4	...	...
Republic of Korea	1975	47.0	42.3	100.4	100.0
	1980	44.4	45.6	104.4	101.8
	1983	45.2	...	103.9	...
Singapore	1980	62.9	61.5	93.2	91.2
	1983	67.0	62.4	94.6	84.0
Industrialized economies					
Japan	1950	...	41.7	...	93.5
	1960	45.0	41.7	94.3	93.3
	1970	55.5	54.0	97.9	101.1
	1980	58.9	53.1	99.5	102.8
Australia	1976	79.6	73.9	...	...
	1981	80.1	75.1	91.7	...
	1983	82.3	71.8	92.7	...
New Zealand	1976	76.7	71.3	91.2	90.4
	1981	77.8	71.6	91.3	91.3
	1983	78.9	70.3	92.6	92.6

Source: S-E Khoo, "Development and women's participation in the modern economy: Asia and the Pacific" in United Nations, ESCAP, *Women's Economic Participation in Asia and the Pacific*, (Bangkok: United Nations, 1987), (E/ESCAP/510), table 1.4, p.25.

Notes: NA = non-agricultural sector
MF = manufacturing

Macroeconomic policies in the sub-continent have traditionally been quite conservative. The annual inflation rates in the five countries ranged between 7.6 per cent and 14.9 per cent over the period 1965-1980, with all except Bangladesh having rates of 10 per cent or less. However, against the world wide trend, the annual inflation rates of Sri Lanka and Nepal increased in the period 1980-1987, despite the substantial fall in world oil prices during this period, indicating a reduced commitment to low inflation levels.

Distortions in domestic factor and goods markets and in the foreign exchange markets due to government intervention in the South Asian countries, have seriously inhibited their growth. These included controlled interest rates in state owned banking sectors, minimum wage legislation in formal urban labour markets, particularly the public sector, foreign exchange licensing and price controls on a range of food and other "essential" commodities. In combination with inward looking trade policies, these interventionist policies have contributed significantly to the low growth experienced in the South Asian region (Krueger, 1989).

As a consequence, average per capita GNP growth rates (1965-1987) were also much lower in the South Asian countries than in the two other country groups examined, varying from 0.3 per cent to 3 per cent. Over the same period the per capita annual growth rates of the NIEs ranged from 6.2 per cent to 7.2 per cent, and the ASEAN countries' growth rate varied from 1.7 per cent to 4.5 per cent (see table 3.1).

India

Female participation rates in non-agricultural sectors have risen quite rapidly in India albeit from a very low base (3.2 per cent in 1971, to 12.7 per cent in 1981). However, only a very low percentage of this employment (1.7 per cent) was offered in the manufacturing sector, (Khoo, 1987). The urban female participation rate was only 7.6 per cent; considerably lower than the rural one, 16.5 per cent. This indicates that the participation of urban women in the services sector was around 6 per cent and that a high percentage of the non-agricultural employment in rural areas was also in the service sector.

Earnings ratios of women to men in Indian manufacturing actually fell, from 55 per cent to 45 per cent between 1963 and 1971 (Khoo, 1987;

Nayyar and Sen, 1987). Female life expectancy has risen considerably, however, between 1965 and 1986, from 44 to 56 years. The number of girls to 100 boys in primary and secondary schools has also risen though once again from a low base, from 57 to 67 and from 40 to 52 respectively.

Bangladesh

Bangladesh has experienced very low, almost a zero real per capita income growth rate (0.3 per cent per annum) since 1965. Its 1987 GNP per capita of $160 was one of the lowest in the world. Exports as a percentage of GDP actually fell, from 10 per cent to 6 per cent over the period 1965-1987. Despite being a resource poor and labour abundant country, only 50 per cent of exports were manufactures in 1987 (World Bank, 1989).

Official figures on female participation rates were exceptionally low in Bangladesh in 1974, 3.4 per cent overall and only 0.9 per cent in the non-agricultural sectors (Khoo, 1987). However, the overall participation rate had increased to 7.9 per cent by 1981, including 5.8 per cent participation in non-agricultural sectors. In the non-agricultural sectors, only 7 per cent of women are engaged in manufacturing, 6.5 per cent in business and the remaining 85 per cent in other sectors including services (Nayyar and Sen, 1987).

However, the true levels of economic participation in the agricultural sector in particular are probably considerably higher than indicated in this data, because of social and religious norms which discourage women from volunteering information about their work participation. Only landless, and therefore low status, women seek work outside their home. Macro data on earnings differentials are not readily available, but micro studies reveal that female workers suffer discrimination in the form of lower wages, reduced access to job opportunities and overtime, and poorer working conditions (Nayyar and Sen, 1987).

China

Prior to 1978, China operated a highly autocratic trade regime, with a very low percentage of its GNP represented by exports; 4 per cent in 1965. However, in the period since 1978, China has developed its open door policy and has greatly expanded its trade with the rest of the world. By 1987, non-

factor exports represented 13 per cent of GNP and exports were increasing at an annual rate of 11.7 per cent. This compares with an annual growth rate of only 5.5 per cent over the period 1965-1980.

Macroeconomic policy was very conservative in the pre-reform period. There were virtually no price increases over most of the period from 1949, as controlled prices of essential commodities were maintained by stable fiscal and monetary polices and periodic reductions were made in the excess cash balances in the hands of the public by upward adjustments in the prices of non-essentials (Peebles, 1989).

However, since 1984, central government control of macroeconomic policy has been somewhat eroded by the decentralization of fiscal power to the provinces and the decentralization of the banking system, which has reduced central government control of monetary policy. Inflation reached 25 per cent per annum in 1988, but has since been reduced to 6 per cent per annum in 1989. This was done by the use of a rather drastic austerity program, backed by the increase in the authority of the central government.

China's average annual GDP growth rate accelerated from a rate of 5.4 per cent during the period 1965-1980 to 10.4 per cent between 1980 and 1987, the period of the open door policy. GNP per capita increased at 5.2 per cent per annum between 1965 and 1987. The most rapid increases in production occurred in the industrial sector which grew at an annual rate of 13.2 per cent over 1980-1987. Some uncertainty surrounds the accuracy of Chinese data, however, as it is still one of the world's poorest countries with a per capita income of only US$300 in 1986, even after two decades of reporting average annual growth rate of 5.1 per cent. For this to be mathematically possible, China's per capita income would have had to be US$113 in 1965. Although this is possible, further backward extrapolation to 1949, at the reported growth rate would put China's GNP per capita at that time at less than half that of the poorest country in the world in 1986, Ethiopia (about US$50).

China's female participation rate at 76.8 per cent is very high, if all sectors, including agriculture, are considered. In the non-agricultural sectors, participation was approximately 16.8 per cent in 1982. The participation levels and age participation profiles of women are rather similar to males. The collectivization of agriculture resulted in a major

increase in female participation levels in this sector, which still employed 74 per cent of the workforce in 1980 (Ogawa and Saito, 1987)

Overall, the sectoral division of labour on sexual grounds appears to be considerably less in China than in many other countries (table 3.20). However, this can be partially explained by the large percentage of the workforce still engaged in agriculture (73 per cent). However, even in the non-agricultural work force, 54 per cent of female employment is in the manufacturing industry, while only 40 per cent of male employment is in this area. Men do, however, dominate in areas like transport and construction, mining and lumbering, while women are more heavily represented in wholesale and retail trade, public health services, and community, social and personal services, as indicated in tables 3.20 and 3.21.

The emphasis of industrial policy since the commencement of the open door policy, on light, rather than heavy industry, has increased employment opportunities in these sectors, particularly for women. The service sector had been actively suppressed in China and even data on it had been under-reported in the pre-reform period. However, it has grown rapidly since 1978. This has provided another area of female employment growth.

Another major difference between China's female labour force participation and that of most other countries is its age profile. China's female age participation profiles are essentially an inverted U-shape, not showing any major dip during child-bearing years. This is in sharp contrast with the age-participation profile of Japan, which is M-shaped (Ogawa and Saito, 1987). This probably reflects the high level of child care provision in China, either through informal arrangements (family arrangements with grandparents) or through workplaces.

Thus, the evidence from the individual country analysis indicates that those countries which have relatively open neutral trade regimes and relatively stable macroeconomic policies, have not only been growing the most rapidly in the last twenty years, but have also achieved the most rapid growth of female employment. In addition, this has usually been accompanied by higher educational participation levels for girls and faster rises in average life expectancies for women, even more so than for men. There also appears to be a positive relationship between those countries with higher female participation rates and rising real incomes of female

Table 3.20 Sectoral distribution of female and male workforce in China, 1982

Industry	Labour force		Percentage distribution		Percentage point differences (female minus male)	Relative composition differentials
	Male ('000)	Female ('000)	Male	Female		
Total	293,661	227,844	100.0	100.0		
Agriculture, stock farming, forestry and fishing	206,504	177,651	70.3	78.0	7.7	10.9
Mining and quarrying	6,776	1,626	2.3	0.7	-1.6	-69.1
Electricity, gas, and water supply	1,111	389	0.4	0.2	-0.2	-54.9
Manufacturing	34,474	27,194	11.7	11.9	0.2	1.7
Geological exploration	642	182	0.2	0.1	-0.1	-63.5
Construction	8,932	2,077	3.0	0.9	-2.1	-70.0
Transport and communication	6,926	2,054	2.4	0.9	-1.5	-61.8
Wholesale/retail trade, restaurants, hotels and storage	8,802	6,706	3.0	2.9	-0.1	-1.8
Community, social and personal services	1,346	1,095	0.5	0.5	-	4.9
Public health services	2,128	1,974	0.7	0.9	0.1	19.6
Educational and cultural services	8,002	4,381	2.7	1.9	-0.8	-29.4

Table 3.20 (*continued*)

Industry	Labour force		Percentage distribution		Percentage point differences (female minus male)	Relative composition differentials
	Male ('000)	Female ('000)	Male	Female		
Natural and social science and general technical services	762	441	0.3	0.2	-0.1	-25.5
Finance and insurance	696	327	0.3	0.1	-0.1	-39.5
National organization, communist party and political groups	6,379	1,640	2.2	0.7	-1.5	-66.9
Others	183	106	0.1	0.1	-	-25.1
Index of dissimilarity					8.0	

Source: N. Ogawa and Y. Saito, "Male-female differentials in labour force participation in contemporary China", in United Nations, ESCAP, *Women's Economic Participation in Asia and the Pacific,* (Bangkok: United Nations, 1987), (E/ESCAP/510), table 3.1, p.73.

Note: The figures for percentage-point differences may not tally with calculations based on the rounded-off figures for per cent distribution by sex.

Table 3.21 Sectoral distribution of non-agricultural workforce in China by sex, 1982

Industry	Percentage distribution		Percentage point differences (female minus male)	Relative composition differentials
	Male	Female		
Total	100.0	100.0		
Mining and lumbering	7.77	3.24	-4.53	-58.32
Electricity, gas and water supply	1.27	0.78	-0.50	-39.18
Manufacturing	39.55	54.18	14.63	36.98
Geological exploration	0.74	0.36	-0.37	-50.81
Construction	10.25	4.14	-6.11	-59.62
Transport and communication	7.95	4.09	-3.85	-48.49
Wholesale/retail trade, restaurants, hotels and storage	10.10	13.36	3.26	32.31
Community, social and personal services	1.54	2.18	0.64	41.30
Public health services	2.44	3.93	1.49	61.10
Educational and cultural services	9.18	8.73	-0.45	-4.94
Natural and social science, and general technical services	0.87	0.88	-	0.41
Finance and insurance	0.80	0.65	-0.15	-18.52
National organization, communist party and political groups	7.32	3.27	-4.05	-55.36
Others	0.21	0.21	-	0.89
Index of dissimilarity			20.02	

Source: N. Ogawa and Y. Saito, "Male-female differentials in labour force participation in contemporary China" in United Nations, ESCAP, *Women's Economic Participation in Asia and the Pacific*, (Bangkok: United Nations, 1987), (E/ESCAP/510), table 3.3, p.76.

Note: The figures for percentage-point differences may not tally with calculations based on the rounded-off figures for per cent distribution by sex.

workers and those with high education participation, indicating the importance of micro policies in relation to the provision of social services, particularly education, to the participation of women in countries in the region.

3. Structural adjustment policies

In recent years, several countries in the Asian and Pacific region have encountered problems of rising foreign debt, inflation and low growth, necessitating the implementation of quite drastic structural adjustment policies. Two countries in particular, the Republic of Korea and the Philippines, suffered major reversals in their economic situations as a result of the two oil crises in the 1970s. The different policy responses of the two countries and the impact of these policies on low income groups provide very useful case studies, from which lessons may be drawn regarding the impact of adjustment policies on women.

The Republic of Korea: adjustment to 1980 economic crisis

In 1980, the Republic of Korea faced a crucial period of re-assessment of its previous economic policies. Export-led growth had produced a rapid growth in its economy in the 1960s and 1970s, but in 1980 the country suffered a 5.2 per cent fall in its GNP, the first decline in twenty years. The second oil crisis caused an almost threefold increase in the Republic of Korea's oil import bill, fueling cost inflation. Combined with internal cost pressures, mainly from wages, resulted in a rise in the rate of inflation from 12 per cent in 1978 to 39 per cent in 1980. Bad weather conditions caused a 20 per cent reduction in the 1980 agricultural output, and the assassination of President Park Chung Hee contributed to political instability. Per capita income dropped 10 per cent between 1979 and 1981. The balance of payments deficit rose from just over US$1 billion in 1979 to US$5.3 billion in 1980, as a result of increased oil prices and repayments on heavy industry investment loans. Hence the new political leadership urgently needed to reorient economic policy in order to regain the momentum of past growth.

The Government of the Republic of Korea had always played a highly interventionist role in economic management, but with the growing size and sophistication of the country's economy, this top-down approach became less effective and appropriate. Decentralization of decision-making and increased reliance on the market mechanism were essential to revitalize and rationalize industry of the Republic of Korea. Liberalization of the financial system, the trading system and the management of public enterprises had become a high priority in order to increase competition.

Fiscal responsibility on the part of the Government was also required to achieve macroeconomic stability, as the Government's deficit as a percentage of GNP had been rising throughout the 1970s. This was adding to inflationary pressures which were skewing investment decisions and reducing international competitiveness.

In the early and mid-1970s, the Government had decided that it would be beneficial to reduce the country's reliance on labour intensive manufactures, exports of which had generated its growth in the 1960s. In response to growing protectionism towards labour intensive products in developed countries, increasing competition from lower wage countries and the desire to foster defence industries in the Republic of Korea, the Government targeted strategic heavy and chemical industries for development. This required a massive injection of investment funds, and a major shift in investment away from labour intensive industries. Some of these industries (for example, electronics, steel and engineering), are now the most efficient industries of the Republic of Korea. However, others like chemicals and shipbuilding suffered from heavy under-utilization of capacity due to excess world supply in these industries, and their poor performance contributed to the country's balance of payments problems. It was evident that the Government's picking of winners had been a very costly exercise for the Republic of Korea.

Other obvious areas where policy change was necessary were the areas of social policy and regional balance. The rapid growth of Seoul drew investment resources away from the countryside, not only for agricultural and industrial development, but also for education and health care. High relative wages in urban areas encouraged migration in excess of job opportunities. Added to the tight housing market this resulted in the

growth of squatter areas around Seoul. These fermented social discontent and provided worse living conditions than even rural areas.

The 1980 economic reform package

The Government of the Republic of Korea responded to these serious challenges by implementing a far reaching economic and social reform package to revitalize the economy and the competitiveness of industry, while also addressing social reform and income distribution. The main thrust of the policies was to achieve stabilization of wages and prices, liberalization to increase the role of market signals in resource allocation, structural adjustment to increase productivity and competitiveness and to improve social welfare and equity (Suh and Williamson, 1988).

Price stability. A tight monetary and fiscal policy was implemented to break the inflationary spiral. The government deficit as a percentage of GNP was reduced from 5.6 per cent in 1981 to 1.6 per cent in 1983. Incomes policy was also used effectively to act as a circuit-breaker on wage-price rises. Government salaries were frozen and suggested guidelines were issued for wage increases in the private sector, to keep nominal wage rises to reasonable levels. In addition, government rice procurement prices were reduced in real terms. These were, however, still set well above the world price for rice and represented a subsidy to the rural sector. The macroeconomic stabilization and wage policies were supported by a public education campaign to convince the people that removal of inflation was in their interest.

These stabilization policies were highly successful. Real wages had increased by 18 per cent in 1978 while productivity rose by only 10 per cent. Increases in nominal wage rates dropped from over 32 per cent in 1978 to 23.4 per cent in 1980 (equal to a 5 per cent fall in real wages) and down to 9.2 per cent in 1985 (a 7 per cent real increase). Price inflation also dropped dramatically as a result of these policies. Inflation as measured by the wholesale price index dropped to 4.7 per cent in 1982, and less than 1 per cent during 1983-1985. In addition, the balance of payments deficit dropped from US$4.6 billion in 1981 to US$883 million in 1985, more in line with long term trends. By 1987 the current account was in substantial surplus at US$9.8 billion, and the Republic of Korea was expected to be a net creditor country by 1989.

Economic liberalization. The second thrust of policy reform was in the area of economic liberalization. A Fair Trade Administration was set up in the Economic Planning Board to oversee the activities of the large business groups, in order to prevent monopolistic and unfair business practices. In addition, the system of providing subsidized loans to priority industrial sectors, discussed below in the section on financial policies, was scrapped. This policy reform reflected the fact that such subsidization had led to costly over-investment in several industries and sectors, as well as unbalanced sectoral development and a poorly developed financial sector (Suh and Williamson, 1988).

The most significant element of the liberalization process was the liberalization of imports. In the 1960s and 1970s, the market of the Republic of Korea was highly protected. This was initially beneficial as it allowed infant industries to be established and gain experience. However, this protection became increasingly counter-productive, as domestic producers had insufficient incentive to improve quality and reduce costs in order to export and compete internationally. This was a serious problem for a country dependent on its exports of manufactures. In addition, it was thought necessary to reduce domestic protection to diffuse growing protectionist sentiments, in the United States of America in particular, which threatened to close its market for industrial goods to products of the Republic of Korea.

As a consequence of the liberalization programme, average tariff rates were reduced from 38 per cent in 1978 to 21 per cent in 1985. This was done in the face of considerable opposition from local vested interests. In addition, restrictions on foreign investment were eased in line with the more open orientation of the economy of the Republic of Korea. Foreign investment rose very strongly in 1984 (68 per cent) and 1985 (46 per cent) after several years of low or negative growth.

Financial market liberalization commenced with the denationalization of the five national banks, though the Government still holds some equity. Entry barriers to foreign banks were relaxed, increasing competition and efficiency. Interest rates have not yet been deregulated, however, as the Government was fearful that such deregulation would reduce its capacity to bring down inflation. Incomplete liberalization in the financial sector, where key interest rates are still set by the Government, has in some instances

resulted in high real interest rates in the current situation of low inflation. This has caused much opposition to the reform program from some business groups, and has also hindered the structural adjustment process by raising the cost of investable funds.

Structural adjustment. The third major element of the reform package was an attempt to encourage structural adjustment into higher technology areas. The Government believed that greater priority needed to be given to fostering science and technology so as to foreshadow shifts in global comparative advantage. It has, however, sought to encourage this shift by increasing its own expenditure on research and development and on technical and scientific education, rather than by targeting and directly subsidizing investment in high technology sectors, as it did in the past. The liberalization policies themselves are probably the best method of assisting the smooth adjustment to new areas of comparative advantage as indicated by market signals, rather than bureaucratic design.

Social welfare. The final area in which the Government of the Republic of Korea initiated reform was in the provision of social services. Despite the relatively low priority accorded to the social service system in the 1960s and 1970s, considerable progress was made in reducing infant mortality and raising school enrolment rates. However, political instability due to growing income disparities, and the rising demand for skilled labour and technically and scientifically trained personnel made it necessary that higher priority be given to the social service delivery system.

Hence the stabilization, adjustment and liberalization program initiated in 1980 was conceived in conjunction with an enhanced social welfare program. This not only increased its acceptability to the population, but did actually alleviate some of the burden of adjustment on the lowest income groups. A medical assistance program was initiated in 1979, providing free medical services to those below the poverty line who are unable to work. For those low income people who are able to work, 50 per cent of hospital costs and all out-patient expenses are paid. This scheme covers three million people or 8 per cent of the population. Government expenditure in this area quadrupled, from W 8 billion to 30.5 billion between 1980 and 1984. The bulk of the remaining population are now covered by a compulsory medical insurance scheme.

A scheme was introduced to provide those defined as being below the poverty line with job training and expanded job opportunity schemes, while their children are granted tuition exemptions in middle schools and vocational training institutes. Total government expenditure on welfare rose rapidly, from 21 per cent to 30 per cent of the budget outlays between 1982 and 1985. Education was the largest component of social service spending, rising from 14 per cent to 17 per cent of outlays. Housing expenditure has also risen very strongly, peaking at 8 per cent of outlays in 1984.

The Basic Livelihood Program was introduced to provide in kind assistance for those designated to be absolutely poor, who are unable to work. Grants in the form of cereals and cash for fuel and tuition fees were given to two million people or 5 per cent of the population under this scheme in 1982. Another scheme aimed at the poorest groups is the Primary Health Demonstration Project, started in 1975 to improve awareness of health and sanitation issues, particularly in rural areas. The existence of such programs helped mitigate the effects of the 1979-1980 recession on the most vulnerable groups in the community.

To address regional income disparities, rural industrial complexes are being established in several regions and plans are being implemented to target gradual industrial growth in various rural areas. This scheme in any case has an economic rationale given the relatively high cost of land and labour in Seoul.

Impact of the adjustment policies on social welfare

The macroeconomic stabilization program was very successful, producing a reduction in consumer price inflation from 29 per cent in 1980 to 2.5 per cent in 1985, and the recovery of growth from negative levels in 1980 to 9.5 per cent and 7.5 per cent in 1983 and 1984 (a year of world recession) respectively. In terms of social welfare the reduction in inflation has also been beneficial for urban workers, whose real wages rose strongly again at an average of 6-7 per cent per annum, after the declines registered in 1980 and 1981. Furthermore, reducing inflation has removed many of the opportunities for higher income groups to make windfall gains from speculative activities, particularly in Seoul real estate. The opposition of some such groups to the stabilization policies is indicative of the losses that they have incurred (Suh and Williamson, 1988).

In addition to the trends in per capita income since 1981, the other useful indicator of the welfare impact of the adjustment program is the change in income inequality. From the mid-1960s until 1970, income distribution in the Republic of Korea had become more equitable, as can be seen in table 3.22. However, the Gini coefficient[3] for all households income had risen from 0.33 in 1970 to 0.39 in 1976 indicating a decline in equality. The decline in income equality for farm households was even greater. By 1984, however, the Gini coefficient of income distribution in both farm and non-farm households had fallen significantly to 0.36, indicating that the reform package had a positive impact on income distribution. Apart from the mechanisms discussed above, the reduction of inflation improves income distribution by preserving the real value of financial assets held by low income groups (for example, the elderly) on fixed incomes. It also benefits those in low skill jobs or with insufficient industrial leverage to ensure that they receive average or above average wage increases at times of high wage inflation. Women workers often fall into this category.

The trends in absolute and relative poverty in the Republic of Korea are also a good indicator of the social impact of the reform package. Table 3.23 indicates that since 1965 there has been a steady decline in absolute poverty in both rural and urban areas, as measured by the percentage of

Table 3.22 Republic of Korea: income distribution, 1965-1984

	Gini coefficient				
	1965	1970	1976	1980	1984
All households	0.3439	0.3322	0.3908	0.3891	0.3567
Non-farm households	0.4167	0.3455	0.4118	0.4053	0.3655
Farm households	0.2852	0.2945	0.3273	0.3555	0.2992

Source: S-M. Suh and D. Williamson, "The policies on social welfare: the South Korean experiences during 1978-85", in G.A. Cornia, R. Jolly and F. Stewart (eds), *Adjustment with a Human Face: Ten Country Case Studies*, a study by UNICEF, (Cambridge: Clarendon Press, 1988), table 8.10, p.232.

Table 3.23 Republic of Korea: trends in the incidence of poverty, selected years
(Percentage)

	1965	1970	1976	1980	1982	1984
Absolute poverty[a] (% of families below poverty line)	40.9	23.4	14.8	9.8	7.7	4.5
Urban	54.9	16.2	18.1	10.4	8.2	4.6
Rural	35.8	27.9	11.7	9.0	7.0	4.4
Relative poverty[b] (% of families with less than 1 per cent of average household income)	12.2	4.8	12.5	13.3	11.8	7.7
Urban	17.9	7.0	16.0	15.1	12.7	7.8
Rural	10.0	3.4	9.2	11.2	10.5	7.5

Source: S-M. Suh and D. Williamson, "The impact of adjustment and stabilization policies on social welfare: the South Korean experiences during 1978-85", in G.A. Cornia, R. Jolly and F. Stewart (eds), *Adjustment with a Human Face: Ten Country Case Studies*, a study by UNICEF, (Cambridge: Clarendon Press, 1988), table 8.11, p.233.

[a] Absolute poverty line defined as won 121,000 in 1981 prices per month for a five member family.
[b] Relative poverty line defined as one third of the average household income in a given year.

families with incomes of less than won 121,000 per month in 1981 prices. The rate of this decline has, however, increased since 1980, dropping by more than 50 per cent between 1980 and 1984, compared to only a 17 per cent fall in the four years from 1976 to 1980. Furthermore, from the mid-1970s to 1980, in both rural and urban areas, there had been an increase in the incidence of relative poverty, defined as the percentage of the population with less than one third of average household income in any year. The incidence of relative poverty also fell dramatically after the reform package was implemented, from 13.3 per cent in 1980 to 7.7 per cent in 1984, in line with the improved Gini coefficient of income distribution.

Micro level data on health and nutrition also provide some insight into how the population of the Republic of Korea fared during the 1978-1981 recession and in the period since. Average calorific intake and protein consumption had been growing steadily until 1980, but dipped about 4 per cent in that year, recovering to 1979 levels in 1981. Statistics on the rate of growth of average weight and height of children reveal similar unfavourable trends in 1979-1980, followed by recovery to previous positive trends in 1981. Hence the recession did adversely affect the population, but recovery was rapid and there was a quick resumption of the increase in living standards. In addition, the distribution of the gains from development have been spread more equitably as a result of the stabilization, liberalization and social welfare reforms introduced in 1980. The experience of the Republic of Korea shows that adjustment policies can address economic and social needs simultaneously, and that these policies can be complementary.

The Philippine economic crisis, 1973-1984

The economy of the Philippines entered a period of prolonged crisis and decline in the aftermath of the 1973 oil crisis, which was exacerbated by the 1979 oil price rise. The crisis was characterized by low or negative growth in GNP per capita, a deterioration of the balance of payments, growing external debt as a percentage of GNP and a deterioration of virtually all social indicators. The progressive economic decline can be seen from table 3.24.

Prior to the first oil crisis the economic structure of the Philippines was weak and this made it vulnerable to the rapid rise in its oil import bill after 1973. As discussed in the country case studies above, the Philippines has a heavily protected, inward orientated industrial sector. The agricultural sector which had suffered neglect from the Government with respect to infrastructural investment, was heavily taxed and exhibited slow productivity growth and weak links with the rest of the economy. The import substitution strategy resulted in poor export performance, over-valuation of the currency and periodic foreign exchange crises like that in 1970.

The policy response of the Government of the Philippines was initially to seek external financing, to cushion the economy from the external shocks suffered. In addition it attempted to develop export promotion schemes to

Table 3.24 Philippines: selected macroeconomic indicators, 1970-1985

	1970	1971	1972	1973	1974	1975	1976	1977
1 GDP (real growth, %)	4.8	5.7	5.2	8.5	5.0	6.6	7.9	6.1
2 Terms of trade (1972 = 100)	118.8	110.6	100.0	113.3	114.5	87.8	77.7	71.0
3 Exports (growth, %)	24.2	7.0	-2.6	70.5	44.4	-15.8	12.2	22.4
4 Imports (growth, %)	-3.7	8.8	3.7	29.8	96.9	10.1	5.1	7.7
5 Current account balance (US$m)	-51.1	-3.0	9.0	536	-176	-892	-1050	-752
Ratio to GNP(%)	-0.75	-0.04	0.11	5.1	-1.2	-5.7	-5.9	-3.6
6 Outstanding external debt to GNP ratio (%)	33.9	31.0	32.6	27.0	25.5	31.3	37.5	39.0
7 Real effective exchange rate index (Dec. 1980 = 100)	96.4	100.3	93.5	93.3	111.2	102.3	100.3	97.63
8 Budget deficit (surplus)	-	481	(401)	1194	3588	2160	2291	2240
Ratio of deficit to GNP	-	-	(0.7)	0.5	-0.7	1.2	1.8	1.9
9 Tax effort (% of GNP)	-	10.6	8.9	8.9	10.4	12.04	11.42	11.10
10 Domestic liquidity growth rate (%)	-	11.8	13.1	52.2	34.2	19.2	24.3	22.4

Table 3.24 (*continued*)

	1978	1979	1980	1981	1982	1983	1984	1985
1 GDP (real growth, %)	5.5	6.3	5.3	3.9	2.9	0.9	-5.7	-4.0
2 Terms of trade (1972 = 100)	78.2	81.3	68.6	60.4	58.7	61.3	59.8	55.86
3 Exports (growth, %)	8.7	34.3	25.8	-1.1	-12.3	-0.3	7.7	-14.1
4 Imports (growth, %)	-3.7	8.8	3.7	29.8	96.9	10.1	5.1	7.7
5 Current account balance (US$m)	-1102	-1497	-1904	-2061	-3200	-2750	-1116	77
Ratio to GNP (%)	-4.6	-5.0	-5.4	-55.4	-8.1	-8.1	-3.5	-0.2
6 Outstanding external debt to GNP ratio (%)	44.5	45.2	49.0	54.5	62.8	72.8	80.6	82.1
7 Real effective exchange rate index (Dec. 1980 = 100)	88.1	96.0	101.0	101.3	105.2	86.9	82.9	89.1
8 Budget deficit (surplus)	4843	8862	10,215	9543	7226	12,119	13,988	13,728
Ratio of deficit to GNP	1.2	0.2	1.3	4.0	4.3	1.7	1.8	1.8
9 Tax effort (% of GNP)	11.51	11.91	11.52	10.37	10.06	10.43	9.31	10.1
10 Domestic liquidity growth rate (%)	18.0	10.7	18.2	21.1	16.1	18.6	7.3	9.6

Sources: Central Bank of the Philippines, *National Income Accounts*, (Manila: National Economic and Development Authority, Office of the Budget and Management, various years); and Cornia, G.A., Jolly, R. and Stewart, F. (eds), *Adjustment with a Human Face: Ten Country Case Studies*, a study by UNICEF, (Cambridge: Clarendon Press, 1988), table 7.1, p.186.

diversify exports. Imports were reduced by foreign exchange rationing and, by default, by the reduction in incomes. During this period, real international interest rates were very low, and at times negative, due to the surplus of petro-dollars in the international banking system. Low interest rates made an import-financing strategy attractive, if rather unwise. Later in the decade, however, rates rose rapidly, creating a huge drain on the current account. Despite high levels of protection (or rather probably because of them), the Philippines experienced negative import substitution during this period, due to the high import intensity of industry and several large new investment projects (like the nuclear power station project). Hence this factor made a negative contribution to the balance of payments (Cornia, Jolly and Stewart, 1988).

The 1983-1985 economic crisis

The entrenched structural problems described above were exacerbated by external shocks in the form of the second oil crisis and the world recession in 1983-1984. The current account deficits worsened steadily from 1974, reaching US$3.2 billion in 1982. The assassination of Benigno Aquino in 1983 shook international confidence and resulted in an outflow of capital. A decade of heavy investment in unproductive projects finally made debt service impossible. Moratoria were announced on debt repayments and foreign exchange restrictions imposed. Drastic import restrictions were imposed, resulting in a decline in industrial output. Unemployment jumped, shortages occurred and inflation rose rapidly.

Policy responses to the crisis

The Government entered into a stand-by agreement with the IMF which required that tough performance criteria be met in the areas of fiscal restraint, taxation effort, monetary policy stringency, tariff reform and public investment rationalization. Concurrently, its debts with the private international banks were rescheduled.

The exchange rate was devalued and then floated in 1983. Government tax collections were raised by removing exemptions for business and raising indirect taxes. Government expenditure was cut from 16 per cent to 13 per cent of GNP between 1982 and 1984, and the budget deficit declined from 4.2 per cent of GNP in 1982 to under 2 per cent in 1983-1985.

Monetary policy was tightened substantially, with the prime rate rising to 40 per cent in 1984.

As a consequence inflation was cut from 64 per cent in 1984 to 6 per cent by 1985. The current account deficit also declined sharply, by 59 per cent and 93 per cent in 1984 and 1985 respectively. The ratio of the current account deficit to GNP declined from 8 per cent in 1983 to 0.2 per cent in 1985. However, the bulk of the improvement was caused by a drop in imports due to foreign exchange rationing. While some new categories of exports like garments and electronics rose strongly, the volume of traditional exports such as coconuts actually fell, despite favourable price trends (Cornia, Jolly and Stewart, 1988).

At the same time, the 1981 Tariff Reform Program was introduced. It cut average tariff rates on manufactures from 42 per cent to 28 per cent and those on agricultural output from 56 per cent to 33 per cent. Effective protection for all sectors dropped from 24 per cent in 1979 to 12 per cent in 1985, with effective protection for importable manufactures declining from 58 per cent to 33 per cent. Effective protection for exportables remained marginally negative at -3 per cent (Fabella, 1989). There was also an attempt to liberalize imports by lifting quantity restrictions and reducing the number of banned or regulated imports. However, this scheme was suspended in 1984 due to the balance of payments crisis. Efforts were also made to rationalize the very inefficient and counter-productive incentive system for industry, which restricted the entry of new competitors and encouraged excessive investment in productive capacity and high capital intensity. However, since the reform was only limited and was subsequently partially reversed, the basic inefficiencies still remain.

Financial market reforms were also instituted, with the lifting of interest rate ceilings and the merging of credit institutions. Preferential and targeted credit arrangements administered by government financial institutions were also abolished. The peso was floated but there was heavy Central Bank intervention and continued support for the unofficial monopoly of a few dollar traders. This meant that the peso fluctuated within a very narrow allowable band and continued to be substantially over-valued.

In agriculture, the Government lifted price controls on rice, and deregulated the fertilizer trade, including imported fertilizer. Duties still

remained on fertilizer imports, however. Under the Aquino Government's 1986 reforms, the sugar and coconut monopolies were dismantled, export taxes on agricultural products except logs were abolished, as were government monopolies over wheat, flour and feed imports and the export ban on copra was lifted.

Also part of the 1986 reforms was the privatization of a number of public corporations, and the liberalization of a 1000 more import items. The Central Bank rediscount rate has become market aligned. However, the 1987 Industrial Promotion Law was a retrograde move returning to installed capacity as the basis for industrial subsidies, thereby encouraging capital intensity and low capacity utilization (Fabella, 1988).

Hence the reform package was only partial and insufficiently bold to have more than a cosmetic effect on the deep-seated structural problems of the Philippines. Though some much needed macroeconomic stabilization was achieved, the more entrenched problems of a highly protected and uncompetitive industrial sector and a neglected, penalized and exploited agricultural sector were not addressed sufficiently. Hence the inevitable pain of the adjustment process was not followed by quick benefits to farmers, workers or business, and there was a clamour by the old vested interests for the reimposition of controls, subsidies and protection.

Social impact of the recession and adjustment

The recession and consequent adjustment policies had a very severe impact on the Philippine population. Real GNP declined for two successive years in 1984 and 1985 by 6.8 per cent and 3.8 per cent respectively. Between 1981 and 1985 real GNP per capita dropped 15 per cent reaching its 1975 level in 1985. The drastic effect on the real incomes of employed people is shown in table 3.25. Average real earnings of urban wage and salary earners declined by 46 per cent between 1982 and 1985.

Industrial output contracted by 10 per cent in both 1984 and 1985. Open unemployment rose from 5.4 per cent to 7.1 per cent over the period. Informal and service sector employment grew as wage and salary employment dropped. In low income countries workers cannot afford to be unemployed, and merely shift into low productivity and low return informal sector employment when formal sector jobs disappear. Participation rates generally, but particularly those of females, rose during the economic crisis

Table 3.25 Philippines: index of real average earnings of employed persons, 1982-1985 (1982 = 100)

	Urban			Rural		
	1983	1984	1985	1983	1984	1985
Wage and salary workers	0.86	0.60	0.54	0.90	0.64	0.69
Agriculture, fisheries, and forestry	0.92	0.66	0.61	0.92	0.70	0.70
Mining and quarrying	1.21	0.42	0.46	0.91	0.70	0.78
Manufacturing	1.00	0.62	0.70	0.94	0.66	0.66
Electricity, gas, and water	1.04	0.76	0.66	0.86	0.41	0.61
Construction	0.71	0.44	0.42	0.87	0.71	0.61
Wholesale and retail trade	0.93	0.63	0.52	0.76	0.72	0.52
Transportation, storage, and communications	0.80	0.59	0.50	0.82	0.69	0.66
Financing, insurance, real estate and business services	0.88	0.64	0.50	0.88	0.63	0.62
Community, social and personal services	0.84	0.63	0.54	0.94	0.69	0.85
Own account workers	0.98	0.55	0.42	0.74	0.62	0.59
Agriculture, fishery and forestry	0.38	0.67	0.51	0.76	0.65	0.63
Mining and quarrying	0.29	0.03	0.10	0.67	0.54	0.40
Manufacturing	0.64	0.32	0.24	0.34	0.28	0.23
Electricity, gas and water	0.92	-	0.05	-	-	-
Construction	1.47	0.42	0.37	0.90	0.15	0.14
Wholesale and retail trade	1.01	0.65	0.46	0.86	0.76	0.52
Transportation, storage and communications	0.93	0.74	0.66	0.82	0.41	0.42
Financing, insurance, real estate and business services	1.03	0.97	0.62	0.45	0.35	0.20
Community, social and personal services	1.89	0.43	0.34	1.46	0.56	0.48

Source: G.A. Cornia, R. Jolly and F. Stewart (eds), *Adjustment with a Human Face: Ten Country Case Studies*, a study by UNICEF, (Cambridge: Clarendon Press, 1988), table 7.7, p.199.

from 43 per cent in 1982 to 48 per cent in 1984. However, higher female participation was not a result of attractive demand side forces, like higher wages, but the impact of adverse economic conditions on family incomes. Women were increasingly forced to seek work to help meet minimum family income requirements. According to World Bank estimates, the average wage and salary worker earned only one quarter of the amount necessary to meet the minimum nutritional needs of a family of six (Cornia, Jolly and Stewart, 1988).

The equality of income distribution deteriorated after 1970 and continued to do so throughout the recession. The Gini coefficient rose from 0.493 in 1980 to 0.512 in 1983. Controls on agricultural prices favoured urban consumers and increased urban-rural income disparities. Industrial protection drove up the price of imported inputs and locally produced substitutes and caused the over-valuation of the currency, reducing returns to farmers to the benefit of industrialists and urban workers. In addition, export taxes and export quotas on agricultural output and government controls on trade depressed farm incomes, reduced incentives to produce and to adopt improved technologies. As a result of all these factors, the ratio of average earnings of an industrial worker was 4.6 times that of an agricultural worker in 1973 and had increased to 5.2 times by 1983.

The distribution of government expenditure has also reinforced this anti-rural bias. In the wake of the first oil crisis, the Government also reoriented its expenditure away from social infrastructure spending and towards economic infrastructure and defence. This policy actually increased the strain on the balance of payments, particularly as many of the projects were financially unviable, but also increased the burden of adjustment on low income groups.

Throughout the 1970s government borrowing postponed adjustment to the country's deteriorating external position. Hence there was only a minor impact on social policies and social welfare. Many new social programs were implemented: the Philippines Nutrition Program (1974); the Decentralized Educational Development Program (1981); the Family Planning Outreach Program (1976); the Self-Employment Assistance and Practical Skills Development Programs; and the National Shelter Program (1975). These programs contributed in reducing infant mortality, child

malnutrition, and fertility and aided in raising life expectancy from 58 to 62 years between 1974 and 1982.

However, by the second oil crisis, the Philippines was not in a position to borrow further and adjustment was unavoidable. The Government drastically cut social service delivery, thereby exacerbating the impact of falling incomes, growing unemployment and rising prices. Access to health care for low income groups was increasingly difficult and expensive. Morbidity rates rose in 1980 after a decade of decline, and the rate of decline in infant mortality in 1980 was half of the rate in the 1970s. Efforts were made to use limited funds more efficiently and preventative medicine was given higher priority. However, there was a serious misallocation of available health funds to specialized, capital intensive units like the Philippines Heart Centre, and the Lung Centre of the Philippines, which serviced a small number of high income families in Manila. These institutions received more funds than did all the mass based programs like the primary health care program and the malaria and schistosomiasis control programs combined.

Nutritional statistics also showed a decline, with the protein in-take level dropping, the proportion of severely underweight children rising and infant deaths in some particularly hard hit regional areas climbing steeply (Cornia, Jolly and Stewart, 1988). Access to education and educational standards registered a drop and housing production also declined, as can be seen from table 3.26. The number of people receiving emergency assistance actually fell in the period 1979-1981, despite the serious recession of those years.

It has been shown above that the adjustment program adopted by the Government of the Philippines to the serious structural problems faced in the 1970s and 1980s has been inadequate. While some reforms have been commenced, they have not been sufficiently radical to turn around the economic performance and to reorient the economy towards a competitive, flexible and outward directed structure. At the same time, social service expenditure has been skewed towards the rich and failed to cushion the effects of the macroeconomic stabilization. This has probably increased grass roots opposition to further economic reforms, as well as increasing the suffering of the most vulnerable groups in the community.

Table 3.26 Philippines: selected social development indicators, 1974-1985

	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985
Population												
Growth rate (%)	2.8	2.8	2.5	2.5	2.4	2.4	3.9	2.5	2.5	2.5	2.5	2.5
Crude birth rate (per 1000)	37.5	35.2	34.3	33.5	32.7	31.9	33.7	33.4	33.2	32.9	39.5	31.2
Crude death rate (per 1000)	9.8	9.2	9.0	8.8	8.6	8.4	8.7	8.5	8.4	8.2	8.1	7.8
Age dependency ratio	89.2	88.8	86.1	83.9	81.7	79.4	83.3	82.1	81.0	79.9	78.8	77.8
Contraceptive prevalence rate (per 100 married couples of reproductive age)	29	31	33	35	37	39	41	43	45	34	36	37
Health and nutrition												
Life expectancy (in years)	58.2	58.8	59.3	59.9	60.4	61.1	61.6	61.9	62.2	62.5	62.8	63.1
Infant mortality rate (per 1000 live births)	74.6	72.2	70.8	68.9	67.0	65.1	63.2	61.9	60.6	59.3	58.0	56.8
Calorie intake as % of requirements	...	...	...	...	88.6	...	...	...	89.0	...	...	...
Protein intake as % of requirements	...	...	...	...	102.9	...	...	...	99.6	...	...	...
Per cent pre-school children with weights greater than 75 per cent of the Philippine standard weight for age	...	...	...	...	78.8	70.0	81.1	82.5	82.8	82.4	79.5	78.0
Social Services												
Service outreach (million persons)	3.8	4.4	5.1	2.9	5.9	5.9	5.7	7.2	7.6	8.0	12.6	10.42
Self-employment assistance	0.17	0.19	0.15	0.14	0.17	0.14	0.15	0.13	0.12	0.11	0.14	0.12

Source: UNICEF Manila, "Redirecting adjustment programmes towards growth and protection of the poor: the Philippine case," in G. A. Cornia, R. Jolly and F. Steward (eds), *Adjustment with a Human Face: Ten Country Case Studies*, a study by UNICEF, (Cambridge: Clarendon Press, 1988), table 7.12, p.210.

Women and children in particular have been adversely affected by the economic crisis and the failure to address it with adequate economic and social policies. The impact on female employment in the industrial sector and the resultant shift of women to lower wage jobs in the informal and service sectors was discussed in the previous section. The sharp fall in real wages and growth of unemployment had the effect of forcing many women to seek wage employment to meet basic family needs. At the same time access to basic health and direct assistance programs actually diminished for low income groups.

Hence there was little or no effort to ease the burden of adjustment on such vulnerable groups. On the contrary, such groups took the full brunt of macroeconomic adjustment programs, while vested interests in business and industry were often effective in reversing attempted structural reforms which adversely affected their financial interests.

The type of adjustment program which would not only address these structural reform issues but also reduce income inequality and improve social welfare would include the following elements:

- Liberalization of the trade regime to remove the anti-trade and particularly the anti-export bias. Persistent shortages of foreign exchange brought about by inward orientated, import substitution industrialization policies, and discrimination against industrial and agricultural exporters by over-valued exchange rates and export taxes, have created a major drag on development efforts in all developing countries.
- High government priority should be given to the modernization of agriculture by the removal of negative protection, price controls, export controls and taxes on agriculture, as well as government or private monopolies on output procurement or input supply. The provision of economic and social infrastructure in rural areas is also essential to reduce the bias against the rural population. Incomes are inevitably lower in rural than urban areas in most developing countries, and policies which discriminate against agriculture and rural areas are inherently inequitable.
- Implementation of macroeconomic stabilization policies to reduce inflation is essential, as not only does inflation have an adverse effect on investment and growth, but it also reduces the equality of income and wealth distribution.

• The design of structural adjustment policies which include social service delivery and emergency assistance transfers to the poorest and most vulnerable groups is necessary to facilitate the easing of the adjustment burden on them. This will obviously be more feasible for higher income countries, but official development assistance could be directed to these uses during times of economic recession and structural adjustment.

• Liberalization of the financial sector is necessary not only to increase the efficiency of capital market allocations of scarce financial resources, but also to reduce subsidies to politically powerful special interest groups, which rarely include women, small business or other low income borrowers. This issue is discussed in more detail in the following section.

4. Financial sector policies and their impact on women

The impact of government financial market policies on the participation and welfare of women can be examined from several different perspectives. First, at the broader economic policy level, deregulation of national financial markets is likely to promote a more efficient allocation of financial resources in an economy, and hence be the most effective means of encouraging growth (McKinnon, 1976; Shaw, 1973; Wade, 1989). In a deregulated environment, capital should flow to those uses which yield the highest financial return. Assuming that other factor and goods markets are operating relatively freely, and that the economy is open to international competition, such uses should also be the ones that yield the highest social return to a country.

At a more micro level, deregulation of financial markets so that small borrowers are catered for, and the development of new institutional forms like the Grameen Bank in Bangladesh may facilitate the more active participation of women in higher productivity and income earning activities.

The rationale for financial market intervention

In all economies except the most centrally planned, the domestic capital market is crucial to the allocation of financial resources. An essentially free and competitive financial system is likely to be the best method of achieving an optimal allocation of financial resources. Such a

system will generate a set of capital prices (interest rates) which accurately reflect the marginal productivity of the optimal uses to which borrowers can apply these resources and the reduction in the marginal utility to lenders of deferring their consumption. An open and competitive capital market is also able to grow in response to the capital growth needs of the country. If its links with international financial markets are similarly unfettered, it may draw in external financial resources if at any time borrowers' demands for funds exceed national savings, and allocate these resources to the most productive domestic uses.

Few developing, and until recently some industrialized economies, appear to have had confidence in the allocative efficiency of an uncontrolled financial system. Financial markets have been among the most heavily regulated of all markets in developing countries. Both deposit and borrowing rates have been set by Governments, and if the resulting demand for funds were too high at these suppressed rates, which was frequently the case, the quantities of loans were rationed and allocated to preferred borrowers (McKinnon, 1976; Shaw, 1973).

Interest rates in a freely operating financial system contribute, *inter alia*, to the mobilization of adequate levels of savings by acting as a price which influences the choice between present and future consumption. They also act as an efficient rationing device for the allocation of scarce resources between alternative investments, and provide a social discount rate for saving and investment decisions. However, in countries with heavy financial market intervention, Governments have behaved as if credit allocation on the basis of free market forces would fail to reflect the social and economic priorities set by the Government.

The mechanics of intervention – the case of the Republic of Korea

The financial system of the Republic of Korea is a classic example of the type of intervention which is commonplace throughout the region, and developing countries in general. The formerly Japanese owned banks were handed over to the Government of the Republic of Korea by the United States of America in 1948, and remained state-owned until their denationalization after 1980. Formal credit guidelines were first introduced in 1958 and these have been modified at various times since. These set

forth a ranking of loan priorities for different sectors and within sectors. Given the excess demand for credit at the artificially low controlled interest rates, the Bank of Korea and later the Government itself wielded considerable economic power by involving itself directly in the allocation of credit to preferred sectors, industries and even individual firms and projects.

This allocation covered most of the funds in the banking system and was accompanied by an increasingly complex interest rate structure designed to give varying degree of favoured treatment to preferred borrowers. Export producers were heavily favoured with both low interest rates and large credit allocations. In the 1970s, capital intensive intermediate goods producers like the iron and steel and petrochemical industries, which supplied export industries with inputs, and also the machinery, construction and shipbuilding industries, which were seen as potential export industries or suppliers to exporters, were included in the favoured sectors for credit allocations. Large packages of government support and financing were set up with international and local participants, carrying nominal interest rates and extended grace periods. The economic cost of such projects was very high. Interest rates to the agricultural sector were kept low but the loan quantities were also limited, so that the net effect of the financial system on agriculture was probably negative (Cole and Park, 1983).

The impact of financial market intervention – who pays and who benefits?

If interest rates are held down below long term equilibrium levels and credit is allocated preferentially then the loans supplied will be artificially cheap. Those who are able to obtain these loans will be subsidized by those who hold financial assets. Studies on the Republic of Korea have put the level of subsidy given to manufacturing industries as high as 7 to 28 per cent of the gross capital stock of these industries between 1970 and 1976. The subsidy levels for industry overall were lower at 2 to 9 per cent of gross capital stock (Hong, 1976). Although the methodology used tends to cause an upward bias in the level of subsidy estimated, it is indicative of the approximate magnitude of subsidies (Cole and Park, 1983). The subsidy levels were not only high in manufacturing but very uneven in their incidence, creating allocative distortions.

Those who hold money and financial assets have paid this subsidy, as the real rate of return on these assets has been negative for most of the time since the late 1950s. Holders of currency and short term savings have paid inflation taxes, as the real value of these assets has been eroded by inflation. Households could only be expected to hold assets which yield a negative real financial return if they obtained some other form of utility from doing so, such as their convenience for payments purposes. The inflation tax presumably cancelled out the potential gains of this nature, so that notionally the subsidy, as far as the household sector is concerned, was paid by the transfer of this potential gain in utility (from holding demand deposits for payments purposes) to those who obtained low interest loans.

The business sector, which in the Republic of Korea and probably in most developing countries, holds the bulk of demand and long-term deposits, similarly paid for the subsidies to credit recipients. These were also in the form of transfers of the utility from holding liquid assets for payments purposes and longer term assets as compensating balances. It could be argued therefore that the bulk of the subsidies were paid by the business sector itself, and may even have largely offset any benefits received from the availability of subsidized credit. While this may be the case for the overall business sector, the fact that credit was allocated in a preferential way to some sectors, industries and firms at the expense of others implies that factor allocation was most probably influenced quite significantly, discriminating against unsubsidized industries. Hong's study found that the manufacturing sector received 3.6 times more loans in relation to total value added than it could have expected to on the basis of the size of its capital output ratio compared to the average for the whole economy. Agriculture received only 63 per cent of the loans that it could have expected on the basis of this rather crude indicator, while transport and communications got only 25 per cent (Hong 1976).

In addition to the impact on sectoral factor allocation, the heavy intervention of the Government of the Republic of Korea in the financial sector prior to its 1980 economic reforms also influenced the size, composition and capital intensity of the country's industry. The country's large production and trading groups were heavily favoured by these cheap credit policies, at the expense of small scale, more labour intensive industries. Hong (1979) found that the capital intensity of exports (capital

at constant 1970 dollars divided by labour employed for export production) rose from 0.6 to 1.5 over the period 1960 to 1970, and since then has continued to rise rapidly. From 1970 to 1975 the capital intensity of exports again more than doubled and became higher than that of imports. This is rather surprising for a country which still imports a high percentage of its capital equipment, has low wages relative to industrial countries and is generally perceived to be an exporter of labour intensive manufactures. Hong shows that credit subsidies can be held at least partially responsible for the increasing capital intensity of the export sector (Hong, 1976).

Rising incremental capital output ratios have also been widely observed in countries pursuing highly protectionist policies (Chenery et al., 1986). Such countries typically exempt capital equipment imports from duty, effectively subsidizing them relative to non-exempt imports and labour. This situation characterized the Republic of Korea prior to its 1980 tariff reforms. The rapid decline in the labour intensity of the export sector would imply a slower growth in manufacturing employment than would have been the case if credit had not been subsidized, but instead priced closer to its social opportunity cost.

Hence, it could be expected that the growth of female employment in the manufacturing sector would have suffered along with male employment, and possibly to an even greater extent. This is because of the heavy concentration of women workers of the Republic of Korea, in common with most developed and developing countries, in the lower skilled occupations in more labour intensive industries. The marked differences in the occupational distribution of women (and men) of the Republic of Korea and Hong Kong are shown in table 3.27. These differences could at least be partially explained by the high capital intensity of manufactured exports of the Republic of Korea, relative to those of Hong Kong. Hence, it appears likely that the policy of financial repression and subsidization of capital in heavy industry has adversely affected the employment prospects of working women in the Republic of Korea.

Financial market policies in India

The Indian Government's financial sector policy since independence provides a further example of a highly interventionist approach to capital

Table 3.27 Occupational composition of the labour force in non-agricultural sectors, Republic of Korea, 1966-1980, Hong Kong, 1961-1981

(*Percentage*)

Republic of Korea

	Male		Female	
Occupation	1966	1980	1966	1980
Professional	7.3	7.7	4.8	6.5
Managerial	2.8	2.3	0.1	0.1
Clerical	12.3	14.8	3.9	16.2
Sales	22.4	18.3	31.2	12.8
Service	11.8	8.1	24.9	18.4
Production	43.5	48.8	35.1	37.0
Total	100.0	100.0	100.0	100.0

Hong Kong

	Male		Female	
Occupation	1961	1981	1961	1981
Professional	4.5	5.9	7.5	6.5
Managerial	4.5	3.7	0.9	1.1
Clerical	8.0	9.2	4.1	18.7
Sales	17.2	12.0	10.1	8.1
Service	12.2	1.6	29.0	15.4
Production	53.5	52.8	48.4	50.2
Total	100.0	100.0	100.0	100.0

Source: H. Cho, "Women's labour force participation and their status in the economy: Republic of Korea and Hong Kong" in United Nations, ESCAP, *Women's Economic Participation in Asia and the Pacific*, (Bangkok: United Nations, 1987), (ST/ESCAP/510), table 8.13, p.241.

market operation. The major private Indian bank was nationalized in 1958 and merged with the princely banks owned by some of the states to form the State Bank of India. The majority of the large commercial banks were nationalized in 1969, placing 80 per cent of the commercial banking system under state control. A further five large commercial banks were nationalized in 1980. This brought almost the entire commercial banking system under state control.

Direction on both interest rate levels for different categories of users and credit allocation targets have been widely used by the Government. Interest rates have been set so as to support the activities of particular sectors through lending at preferential rates; finance the Government's considerable borrowing requirements as cheaply as possible; provide a framework for macroeconomic activity; and encourage the mobilization of savings.

In contrast to policy of the Government of the Republic of Korea, the preferred sectors identified by the Government in India, have been small industry, agriculture, road and water transport, retail trade and small business, professional and self-employed persons, and education. The main sectors which have been disadvantaged by this policy are medium and large scale industry and the wholesale distribution sector, with the exception of food distribution. In 1985 the Government set the target that 40 per cent of lending should be channelled to the priority sectors, and based on past experience it was expected that this target would be met. In addition to this overall target, a sub-target that agriculture should receive 40 per cent of the priority sectors' allocation (16 per cent in total) was established.

Table 3.28 indicates that in most years the differential in interest rates charged to priority and non-priority sectors has been quite modest, at most 3.5 percentage points. However, there has been a much wider spread of rates within sectors, as table 3.29 indicates, with rates on total outstanding loans ranging from 6 per cent to 18 per cent (Morris, 1985). This wide spread of rates is likely to prevent interest rates from acting as an efficient means of allocating resources to their most productive uses.

These policies of interest rate subsidies for preferred sectors and quantitative allocation targets have had a substantial impact on credit allocation as can be seen from table 3.30. The proportion of total credit allocations to priority sectors rose from only 14 per cent in 1969 to almost

36 per cent by 1983, while that allocated to medium and large scale industry has fallen from 60 per cent to 38 per cent. The proportion obtained by wholesale traders has dropped even more significantly, from almost 18 per cent to 7 per cent.

To the extent that small scale enterprises employ considerably more labour intensive techniques than do large scale enterprises, the impact of this credit allocation policy on employment growth may have been positive. One study of the relative labour-intensity of small and large scale industry in the Punjab found that the incremental investment for each additional job created in small scale industry was Rs 3000, while the equivalent investment cost for large scale industry was Rs 80,000 (United Nations, 1984). Assuming that the additional employment growth was spread between men and women in proportion to their current employment in the industrial

Table 3.28 India: sectoral comparison of average rates of interest on commercial credit,[a] 1975-1981

(*percentage rates per annum*)

Economic activity	Outstanding as of June					
	1975	1976	1977	1978	1980[b]	1981
Agriculture and allied	13.8	13.5	13.3	12.5	12.6	12.7
Small-scale industry	14.1	14.0	13.9	13.1	13.9	14.5
Transport operators	14.0	14.5	13.9	12.7	12.4	12.7
Personal and professional service	14.7	14.6	14.0	13.5	14.7	15.2
Retail trade	15.3	15.2	15.1	13.9	15.4	16.2
Priority sectors	14.1	14.0	13.8	13.0	13.4	13.6
Non-priority sectors	14.1	13.8	13.7	12.9	15.0	15.8
Total credit outstanding	14.1	13.9	13.7	12.9	14.4	14.9

Source: F. Morris, "India's financial system: an overview of its principle structural features", World Bank Staff Working Paper 739, (Washington D.C.: World Bank, 1985), table 4.8, p.70.

[a] Relates only to accounts with credit limits over Rs 10,000 which account for about 86 per cent of total credit outstanding.
[b] Refers to December 1980.

Table 3.29 India: distribution of loans and advances of scheduled commercial banks according to interest range, June 1980

Interest rate	Percentage of total
6 per cent and less	1.6
6.01 to 9 per cent	1.8
9.01 to 10 per cent	1.9
10.01 to 11 per cent	23.8
11.01 to 12 per cent	5.6
12.01 to 13 per cent	8.3
13.01 to 14 per cent	8.1
14.01 to 15 per cent	13.7
15.01 to 16 per cent	6.2
16.01 to 17 per cent	14.7
17.01 to 18 per cent	13.8
18.01 per cent +	0.5
Average lending rate	13.6

Source: F. Morris, "India's financial system: an overview of its principle structural features", World Bank Staff Working Paper 739, (Washington, D.C.: World Bank, 1985), table 4.8, p.70.

sector, this policy of favouring small scale over large scale industry could have been expected to have benefitted women industrial workers by increasing their employment opportunities.

On the other hand, credit allocation and differential interest rate policies may well have contributed to a lower overall level of growth in the Indian economy, by diverting the allocation of credit away from those sectors with the highest marginal productivity. Such subsidies would only be justified if they corrected market imperfections in a free market situation, or promoted income redistribution. One example of market imperfections may include the bias against rural sector loans because of the limited functioning of the formal financial sector in rural areas. Another bias which may justify corrective intervention may be that in favour of capital intensive industry created by duty drawbacks or preferential foreign exchange

Table 3.30 India: sectoral deployment of gross bank credit, 1968-1983
(*Percentage*)

	March 1968	June 1969	June 1972	June 1976	March 1980	March 1982	March 1983
Food procurement	3.6	6.5	10.2	18.8	9.9	7.3	8.6
Priority sectors	...	14.0	...	24.2	31.7	36.6	35.7
Agriculture	2.2	5.2	6.8	9.4	13.0	15.8	15.3
Small-scale industry	6.9	7.9	12.1	10.5	12.4	13.4	13.0
Other	...	0.9	...	4.3	6.3	7.4	7.4
Medium and large industry	60.1	...	45.5	43.4	38.9	38.3	38.4
Wholesale trade	17.7	...	4.2	7.0	9.0	7.6	6.8
Other	...	79.5	...	6.6	10.5	10.2	10.5
Gross bank credit	100.0	100.0	100.0	100.0	100.0	100.0	100.0
of which:							
Export credit	...	7.2	...	8.4	7.7	6.2	5.0

Source: F. Morris, "India's financial system: an overview of its principle structural features", World Bank Staff Working Paper 739, (Washington, D.C., World Bank, 1985), table 3.2, p.48.

allocations on imported capital equipment, minimum wage legislation or the blanket suppression of interest rates. Interest rate repression will probably disadvantage small business because the loan set-up costs of lending to them per unit of loan are usually higher than for large firms, and the default rates are often higher.

In industrialized countries it is generally believed that the fiscal system of taxation and welfare transfers is the most efficient mechanism for redistributing income, rather than intervention in the credit allocation and production system itself. However, in developing countries where the majority of people pay no taxes and welfare transfers are beyond the resources of Government, other less efficient methods of promoting income redistribution may have to be tolerated. These may include the establishment of specialized credit institutions catering for low income groups. The establishment of such institutions may also be justified due to the existence of the financial market imperfections described above.

Micro-level financial market intervention

The Indian differential interest rate scheme

Within the preferential framework outlined above the Indian public sector banks introduced the Differential Interest Rate (DIR) scheme in 1972. Under this scheme loans are provided to low income beneficiaries at a concessional rate of 4 per cent per annum for the purpose of starting any viable income generating project. A target of 1 per cent of total advances has been set and met for this scheme. In 1981, there were 2.7 million DIR accounts, and outstanding loans stood at Rs 2.25 billion. The average loan size was Rs 844.

Loan utilization and repayment performance has not been very good, however. A 1983 study indicated that the major problems included the need to raise interest rates from 4 to 7 per cent to 8 per cent to encourage the banks to have a more active role in loan preparation and follow-up. It also recommended that the maximum amount of loan needed to be increased to Rs 2000 so they could play a bigger role in income generation (Chawla et al., 1983).

The Grameen Bank – Bangladesh

The Grameen Bank was established in 1978 to provide banking services and channel credit to landless peasants in rural Bangladesh. It now operates in 8 per cent of rural villages and had advanced loans of taka 930 million by the end of 1985. About 52 per cent of loans were advanced to landless women, in 230,000 separate loans. The loan profile of the bank is outlined in table 3.31. The three major categories of activities for which loans were advanced were livestock and fisheries (32 per cent), processing and manufacturing (24 per cent) and trading (26 per cent). The sexual division of labour in Bangladesh is evident from the very different loan disbursement patterns of men and women recipients. Women's loans were concentrated in livestock, fisheries, manufacturing and processing, while men's were mainly for trading activities. However, the 1985 loan disbursement data indicated that women's participation in trading activities was rising, from 20 per cent to 27 per cent of total trading loans.

Unlike similar institutions and schemes in other developing countries, the Bank has had a high repayment ratio. At the end of 1985, only 1.8 per cent of loans disbursed remained unrepaid after one year. The main reason for the high default levels in similar institutions elsewhere is the low level of collateral which borrowers have and are required to provide against their loans. The main reason for the success of the Grameen Bank in overcoming this problem is its practice of advancing loans to a group rather than to an individual in a village. No new loans are made to the group if one member defaults on their loan. This imposes considerable peer group pressure on the potential defaulter, which acts as a substitute for the incentives against defaulting provided by the threat of loss of collateral. The high repayment ratio is important as it has facilitated the expansion of the Bank's activities.

The success of this scheme can be seen from the rapid expansion of villages serviced and loans disbursed. In 1985 alone, the number of villages covered by the bank's operations increased 62 per cent from taka 2268 to taka 3666 and the value of loans disbursed rose 85 per cent from taka 500 million to taka 920 million. Over 87 per cent of new loan recipients were women and they received 60 per cent of the value of new loans. The success of the Grameen Bank indicates the potential benefits that can be derived by low income groups, such as landless women, from innovative financial institutions and schemes.

Table 3.31 Sectoral distribution of loans, Grameen Bank, Bangladesh, since inception to December 1985
(taka '000)

Item	Landless male		Landless female		Total	
	Number of loans	Amount of loans	Number of loans	Amount of loans	Number of loans	Amount of loans
Processing and manufacturing	30,371	62,199	106,436	159,821	136,807	222,021
Agriculture and forestry	5,686	9,863	3,732	7,401	9,418	17,264
Livestock and fisheries	32,747	78,168	109,809	221,039	142,566	299,207
Services	12,830	37,969	1,231	3,224	14,061	41,193
Trading	73,588	190,541	26,678	47,127	100,266	237,668
Peddling	3,288	8,017	2,979	5,285	6,267	13,302
Shopkeeping	9,918	28,398	8,404	18,314	18,322	46,712
Collective enterprises	34,025	30,867	29,800	19,495	63,825	50,362
Total	202,453	446,023	289,069	481,706	491,522	927,729

Source: Grameen Bank, *Annual Report 1985*, (Dhaka: Grameen Bank, 1986), table 1.

5. Taxation policies and their impact on women

Although there is a growing literature in the United States of America and other industrialized countries on the impact of personal taxation policies on women, there appears to be few if any studies done on this question in countries of the Asian and Pacific region. It will therefore be necessary to confine the discussion mainly to broad principles, drawing on those specific examples that are available.

In developed countries the main taxation issues which impact on women are the unit of taxation (the individual or the family), the balance between direct and indirect taxation, the progressiveness of the tax schedule, the availability of specific tax rebates like the dependent spouse rebate and the tax deductibility of items like child care expenses.

For the NIEs within the Asian and Pacific region, these issues will become increasingly important to women, or they have already done so. In the lower income countries in the region, however, some of these issues are of little relevance. This is because the great bulk of both women and households have incomes below the direct tax threshold. Since they do not pay the direct tax on income, they are not eligible for deductions or rebates. However, the issues of the progressiveness of the tax schedule and the balance between direct and indirect taxation are still relevant and important to women in low income countries. Other taxation issues that are important to such women include sectoral taxation policies, e.g. whether agriculture is penalized to subsidize industry; the efficiency and honesty of the tax collection system, i.e., whether the rich pay the tax for which they are legally liable; and, the equity of the indirect tax system, i.e., whether it penalizes or favours the goods bought by the poor.

Among the taxation issues which have been identified by women in developed countries as important to their welfare, one of the most important is the choice of the unit for taxation purposes. The main choices are the individual, the married couple or the family unit. Under a system of individual taxation, the income of the individual from all sources is aggregated and taxed. Under a system of family unit taxation, the income of the family unit is aggregated, and either taxed at the rate applicable to the highest income earner, or split between the number of adults in the family, and taxed at the marginal rates applicable to this distributed income.

In some variants of the latter system, children are aggregated into adult equivalents for the purposes of income splitting.

It is generally accepted that under a system where the unit of taxation is the individual, there is more incentive for women to seek work in the paid workforce than under one where the family is the income earning unit for the purposes of taxation. The disincentive for women to work is even higher where income is aggregated for the family unit and then taxed at the marginal rate of the highest income earner, usually the husband.

Those favouring family unit taxation with income split between the number of adults in the family claim that it is unfair that, under a progressive tax schedule, two families with the same level of income, one with one income earner and other with two, should pay very different levels of tax. This can be seen from the following example:

Family with one income earner:

Income	$40,000	Tax $14,000
Average Tax Rate (ATR)		35 per cent

Family with two income earners:

Income	$20,000	Tax $5,000
	$20,000	Tax $5,000
Total	$40,000	Tax $10,000
Average Tax Rate (ATR)		25 per cent

However, the counter argument is that the non-working spouse may produce substantial non-taxed income in the form of child-minding, house keeping, clothes production and food preparation services. These services must often be paid for by the two income family in the form of child care, house cleaning, take-away meals and ready made clothes. Hence the market income received by the single income earner couple does not adequately reflect their net consumption position. This may look more like the following:

Family with one income earner:

Income:	Wage	$40,000	Tax $14,000
	Services produced by spouse	$15,000	Tax $0
Total Income:		$55,000	Tax $14,000
Average Tax Rate (ATR)			25 per cent

Family with two income earners:

Income:	Wages	$20,000	Tax $ 5,000
		$20,000	Tax $ 5,000
Total		$40,000	Tax $10,000
Average Tax Rate (ATR)			25 per cent

Using this calculation, the tax paid by the two families appear to be much more closely related to the income earned, when this includes the imputed income from the services produced by the non-working spouse. Hence, a move to further benefit the single income family by using the family as the unit of taxation would not be likely to promote horizontal or vertical equity, but rather to reduce it.

A system of family unit taxation would also reduce incentives for women to seek paid employment outside the home. Any income earned by spouses entering the workforce would not benefit from a tax free threshold as do single women taxpayers, and would not be assessed at the lower marginal tax rates applicable to the income they actually earn as an individual. Rather, it would be assessed either at the marginal tax level of the higher income earner in the family, or at a level derived from aggregating family income and splitting it between the couple. This income would also attract a higher tax rate than would the same income earned by a single woman. As such, income splitting can also act as a disincentive for working couples to marry, as well as providing a disincentive for non-working wives to enter the workforce.

Sweden, for example, abolished its system of family income taxation in the 1970s in order to encourage a higher participation rate by women (Groenewegen, 1981). To the extent that women have acquired education and training for employment in the paid workforce, such disincentives will

cause a net loss to the economy, as this investment in human capital will not earn a return. This in turn will create a disincentive for parents and employers, and girls and women themselves, to make investments in human capital formation in women, and will perpetuate women as a low skill, low status, low income and therefore low power group within the community.

The second major taxation issue which has a bearing on the welfare of women is the proportion of tax which is collected by indirect taxes such as sales tax and value added taxes (VATs) as compared to direct taxation on personal and company income. This issue is relevant to women, and low income groups in general, in both industrialized and developing countries because of its implications for the impact of the tax system on income distribution.

In principle, a progressive income tax system with marginal tax rates which rise with the level of income, will impose a higher average rate of tax on those with higher incomes than on low income recipients. Indirect taxes, on the other hand, are paid by those purchasing the goods and services on which taxes are imposed. The average tax rate (ATR) paid therefore depends on the proportion of one's income which is spent on taxed goods and services. Since low income groups tend to consume a higher proportion of their income than do high income groups (i.e., have a higher average propensity to consume, APC), it could be assumed that low income earners would have a higher average tax rate than high income earners if all taxes were indirect. This impact will be reduced if taxes are imposed selectively on luxury goods, consumed mainly by the rich, and basic food and clothing items are exempt. The regressive nature of a flat rate consumption tax on all goods can be seen from the following example.

Incidence of tax from a VAT or broad based consumption tax = 10 per cent

Low income family
Average propensity to consume (APC) = 1 ATR = 10 per cent
(i.e. proportion of total income which is consumed)

Middle income family
Average propensity to consume (APC) = 0.6 ATR = 6 per cent

High income family
Average propensity to consume (APC) = 0.3 ATR = 3 per cent

The highest income families will in fact pay the lowest average tax rate while the lowest income families will pay the highest average tax rate.

Table 3.32 indicates that low income countries are generally heavily reliant on indirect taxation and derive a much lower proportion of total tax collection from direct taxation than do middle or upper income countries. This is partially because the taxable income of the great majority of the population is well below accepted estimates of the poverty line, and hence any effort to tax such groups would be counter-productive from the point of view of equity. However, the other reason for this phenomenon is likely to be that the high income groups, who could afford to pay income tax, have sufficient political power to either ensure that the tax rates are low and not progressive, or that the administration of the tax system is so inefficient that tax avoidance is easy. The fact that lower income countries like Indonesia have been able to raise 40 per cent of their revenue from direct taxes, higher than many industrialized countries, while much higher income countries like Thailand and the Republic of Korea raise only 20 per cent and 27 per cent respectively, indicates that average income levels in the economy are only part of the explanation of taxation mix (World Bank, 1989).

As a consequence, in many developing countries the burden of taxation falls heavily on indirect taxation, which in general will be paid disproportionately by low income groups, many of whom are below the poverty level. Hence the net effect of the taxation system may be regressive. If this is coupled with a pattern of government spending which favours subsidies to industrialists and provides services to high income groups, as for example, appeared to be the case in the Philippines under the Marcos regime, then the net effect of the Government's fiscal interventions may be highly regressive.

Women, in common with other low income groups, will benefit when a higher proportion of tax revenue is raised from direct taxation. They represent roughly half the population, but in a country like Australia, earned only about 20 per cent of taxable income in 1981 (Lowering, 1981). By 1990, this proportion had risen to 33 per cent (Australian Bureau of

Table 3.32 Mix of direct and indirect taxation in selected countries in the Asia-Pacific region, 1986

(Percentage)

	Proportion of tax collected from	
	Direct taxes	Indirect taxes
Low income countries		
Bangladesh	9.6	28.1
China	...	...
India	14.8	38.0
Myanmar	4.8	...
Nepal	8.0	40.7
Pakistan	11.9	33.0
Lower middle and middle income countries		
Indonesia	40.4	23.3
Philippines	26.6	36.4
Thailand	20.7	43.9
Upper middle income countries/areas		
Hong Kong	...	...
Republic of Korea	25.2	42.7
Malaysia	43.0	17.6
Singapore	27.0	13.8
Industrial market economies[a]		
Australia	60.0	23.5
Japan	67.4	18.9
New Zealand	61.8	17.5

Source: World Bank, *World Development Report 1988*, (Washington, D.C.: World Bank, 1988), table 24, p.268.

[a] These three industrial countries in fact have among the highest proportions of total tax collections via direct taxation. The weighted average for industrial countries is only 40 per cent.

Statistics information service). In many developing countries, this proportion could be even lower. Assuming that women account for roughly half of total consumption, they could therefore be expected to have a higher average propensity to consume than for the country overall. They would therefore pay a higher ATR than the average if the tax system depended only or mainly on indirect taxes. Thus taxation systems which are heavily dependent on indirect taxes will discriminate against women, and other low income groups.

It is obvious that the more progressive the taxation schedule, the more it will favour low income groups and the heavier will be the relative burden on high income groups. In most countries the direct taxation schedule consists of a rising scale of tax rates which are incurred as the individual's income rises. This results in low income earners paying a lower ATR than high income earners. Proposals such as a flat rate of income tax which have surfaced from time to time in countries like Australia, are therefore, regressive. Under such schemes, a low income individual or family, on an income perhaps just above the poverty line, would pay the same ATR as a very high income individual of family. Since women are generally among the lower income earning groups, they would be adversely affected by any reduction in the progressiveness of direct taxation.

Other questions which are of interest to women in high and middle income countries are the deductibility of such expenses as child-care costs from taxable income. Since women with young children typically cannot work outside the home unless they can find some form of informal or formal care for their children, it can be argued that any child-care expenses that they incur should be considered as expenses incurred in earning their income, and therefore be tax deductible. This argument has been rejected by the Australian court system, though in a recent election campaign, the Opposition claimed it would introduce legislation to make child care a deductible expense, if it were elected. There is no doubt that such a provision would provide an incentive for non-working mothers of young children to enter the workforce.

The final major taxation issue which has concerned women in industrialized countries in the Asian and Pacific region, like Australia, is whether non-working women should be subsidized through the taxation system by payment of rebates like the dependent spouse rebate. This allows

wage earners supporting a dependent spouse to claim a rebate of $A 800 on their taxable income, at a standard rate of tax. Hence it acts as a disincentive for women considering joining the workforce to do so, as the earning of even a minimal amount of annual income disqualifies the primary wage earner from this rebate. This rebate has been supported by successive governments on the basis of horizontal equity, between families with one and two income earners. However, as was discussed above, it is likely that spouses who are not in the paid workforce actually generate substantial imputed income, possibly well in excess of their consumption within the family. Payment of a tax rebate for their "support" may in fact reduce horizontal equity between single income couples and single persons, including single women and one parent families.

Although direct taxation is becoming increasingly important as a source of income for the middle income countries in the Asian region, and has always been important for some countries like Indonesia, in many of the poorer countries in Asia, direct taxation represents a low proportion of total tax income. In these countries, the system of administration is often too weak to support mass tax collections from income at source, and resort must be made instead to taxes on imports and exports, and sales of goods and services, which are relatively easy to administer. In recent years the International Monetary Fund (IMF) has helped countries in the region to raise their tax efforts. Between 1972 and 1986, for example, Nepal almost doubled total revenue collections as a percentage of GNP, from 5.2 per cent to 9.2 per cent, while at the same time reducing its dependence on taxes on trade.

Despite this tendency, the main taxes which impact on women in low income countries are tariffs and sales taxes on important consumption items, like staple foods and clothing, and export and sales taxes on the output of sectors in which women are intensively engaged, like agriculture. In the case of taxes on retail items which form a large part of the consumption of low income groups, such taxes are obviously regressive and should as far as possible be avoided by governments.

In many countries in the region, the operation of the fiscal system, i.e., the system of taxation and fiscal transfers, discriminates against agriculture and in favour of industry (Lele, 1986). Any policy which diverts resources away from their most productive use towards sectors which

generate lower returns will also reduce overall growth rates. The neglect of agriculture can seriously hamper a country's development prospects by reducing the potential growth of production of agricultural raw materials for industry and food for urban dwellers.

Growth of both population in urban areas and industrial output is likely to precipitate inflation in agricultural prices which will turn the terms of trade between agricultural and non-agricultural goods in favour of agriculture and encourage further investment in the agricultural sector. However, governments in developing countries have often responded to the political discontent this has generated among more politically powerful urban consumers by placing price controls on basic agricultural outputs. This has the effect of killing off any market response to agricultural output shortages and resulting in perpetual shortages, smuggling, black marketeering and corruption. In the centrally planned economies, this kind of pervasive price control has resulted in the situation described by Janos Kornai (1980).

Since the bulk of low income earners are employed in the agricultural sector, these policies are not only likely to reduce growth in the economy overall, but they are also regressive. Furthermore, in most countries in Asia, women are more heavily concentrated in traditional agriculture than are men (Khoo, 1987). Hence such discriminatory policies impact particularly heavily on women.

B. Gaps in available data on women's participation in economic development

During the course of the present research many gaps in available data and analysis were discerned. Not only have governments collected few statistics on the participation of women in the economies of the region and the benefit they are receiving from development, but they have also made little attempt to estimate the impact of potential policy changes on the welfare of women. This lack of analysis of the impact of policies on women and vulnerable groups in general was evident in the case of all major fields of policy examined including trade, macroeconomics, structural adjustment, financial sectors and taxation.

Some useful preliminary work has been done on the types of indicators which can be used to measure women's participation in development (Baster, 1981). Attempts have also been made by international institutions to fill the data gap on gender differentiated statistics (ILO and INSTRAW, 1985). In addition, some research has looked into constructing partial equilibrium models to estimate the contribution of women to development in developing countries (Moreland, 1989). However, much work remains to be done in this area so that governments and international agencies can assess the impact of development processes on women.

Macroeconomic modelling of gender

Policy analysis would be greatly facilitated by the modelling of gender differentiated labour force participation, in total and by occupation, demand for education and training, and fertility and marriage behaviour, so that equations relating to these may be included in the many macroeconomic models which have been developed by Asian and Pacific countries in recent years. Potential applications of such macroeconomic modelling would include determining the impact of various macroeconomic, trade and structural adjustment policies on employment levels and structure, and income levels, of women. Hence macro modelling could be used to plan for the increased integration of women into the development process. Another potential use would include determining the impact of greater equality of access for women to employment, education and social services, on economic growth, fertility and income distribution objectives. Thus, such modelling could provide estimates of the benefits of increased equality of economic participation, to be measured against the costs of achieving this.

In Australia, the Impact Research Centre at Melbourne University has undertaken research with financial support from the Federal Government's Industry Commission, via its Impact Project, to incorporate fertility, marriage and divorce, and gender differentiated labour supply equations into Fiscal Orani, the largest and best known of Australia's computable general equilibrium (CGE) models. The objective of the project was to facilitate analysis of the impact of economic, demographic and social changes on the structure of the Australian economy.

As part of this project, a module of four new sets of equations were added to Orani, modelling the determinants of gender specific labour supply by industry, marriage, divorce and fertility (Filmer and Stilberg, 1981). More recently a study by the Industry Commission followed up the proposal for a sex disaggregated labour supply module for Fiscal Orani, and further explored the issues raised and the benefits which would be gained, in terms of a better understanding of the determinants of labour supply from such a disaggregation (Luskin, 1989).

C. Conclusions – strategies for increasing the participation of women in economic development

Trade policies

In export-orientated regimes, which are often characterized by low levels of protection and government interference, flexible exchange rate regimes and factor markets have experienced significantly higher levels of growth than in economies which are heavily dependent on import substitution. Economies which are growing rapidly have obtained significantly higher levels of growth in female participation in the non-agricultural sectors than have slower growing countries. In fact a given level of GNP growth was found to be associated with a higher growth of female participation rates than male participation rates.

By removing the balance of payments constraint on growth, a rapid growth in income and employment could be expected, for both men and women. However, the high proportion of female employment in the labour intensive growth industries like textiles, garments and electronics can probably explain the finding that women benefit even more from employment growth under export-orientated trade strategy than do men.

Macroeconomic policies

Stable macroeconomic policies promoting low inflation provide a supportive investment environment and encourage saving. They are, therefore, a necessary condition for growth. Low inflation is also important

for improving the distribution of income and wealth. In adopting macroeconomic policies to achieve stabilization objectives it is, however, often both possible and desirable to protect disadvantaged groups from deflationary policies.

Structural adjustment policies

Structural adjustment policies designed so that they minimize the adjustment burden on the most vulnerable groups and shift it to those best able to absorb reductions in incomes are important in promoting the interests of women in the region. Progressive taxation systems, grants in cash and kind, and social service deliveries to the most needy groups can all ease the negative impact on the living standards of such groups which may accompany fiscal and monetary policy stringency. The approach by the Republic of Korea to the 1980 economic crisis exemplified this form of adjustment. At the same time as introducing widespread liberalization of trade, the financial system, crop procurement and the role of government in industrial investment, the Government of the Republic of Korea increased social welfare expenditure targeted at low income groups. The less successful approach adopted by the government of the Philippines not only affected the most vulnerable groups in the economy particularly heavily, but also failed to tackle the root structural adjustment problems in the economy of the Philippines, such as its highly protected and inefficient industrial sector and neglected agriculture. Hence the adjustments introduced failed to produce tangible benefits of the kind enjoyed by workers in the Republic of Korea in the aftermath of the 1980 reforms.

Financial market policies

Repressed financial markets which are characterized by controlled interest rates and credit rationing often allocate credit to preferred groups, like large, modern sector private or government owned industries. Small enterprises in urban and rural areas, including the bulk of businesses owned by women, are likely to obtain better access to credit in a deregulated financial environment. Policies which tend to promote, or at least not discourage, light industry, the service sector and traditional agriculture will

tend to advance the economic participation and position of women. Policies which promote heavy industry and cash crop agriculture will, as a rule be much less advantageous for women.

Regulated credit markets also disadvantage women, as well as men, by reducing the efficiency with which scarce financial resources are allocated among competing investments and by discouraging saving. As such they reduce growth in output below levels which could otherwise be obtained.

Taxation policies

More progressive personal taxation schedules, avoidance of using the family as the unit of taxation and reduced reliance on regressive, indirect taxation will all tend to advantage women. Provision of taxation rebates for expenses like child-care are also desirable to encourage high participation rates. Similarly, avoidance of sectoral tax policies, such as compulsory crop purchasing at depressed prices or high export taxes, which penalize sectors like traditional agriculture, in which women often participate intensively, will assist women.

NOTES

1. Association of South East Asian Nations

2. Bangladesh, Hong Kong, India, Indonesia, Japan, Malaysia, Myanmar, Nepal, Pakistan, Philippines, Republic of Korea, Singapore, Sri Lanka, Taiwan Province of China and Thailand.

3. The Gini coefficient is defined as the ratio of the area between the Lorenz curve, which plots the percentage of the population assessed against the percentage of total income they command, and a 45° line, to the total size of the triangle formed by the two axes and the 45° line.

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IV. INTEGRATION OF WOMEN'S CONCERNS INTO DEVELOPMENT PLANNING: GOVERNMENT ALLOCATION OF RESOURCES

Rehman Sobhan*

A. The role of the state in Asia

The social landscape of Asia covers a wide spectrum of variations in the circumstances of women. Such variations are manifested in labour force participation rates, earnings opportunities, levels of education, health status, fertility, political representation, participation in government and the political economy of the household. Such differences are in part accounted for by the extent, type and quality of interventions or indeed the lack of it, of governments on behalf of the women in society. However, it cannot be presumed that the state in many Asian polities is accountable for all that happens to its women or indeed its citizens. The social inheritance of a society, not only built up by the acts of omission and commission of past governments, but also evolving out of the culture, values, historical experience and economic circumstances of a society constitute the parameters within which contemporary governments operate to modify the circumstance of half of its constituents. This inheritance interacts with the operation of market forces, and influence the allocation of resources, which in turn determine the areas of opportunity which condition the life of women. This chapter constitutes its point of departure by looking at the role of governments, operating at the margin in changing for good or ill the socio-economic circumstances of women.

It will be useful to distinguish between the failures of conception and intent, and the failures of government to effectively bring about any changes whether for women or any other major social category such as the poor.

1. The Government as a development planner

In determining the role of government it is necessary to evaluate the interventionist role of the state in the economy and society. How does the

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state in fact intervene to mobilize resources for public expenditure, and use such resources to influence the extent and quality of interventions in the realm of education, health, family planning, employment generation and development of productive enterprises in the private or public sector? A minimalist state which barely intervenes at all in the economy can be expected to do little more than lay down the legislative parameters within which women lay claim to work and property. In such economies the impact of market forces and social inheritance would continue to be the critical arbiter of women's affairs.

There is no ready measure for gauging the interventionist capacities of the state. States with low levels of direct investment in productive capacity may be highly interventionist through macro and micro economic policy measures and more directly coercive measures of intervention, in directing and regulating private economic activity and public behaviour. A perhaps rather inadequate gauge for measuring public intervention is the size of public expenditure in relation to gross domestic product (GDP). It is presumed that such expenditures which encompass both current and development expenditure in both regulatory and productive roles, measure the capacity of the state to influence the direction of the economy. This measure however has no qualitative dimension to it. The impact of fiscal or monetary policy on influencing private savings and investment cannot be gauged by the extent of expenditure of the public agencies deployed to implement such policies. For the purpose of this paper while the conventional measure is used for determining degrees of intervention in the Asian and Pacific region, the resulting conclusions have been qualified by drawing upon information on the role and quality of governance in particular countries. Intervention on behalf of women would initially derive from the particular role of governments in influencing the direction of development and change. However, once a government's interventionist capabilities are established this then must be judged by priorities they assign to women in their interventionist strategy, in the way of material resources directly committed to their service as well as the outcome of their interventions. Thus, a highly interventionist government may assign low allocative priorities to the concerns of women relative to a variety of alternative areas of intervention. Moreover, within the same level of allocation of resources for women, there will be variations among

governments in terms of types of activities undertaken and the efficacy of expenditure incurred. The extent to which a state chooses to intervene in public life derives in part from its social philosophy. To the extent that social philosophy influences the priorities of state policy, the commitment of the state to the concerns of women becomes central to the allocative and legislative biases of the state. It is indeed a clear matter of choice for a government to decide whether, to what extent, and how fast they should move to further empower women to eliminate or reduce gender disparities in access to social services, public employment opportunities, and control over productive assets. In societies where access to such opportunities is largely mediated by the market, such direct interventions may not achieve much. However, even in such economies the state can influence market access by gender through macro and micro economic policy instruments, including programmes of subsidies and scholarships.

In areas where the state directly allocates resources and provides goods and services, its interventions must be seen to reflect the implicit if not explicit gender bias of the state. In making such allocative decisions as well as in defining indirect policy interventions the social commitment to women's concerns becomes a critical variable. Social philosophy can also be registered at a rhetorical level where commitments to eliminate gender disparities come to be enshrined in constitutions and in the manifestos of political parties. It is thus more useful to measure such political commitments through the revealed actions of government. Such public action on behalf of women is likely to find expression not just in allocative decisions, but in the creation of enabling conditions, through provision of law, through policy interventions, through building of institutions, through executive orders, and above all, through institutionalized surveillance of public action.

2. Institutional arrangements

The presence of adequate institutional arrangements is central in giving substance to public allocative priorities. There is a wide gender disparity in the command over productive assets with a relatively low resource base at the disposal of women. Male cantered laws relating to the ownership and control of property systematically discriminate against

women. Under systems of individual ownership of the means of production men come to dominate the productive forces within the economy. Even within systems where communal ownership or control of property is the norm, the contingent claim on work and output tends to discriminate against women in their access to entitlements. While households do indeed constitute a social and economic unit, it is the political economy within the household, sanctioned by custom and inheritance, which operates against women and inversely relates their work to their claims on household income and consumption.

Beyond the household, social institutions relating to property rights, franchise, participation in public institutions, access to areas of economic opportunity, seclusion of women and division of labour, whether mandated by law or custom, will continue to influence the outcome of official programmes for promoting the interests of women. Apart from social institutions, the presence and functioning of public institutions remain critical to the viability of government activity. Initiating and monitoring programmes for women require institutions within the administration which are mandated to discharge such responsibilities.

Institutions conditioning political participation also remain critical in sustaining programmes for women. A system which disenfranchises, whether by law or custom, or inhibits women from seeking representative office will not be conducive to participation of women in development. In political life the presence of a women's movement within or outside the established political framework plays a crucial role in raising female consciousness. The role of organizations specifically designed to raise women's consciousness or to mobilize women for various forms of civil or political action remains important both in formulating demands for women and monitoring the outcome of such actions. At the operational level the presence of institutions specifically designed to deliver resources to women, to meet the educational, health and reproductive concerns of women, to encourage and underwrite women's entrepreneurship, influence both the conception of programmes for women and their eventual outcome. It is apparent that institution building or restructuring thus remains an integral part of any programme to promote women's interests.

The above discussion on the conceptual issues may place the initiatives of the respective governments of the Asian region towards women

in some perspective. As shown above, there are several inter-related issues affecting women's status. Government intervention is only one of these, but it is of critical import, in directing the fate of women in any society.

3. Public expenditure for development

In defining the role of development planning as a factor in influencing the fate of women it would, therefore, be useful to categorize states by their willingness to direct the course of development through planned interventions and by their capacity to influence economic activities through the level of public expenditure in relation to GDP.

Table 4.1 lists a number of Asian states in terms of the share of government expenditure to GDP. The table includes China and Viet Nam where socialism has been the state philosophy and state ownership of the means of production has been the dominant relation of production. The fact that in both these countries the share of government expenditure to GDP was no higher than in Singapore or Indonesia and much lower than in Malaysia is thus misleading. Government expenditure as measured in table 4.1 includes only the Government's budgeted expenditure and thus excludes expenditures of central and local state enterprises. Inclusion of such expenditure would give a level of expenditure for the government more congruent with the philosophy of the state.

Outside of Hong Kong and Singapore, all the countries listed in table 4.1 have used the mechanism of national planning to influence the level and structure of economic development. Most have used the institution of public enterprise to directly produce goods and services deemed to be inappropriate to the capacities of the private sector. Republic of Korea, Indonesia, Taiwan province of China, Malaysia, and all the South Asian countries have had sizeable public sectors. Though in the last decade in Bangladesh, Republic of Korea, Taiwan Province of China and Malaysia there has been some divestment of public enterprises.

Table 4.1 shows that the apparently market oriented economy of Singapore has the most activist government outside of socialist Asia. This is of course consistent with the dynamic role of the state in developing public housing, infrastructure and social services. The state remains the strategic planner committed to develop and restructure the Singapore

Table 4.1 Government expenditure in selected economies in the Asia-Pacific region

(*Percentage of GDP*)

	1981	1982	1983	1984	1985	1986	1987	1988	1989
Newly industrializing economies									
Hong Kong	16.8	18.6	16.1	14.8	15.2	13.3	12.0	11.5	14.7
Republic of Korea	16.9	18.6	16.7	16.3	16.5	16.4	16.2	17.8	17.3
Singapore	18.9	20.5	21.4	24.0	25.5	28.3	34.5	24.6	24.2
Taiwan Province of China	14.9	15.8	14.6	13.3	14.0	22.0	21.4	22.7	3.3
South-East Asia									
Indonesia	25.8	24.1	23.6	21.6	23.6	21.3	21.6	23.7	23.1
Lao People's Democratic Rep.	32.2	50.4	33.2	27.0	31.4	27.7	25.1	37.2	35.7
Malaysia	46.6	44.5	39.7	35.0	34.6	65.7	55.8	52.5	52.4
Philippines	15.4	14.8	13.2	11.6	12.8	15.1	15.9	15.8	17.8
Thailand	17.6	19.1	18.4	18.7	19.7	18.7	17.2	15.3	14.4
Viet Nam	...	...	23.3	25.5	37.9	21.8	22.6	19.0	26.0

Table 4.1 (*continued*)

	1981	1982	1983	1984	1985	1986	1987	1988	1989
South Asia									
Bangladesh	16.3	15.9	14.8	14.3	14.5	15.2	14.4	14.3	14.9
India	12.6	13.6	14.1	15.5	16.3	21.0	20.7	18.5	21.0
Myanmar	13.9	14.4	13.8	13.3	13.7	14.2	13.7	11.9	11.1
Nepal	14.7	17.0	20.4	18.5	18.5	18.7	19.3	20.2	19.8
Pakistan	22.0	21.6	24.6	21.4	24.7	19.4	19.5	20.3	18.3
Sri Lanka	34.9	36.2	35.1	34.9	36.6	33.2	33.0	31.6	33.6
East Asia									
China	31.2	29.0	29.8	30.1	29.2	24.6	22.2	18.7	15.6
South Pacific									
Fiji	30.3	31.7	31.6	30.8	31.3	30.2	31.9	32.7	31.8
Papua New Guinea	36.9	38.1	36.6	40.4	36.0	35.9	33.4	34.1	36.6

Source: Asian Development Bank (ADB), *Asian Development Outlook*, (Manila: ADB, 1990), table A28.

economy and to use both macro-economic policy instruments and direct interventions to realize its goals. Other paradigms of private enterprise such as the Republic of Korea, and Taiwan Province of China are no less interventionist in the areas of public investment in social services, infrastructure development and even investments in productive enterprises. In South-East Asia, Indonesia and Malaysia run heavily state centric economies. Even in the Philippines and Thailand, the state has played an active role in social services, and infrastructure development.

In South Asia paradoxically the role of the state is weakest in Bangladesh, Myanmar and India, traditionally associated with a large state sector. In Myanmar and Bangladesh the large share of agriculture, trade and services in the national economy which is entirely privately controlled explains the diminished role of the state. The importance of public enterprise in the manufacturing sector is neutralized by the small share of manufacturing in the national economy of both countries. Nepal and Pakistan both have activist states although in Pakistan the size of the defense budget exaggerates the role of the state. Sri Lanka, however, remains as the most active state in this group. Again paradoxically the size of public expenditure appears to have expanded from the public sector oriented regime of the 1970s to the market oriented regime of the 1980s. The state also plays an important role in Fiji and Papua New Guinea. This reflects the low level of indigenous entrepreneurial capability and the need for the state to both develop human and infrastructure capital and to promote indigenous productive investment.

B. Planning for women in Asia

1. Women's concerns in the national development plan

Governments in the Asian and Pacific region have increasingly made efforts to incorporate women's issues into respective plan documents. Such attempts are reviewed below for selected countries in the region. It must be noted that India for the first time incorporated a chapter on women into its *Sixth Five Year Plan (1980-1985)* and continued this tradition in the *Seventh Plan (1985-1990)* where the 14th chapter of the plan was on "Socio-

Economic Programmes for Women". Pakistan introduced a chapter on women for the first time in its *Sixth Five Year Plan (1983-1988)* and carried on this practice in their *Seventh Plan (1988-1993)* (World Bank, 1989b). Bangladesh has incorporated specific projects budgeted for women into particular sectors of its *Fourth Five Year Plan (1985-1990)* on "Population Control and Family Planning" and in the chapter on the catch-all sector namely that on "Sports, Culture, Youth Development, Social Welfare, Women's Affairs and Mass Media" (World Bank, 1990; Government of Bangladesh, 1990; and Khan, 1988). In Sri Lanka, it was as late as 1988 when for the first time the national rolling plan document, *Public Investment Programme, 1988-1992*, included in a chapter on "Social Infrastructure", a short sub-sector on "Study of Women" (Government of Sri Lanka, 1988). In Indonesia, *Repelita V*, the state development plan for 1989-1994 had a section on women as did the *Sixth Five Year Economic and Social Development Plan* in the Republic of Korea and the *Fifth Year Plan of Thailand*.

In most plan documents in the Asian region there would be some general declarations about improving the circumstances of women and some statements of intent. But beyond this, women's concerns if at all registered would be reflected in specific projects, as indicated in chapter 14 of the *Seventh Plan of India* and the *Third Five Year Plan of Bangladesh*. In this sense the Philippines has made something of a breakthrough in moving to operationalize a plan document called *Medium-Term Philippine Development Plan (MTPDP) 1987-1992* in the service of women.

India

Women's concerns within the five year plans of India date back to the first five year plan (1951-1956) when specific programmes designed to improve the welfare of women were developed by the Government of India. The Central Social Welfare Board (CSWB) set up under the plan was the product of the emphasis on social welfare which permeated the official approach to women's concerns in successive plan periods. This approach went hand in hand with the emphasis on organizing women under the community development system through setting up Women's Clubs. The

approach assumed both class and gender harmony within the local community, and as a result worked closely with local elites and provided the basis for successive attempts to segment women's concerns within the framework of the integrated rural development programmes (IRDP).

Successive five-year plans, up to the Fifth Plan launched in 1974 focused on the deprived status of women in India and made declaratory commitments to improve their status. But at the operational level the plans did not go beyond projects designed as welfare measures to upgrade skills and provide health, family planning, maternal and child welfare services for women. The Fourth Plan in 1969-1974 continued the emphasis on women's education, linking this with an emphasis on family planning which sought to reduce the birth rate from 40 to 25 per 1000 through mass education programmes. Welfare concerns characterized by immunization and supplementary feeding programmes persisted.

The Fifth Plan (1974-1979) continued with the emphasis on education and social welfare. However, the Plan period coincided with the International Women's Decade and the resultant completion of a report commissioned by the Government of India from the Committee on the Status of Women in India (CSWI). The CSWI report brought out the declining circumstances of women in India in terms of declining sex ratio, lower life expectancy, higher infant and maternal mortality, declining work force participation and literacy and rising migration. The CSWI report focused on the negative effect of the development process on the conditions of women. It emphasized the need to give substance to constitutional guarantees and plan commitments to women through raising women's consciousness and enhancing their economic independence through enhanced skills, and widening their areas of opportunity. The CSWI sponsored a national Plan of Action in 1976 based on the United Nations World Plan of Action for Women. This Plan identified the areas of health, family planning, nutrition, education, employment, legislation and social welfare as appropriate to improve women's conditions. The strategy was hardly unique to India's planning experience and appears to have achieved little beyond the setting up of a Women's Welfare and Development Board under the Ministry of Social Welfare to serve as a nodal point within the government to monitor, coordinate and promote programmes for women.

The efforts of CSWI found expression in the change in emphasis of the *Sixth Five Year Plan (1979-1984)* away from welfare to economic development as the main focus of planning for women. For the first time a special chapter on "Women and Development" was incorporated into the Plan. The Plan again for the first time recognized the relative deprivation faced by women in access to resources as a binding constraint in promoting their development. The Plan, thus suggested the need, unique for Indian culture and jurisprudence, to give joint titles to husband and wife in the ownership of property. The Plan however could not clearly break away from the focus on the family as the unit of planning with emphasis on gender targeting in the allocation of resources.

The *Seventh Plan (1984-1989)* continued the tradition of a separate chapter on women. But it could now draw upon the heightened awareness of women's issues arising out of the ferment generated by the Women's Development Decade as well as the sharpening of conceptual issues relating to the importance of bringing women from the margins of development and integrating them into the mainstream of the development process. The Seventh Plan brought out for the first time the significance and value of household non-marketed work by women as an economic variable but did not go so far as to suggest its incorporation into GDP accounting. The plan focused on consciousness raising issues, and training women for employment and entrepreneurship. It sought to enhance access of women to assets and critical inputs underwritten by public credit programmes. The emphasis of earlier Plans on family and child care services was now related to operating programmes for employment and entrepreneurship for women.

Arising out of the strategy and programmes incorporated in the Seventh Five Year Plan of India, 27 major schemes targeted for women were implemented by various ministries and departments of the Government of India. However, these schemes targeted to women added up to only 2.4 per cent of the Seventh Plan outlay. As the Plan did not provide a gender wise measure of the incidence of investments under the remaining 97.6 per cent of the Plan outlay, the impact of the Plan on women is understated by merely looking at the allocations for women's programmes. The thrust of the various programmes under the Seventh Plan had been to provide five of the principal categories of services for women: (a) employment and income

generation; (b) education and training; (c) support services; (d) general awareness; and (e) legal support.

While the current approach of the five-year plans of India represent a quantum advance for women compared to the tentative welfare oriented beginnings of the First Five Year Plan, the Indian planning efforts still remain far removed from developing a holistic perspective towards women in development. While planning techniques are relatively more advanced in India, compared to other parts of the Third World, a methodology has not yet been developed to define the impact of planned development on a gender basis. In fact little attempt has been made to build an analytical framework which can relate the allocative strategies of the plan to specific macro-economic targets for women.

Realizing the limitations of the planning experience in India the Government of India prepared a *National Perspective Plan for Women* (NPPW) which was expected to define strategies for women within a holistic perspective for the period 1988-2000. In practice, the NPPW which came out in 1988 did not meet that expectation. It could not spell out a strategic perspective which could guide planners in establishing allocative priorities for women, interrelating the outcomes of the different components of women's programmes to converge in realizing specific goals for women.

Bangladesh

Planned initiatives for development in Bangladesh remain much less advanced than in India both at the analytical and operational level. The overwhelming dependence of the official development programmes on external resources transfers, erodes the autonomy of the planning exercise. The incapacity to thus retain domestic control over plan priorities due to heavy aid dependence, means that the five year plan document has limited operational validity. The plan documents thus remain a rather flawed measure of the government's development priorities. Such priorities are thus made apparent ex-post through the realized public expenditures of the Government of Bangladesh under the annual budget and development plan. However, as the Five Year Plans in Bangladesh remain the accepted vehicle for a government's declaration of priorities, it would be interesting to

examine how they have addressed the issue of women's role in the development process.

The *First Five Year Plan (1973-1978)* gave no explicit focus to women as a sectoral category for resource allocation (World Bank, 1990). References to women were associated with the commitment to rehabilitate victims of the Liberation War. Within the First Plan the five projects directed to women were thus essentially related to the social welfare and rehabilitation of war victims. These few projects were not however implemented in time and were carried over into the interim *Two Year Plan (1978-1980)* where two new projects for women were added. However, by 1980 only two of the now seven projects directed to women were completed. Table 4.2 shows that only Tk 2.98 million was allocated to these projects between 1973-1980. This was less than one per cent of the plan allocation in both time periods.

The *Second Five Year Plan (1980-1985)* was thus the first to have an explicit allocation to women (Government of Bangladesh, 1980), reflecting the fact that in 1978 Bangladesh became one of the few countries in the world to set up a Ministry of Women's Affairs. Since plan allocations in Bangladesh tend to be ministry determined the direct allocation to projects for women now had an institutional focus. The goals set for women within the Second Plan involved: creation of a social psychology designed to make participation of women in development increasingly possible; expansion of educational opportunities and specialized training facilities for women so as to promote skill formation for women; provision of credit for women and widening opportunities for their participation in income generating activities; and provision for better protection and care to children.

These goals were to be realized though projects and programmes in a number of areas such as population, health, education and employment generation as well as those located within the domain of the Ministry of Women's Affairs which was expected to also coordinate projects directed to women in other line ministries. Table 4.2 shows that Tk 70 million (Tk 318 million in 1985 prices) or about 0.2 per cent of the Second Plan allocations was invested in 25 projects. Of these allocations only Tk 287 million (1985 prices) was actually appropriated through the annual development plans, out of which 87 per cent was actually utilized.

Table 4.2 Allocations for women's sector in five-year plans in Bangladesh

(*taka million*)

(1) Plan Expenditures	(2) First Plan and Interim 2 Year Plan 1973-1980	(3) Second Five Year Plan 1980-1985	(4) Third Five Year Plan 1985-1990	(5) Draft Fourth Five Year Plan 1990-1995
1. Total plan allocation	84,160	160,600	386,000	672,300
2. Five-year plan allocation for projects for women's sector	298	900	500	880
3. Annual development plan allocations for women in five-year plan period	89	310	400	...
4. Realized public expenditure on women during plan period	17	235	273	...
5. Share of women's sector in five-year plan allocation (2 as % of 1)	0.35	0.56	0.13	0.13
6. Annual development plan allocation in relation to plan allocation (3 as % of 2)	30	34	80	...
7. Realized public expenditure on women in relation to plan allocation (4 as % of 2)	5.7	26.1	55	...

Sources: World Bank, *Bangladesh Strategy Paper on Women in Development*, (Washington, D.C.: World Bank, 1990); Government of Bangladesh, Planning Commission, *Second Five Year Plan*, 1980; and Government of Bangladesh, Planning Commission, *Draft Fourth Five Year Plan*, 1990.

The *Third Five Year Plan* of Bangladesh escalated the rhetorical commitment towards women's concerns by stating that full integration of women is considered essential to bringing them under the purview of development activities by exploiting their full potential. The Plan retained its focus on education, training and health care for women. However, emphasis was put on the concerns of rural women and for involving women in education by recruiting only women to work as primary school teachers.

The quota for women in public sector jobs, fixed at 10 per cent in the Second Plan, was committed within the Third Plan period to be raised to 15 per cent; within the health and population sector the women's quota of jobs was to be raised to 60 per cent. Finally credit resources were to be committed to women who were to be trained and provided opportunities for entrepreneurial activity.

The Third Plan strategy for women was to be realized through seven major programme in the following areas: skill development programmes in poultry, dairy, livestock, food processing, garments and handicraft; services for working women through development of hostels backed up by efforts of non-governmental organizations (NGOs) to promote self-employment for women; strengthening of the National Women's Academy and the National Women's Organisations as vehicles for skill development and training; and evaluation studies of ongoing projects, training and rehabilitation of socially handicapped women.

For Third Plan programmes directed to women, Tk 500 million was allocated to projects supervised by the Ministry of Women's Affairs while another Tk 500 million was to be spent through line ministries. A further Tk 160 million was to be committed to women's concerns through NGOs. In total only 0.4 per cent of the allocation in the Third Plan was targeted at women, out of which only 0.2 per cent was for projects under the Women's Ministry. The gap between intent and rhetoric thus appears to be quite considerable.

The dynamic for promoting women's concerns during the Second and Third Plans remained largely donor driven and was sustained by the expectation of the more ready availability of funds for such concerns. Regarding allocation of resources from external funds targeted at women, one estimate reckons that between 1980-1986 nearly 19 per cent of some US$ 4.4 billion of foreign project aid went to projects where women were

sole targets or part of the target group. Of this US$ 850 billion, 13 per cent, was mediated through NGOs and such organizations as the Grameen Bank (Jahan, 1989). This suggests that the allocation priorities of the donors were rather more concerned with women than those of the Government. However, the donors' allocative priorities reflected gender stereotyping in the same way as that of the Government. Thus 57 per cent of donor funds went to health and family planning projects, while 25 per cent for self help projects, 12 per cent for education and training and 3 per cent for public works.

The Fourth Five Year Plan which is now under finalization for implementation during 1990-1995 inspired considerable debate within women's organizations as well as within concerned agencies of the government over the integration of women into the mainstream of the development process. An increasing number of micro and some macro studies on women has been funded by donors whose strong position on women's issues has been registered with the Government.

In the *Draft Fourth Five Year Plan* of Bangladesh a section on "Women's Development" is incorporated into chapter XIII on "Socio-Economic Infrastructure". Here the concerns of women have to share equal attention with four other sections on "Social Welfare", "Youth Development", "Culture", and "Mass Media". The section on "Women's Development" in the Plan underlines the deprivations of women and their more visible role in the national economy. In order to correct women's deprivations the Draft Fourth Plan commits itself under this section to integrate women into the macro-plan but then fails to do so in its macro-chapter. However, specific goals for women have been set for the plan period including: (a) increasing women's participation as beneficiaries in various sectors of the economy; (b) raising the share of women in public sector employment from 6 to 15 per cent during the plan period; (c) increasing female literacy from 15 to 30 per cent; (d) expanding credit facilities; (e) expanding investment in accommodation for working women and in day care centres; and (f) more general goals of alleviating poverty of women, making the community more gender responsive and improving the self-image of women.

The Plan calls for the setting up of a "National Council for Women's Development" under the Chairmanship of the President of Bangladesh, to

give direction and to oversee programmes for women dispersed across various Ministries. Along with investments in the physical infrastructure for women, the Plan envisages an expenditure of Tk 880 million during the plan period presumably on projects under the Women's Ministry. Of this Tk 250 million will be on projects carried over from the Third Plan. It is significant that the expenditures directly committed under the Plan are Tk 1000 million below expenditures committed to women's programmes in the Third Plan of which Tk 500 were spent on projects under the Women's Ministry. As a result, the share of such expenditures on women by the Women's Ministry has declined from 0.26 per cent in the Third Plan, to 0.13 per cent in the Draft Fourth Plan. As with the Third Plan, this does not take into account expenditures related to women in other sectors of the plan for which no figures are at hand. But the explicit allocative commitments do not indicate that the Government today is any more committed to remedy the deprivation of women than it was in the Third Plan. Moreover, its programmes appear to persist in the traditional areas including training, credit and infrastructure projects which constrained earlier plan efforts. The focus on women development in the Fourth Plan thus remains far removed from the climate of heightened awareness and concern for women's issues which permeates some of the most recent plan documents in South and South-East Asia. This is in spite of the fact that a great deal of work has been carried out by the women of Bangladesh, within the government itself, and by various donor agencies all of which emphasize the need for giving priority to integrating women into the mainstream of the development process (Hamid, 1988; Jahan, 1989; Khan, 1988 and 1990; UNDP, 1989; Women for Women, 1990; World Bank, 1990). The Draft Fourth Plan is currently under discussion inside Bangladesh and within the Government. It remains to be seen whether it can be made more responsive to pressures from women in Bangladesh to recognize their special conditions of deprivation by integrating their concerns into all sectors of the planning process and taking the necessary operational measures to realize these plan commitments.

Pakistan

The planning efforts in Pakistan did not take formal cognizance of the role of women in development until the *Sixth Five Year Plan (1983-1988)*; its First Plan was formulated for the period 1955-1960. In earlier plans particular programmes for women with a welfare and training focus were concealed within Ministry budgets. The Sixth Plan was the first to explicitly recognize the need for accelerated integration of women in the development effort and devoted a chapter to this task. The plan committed Rs. 700 million for the programmes of the Women's Division. Another Rs. 411 million were allocated and indeed Rs. 401 million were actually spent on various training programmes, accommodation for working women, community halls and day care centres. The plan, as in Bangladesh, committed to reserve 10 to 15 per cent of jobs for women in both the public and private sector. While expenditure targets remained a fraction of the realized development expenditures of the Government, a larger commitment in the Plan of Rs 19.2 billion in the social sector must have benefitted women in areas such as education, health and family planning. However, these gains remain unquantified.

The *Seventh Plan of Pakistan (1988-1993)* currently under way has committed itself to more fully integrate women into the development process and emphasized the high economic and social costs of neglecting women. Towards that end the plan sought to define certain goals for women. These include: (a) increasing the labour force participation rate (LPR) for women; (b) increasing the number of polytechnic schools for women from 7 to 13; (c) building 5 additional vocational centres with a capacity of 3,160 for training women; (d) devising incentive schemes for hiring women in the public and private sector; (e) initiating credit programmes for small scale women entrepreneurs and for working women; (f) introducing separate wings in the employment exchange for women; (g) allocating special funds for women's cooperatives; (h) making efforts to staff all primary schools for boys and girls with female teachers; and (i) developing a cadre of women development workers (WDW) by the Women's Division in order to realize these goals.

The programmes to realize the above goals will be implemented by the Women's Division, the provincial governments and sectoral ministries

such as education, health, population planning, social welfare, labour, etc. Rs 900 million has been allocated for these respective programmes in the Seventh Plan.

The Seventh Plan's programme for women remains the most ambitious and explicit to date in defining a categorical agenda for women's development. Its outcome is however still to be seen. The allocative commitments explicitly targeted for women remain a fraction of the total outlay in the Seventh Plan. Conceptually the plan follows the tradition of marginalizing women's issues rather than integrating them into the mainstream of the development effort. There is no cognizance of the significant role women play in agriculture nor is there any programme to enhance their productive capacities in this area. No attempt has been made to identify industries, small and large, where women are playing an important role as workers and entrepreneurs, with a view to enhancing their skills and financial capability in these areas. Nor is there any scheme for enhancing employment opportunities for women in the context of poverty alleviation programmes (World Bank, 1989b).

Philippines

The Philippines is unique in attempting to integrate women's concerns in development planning by way of launching the *Philippine Development Plan for Women 1989-1992* (PDPW) which has been approved by the legislature; it is an operational document with juridical authority and executive sanction of the President of the Philippines.[1]

The PDPW itself emphasizes the importance of integrating women's concerns at all levels of development planning and implementation and stresses the need for a multi-sided approach which includes national commitment and political will, relevant and effective policies and programmes, the provision of adequate resources, efficient monitoring and women's participation. The implicit conceptual premise of the PDPW is that women's concerns cannot be segregated from the broader issues of development and the pursuit of social justice.

The main goal of the PDPW is to raise the consciousness of Filipino women to give them a better sense of their own worth. To do so the plan puts emphasis on enhancing family support programmes to provide women

with more free time, and developing programmes to enhance their capacity to develop their full potential. These goals must be realized in six major spheres: Individual, family, socio-cultural, economic, political and legal. The PDPW thus aims to focus programmes giving women greater autonomy in reproductive decisions by gradually modifying the role of women within the household. Within society the goal remains to modify socio-cultural norms of considering women as subordinates. In the economic sphere the PDPW aims to make development programme more gender responsive. To this end both training and employment goals have to be adjusted to enhance and diversify employment and earning opportunities for women. This would need women to move out of employment where women are gender-stereotyped and exposed to subordination. Institutions and resources need to be directed to ensure greater participation of women in areas of production, exchange and in decision making relating to development policy. To realize these goals greater participation of women in public life must be ensured while the legal system will have to be modified to ensure greater equality for women in command of assets and in moving towards equality of opportunity in the market place. These broad goals and instrumentalities have been incorporated into programmes of action in the four broad sectors: Economic, Social, Special Concerns, and Infrastructure and Technology Support. The compass of the sectors may be summarized as follows:

Economic sector: agriculture; environment and national resource management; industry and trade; industrial relations; and services.

Social sector: education and training; health, nutrition and family planning; housing; and social welfare and community development.

Special concerns sector: women and migration; prostitution; violence against women; media; and arts and culture.

Infrastructure and Technology Support: infrastructure covering transport, water resources, social infrastructure, energy and communications; and science and technology.

The PDPW under each sector provides an overview of the sector, sets objectives, establishes targets, spells out policies and strategies and identifies major programmes and projects. This approach is of considerable value in concretising an agenda for integrating women in development.

However, the plan itself does no more than outline the agenda rather than quantify and allocate resources in each sector. Thus, for example the

agriculture sector defines objectives in such broad terms as: to institutionalize the expanded participation of women in rural/agricultural development; to provide/increase employment opportunities for rural women; to improve/enhance access of women to agricultural delivery systems and support services; to enable women to view their participation in agriculture as partners of men; and to raise the consciousness of the rural population on the important roles women play in agriculture.

The above agenda remains somewhat in the nature of a wish list. To realize these goals the strategies remain broad and unspecific. These include programmes for gender awareness sessions for national and local agricultural managers and technicians, studies on employment opportunities for women, and training/extension programmes for farm families. To these rather broad-spectrum targets are added certain quantitative goals such as organizing 1.5 million rural women into functional groups for which 1,280 cooperatives run by women are to be set up in the plan period. Finally the idea of gender segregating agricultural statistics and the setting up of units at all levels to monitor and evaluate progress towards these targets is proposed.

The above summary view of the agriculture sector plan in the PDPW shows that a set of ideas has been thrown before the respective agencies of government. Significantly there is no mention of the total expenditures involved to realize the PDPW since figures are given in the annexure for each programme area but this is not totalled nor is the aggregate related to the MTPDP. There is thus no indication of whether these programmes are consistent with the resource position of the economy or how in the event of resource constraints, inter se priorities will be established. The document lacks a macro-economic framework delineating the resource needs, outcomes and interlinkages both between sectors and with other variables in the economy.

Having identified these weaknesses it must be emphasized that the PDPW is perhaps unique in such exercises pertaining to women in development in that it defines problems, identifies goals, provides project ideas and suggests policy changes in a whole range of development areas. The document thus serves as a guideline for both the National Economic Development Authority (NEDA) and the line ministries for addressing women's concerns in concrete terms and provides both a yardstick and an

executive authority to evaluate their respective performances (Government of the Philippines, 1989).

Thailand

In Thailand, in 1987, the planning agency of the Thai government, the National Economic and Social Development Board (NESDB), set up a task force to prepare a 20-year plan on women. This plan was supposed to guide the NESDB during the preparation of the five year development plans. The report of the task force, known as the 20-year *Long Term Women's Plan 1982-2001*, (LTWP) was significant because it established specific targets to be realized through planned development in the following areas: family planning; education; and participation in local development and administration.

The plan further proposed specific legislative interventions for improving women's status. It also set up a series of indicators which could guide future policies for women. Both the *Fifth Five Year Plan (1982-1986)* and the *Sixth Five Year Plan (1987-1991)* of Thailand were influenced by the 20-year plan into addressing the same concerns for women identified by the 20-year plan in the areas of education and training, incentives for and conditions of work, legislative interventions, consciousness raising and leadership capacity. The Sixth Plan focused on establishing specific quantitative targets for women to be realized within the plan period with regard to maternal and child morbidity; post natal health and nutritional status of children; health care and immunization of women; family planning targets for women and men; compulsory schooling; agricultural training; participation of women in decision making both in the civil service and local government; and establishment of a permanent body in the government to deal with women's development.

This quantitative targeting approach was extended to the development of 32 indicators designed to measure the satisfaction of women's basic needs. Apart from a macro-commitment to draw upon these indicators to set targets, if a particular village falls short of meeting the needs of women as per the indicators it can ask for government funding to fulfil the targets.

The Thai approach may thus not derive from a holistic perspective on integrating women in development but it acquires operational validity by

defining specific goals to be realized by the government. It is, however, not clear if, as in the PDPW, resources are committed under the plan to realize such specific goals (Kanchanasuk, 1989).

Indonesia

Information on planning for women in development for Indonesia is available only for the *Fifth Five Year Development Plan 1990-1994 (Repelita V)*. The plan section on women is itself derived from the 1988 guidelines on state policy which emphasized that women are equal partners of men in the implementation of development goals. The plan takes cognizance of the need to develop a holistic methodology for integrating women's concerns in the planning process.

Repelita V targets women from low income groups and young women between 15-19 years, as the focal point of public intervention. The development of women is, however, designed to help build a prosperous and happy family through the integrated programme envisaged in the "Enhancement of Role of Women towards a Healthy and Prosperous Family (PZWKSS)". Programmes for women are expected to focus on promotion of knowledge and skill through (a) eradication of female illiteracy; (b) more emphasis on post-primary education for women; (c) community support to enhance women's employment in the formal and informal sector; (d) science and technology for women; and (e) improving skills and knowledge of women in child development.

The plan picks up the vital role of women in the agricultural sector and focuses on programmes for enhancing the skills of women engaged in crop agriculture, animal husbandry, and fisheries and seeks to sensitize them about environmental issues.

In the industry and trade sector the emphasis is again on skill enhancement for women through vocational training with a view to widening and diversifying employment opportunities and promotion of female entrepreneurship through improved access to capital, inputs and markets.

Institutionally the need for women to be organized through special women's cooperatives is emphasized. The plan emphasizes promotion of employment for women as well as improved supervision and protection of women in the work place both at home and abroad. The health status of

women, the sensitizing of the religious sector to women's issues, the emphasis on female education, the targeting of vulnerable groups amongst women, law reforms relating to women's concerns and legal literacy for women are all emphasized. In order to realize these goals, NGOs and women's movements are to be mobilized, while the role of women as policy makers, planners and beneficiaries is to be enhanced.

The plan itself is strong on intent. However, less evidence is at hand as to how far such goals translate into projects/programmes to prioritize women's concerns. The Indonesian plan for all its good intentions lacks a strategic vision for women as envisaged in the report on the *National Perspective Plan for Women* in India or the focus of the PDPW in defining issues, areas of action and agencies to realize the agenda. It does, however, touch on a broad range of interventions which if effectively realized could do much to improve the circumstances of Indonesian women (United Nations, 1989c).

Republic of Korea

The society in the Republic of Korea had traditionally been discriminatory against women. This implied women's lower access to education and health services, gender stereotyping in employment and wage discrimination. While gender gaps in the social sector have rapidly eroded and women have been fully absorbed into the labour market due to the sustained dynamism of the economy, women still suffer from discrimination in the work place. Thus, many women's concerns, which remain central to plans and programmes for women in the countries of South Asia, the Philippines or Indonesia have been largely resolved for Korean women (for example, literacy, nutrition and health). Now planning efforts in Korea are directed towards concerns such as redressing sexual discrimination in employment. The *Sixth Five Year Plan (1987-1991)* places emphasis on skill upgrading for women as part of a strategy to service the new generation of industries which have emerged out of the restructuring of the economy in the last fifteen years. Women are expected to both participate in the planning of this restructuring of the economy as well as to benefit from it.

In order to realize this strategic vision for Korean women, the Government during the Sixth Plan will aim to eliminate gender

discrimination in the work place while improving working conditions for women; provide vocational training for women to meet industry demands for high quality technical skills; improve the consciousness of Korean women through social education; promote female support services for working women; and revise civil laws to eliminate gender disparities under the law.

The plan aims to set up an Executive Committee to oversee the eradication of sexual discrimination. This will, through its secretariat, direct and oversee policy interventions, respond to civil petitions, provide counselling to women and advise relevant ministries on matters pertaining to sexual discrimination.

In support of the needs of working women during the Sixth Plan period, 180 public nursery schools will be built in industrial estates which have a large concentration of women workers. The Government will share costs with private enterprise to help proliferate such schools centred in the work place. One year maternity leave without pay will be guaranteed to working women. For women who need to stay home, a part-time employment system is to be developed. The plan also envisages curricula reforms in education designed to eliminate gender biases and to use teachers to promote sexual equality through the classroom.

To upgrade women's skills, a public vocational training centre for women was set up in 1987-1988 to graduate 450 women a year in advanced skills such as electronic machinery and industrial design. In the rural areas 10,000 women will be trained to use farm machinery. Investments under the plan will be made to build 5 new women's welfare centres, 8 new vocational guidance centres and 10 new maternal and child welfare centres. Kitchen facilities for 7,000 households per year will be upgraded (Committee for Women's Development, 1986).

It is clear that in aggregate, Government interventions in the Republic of Korea targeted at women, remain modest. Earlier investments in human resource development and the dynamism of the economy have done much for women. Nevertheless, the Government in the Republic of Korea remains sensitive to gender disparities and seeks to intervene to correct them. Official goals for women in the Republic of Korea are, from past experience, more likely to be realized than in societies with more ambitious plans for their women.

2. Limitations in the treatment of women's concerns in the plans of Asian countries

It is apparent that interventions in support of women in the Asian region through the planning process remain underdeveloped. There is, however, some recognition by official policy makers of the deprived and marginalized status of women and the need to commit resources to improve their circumstances. However, there is no evidence that any government has designed a planning mechanism to actually incorporate women's concerns into the macro-economic framework of the plan whereby goals for women are defined, resources committed, and policies and institutions put in place to quantitatively and operationally link goals, resources and instrumentalities. A conceptual framework to relate the target of the Thai plan to the specific allocative commitments of the Filipino plan would suggest itself as one approach to further the goal of integrating women in the planning process. Other countries including India have basically remained committed to the programmatic approach. This approach really provides no indication that the condition of women will be absolutely if not relatively improved within the framework of the plan. Efforts to evaluate national development plans in terms of meeting women's needs thus suffer from the weaknesses of the planning process discussed above. Alternative interventions on behalf of women, outside of the Filipino plan whose outcome is yet to be gauged, are not gender specific. In general, the plan allocations specific for women's programmes tend to be quantitatively insignificant.

3. The internal consistency of planned interventions for women

To the extent that plans do not define specific targets for women, it remains difficult to evaluate public expenditures as to their consistency with plan goals. Where they in fact set targets such as guaranteeing 15 per cent of public employment to women as in Bangladesh, it would be necessary to see whether such goals are consistent with public expenditures in the education and training sector targeted to women. Such expenditures would have to relate to the precise ways in which targets are determined. Is the

target set at a macro-level to cover all jobs in the public sector? In such an event it could be consistent for the government to meet its target by hiring women only as government primary school teachers and health care workers while all other agencies of government remain monopolized by men. The government would thus need to define their policy by sector and by institution as well as by levels.

Measures to establish the internal consistency of plans in gender terms suffer from methodological inadequacies in the planning system. It seems that no countries which have developed models to sustain their planning efforts have designed the analytical tools to measure gender based supply and demand elasticities for labour. Nor have they built a macro-model which establishes and estimates variables which influence those sectors of the economy conducive to promoting earning opportunities for women. Nor have models been able to estimate the impact on women's economic circumstances of exogenous shocks to the economy whether from changes in the terms of trade or policy determined shocks from structural adjustment policies. Thus studies of the gender bias of structural adjustment lending tends to be analytically weak and depend on episodic information to illustrate the impact of such policies on women.

4. The socio-economic context for planning for women

Planning for women can hardly be expected to transcend the socio-economic context in which plans are conceived and executed. In societies where women are statistically invisible, socially oppressed, and politically irrelevant, the compulsion to transform the circumstances of women will be correspondingly weak. The socio-economic circumstances of women in a society are determined by a variety of factors. Religion and custom may assign particular codes of conduct to women, and their rights to property in general determine their work role. However, in the present context the most critical socio-economic variable seems to be the participation of women in the labour force. Without denigrating the enormous amount of work women do within the home, not just to keep the family viable but to contribute to the household income, it is argued here that it is the entry of women into the wage market that has the most decisive impact on their

political visibility as well as on the perceptions and concerns of national policy makers. It is argued here that participation of women in the wage economy erodes the hold of the traditional forces which determine the political economy of the household. Women with cash in their hands acquire greater authority within the household, influence in the market place and voice in public life.

Available studies have established a significant correlation between female labour force participation rates particularly outside agriculture and both the level of development as well as the level of education (Mahmud, 1990). Fast growing economies, with higher levels of structural diversification out of agriculture and into manufacturing and services encourage greater levels of female participation in the labour force.

It is however debatable whether improved female education is the cause or effect of labour force participation. It may be argued that as employment opportunities outside the home multiply with some earning premium placed on skill, the compulsion to educate girls from a family increases. While socio-cultural constraints may inhibit female education and employment, available evidence suggests that such social barriers are fast dissolving in the face of discernible earning opportunities for women. In many traditional societies this struggle for survival is driving women into the market place. However, it must be noted that in such tradition bound societies as the oil exporting states of the Arabian peninsula a high level of per capita income and female education have failed to translate into higher levels of labour force participation.

In contrast, in tradition bound Muslim societies such as Bangladesh, Pakistan and Malaysia, domestic economic compulsions have driven women to perform a variety of non-traditional jobs in agriculture, industry and the service sector. The cultural factor, however, comes into place in the response to higher income earning opportunities. In the tradition of keeping women at home, associated with the Indo-Aryan South Asian culture which spans India, Pakistan and to a lesser extent Bangladesh, working outside the home is seen as a stigma. In many households where women are sent out to work for reasons of necessity, an improvement in family circumstances may lead to a withdrawal of women from the wage market. In contrast, in South-East and East Asia, or even in Nepal and Sri Lanka where a different set of cultural norms operate, once women go out

of the house they remain out and labour force participation rates continue to rise. However, even in tradition bound societies, women within the upper social strata who usually have some higher education, are today moving into the job market and even into business on an unprecedented scale. Thus the issue of work being inversely related to status would appear to operate within a particular social category of the less poor and the less affluent. Given the inflationary pressures in South Asia, even lower middle class women, once the bastions of traditionalism, appear to be entering the job markets of the region as nurses, school teachers, clerical workers, sales persons and even in factory level employment.

The migration of labour to the oil exporting areas of the Middle East has exercised its own social dynamics in many Asian economies. In Pakistan, parts of India, Bangladesh, Thailand, Philippines and Nepal (migration is more likely towards India), an increasing number of families are being left without male members and thus come under the category of female headed households. In such households women are tilling the family fields, making household business decisions, bringing in work, or working as casual labour. In many instances female headed households are so defined because women are divorced or widowed. For Bangladesh, it has been reported that 15 per cent of all rural households are female headed. Such households should be treated as a visible social category by planners accustomed to plan for the male headed household.

In this respect Viet Nam is a special case in point. Long years of exposure to war, particularly in the Northern regions, compelled many women, probably a larger proportion than in any other Asian countries, to become household heads (Sobhan, 1990). Long years invested in this role have significantly affected gender relations in the society even after men returned from the war. However, in many households the menfolk did not return or returned too crippled to work so that the phenomenon of the woman as the bread winner remains a special feature of Vietnamese society and an essential element for the concerns of the planners.

5. Labour force participation rates for women in Asia

Surveying the Asian scene in table 4.3, the distinct regional patterns which characterize labour force participation rate (LPR) can be observed. All countries of East and South-East Asia show higher participation rates than for South Asia, with the exception of Nepal where female labour force participation rates (FLPRs) in 1981 were as high as 45 per cent. This was above the average of not only the newly industrialized economies (NIEs) but even for the industrialized countries of the Asian and Pacific region. Sri Lanka also registered rates which come close to South-East Asia.

FLPRs in South Asia are probably understated due both to the insensitivity of census design and census takers to the varieties of ways women work both outside the house and within the household economy. Women who weed, sow and harvest the crop are no less members of the labour force than the male farmers of the household so categorized.

Thus, in Bangladesh in 1985/86, notwithstanding a rise in the female labour force from 0.9 million in 1974 to 3.07 million in 1984/85, FLPR was still estimated at 8.2 per cent. However, a more thorough study of the agricultural sector shows that as many as 58 per cent of rural women were classifiable as being members of the labour force. Similarly in Pakistan, where census data shows an LPR of 11.5 per cent for women in 1984-85, Agricultural Census estimates based on more rigorous methods estimated an LPR of 73 per cent for women in the agricultural sector (United Nations, 1988). It would thus appear that in South Asia whether due to conceptual problems or sensitivity on the part of women respondents to acknowledging their participation in the labour force, FLPR tends to be heavily underestimated in the national level labour force surveys.

Conceptual issues would appear to be less apparent in categorizing non-agricultural labour force participation. Though even here the woman who prepares the loom for her weaver husband in Bangladesh may still not find herself categorized as a member of the labour force. However, the official statistics again show a large variation between South Asia and East and South-East Asia in terms of FLPR in non-agriculture and particularly in manufacturing. The South Asia figures are however clearly under-reported because they inadequately categorize the supportive role women

Table 4.3 Labour force participation rates in selected countries in the Asia-Pacific region

(*Percentage*)

Country or area	Year	Labour force participation rate	
		Female	Male
East Asia			
China	1982	46.4	55.7
Hong Kong	1985	37.4	61.9
Japan	1985	38.6	60.5
Republic of Korea	1985	29.3	46.3
South-East Asia			
Brunei Darussalam	1981	18.7	52.3
Indonesia	1980	23.2	48.0
Malaysia	1980	25.3	49.6
Philippines	1982	9.7	64.4
Singapore	1985	34.3	59.8
Thailand	1982	50.6	55.2
South Asia			
Bangladesh	1983/84	5.4	53.5
India	1981	19.8	52.7
Iran, Islamic Republic of	1982	7.2	47.1
Pakistan	1985	7.2	51.5
Sri Lanka	1980	21.2	53.1
Pacific			
Australia	1985	45.7	75.2
Fiji	1982	13.3	52.4
New Zealand	1981	28.8	56.1
Samoa	1981	8.3	43.5
Vanuatu	1979	42.5	49.0

Source: United Nations, ESCAP, *Background to an Integrated Plan of Action on Human Resource Development for the ESCAP Region*, (Bangkok: United Nations, 1988), (ST/ESCAP/601), table II, p. 242.

play in home based manufacturing activity, as well as women's role in the informal sector, and as casual workers in a variety of wage earning activities as indicated in the definitive report from India (Government of India, 1988).

The distinctive feature of the East and South-East Asian scene appears to be that women's participation in the labour market is visible and is so recorded. More to the point, women have a high presence outside agriculture and in manufacturing. In a number of countries such as China the sex differential in particular categories of industry has narrowed appreciably. This is a measure of the move away from gender stereotyping. In South-East Asia, led by the Philippines and Thailand, the share of women in professional jobs is significantly higher than in South Asia so that while disparities in LPR may be lower than is apparent from available statistics, women appear to have moved up the skill ladder a great deal faster.

While the higher visibility of women in the labour force of East and South-East Asia is a result of significant advances in female education compared to South Asia, as will be shown later, the cultural inheritance and social evolution of East and South-East Asian societies seem to have been much more conducive to women moving out of the household and into the market place. This has provided a symbiotic link with public interventions on behalf of women. The greater visibility and voice of women in the East and South-East Asian societies has invoked greater investments by the state to both stimulate their participation in the economy as well as to make their labours more productive.

C. Plan implementation

1. Operationalizing plans for women

The institutional mechanism for implementing a planning component for women is crucial in translating the goals set out in the plan document into actual allocations and expenditures. A number of Asian governments have set up national level bodies to oversee women's concerns. In the absence of any clearly articulated mechanism for operationalizing the plans

for women in these countries, what is attempted here is an evaluation of the role of the machinery of government to oversee and initiate programmes for women.

Bangladesh

The Government in Bangladesh appears to have vested women's concerns with greater visibility. Since 1978 a full Ministry has been concerned with women's issues and though the Minister's compass, embraces a number of other concerns (World Bank, 1990). A Department of Women's Affairs under the Ministry is designated to perform functions analogous to that of the Department of Women and Child Development in India. However, in India the Department is headed by a full secretary while in Bangladesh the Department has a Director who has the status of a Joint Secretary and reports to the Secretary of the Ministry. While the head of the Women's Affairs Department in Bangladesh has always been a woman, the secretary of the Ministry never has and the Minister has also not always been a woman. Thus women's issues, for all practical purposes appear to be within the province of a Directorate within a Ministry.

There is also a women's section in the Planning Commission reporting to a Division Chief who encompasses a wide range of concerns other than women. The women's section has only a small number of staff and depends entirely on the energy and capabilities of the section chief who heads it.[2]

The Department of Women's Affairs, however, remains the noddle agency within the government to focus on women's issues. However, its concerns remain entirely confined to executing a number of projects entrusted to it. Its reach into any other ministry is limited. Under the rules of business of the Government it has to communicate with other ministries through its own Secretary. These bureaucratic layers attenuate the process of coordination vested on the Directorate and thus dilute its authority to focus on women's concerns. The Directorate's access to the Ministry is further constrained by the fact that there are no women's cells in any Ministry. At the local level again there is no machinery to focus on women's issues. It would thus not be inaccurate to say that while

Bangladesh has given more visibility to women's issues by having a full fledged ministry, its operational capacities to promote integration of women's concerns appear modest.

The Fourth Plan proposal by the Planning Commission to set up a National Council for Women's Affairs, chaired by the President to provide an overview and direction of women's issues is thus timely (Government of Bangladesh, 1990). However, it will have to be decided how the authority of the council can be operationalized. The Filipino model in contrast to the South Asian model of a women's ministry/department appears to be more consistent with putting women's issues at centre rather than marginalizing such issues. The plan proposals about building organisms at the line ministry level and at the local level would thus appear to provide an indispensable institutional device to give expression to national policy directives.

India

In India, women's concerns are supervised by a Department of Women and Child Development set up in 1985 and located in the Ministry of Human Resource Development. The Department in turn underwrites the activities of the Central Social Welfare Board which implements development and welfare programmes for women. The Department also monitors some twenty-seven programmes relating to women which are administered by other Ministries such as Rural Development, Labour and Education. Such programmes include support to women's development corporations; training and employment programmes; training-cum-production centres for women; awareness-generation camps for rural and poor women; women's training centres for rehabilitation of women in distress; short-stay homes for women and girls; free legal aid and paralegal training; working women's hostels; etc.

The training and welfare focus of the Department is evident. However, the very location of the Department in the administrative structure of the Government serves to sectionalize its concerns to themes specifically identified with women. Its reach into other ministries in the

Government is limited by the fact it is headed by a Secretary to the Government who is one amongst many other secretaries and can exercise neither authority or influence over his/her peers. The specific concerns of women at the political level are vested with a Minister of State rather than a full Minister who is in charge of Youth Affairs, Sports, Women and Child Development. Thus women's concerns in the Government are marginalized and do not appear to command the political high ground, notwithstanding the fact that a woman was Prime Minister of India for nearly a decade and a half and was undoubtedly one of the most powerful chief executives to exercise authority in any developing country.

This marginalization of women's concerns has not escaped the attention of the *National Perspective Plan for Women* which has recommended that a National Committee on Women be set up to overview all women's issues. They have also proposed that all ministries should be conscientised on women's issues and that this process be institutionalized through the setting up of planning cells in the National Planning Commission as well as in every Ministry. As of now the Planning Commission does not have any specific entity to deal with women but such cells do exist in the Ministries of Labour, Small Scale Industry, Science and Technology and for Rural Development.

Pakistan

Pakistan's capacity for plan implementation derives from the marginalized and segmented role it has thus far assigned to women in development. The Women's Division was itself only established in 1979 and was upgraded to a full Ministry in 1990. As with the Women's Directorate in Bangladesh, it was meant to play the role of catalyst and coordinator for women's programmes in the development effort, while running its own programmes. It currently presides rather loosely over 13,000 schemes, most of a rather minuscule nature. Its control over most such schemes thus at best remains notional (World Bank, 1989b). Most such schemes are in the area of training through craft centres, vocational training schools and polytechnics. Attempts are made in the centres to upgrade traditional skills

such as in poultry rearing and handicrafts and to develop new skills for women in electronics and as garment workers, medical technicians, and computer programmers. Other programmes for women include legal aid centres, though this at an official level seems to have had rather limited impact. Instead, advocacy against the discrimination thrust upon women in Pakistan by the Hudood ordinance appears largely to have been taken up by NGOs and voluntary civil rights groups.

Development efforts for women in Pakistan have been most conspicuously manifested in the development of physical infrastructure. The Women's Division between 1979-80 and 1985-86 funded the building of home economics laboratories in 22 girls' high schools, 373 centres for rural activities, 138 units for community development, 5,815 units in education, 44 units in health, 59 units in industry, 1,915 units in social welfare (a total of 8,344 units). There is no information available on use or even the quality of services rendered through these physical facilities. It is indeed unclear what this variety of schemes and physical facilities have actually yielded for women.

Inevitably NGOs have come to play an active part in promoting the role of women in development. Such agencies as the All Pakistan Women's Association (APWA), the Aga Khan Rural Support Program (AKRSP) in Gilget, The Orangi Project (OP) in Karachi and the Sind Rural Women's Cooperative among others have attempted to integrate training with income earning projects and have yielded rather better results than segmented official training and other endeavours.

Philippines

In contrast to the South Asian approach to marginalize women's concerns in directorate/divisions of the government, the Philippine model has placed women at centre operating through the office of the President. Executive order No. 348 has as of 17 February 1989 given Presidential authority to the PDPW. The order empowers the National Commission on the Role of Filipino Women (NCRFW) to oversee the execution of the PDPW in liaison with the National Economic and Development Authority

(NEDA). The Government has given institutional recognition to NCRFW by locating it as a division in the President's Secretariat (Republic of the Philippines, 1989). The link with NEDA is important because it is the principal planning agency of the Government. The order mandates all government agencies to assist the Commission in the task. It also orders the setting up of focal points in each agency of government to deal with women's concerns and to interact with the Commission. The order indeed vests far-reaching executive power on the Commission which is hereby authorized upon consultation with the President, to issue such orders, circulars, and guidelines as may be necessary in the implementation, coordination and monitoring of the plan as well as in its assessment and updating. For these purposes the Commission may constitute the appropriate inter-agency committees.

Such authority is indeed a role model for other Asian governments seeking to integrate women in the planning and development process. It is however still to be examined as to how effectively this authority has worked for the Commission and whether it has not aroused jealousies and resistance in other ministries. It appears that this task was eased by maintaining close coordination with NEDA throughout the preparation of the PDPW. With the Cabinet Assistance System, endorsement teams from the implementing agencies were involved in the PDPW from the outset. This suggests that a conscious effort has been made to establish preconditions for building a consensus on women's concerns in the Government of the Philippines and machinery for effective plan implementation for the PDPW has been established. Its future will however rest upon the efficacy of the government as an instrument of social change and its general efficiency in translating plans and policies into effective results.

2. Linking the government to the grassroots

In none of the countries discussed above is there any mechanism to communicate the government's policy concerns to the women of the respective countries for whom such programmes are being designed.

Development for women is viewed as an essentially top down bureaucratic exercise to be sustained by public officials. A women's section in national political parties may be *de rigeur* but there is no mechanism to relate the role of these political entities to the policy making and operational role of the state.

In this respect the Women's Union in Vietnam (WUV) appears to provide an interesting contrast to the general Asian experience. The WUV was founded as an arm of the ruling Communist party and remains closely allied to it. It has 11 million members and it is represented at all administrative levels. It plays the role of advocate for women's concerns as well as providing a vehicle for promoting and communicating policy to its members, and monitoring the outcome of such policy interventions. It works at persuading women to accept programmes targeted to their concerns and even assists women directly through its own programmes for training for women to participate in income generating activities.

This broad spectrum political intermediary has not however integrated itself with the state Committee on Development Policy in Vietnam or the line ministries. While the Committee on Development Policy designs programmes for women there is no clearly designed strategy to actually integrate women into the development process. In the absence of a clearly defined national strategy for women, social and market forces rather than planned interventions or indeed the ubiquitous presence of the WUV appears to have conditioned the circumstances of the women of Viet Nam.

The Vietnamese approach to involving women in development has its counterpart in China. The respective experiences of these two countries in mobilizing women merits analysis. Other Asian countries, however, do not appear to have set up political organizations to mobilize women largely because such cadre based efforts to integrate politics and administration are alien to the political culture of these countries.

D. The political context for planning for women in Asia

1. Defining the political context

In the final analysis issues of gender equity and access to public resources remain part of the province of political economy. To the extent that scarce resources of the state are competed for by contending social groups and the outcome of the allocative process derives from the political clout commanded by such groups, it becomes appropriate to identify the political power of women in any society. While the concept and dynamics of political power is complex, below only certain aspects of politics are examined for which information is at hand.

Power in public life is vested in and exercised by the government institutions both at the national and local level and within the administration. This itself is an imperfect measure because political power is often exercised outside the established instruments of governance particularly where representative institutions remain underdeveloped or unrepresentative. In the Asian region the power and authority of representative institutions have been undermined by the accumulation of power in the executive organs of state, and within this, of the chief executive. In other cases representative power is overridden by power exercised by the dominant political party or by non-elective institutions such as the armed forces. Political power may itself be heavily influenced by the power of special interests groups such as the landowning class or the business community or even by external influences which affect the decision making process in a country. Such manifestations of power exercised both within and outside the normal constitutional process makes representative institutions within Asia at best a flawed measure of the locus of authority in a country.

The composition of the national legislatures and local representative institutions give some measure of the political influence of women in the polity. The capacity of women to get themselves elected is a measure of the political influence of women and the social prejudices of that society against women participating in public life. The expedient of nominating women to

the legislatures to compensate for the non-electability of women in male dominated societies is a recognition of the political weakness of women. In such a situation the mechanisms of nomination tend to determine whether women exercise an independent voice in the political area or remain as little more than captive clients of the male dominated political forces which nominate them to elective bodies.

Outside of the legislatures the presence of women in the various echelons of administration is also likely to influence the degree and equality of attention given by the state to women's concerns. Insignificant numbers of women in the government, located at the lower echelons of the government and/or segmented into the less influential areas of state power would not only reduce the capacity of the state to deal with women's concerns but would make it more difficult to implement effectively policy decisions designed to serve the interests of women. The presence of women in representative institutions itself depends on the willingness and capacity of women to participate in political life, and to do so autonomously of the male members of the household. In this respect the presence of women in the political parties in leadership positions and also their willingness to exercise their franchise becomes of some importance. A cursory review is provided below of the participation of women in the upper echelons of power, in political life, in the representative institutions, and in the administration in the Asian region without detailed comment on the qualitative worth of these institutions or the precise role played by women.

2. The role of the chief executive

It is significant that in contemporary history women have served as chief executive in only five Asian states. Of these four are in South Asia, Bangladesh, India, Sri Lanka and Pakistan, and one, Philippines, in South-East Asia. What is common to all five states is that their respective chief executives came to power through reasonably free and fair elections. Each of the leaders on their route to power commanded considerable popular enthusiasm and support and at least in South Asia, presided over powerful

political parties which enjoyed considerable mass support. This observation is of some significance since no extra-constitutional exercise of power anywhere in the world, indeed in contemporary history, has brought a woman to supreme power. This indicates that women can only hope to exercise political power through a democratic political process built on representative institutions where both men and women can freely register their political preferences. In all five cases, the respective leaders came to power through a process of political inheritance derived from deceased fathers/husbands who were once charismatic figures of historical significance. However, all of them eventually came to exercise political authority in their own right and did so from positions of strength within their respective parties, often after considerable challenge from the more established male dominated political leaderships of the country.

The presence of women as chief executives is however no guarantee that they will use their quite significant power within the government to significantly transform allocative strategies towards women or to mainstream women into the development process. In Sri Lanka where women have advanced the furthest in South Asia in terms of access to public services the tradition of educating girls pre-dated the incumbency of the country's first woman prime minister. In India there was no significant breakthrough in the circumstances of women during the incumbency of a woman who was one of the most powerful and dominant prime ministers to exercise executive power in any country. In Pakistan the incumbency of a woman as Prime Minister, the first in a Muslim country, was not characterized by a noticeable improvement in the circumstances of women. The controversial Hadood Ordinance, imposed on the country by her predecessor under cover of Martial Law, which was widely decried by the women of Pakistan, is still in place though its enforcement has been relaxed. It may be argued that democratic forces led by a woman, without an absolute majority in Parliament, were too insecure to take on social forces mired in a tradition which has always marginalized women. In Bangladesh where a most free and fair election placed a woman in the role of Prime Minister in March 1991, it is too early to speculate on her impact on gender issues. The opportunity for promoting the interests of women to a more prominent

position in the polity has been improved by the fact that the leader of the principal political opposition party in Parliament is also a woman so that some consensus on gender issues is within the realm of the politically possible.

It is only in the Philippines that a significant breakthrough has been made in the planning process and its implementation during the regime of a woman president. It can, however, be argued that such a task was made more feasible through the presence and influence of a large number of women's organizations in the Philippines, their much higher participation rate in politics, the higher level of education of women and the presence of women at higher levels of authority in both the administration and professions. Once the authority of a strong chief executive could be invested behind women's issues, the Philippines perhaps more than any other country in Asia was in a position to give effect to public policy directed to improving the circumstances of women.

3. Women in power

It is, however, apparent that chief executives, however powerful, within a democratic political process, have to operate with and through ministers, parliament, local government and a party political machinery. It may therefore be useful to review some of these echelons of power in Asia to understand the levels at which women participate in the power structure.

Women as ministers

It must be noted that country specific data on the share of women in cabinet positions is not available. Figures compiled for the Asian region show that on average only 2 per cent of cabinet positions have been held by women (United Nations, 1987). This is one of the lowest in the world. It conceals the more visible presence of women in ministerial positions in some South-East Asian countries. Thus for example in the Philippines, 3 out of 20 Members in the cabinet of President Aquino in 1989 were women

(Republic of Philippines, 1988). In contrast in Bangladesh it is rare to have at any time more than one woman Minister amongst thirty to forty ministers, though the newly elected government has appointed two ministers. However, by and large there is no evidence that this region which has produced five women chief executives, matched only by Western Europe, did vest ministerial office on women.

Women in parliament

Table 4.6 (col. 8) shows that in most countries of Asia women's representation in legislatures is modest.[3] The figures in table 4.6 are based on women members of national legislatures in 1988. It does not differentiate between women members directly elected and those nominated to the legislature under various constitutional provisions. However, the data show that in China (21.2 per cent), Democratic People's Republic of Korea (21.2 per cent) and Viet Nam (17.7 per cent) women enjoyed the highest representation in parliament. Since elections in these countries are not contested, and representation is derived from nominations of the ruling communist parties, the significant numbers of women reflect the enabling role of the state and party in giving preference to women. This may be contrasted with Indonesia (11.4 per cent), Bangladesh (10.4 per cent) and Pakistan (8.8 per cent) which have constitutional provisions for nominating women to parliament.

Among the remainder of the states, where representation of women derives from direct elections, no clear trend emerges. Neither income levels, human development indices (HDI) or gender disparity ratios (GDR) correlate with the respective numbers of women reaching Parliament. Indeed the best of the HDI performers, Malaysia (5.1 per cent), Singapore (3.8 per cent) and the Republic of Korea (2.9 per cent) elect very few women to parliament. Nor does a country such as the Philippines (7.8 per cent), with the best GDR, do better in electing women to parliament than India (7.9 per cent) which has a much lower GDR. In the Islamic Republic of Iran (1.5 per cent), where HDI and GDR is out of line with its rank in development, women have the lowest representation in all of Asia.

It would thus appear that in most countries of the region few women can get themselves elected in what remains a male dominated political culture. This has compelled some countries such as Bangladesh to allocate ex-gratia seats in the legislature to women. In the constitution of Bangladesh, passed in 1972, 15 additional seats in a parliament of 300 members were assigned to women (Jahan, 1989). The number of seats assigned to women in parliament was raised to 30 in 1978. The women were to be elected *en bloc* by the sitting parliament. The tenure of this constitutional provision was for 10 years within which time it was presumed that women would be able to get themselves elected to parliament. However, in successive elections to parliament very few women have been directly elected to parliament. Though in the March 1991 election, four women, of whom one was leader of the majority party and one the leader of the opposition, were directly elected to the parliament. The original constitutional provision has thus been renewed twice to ensure a presence of some women in parliament. Unfortunately the women indirectly elected to parliament were little more than the nominees of the ruling party who, with a simple majority in the house could ensure the en bloc election of all their candidates. This meant that the women members enjoyed no representative status and did not command any political weight beyond enjoying the confidence of the party hierarchy. The extension of the number of seats reserved for women to 30 did little to empower the women members of parliament who remained self-conscious about their nominated status and could thus exercise little autonomy in promoting agendas sensitive to the concerns of women. In the present parliament the articulate and assertive role of the directly elected women members is visible in contrast to the more modulated presence of the nominated members.

The presence of women in the upper echelons of political life in India is somewhat more advanced than in Bangladesh. India has a much older political culture where plural political institutions, manifesting in a system of parliamentary democracy, has endured for a long time. The perpetuation of this tradition has rubbed off on women who have been increasingly inclined to come forward and vote in elections for the national and state legislatures. Women voter turnout in 1984 was as high as 58.6 per cent

compared to 63.6 per cent for the national average (Government of India, 1988b). This suggests that men still remain more inclined to vote compared to women but the margin does not reflect unfavourably on women's willingness to vote. It is, however, less clear to what extent women cast their votes independently of their menfolk, and remain inclined to receive political direction from male heads of household, particularly in rural constituencies.

In India the willingness of women to vote is however not matched by their willingness to elect women to represent them. Unlike Bangladesh there is no system of nominating women to the legislatures so that women have to establish their presence directly through the ballot box. Thus in 1984, 42 women out of 140 women candidates were elected to the lower house of the national parliament which had a total of 537 members (Government of India, 1988b). In the upper house in 1988 there were 28 women out of 245 members. What is however significant is the rise in the number of women seeking election to the lower house, their numbers rising from 42 in 1957 to 142 in 1980, but falling back to 140 in 1984. The political participation of women in India has however not improved quite so dramatically and the percentage of successful women candidates has only risen from 5.4 per cent in 1957 to 8.1 per cent in 1984. Indeed in 1972 the success rate was as low as 3.4 per cent. What is again interesting is that women nominated by the ruling Congress Party tend to have a fairly high success rate and the nomination of women rose from 26 in 1957 to 39 in 1984.

In the state legislatures in India the position is even less promising for women. In 1984 out of 241 women contestants only 44 were elected to various state legislatures out of a total of 1,530 contested seats. These figures reflect the weaker position of women at the state level and the wide variations in the political culture of different states. 927 out of 1,486 women contestants in 1982-83 came from four states of the Union. Three of these, Andhra Pradesh (282), Karnatak (222) and Kerala (136) were from South India and one was West Bengal (287) where the state legislature was dominated by a communist party. However, the success rate of women between states varies much less than the number of women candidates, so

that women's commitment to state politics is not matched by the confidence of the electorate in women.

In contrast to Bangladesh the elected women members in India are likely to be quite vocal on women's issues. Evidence shows that the women members of parliament as well as the state legislatures take a lively part in debates. They have been particularly active on such issues as welfare, child development, education, health, removal of dowry and other social malpractices. Evidence shows that while some impact has been made by the women on such issues as changes in existing dowry laws, in a male dominated house the scope for women being catalysts for women's concerns remains questionable; any gains for women in development must reflect the perceptions of the political leadership in the legislatures (Government of India, 1988a).

In the Philippines, the low profile of women in the legislature conceals the strong political commitment of women to the political process. The turn out of women voters in elections between 1981 to 1987 was between 67 per cent to 90 per cent (Government of Philippines, 1988). However, the enthusiasm of women voters has yet to translate itself into women seeking and succeeding in elections to the legislatures. In 1987, notwithstanding the presence of a woman as candidate for the Presidency, only 14 out of 132 senatorial candidates and 109 out of 1,896 candidates for the lower house, were women. Of these, women won only 2 out of 24 seats in the Senate and 18 out of 204 seats in Congress. This indicates that for all the progress realized by Filipino women in narrowing gender disparities, politics in the Philippines remains a male dominated occupation. Women will therefore have to reach out to the enthusiastic women voters to build constituencies if they are to acquire a share in political power.

Women in local power

Elections at the local level are even less likely to be favourable to women candidates. In Bangladesh in the recent elections to the upazilas, the principal echelon of local government, women candidates contested elections to the chairmanship in 7 out of 423 upazilas. However, only one

was elected (BIDS). This reflects the balance of gender power at the local level. Taking this as a reality, provisions have been made for three women members to be nominated to the upazila and municipal councils of Bangladesh and two to the union council which is the lowest tier of local government. As a result there are 13,380 women nominated members to the 4,000 union parishads, 1,380 in the upazila parishads and 234 in the municipalities (World Bank, 1990). These nominations are within the patronage of the government and often fall within the immediate clientele of the local power structure including their immediate relations. Such women representatives thus remain beholden to their male patrons and voiceless in local affairs.

In India, as in Bangladesh, women tend to become more marginalized at the local level. As a result, as in Bangladesh, provisions had to be made for cooption of at least 2 women into the village panchayats (assemblies) (Government of India, 1988b). Some states in the south of India have, however, taken their own initiative and reserved 25 to 30 per cent of panchayat seats for women. It is however less clear whether these selected women, who tend to be drawn from the elite groups in the local community, are particularly effective. It has been reported that the participation of women in panchayats as it is today hardly gives any scope for women members to participate effectively and independently in democratic and political processes or to influence decision-making.

Similar data on representation of women in local institutions and their representative status is not at hand for the other countries of Asia. But on available evidence it would appear that in most countries the position of women is not significantly better. There is some evidence to suggest that in China and Viet Nam, where participation in local institutions tended to be determined by the communist party, women have tended to command a relatively larger representation than in other Asian countries and women also play a more visible part in local affairs. In quite a number of seats of local government at the village, county and township level in China and Viet Nam, women are to be found as chief executives of the local institution.

4. Political power and resource allocation

It is again not clear how far a broader level of representation by women in such echelons of government translates into more focused attention on women's concerns and is reflected in the allocation of resources at the local level. The broader participation of women in political life, including the parties dominant in the political life of the country, would be more representative of the political culture of a country. Here again South-Asia has been in the vanguard of women's activism in political life at the leadership level. As alluded to earlier, women have served as prime ministers in these countries and they have before, after and during their incumbency been leaders of major mass based parties and have been actively involved in mass politics. However, there is less evidence that the presence of women at the head of such parties has translated into leadership of women in the lower echelons of the party where politics remains a male preserve.

In the absence of women at the local level in the echelons of the political parties, NGOs have to an increasing extent begun coming forward to articulate women's concerns. In Bangladesh, for example, NGOs have been instrumental in orienting rural credit programmes towards women, in conscientizing women to claim resources offered through various government programmes and to organize themselves to assert their legal, political and human rights. In India a variety of NGOs spread across the country have emerged as an important influence on allocative decisions relating to public resources. Such organizations as Nejarakori and Bangladesh Rural Advancement Committee (BRAC) in Bangladesh and Self Employed Women's Association (SEWA) in India, as well as many such organizations throughout Asia have inspired or assisted mobilization of women at the local level on a variety of issues including land rights, fair wages, access to water, environmental issues, as well as, to seek a fairer share of public resources directed to the community. Such efforts have registered important successes in local movements and on specific issues. But there is no evidence that they have substantially compensated for the

political weakness of women in the decision making and allocative process relating to public resources on women's concerns.

5. Women in the administration

Given the limited presence of women in the political arena, the scope for enhancing the opportunities for women falls back on the executive; the ideology and commitment of the top echelons of the executive may at the margin give some focus to women's concerns. But where such decisions have to be implemented by a state bureaucracy, the gender composition of the machinery is not without relevance to the scope for translating intent at the top levels of government into viable programmes at the operational level.

In this respect again the presence of women in the administrative apparatus of Asian countries is not significant. In Bangladesh, for example, a 15 per cent quota for women was set for employment in the government and allied organizations. However only 0.02 per cent of employees have achieved the rank of Deputy Secretary and above, and only 4.5 per cent in the ranks below are women. In the lowest non-supervisory grades, the share of women is 11.15 per cent. Outside of the bureaucracy women account for 1.9 per cent of 113,037 employees of the 4 major public sector corporations. Only in the case of the Small and Cottage Industries Corporation, which deals with the largely female dominated rural industries, 58.5 per cent of the staff of 2,114 are women (Women for Women, 1990).

In India the position is not much better than in Bangladesh. In 1987 only 5.8 per cent of the 16,987 people employed in the central Government service were women (Government of India, 1988a). Within the service women tend to be at the lower end of the hierarchy and tend to be gender stereotyped.

Information on other South Asian countries is not readily at hand. However, labour force survey data shows that in Pakistan in 1981 in the category of Administrative and Managerial Workers, only 2 per cent were women while only 3 per cent of those categorized as clerical workers were

women (Kazi, 1989). This may be contrasted with Sri Lanka where 9.7 per cent of workers in Administrative grades, and 22.6 per cent in Clerical grades were women (Kazi, 1989). These categories may overstate women's participation in the Government administration since the figures include private sector employment. But assuming that the state sector is a large employer in these countries, the Pakistan position is clearly at the low end while the Sri Lankan position of women in administration more closely approximates South-East Asian standards. However, higher rates of women's employment even in Sri Lanka say nothing of the level of employment; that is whether they are present at higher levels where both policy making and direction of plan administration can be influenced. Casual evidence suggests that women's presence in Sri Lanka in senior positions is not very significant.

The evidence from East and South-East Asia is not readily at hand. However, labour force survey data for China for 1982 have a category defined as "National organizations, Communist Party and political groups". This presumably relates to those in administrative positions in the Government and party. Since there is no real distinction between party and state in China this category may provide some measure of the presence of women in positions of bureaucratic and political influence. In 1982, in this category 4.2 million were men and 1.3 million or 24 per cent were women (Ogawa and Saito, 1987). This is a high figure by Asian standards, but again does not say how many of these women were at the higher levels of decision making and influence where allocative decisions are made.

In Indonesia however the employment category of "public service" shows that the share of women in this area rose from 35 per cent in 1971 to 42 per cent in 1982. Available evidence suggests that the structure of earnings in public service, as between men and women, is not that disparate implying that the presence of women in areas where planning decisions are being operationalized may be better than in South Asia, though at higher levels of policy making women may be marginalized.

Evidence for Thailand shows that in 1983 under the category of government services 10.8 per cent were women; their average earnings level

was almost as high as for men. This indicates that Thai women are not necessarily positioned in the lowest grades of employment.

Corresponding categorization for the Philippines is not at hand. But in 1981 under two related headings, "administrative, executive and managerial workers" and "professional, technical and related workers" the respective shares of women in employment was 22.7 per cent and 61.2 per cent. While average female/male earnings ratios were 0.76 and 0.66 respectively in these categories, there is evidence to suggest that in the Philippines women have a high profile in government and occupy, by Asian standards, a relatively high share of positions at senior policy making and operational levels.

By and large however, it would not be inaccurate to say that women in Asia are not well placed in critical levels of the administration, though the position in East and South-East Asia seems to be better than for South Asia. In overall terms, the gender bias of representation in political activity and public service correlates closely with the way in which resources are allocated, policy is made and then translated into action.

E. The outcomes of public interventions

1. Problems of estimating public expenditures for women

In order to provide a full measure of the outcomes of public interventions for women it would have been appropriate to disaggregate all public expenditures to ascertain what proportion of such expenditures directly accrued to women and what parts directly contributed to improving the circumstances of women. To the extent that such expenditures derive from public policy and allocative decisions, the share of such expenditures impacting on women would provide a useful approximation of the extent to which women have been integrated into the development process. However, evidence at hand relates only to projects specifically earmarked for women, which is only one part of public expenditure impacting on women. Beyond such women specific public expenditures, usually located in women's

ministries, many other ministries/agencies have some gender specific projects. Moreover, public agencies are deployed to provide direct employment to women and to disburse credit to women, though information available is very limited.

It is clear that the incidence of public expenditures which accrue to women, both within and outside the plan, is likely to be higher than emerges from adding up the allocations for the women's projects. Thus in virtually every sector from public administration, to health, education, public works and industry, some women benefit from public expenditures. Women receiving salaries from public revenues, drawing upon public services at health centres, educational institutions, credit for entrepreneurial activities, work in public works project's, remain beneficiaries of public expenditures. Thus, in Bangladesh it was estimated that in 1987/88, 1.12 million women benefitted from two government-supported and two NGO-sponsored rural credit programmes (Hossain and Afsar, 1985). 450,000 women received access to supplementary feeding under the Vulnerable Group Feeding programme which provides food for work under the aegis of the World Food Programme (World Bank, 1990). These numbers only touch a fringe of the female population of Bangladesh and remain substantially below those for the male beneficiaries from such programmes. The numbers do, however, provide a wider measure of the incidence of public expenditures on women than emerges from the allocations to women's projects.

In principle it is possible to build in a monitoring mechanism for most categories of public expenditures to evaluate the gender incidence of public resources as per direct beneficiaries both in terms of use of public services and direct receipt of public funds in the way of jobs or credit.

This mechanism will not be able to cover one hundred per cent of public expenditures. Thus, for example, it would be difficult to disaggregate the incidence of benefits from expenditures on communications, power and public administration. While recognizing that women, given their subordinate status in most Asian societies, have limited access to such public facilities, in a household with access to electricity, telephones and running water, how can one differentiate between male and female consumers?

Even where allocations tend to be identifiable gender wise, can one argue that a landless man or woman working on public works projects is the exclusive beneficiary of such expenditures? Each will bring the wage home and use it to feed the respective household which in all likelihood will have male and female members. The political economy of the household will condition the gender bias of household consumption, but the incidence of benefits would still accrue to both sexes. In such circumstances, while all efforts must be made to identify gender bias in public expenditure, which in most if not all Asian societies seem to be against women, it should not be presumed that this remains a mathematically precise measure of the distribution of gender welfare. The real value of such gender auditing lies in using it, as at best, a crude guide to help the government to extend resources to women.

What is thus called for is auditing of all public expenditures over the last few years, sector and agency wise, to see what part of these public resources and services have reached women. No such body of evidence is at hand with any government in Asia. There is some micro or sectoral level evidence for the incidence of public credit and employment programmes, as alluded to for Bangladesh, but this evidence is compiled largely by academic researchers and does not serve as a basis for official resource allocation. It would be useful to evaluate the operational significance of gender targeting as practised by the Thai government in its five year plans to see how far resource allocations remain congruent with such targets.

Beyond such clearly defined measures of the incidence of pubic expenditures, such indicators on gender disparities in selected areas such as education and health would be useful measures of public policies to the extent that both these services are largely provided by the state sector in most countries of Asia. This does not discount the private schools and colleges, hospitals and medical services provided privately, particularly to the more affluent classes, but also to ordinary people to whom public services are not always accessible. It would thus be an exaggeration to attribute gender disparities in levels of education and health entirely to public intervention biases. However, in most countries at a mass level the state remains an important if not the sole provider of social services. The

persistence of gender disparities in this area would reflect to a certain extent gender biases of government policies. Where such disparities persist, even with a sizeable private sector providing health and education services, there remains, at the margin considerable scope for governments to correct such imbalances by deploying their allocative decisions for the benefits of women.

2. Gender disparities in education

Table 4.4 shows gender disparities in the area of primary and secondary education and changes registered over 20 years between 1965 and 1986. In the area of primary education the contrast between South Asia, again with Sri Lanka as the exception, and both East and South-East Asia and socialist Asia is quite conspicuous. Gender disparities measured as females per 100 males enrolled in primary education is virtually non-existent in the countries East of Bangladesh. Only Sri Lanka in South Asia has raised its ratio to 93 by 1986. This equitable access of girls to primary education is reflected in the fact that in the countries of East and South-East Asia virtually all girls of primary school going age are in school. In contrast, notwithstanding significant advances made since 1965 in Bangladesh, Nepal and Pakistan, the ratio ranges from 32 per cent to 50 per cent.

It is well known that children, particularly of the poor, drop out rapidly as they move up the educational ladder. Drop out rates are particularly high for girls. To keep on girls at the secondary level is thus a critical measure of the quality of education attainment in general for a country but also of its female labour force. Table 4.4 again shows that at the secondary level the circumstances of women in the East and South-East Asian region improve considerably, relative to South Asia. In all countries of this region the female to male ratio is above South Asia, excluding Sri Lanka. In Hong Kong and Singapore more girls than boys are enrolled in secondary schools but close to parity prevails also in Malaysia, and the Philippines. All East and South-East Asian countries showed rapid and significant advances in female secondary education between 1965 and 1986.

Table 4.4 Gender disparities in education in selected countries in the Asia-Pacific region

	Share of public expenditure on social sector (%)		Education													
			Primary (% enrolled)				Female per 100 Male		Secondary (% enrolled)				Female per 100 Male		Tertiary (% enrolled)	
			Male		Female				Male		Female				Male	Female
	1972	1987	1965	1986	1965	1986	1965	1986	1965	1986	1965	1986	1965	1986	1983	1985
South Asia																
Bangladesh	29.6	25.4	67	69	31	50	44	66	23	24	3	11	...	45	7.9	1.8
India	7.0	10.3	89	107	57	76	57	64	41	45	13	24	40	48	12.7	4.2
Nepal	12.6	23.9	36	104	4	47	...	41	9	35	2	11	16	30	7.4	1.9
Pakistan	5.5	12.2	59	55	20	32	31	50	18	25	5	10	25	38	2.8	1.1
Sri Lanka	38.9	24.9	98	104	86	102	86	93	34	63	35	70	101	109	4.6	3.6
East & South-East Asia																
Myanmar	28.6	27.8	76	...	65	...	...	...	20	...	11	...	65	...	...	...
Hong Kong	...	...	106	106	99	104	...	91	32	66	25	72	74	105	16.0	9.3
Indonesia	9.7	12.0	79	121	65	116	...	93	18	45	7	34	64	73	8.9	4.2
Republic of Korea	22.9	27.8	103	94	99	94	91	94	44	98	25	93	65	88	35.9	15.9
Malaysia	34.6	...	96	100	84	99	...	94	34	54	22	54	...	98	6.8	5.4
Philippines	23.8	27.3	115	107	111	106	94	94	42	66	40	69	...	99	...	...
Singapore	27.4	38.2	110	118	100	113	85	89	49	70	41	73	103	102	7.4	1.9
Thailand	30.6	30.6	82	101[1]	74	97[1]	89	...	16	35	11	35	69	...	...	...

Table 4.4 (*continued*)

	Share of public expenditure on social sector (%)		Education													
			Primary (% enrolled)				Female per 100 Male		Secondary (% enrolled)				Female per 100 Male		Tertiary (% enrolled)	
			Male		Female				Male		Female				Male	Female
	1972	1987	1965	1986	1965	1986	1965	1986	1965	1986	1965	1986	1965	1986	1983	1985
Asian non-market economies																
China	...	...	...	137	...	120	...	82	...	48	...	35	...	69	1.9	0.8
Lao People's Democratic Rep.	...	...	50	102	30	85	59	81	2	23	1	16	34	73	...	...
Viet Nam	...	...	...	107	...	94	...	91	...	44	...	41	...	90	3.4	1.0

Source: World Bank, *World Development Report 1989*, (Washington, D.C.: World Bank, 1989) and UNICEF, *State of the World's Children*, (Oxford: Oxford University Press, 1989).

Note: Per cent enrolled is measured against total population in relevant age cohort.

[1] Figures are for 1983.

Even in Indonesia, which is below the regional norm, the proportion of girls in secondary school increased five-fold between 1965 and 1986 and in Malaysia it increased two and half times.

In contrast, in South Asia even though Bangladesh increased the share of girls in secondary school nearly four-fold, Nepal five-fold and Pakistan doubled its share, in 1986 barely 10 to 11 per cent of girls remained in school and fewer than half as many girls were in school compared to boys. Even in India in 1986 only 24 per cent of girls were in secondary school, which was well below that in Indonesia, China and Viet Nam, the laggards in East and South-East Asia. Only in Sri Lanka did girls enrolment reach to 70 per cent, bringing it into the East and South-East Asian league where one finds a higher number of girls in school compared to boys, a tradition going back to 1965.

At the tertiary level, the shares of both sexes seeking education declines sharply, with only the Republic of Korea at 15.9 per cent and Hong Kong at 9.3 per cent share for girls. Here interestingly enough India approximates East and South-East Asian standards both in terms of percentage of girls obtaining tertiary education and its gender ratio.

The above evidence on female education and gender disparities reflects government biases towards education and their commitment to correct gender biases. The higher levels of female education in Sri Lanka and in the countries of East and South-East Asia, thus reflect the importance of public interventions both historically and at the margin. Gender disparities even in 1965 were much lower at all levels of education in East and South-East Asia compared to South Asia except in Sri Lanka, but the rapid erosion of these gaps must reflect the willingness of the state to intervene on behalf of women. It is significant that there is a close correlation between higher levels of female education and labour force participation rates. The significantly higher visibility of women in the labour force of East and South-East Asia, compared to South Asia except Sri Lanka and their growing presence in administration and the professional occupations reflects the investments made in female education.

It may thus be concluded that the East and South-East Asian countries, including the socialist states, as well as Sri Lanka, have over the

years invested in education, have attempted to correct gender disparities through education so as to reduce discrimination against women, and now have a more skilled female labour force, who are economically active. The improved economic performance of the South-East Asian region may be related in no small measure to the quality of its labour force, including its women.

3. Gender disparities in health care

Gender biases in health care level need to be measured in relation to the life expectancy of women and the resultant gender ratio in the population. While there are other vital indicators such as nutritional levels and incidence of various diseases, it would be fair to assume that female longevity derives from improved health status. Table 4.5 shows that as in education, life expectancy rates for women in East and South-East Asia tend to be uniformally higher compared to South Asia except Sri Lanka. More significantly in all East and South-East Asian countries the rates of advance in female longevity have been faster than in South Asia. As a result, in every East and South-East Asian country women live longer than men whereas in South Asia, again with the exception of Sri Lanka, men live longer or at least as long as women. These trends are reflected in the population ratios of East and South-East Asian countries where the female/male ratios remain slightly more favourable to women or at least at par except in China, Singapore and Hong Kong. In Viet Nam, in fact, there are 105 women to 100 men which probably reflects the effect of long years of war on male longevity. In contrast, in all South Asian countries, males outnumber females and in India, Nepal and Pakistan the position of women actually deteriorated between 1965 and 1986.

To obtain a better understanding of how far public interventions have contributed to the well being of women, table 4.5 provides data on births attended by health staff (BAHS). This provides a measure of health care available to women usually through public health care facilities. The quality of this health care tends to be reflected in terms of maternal mortality rates.

Table 4.5 shows that the maternal mortality rate is significantly correlated to the BAHS rate. The BAHS rate is higher in all cases, except for Thailand and Indonesia in East and South-East Asia, than for South Asia, again, with Sri Lanka with a rate of 87 per cent proving the significant exception. As a result the maternal mortality rate for the countries in South Asia, except Sri Lanka, remains high as does the rate for Indonesia. China has one of the lowest maternal mortality rates whereas Viet Nam which reports a 99 per cent BAHS rate has a maternal death rate of 110. Hong Kong and Singapore represent the lowest levels of maternal mortality realized through comprehensive access to health care facilities.

4. Family planning

Another measure of public intervention designed to enhance the health and employment opportunities for women is in the area of family planning. Figures for contraceptive prevalence (CP) rates are related to trends in total fertility rates (TFR). The data in table 4.5 show the divide between East and South-East Asia and South Asia again with Sri Lanka being the exception. China has in fact been the most successful in spreading contraceptive use. Trends in TFR reflect CP rates. All South Asian countries except Sri Lanka register higher TFRs than in East and South-East Asia with the exception of Myanmar and Lao People's Democratic Republic. However, India which has attained a CP of 34 per cent reduced its TFR by almost a third between 1965 and 1987. This performance however is still inferior to countries such as the Philippines, Thailand and China which had TFRs in 1965 higher than that in most South Asian countries, but reduced their TFRs much more sharply, in the case of China, by almost two thirds.

Trends in education, health care and family planning provide a useful measure of how far governments in Asia have actually committed public resources to improve the conditions and opportunities for women, and how far these investments have been effectively utilized to obtain positive results. While a symbiotic link prevails between levels of income, economic performance and improvements in the conditions of women, the record in

Table 4.5 Health and fertility status in selected countries in the Asia-Pacific region

	Females per 100 males				Life expectancy at birth (years)				Births attended by health staff (%)	Maternal mortality per 100000 live births	Contra-ceptive preva-lence (%)	Total fertility rate	Fertility per 1000
	Total		Age 0 - 4		Female		Male						
	1965	1985	1965	1985	1965	1985	1965	1985	1983-87	1980-87	1981-85	1965	1987
South Asia													
Bangladesh	92	94	98	94	44	50	45	51	00	600	25	6.8	5.5
India	94	93	94	94	44	58	46	58	33	500	34	6.2	4.3
Nepal	98	95	100	94	40	50	41	52	10	850	15	6.0	5.9
Pakistan	93	91	96	95	44	54	47	55	24	600	8	7.0	6.7
Sri Lanka	93	98	97	96	64	73	63	68	87	90	57	4.9	2.7
East & South-East Asia													
Myanmar	100	101	98	97	49	62	46	58	97	140	5	5.8	4.3
Hong Kong	97	95	95	92	71	79	64	73	...	4	73	4.7	1.8
Indonesia	102	101	101	97	45	62	43	58	43	800	40	5.5	3.5
Republic of Korea	100	100	93	93	58	73	55	66	...	34	70	4.9	2.1
Malaysia	97	99	96	95	59	72	56	68	82	59	51	6.3	3.8
Philippines	99	99	97	95	57	65	54	62	...	80	48	6.8	3.9
Singapore	94	96	95	93	68	76	63	70	100	11	70	4.7	1.7
Thailand	100	99	96	96	58	66	53	63	33	270	65	6.3	2.8

Table 4.5 (*continued*)

	Females per 100 males				Life expectancy at birth (years)				Births attended by health staff (%)	Maternal mortality per 100000 live births	Contra-ceptive preva-lence (%)	Total rate	Ferti-lity per 1000
	Total		Age 0 - 4		Female		Male						
	1965	1985	1965	1985	1965	1985	1965	1985	1983-87	1980-87	1981-85	1965	1987
Asian non-market economies													
China	94	94	95	93	59	71	55	68	...	44	74	6.4	2.4
Lao People's Democratic Rep.	98	99	98	98	00	50	00	47	...	...	...	6.2	5.7
Viet Nam	...	105	...	97	...	69	...	64	99	110	20	...	4.4

Source: World Bank, *World Development Report 1989*, (Washington, D.C.: World Bank, 1989).

both China and Sri Lanka shows that even at low levels of income and development, conscious policy and allocative decisions can be made to improve the well being of women. Where the state chooses to moderate its interventions in the social sector, whether as a part of the ideological direction of policy or under measures associated with programmes of structural adjustment, women tend to be the casualties of the process. In China the deterioration in female life expectancy, rise in maternal mortality and the decline in the proportion of girls to boy in the age group 0-4 in population reflects the consequences of cut backs in public health care provisions in recent years as a result of making the economy more marketoriented. Similarly in Sri Lanka and other Third World countries structural adjustment measures designed to cut public spending have tended to adversely affect women and children.

5. Public sector employment for women

In the last two decades governments in South Asia have intervened quite extensively to provide employment opportunities for their underemployed populations. Such interventions were rarely gender specific. It is only in the last few years that any conscious attempt has been made to look after the work and nutritional needs of women. Some countries of Asia have ongoing programmes providing work opportunities for women. For example in Bangladesh, food-for-work programmes undertaken by the United States Agency for International Development (USAID) and the World Food Programme as well as particular programmes for integrated rural development carry components designed to provide employment for women usually in the form of earth work on construction projects. The most ambitious of these is the Vulnerable Group Development (VGD) programme which was previously a nutritional welfare programme, but has now evolved into a food-for-work programme for women. In 1986-87 the VGD programme covered 450,000 women largely drawn from low income families. Other programmes directed exclusively to generate employment for women include the Post Monsoon Rehabilitation (PMR) programme for

road compaction and rehabilitation and the Rural Maintenance (RM) programme for maintenance of rural roads. The programmes are targeted to destitute landless rural women who are heads of households with dependents. In 1987/88 the PMR employed 40,681 women; the RM employed 61,425 who were paid Tk 16 per day (World Bank, 1990).

In India a variety of programmes are at hand to provide work for women. Directives have been issued in recent years to State Governments charged with executing programmes of rural development to direct resources from various poverty alleviation programmes to women. Under one of these, the National Rural Employment Programme (NREP), approximately 20 per cent of employment went to women. Similarly the Rural Landless Guarantee Programme (RLGP) has a component directed towards women.

6. Women in rural development programmes

Employment generation programmes described above are undertaken by the government concerned to provide work for men and women which might previously not have been on offer without public interventions. However, in most Asian economies employment opportunities are generated in the market place. Women have to operate in such markets on highly adverse terms compared to men. Public interventions are thus also directed to equipping women to better operate in the market place through enhancing their skills and providing access to capital. To this end a variety of programmes have been put together in various Asian countries, designed to train, enhance skills, extend credit and organize women's groups to help women avail themselves of such facilities. A number of these programmes have been included in integrated rural development packages or special credit programmes.

In Bangladesh, the Bangladesh Rural Development Board (BRDB) in recent years set up a special component for women. The Mahila Samabaya Samity (MSS), a cooperative programme for women, directs credit to such women. Between 1976-88 100 such societies were organized in 20 upazilas and distributed Tk 91 million in small loans of Tk 500 to Tk

2,000 per borrower to 122,000 women (World Bank, 1990). In 1985 the BRDB, sought to target landless poor women for whom a special cooperative was organized. This programme distributed Tk 999 million to 147,000 women over 87 upazilas.

Outside of the BRDB programmes, a number of government supported credit programmes, the world famous Grameen Bank and the less well known and no less pervasive Swanirvar Programme, have emerged as major sources of credit to women. The Grameen Bank, now institutionalized as a commercial bank, largely owned by its landless borrowers, was by June 1988 operating in 8,960 villages and had loaned Tk 2.87 billion to 413,000 members. Of these borrowers as many as 84 per cent were women who absorbed 70 per cent or Tk 2 billion of the disbursed credit. Remarkably, loan recovery was in the range of 98 per cent. The loans to women were directed largely into petty trade, but also into livestock rearing and some industry.

The Swanirvar Programme initiated in 1976 had by June 1988 disbursed Tk 708 million to 464,000 borrowers in 9,070 villages. Of these some 300,000 were women. Between the Grameen Bank and the Swanirvar Programme Tk 710 million was disbursed to women borrowers in 1986/87 which came to 10 per cent of all credit disbursed from institutional sources. If to this, similar credit programmes disbursed by some of the major NGOs are added, some 1 million women accessed various forms of rural credit between 1985-88. This reached 4 per cent of all women of working age and 9 per cent of the category of landless women. This suggests that credit programmes provided by the State, State supported agencies or NGOs, have become an important source of credit to poor women in Bangladesh. This clearly establishes that for a segment of the female population, as a matter of policy, with appropriate institutional structures, credit can be delivered to women. However, the focus and impact of the lending, important as it is for the women, still needs to go a long way before women have command over resources comparable to those accessed by men.

In Pakistan, as in Bangladesh, programmes are largely designed to enhance the capabilities of women. However, less emphasis has to date been given to directing credit to women. Thus it is estimated that 0.1 per

cent of loans from the principal source of agricultural credit, the Agricultural Development Bank of Pakistan (ADBP) went to women (World Bank, 1989b). Most of these women were from big landed families. Smaller more targeted programmes such as the programme of the Gujranwala Branch of ADBP, through use of women agents could deliver 10 per cent of their credit to women. The Federal Bank for Cooperatives is equally inaccessible to women. Only 200 out of 50,000 credit societies are made up of women. Such societies of women are more in the nature of savings than credit societies. Women in Pakistan, particularly the poor, seem to find it much more difficult to access credit compared to Bangladesh and India. Only in recent years have some NGOs such as the Orangi Project in Karachi and the Aga Khan Rural Support Project (AKRSP) in Gilgit consciously attempted to reach out to women. In the AKRSP by June 1988, 2,994 women had taken loans worth Rs 1.3 million to finance small projects for nursery development, orchards, poultry farms, food processing and storage projects. The Orangi project was designed to support the needs of home based women entrepreneurs servicing the garment industry.

India has been particularly active in designing a variety of institutions designed to enhance skills, improve entrepreneurial capabilities and extend credit to women. Under the rubric of governmental commitments to alleviate poverty, special programmes designed to reach poor rural women were developed. Under the Integrated Rural Development Programme a scheme for Development of Women and Children in Rural Areas (DWCRA) was designed, which up to 1987, had formed 11,553 women's groups in 100 districts. (Government of India, 1988). Similarly, under the Training for Self Employment Programmes (TRYSEM), 557,000 women heads of families were trained out of a total of 3.27 million who benefitted from the programme. This was half the target of 30 per cent set by this programme in order to reach women.

7. Institutional constraints in extending resources to women

All such efforts directed to reach out to women, run into common institutional constraints. Resources committed to reach women are constrained by multiple claims from the development budget. Projects designed specifically for women remain both conceptually weak as well as resource constrained, with the exception of a few isolated programmes which were specifically targeted at women and which concentrated mainly on training and health and nutrition. Resources delivered remain fungible within the household economy. This suggests that delivery of credit to women needs to be carefully supervised. The credit agent has to have access to the household, has to make direct contact with the women borrowers, has to supervise the use and management of the loan and its repayment. It is thus a highly personnel intensive system of supervision. But it also draws upon the sense of responsibility inculcated into borrowers by the group formation system, which has made the Grameen Bank so successful in extending credit to women, and accounts for the success of the AKRSP and Orangi Projects in Pakistan. In the absence of such supervision, the danger of fungible resources directed to women being appropriated by the male members of the household, remains strong. Commercial banks which are directed by governments to lend to women, under special credit windows, face such problems and this accounts for the misdirection of such targeted lending.

In general, training and skill enhancement programmes for women in most other areas remain constrained by their lack of institutional support, lack of concern with markets and lack of resources. For this reason emphasis on general education which also enhances skills of women and better equips them to avail themselves of market opportunities, has remained more effective in integrating women into the development process. In contrast to such macro-level initiatives of the East and South-East Asian societies and Sri Lanka to integrate women in development, the South Asian approach to target programmes of skill enhancement to women seems to have produced less results. Most skill development projects for women tend

to be shots in the dark because it is women with some initiative and/or access to capital who benefit from a training facility. In no country is there any dynamic model at hand which can identify areas where growth and structural change in the economy will generate a demand for skills which can be provided by women. Most programmes remain technically deficient and do little to enhance skills. Moreover, these programmes are not supported by follow up programmes on credit and marketing so that women can set up their own business.

In this context it makes more sense to first develop a credit and market programme and to then develop training programmes designed to enhance skills and productivity of participants in the programme. Thus, for example, in China, the effort to promote market linkages between large public enterprise and small producers is a successful model of such initiatives. Similarly, the programme of the Hindustan Machine Tools Factory (HMTF), a major public enterprise in India, provides credit, training and guaranteed demand to large numbers of small enterprises serviced by women, who assemble watch components into finished watches.[4]

8. A balance sheet on public interventions: the human development index (HDI) and gender disparity ratios (GDR)

Recently, an attempt was made to estimate a separate human development index (HDI) for females as well as males which gives a two variable determinant of gender disparities, namely adult literacy and life expectancy. These indicators were integrated to formulate a gender HDI (UNDP, 1990). While it is only illustrative of the problem, using these indicators, an attempt has been made here to compute gender disparity ratio (GDR) for countries in the Asian region by estimating the female HDI as a ratio of the male HDI.

The results of that exercise, presented in table 4.6 are pertinent for this paper since both adult literacy and life expectancy are largely the direct outcome of public interventions in the area of education, health services and nutrition. The GDR is thus a useful, if limited measure of the incidence of such public interventions.

Table 4.6 shows that as with the population, health and education measures presented in table 4.4 and 4.5, South Asia registers the most adverse GDRs. The six countries with the highest (adverse to female) GDRs are all from South Asia. As with other social indicators, Sri Lanka is the exception in South Asia, ranking as sixth lowest in its GDR. The country with the lowest GDR in the Asian region is the Democratic People's Republic of Korea which has men and women at close to parity. It is closely followed by the Philippines, the Republic of Korea, Thailand and Viet Nam. Surprisingly China has a high GDR and is out of line with the other two socialist countries and the leaders in HDIs in East and South-East Asia.

It can be expected that countries with a good (low) HDI would also have low GDRs. Column 7 in table 4.6 relates the HDI to the GDR. There is a high level of consistency between the HDI and the GDR in the case of countries with high HDIs. Thus, if a country does poorly in developing human resources, whether due to resource constraints or allocative biases or both, it will not do well for women. Sri Lanka remains the exception but its rank in GDR does not diverge far from its HDI rank. The exceptions are interesting in their contrasts. The socialist countries such as Viet Nam (+6), the Democratic People's Republic of Korea (+5) and the Lao People's Democratic Republic (+3) have shown much more commitment to women compared to their interventions in improving the HDI. Their position is matched only by the Philippines and Thailand which havebeen remarkably successful in eliminating gender disparities. In contrast, the HDI-GDR gap remains the most adverse in Malaysia, China, Hong Kong and Singapore. The last three have excellent HDI records but poor GDRs. These being Chinese dominated societies, those of a more anthropological bent may surmise about the adverse role of women in such societies which transcends economic growth, poverty alleviation and systemic change.

The data on GDR reaffirm some established verities, namely that in South Asia state practice discriminates against its women both due to its socio-cultural inheritance and because the state is poor. However, Sri Lanka has shown that the inheritance is not immutable and political decisions and pertinent government interventions can both raise the HDI and correspond-

Table 4.6 Human development index and gender disparities in selected countries in the Asia-Pacific region

1 Country or area	2 Real GDP per capita (PPP $)[a] actual 1987	3 Human development index (HDI)	4 Male HDI	5 Female HDI	6 Gender disparity ratio (GDR) (4÷5)	7 HDI rank related to GDR rank[b]	8 Women in parliament females as % of males, 1988)
Afghanistan	1000	0.212	0.265	0.171	1.550	0	...
Bhutan	700	0.236	0.290	0.188	1.543	0	...
Nepal	722	0.273	0.327	0.220	1.486	0	5.7
Bangladesh	883	0.318	0.361	0.277	1.303	0	9.1
Pakistan	1585	0.423	0.463	0.383	1.209	+1	8.8
India	1053	0.439	0.500	0.387	1.292	-1	7.9
Cambodia	1000	0.471	0.502	0.435	1.154	0	...
Lao People's Democratic Rep.	1000	0.506	0.535	0.479	1.117	+3	...
Indonesia	1660	0.591	0.625	0.559	1.118	+1	11.4
Viet Nam	1000	0.608	0.633	0.611	1.036	+6	11.7
Iran, Islamic Republic of	3300	0.660	0.702	0.610	1.151	-2	1.5
Philippines	1878	0.714	0.715	0.711	1.006	+7	7.8
China	2124	0.716	0.771	0.669	1.152	-5	21.2
Thailand	2576	0.783	0.795	0.771	1.031	+3	3.4
Democratic People's Republic of Korea	2000	0.789	0.801	0.798	1.004	+5	21.1
Sri Lanka	2053	0.790	0.809	0.776	1.043	-1	4.7

Table 4.6 (*continued*)

1 Country or area	2 Real GDP per capita (PPP $)[a] actual 1987	3 Human development index (HDI)	4 Male HDI	5 Female HDI	6 Gender disparity ratio (GDR) (4÷5)	7 HDI rank related to GDR rank[b]	8 Women in parliament females as % of males, 1988)
Malaysia	3849	0.800	0.826	0.774	1.067	-5	5.1
Singapore	12790	0.899	0.925	0.880	1.051	-5	3.8
Republic of Korea	4832	0.903	0.900	0.884	1.018	-1	2.9
Hong Kong	13906	0.936	0.963	0.917	1.050	-6	...

Source: The table has been compiled and computed from United Nations Development Programme, *Human Development Report 1990*, (New York: UNDP, 1990), table 1 and table 9.

Notes:

[a] Purchasing power parities.

[b] Column 7 is the difference in rank as between a country's HDI status and its GDR status. A (+) sign denotes a superior GDR status and a (-) sign an inferior status. A (0) indicates that a country has the same ranking for both HDI and GDR.

ingly minimize gender disparities. Socialist societies, within resource constraints, do well on HDI as well as GDR though gender disparities in China merit more systematic scrutiny. By and large East and South-East Asian countries, at all levels of development, take human resources development seriously and do not do badly on this count, for their women. However, Singapore and Hong Kong have something to explain about their GDRs. The Filipinos and Thais remain systemically exceptional in their positive treatment of women. However, the history and politics of their commitment to women merit scrutiny; these are the two societies in Asia where women have also become the most commoditised in the entertainment industry -- more food for thought and analysis.

F. Planning for the future

As shown earlier, at the conceptual and programmatic level, national planners and policy makers in this region remain a long way from integrating women's concerns into the mainstream of the development process. The conceptual intricacies of the problem emerge most conspicuously from the PDPW which remains the most radical commitment by a state in Asia to attack gender disparities. However, the Philippine plan lacks a coherent macroeconomic framework. There is no internal consistency in the document specifying allocative priorities and relating investment of resources to their outcome. There is no way of knowing whether a peso invested in diversifying technical skills of women will yield better results than credit programmes for poor rural women in remote islands.

Building a macro-model for defining the role of women in development

There thus remains a clear need to build a macroeconomic general equilibrium model which can trace the dynamics of domestic and external factors, structural changes, specific policy interventions and allocative decisions about women. To derive meaningful results from such a model,

supply and demand elasticities will need to be computed on a gender specific basis. A social accounting matrix which treats women within particular income groups as an accounting category will need to be constructed.

Restructuring national income accounting in the service of women

If such model building exercises are not to become of purely academic interest, all the official statistical agencies of Asia will need to address themselves to redesigning their data collection systems on a gender specific basis. The first such exercise relates to national income accounts. This is an old debate. For many years it has been argued that women's work in the economy is undervalued. This in point owes to conceptual weakness compounded by the myopia of data collectors, who are usually male. This has not only not given value to women's work in the house but has put a curtain of invisibility around household based work in the commodity producing sector which is clearly adding value to agricultural activities and household industry. National income data, by and large, do not even account for the wage earning work by women outside the household in many informal sector activities or for income from self-employment which is widely prevalent throughout Asia (Dixon-Mueller and Anker, 1988; Goldschmidt-Claremont, 1987; Hamid, 1989; and Waring, 1987).

All countries in the Asian and Pacific region should commit themselves to design a serviceable mechanism for revising their national income accounts in order to give value to household work. However, each country would have to generate a great deal of micro-data on the functioning and value of the household economy. To support national income accounting reforms gender disaggregated employment data would need to be much more comprehensively and regularly collected. Such data should be collected for all jobs; details need to be compiled on time spent on work within the household. The dynamics of the household division of the labour in response to changes in social and market forces as well as public interventions needs to be examined and kept current.

Disaggregating public expenditures

Public expenditures would need to be disaggregated on a gender basis. This would *ab initio* pose formidable conceptual problems. Some items are readily obvious. Women specific programmes are themselves not collated consistently. Expenditures specific to the government agency dealing with women in development capture attention in plan documents. This gives a more adverse impression of the marginalization of women in planned development than may be the case. Schemes specific to women are scattered throughout the budget of other ministries and agencies. Expenditures in other sectors may be gender aggregated but could be differentiated. Investments in integrated rural development, industry, health care and education may have both ex-ante segregation as well as lend themselves to ex-post analysis. Wards in hospitals for women, investments in schools for girls and boys, credit programmes with an in-built woman's component can give a crude ex-ante gender division of public expenditures. However, unless a policy decision is taken to gender segregate public expenditure allocations, one can only derive ex-post assessments of the gender divide.

It is thus much more feasible to look at the record of public expenditures in gender specific terms where an individual is likely to be the defined beneficiary of a public good/service. Public expenditures which yield public employment are the most obviously identifiable benefit. Jobs in public works programmes, public administration, social services, and public enterprises can all be clearly disaggregated into gender specific beneficiaries. In the same way data on access to health care and family planning, training and credit etc. can be gender disaggregated.

Other expenditures which provide benefits to the family or community in terms of goods or services are more problematic. Investments in extension services to farm households benefit the household but it is difficult to say in what proportion women benefit. Access by gender to household and community services is again difficult to segregate. Investments in public utilities, municipal water supplies, roads, housing, parks, community centres are presumably accessible to all sexes. Unless one can make a survey of

phone use in the household, the sex of road users or of children playing in a park, expenditure segregation would not be possible. One could attempt a social analysis of which services benefit women more than men. Thus, it is presumed that public community centres are more likely to attract men but municipal water services will ease the life of women who have to fetch and carry water. Electricity and gas services will help women if it will save them from the chore of fuel gathering. It will be useful to attempt such an analysis, so as to identify public expenditure priorities.

If a major objective of planned development is to transform the marginalized circumstances of women in society, then the plan must at the outset define specific macroeconomic targets for women. For that purpose a macroeconomic model needs to be developed which can functionally relate such macro targets. The model will however suffer from inadequacy in the sense that it cannot specify an income goal for women since the income of most women is derived from the integrated household economy. It would thus be necessary to develop certain synthetic targets such as the HDI, the LPR for women with some notion of earning levels from such employment.

The macro-goals of the plan would need then be related to such sector specific quantitative targets as public service employment, credit, education and training and public health care services. Some of these targets may be endogenous to the model, some may be set as independent goals. Allocative decisions on public expenditure may then be derived to reach the targets for women set in the plan. Provision for enhancing health care for women or improved water supply and sanitation deemed as part of the goals of enhancing the condition of women, would have an opportunity cost in relation to investments in industry or the armed services. Similarly, the structure of investment in industry would have to be derived from the goals of increasing LPR for women. Thus, even if it is accepted that investment in industry is market determined, macroeconomic policy designed to change relative prices can provide incentives to promote industries most likely to impact on women.

Even if a macroeconomic model is not built, as many countries may not be equipped to do so, the plan should set definite macro and micro targets specific to gender and should measure its achievements every year

in relation to such targets. Such targeting will, however, presume that preparatory statistical work has been done to set benchmarks against which plan targets can be set.

Building gender-specific allocative targets into each section of the plan

Once both macro and micro goals to improve the condition of women have been set, respective government agencies may be instructed to identify gender specific and allocative beneficiary targets for each sector in the plan. For example, in the health budget, expenditures may be identified for hospital beds and wards specific to women. Access to health services may be made gender specific; in a public health care centre it can be ensured that of three doctors tending to outpatients, two would exclusively attend to women. The education sector may set allocative targets for investment in specific facilities for girls. It may also set enrolment targets for women in co-educational institutions. Thus, public universities may be committed during a plan period to ensure that at least 50 per cent of their enrolment would be women.

Gender specific goals for public employment can be set for a plan period or the long term. It may, for example, be decided that by the year 2000, 30 per cent of all employees in government service would be women. This may imply that during the plan period, say, 75 per cent of all new recruits in public service would be women.

Establishing internal consistency in plans

It should be kept in mind that the targeting alluded to above may be related to targets in other sectors. Public service targets must thus be made consistent with educational targets. If a government commits itself to have 75 per cent of all secondary school teachers as women, then its teacher's training colleges must structure their enrolment to ensure an adequate supply of women graduates to service the schools needs. To ensure such internal consistency of the plan in gender targeting will demand both

technical and institutional investments. At a technical level, a serviceable macroeconomic model should generate a matrix which relates the targets of one sector to the output of another. In the absence of such a model, it is possible to construct some crude matrixes within the planning agencies which would ensure that ab initio inconsistencies are not built into the plan. Such a matrix would be particularly useful in plan monitoring to see whether programmes in one sector are constraining the goals for women in another sector.

Plan implementation and monitoring

Most plans in Asia are weaker in implementation and monitoring than in planning and mobilization of external resources. As noted earlier, implementation and monitoring of plans for women remain particularly weak because most administrations tend to be male dominated. Whatever a State's long term goals towards changing gender ratios in public employment, the governments of Asia, at least for several years, will have to live with male dominated state machineries as an extant reality. Within that constraint, provisions need to be made to give priority to women's concerns.

Obviously, commitment from the top in the government is critical to the implementation process. If chief executives, women or men, are committed to changing the circumstances of women, then they will have to use their power to empower a coordinating agency such as the NCRFW in the Philippines to assume supra-powers over all other agencies of government. A number of Asian countries have supra-national bodies presided over by the chief executive designated to oversee women's affairs. But no such body in Asia has an executive arm which is vested with executive powers. This means that a women's division has to compete, inter pares, with all other agencies of government for resources and has little authority to oversee the activities of other ministries affecting women.

Using the Philippine NCRFW Model

The NCRFW model has much to recommend it to other Asian governments. However, it must be kept in mind that not all countries have constitutionally vested such strong powers in their chief executive. In parliamentary systems such as in India, Pakistan and Malaysia, parliament may need to set up such a supra-agency and empower it. While it may be possible that a chief executive, even a male, may be oriented towards the concerns of women, conscientizing a largely male dominated legislature to create a supra-agency to deal with women's concerns, may be more problematic.

Assuming that all countries can set up an agency similar to the NCRFW, it is important that it be located in the secretariat of the chief executive so that it can be devoid of inter-ministerial tensions. The chief executive of such an agency will have to enjoy some formal authority such as the rank of a minister or super secretary to enable it to command the attention of other top executives in the system.

If, however, such an agency is not to be placed in a state of perpetual friction with the other ministries, then each ministry and government agency must have a focal point which remains exclusively committed to promote women's interests. The Philippine model of setting up cells in each ministry to deal with women's issues is again worthy of examination. If, however, such cells are not to be neglected by the parent body, then programmes of conscientization on gender issues will have to be undertaken periodically and at all levels for all executive agencies of the state. Such indoctrination will need to be built into the curricula of all training institutions, colleges and schools.

Placing women at the top

The importance of gender conscientization is recognized by many countries. However, little has come of this because male centred administrations remain inadequately motivated by their superiors to give special attention to women. Affirmative action must thus begin from the

top rather than at the level of subordinate employees. Not all countries in Asia have women dispersed across most ministries and in senior positions. Assuming that there are some resource constraints in terms of the number of hierarchically senior women, it would make sense to go for some ad hoc recruitment of qualified women at the level of secretary to the government and place them in key ministries over the next five years. Thus, for example, secretaries of planning and finance who are critical to economic policy and the secretary of employment who is critical to employment policies, should be women. In most Asian countries it would be easy to find qualified women who could fill such positions. A second target may be to ensure that in each ministry at least one fourth of the officers in the top three tiers of the hierarchy would be women. One such woman of that rank in each ministry would head the women's cell. Other targets for affirmative action could be training academies. The top academies such as the Administrative Staff Colleges of India and Pakistan and the Public Administration Training Centre in Bangladesh have never been headed by women. It is time that some eminent women in each of these countries be put in charge to contribute to conscientizing the senior civil servants who pass through their portals every year.

Given the importance of education, a policy of reserving teaching positions for qualified women in all academic institutions, including training academies, should be supported. This should be done at all levels. Universities should for instance ensure that 25 per cent of their faculty are women and that at least 15 per cent of the rank of Associate Professor and above, are women. Such goals should be made time bound, say for 2 years, within which special recruitment will have to be made.

Building cadres

While some affirmative action, mass conscientization of public servants, women in ministries and a supra-executive agency will ultimately all play their role, numerous cadres of workers specially conscientized to women's concerns will have to be trained and dispersed across the entire machinery of government. The Pakistani proposal to train special cadres of

women workers has special merit though it remains to be seen how far this goal is implemented.

It is important to build a cadre of workers, preferably of women, *ab initio* who are specially motivated to organize women, particularly poor women, to help such women become more aware of their concerns, to voice their concerns before policy makers and to serve as catalysts within every echelon of the administration. This cadre can eventually fill the higher posts in administration without resorting to affirmative action. The Women's League in Viet Nam provides some indication of what role such a cadre may play. But in the absence of an integrated political party and state as in Viet Nam, cadres in most countries will have to be salaried workers, who will have to be conditioned to be as motivated as political workers but without de-emphasizing their professional skills.

Institutional reforms

Public interventions to build the facilities necessary to bring women out of the home economy and into the job market, are not merely a matter of public policy. The social norms which subordinate and discriminate against women have to be changed. Such tasks are not just the province of the plan or of the market.

Bangladesh has recently made primary education compulsory and made it free for girls up to class VIII. To realize these educational goals and avoid high rates of attrition, will require massive investments in primary education, not least in compensating private and public schools for lost revenues from female students. One may well witness a dramatic erosion of already low education standards unless appropriate investments are made. However, of more concern will be the institutional interventions needed to compel the poorer families to keep children of both sexes in school when they could be contributing to the household earnings in many ways. This will require further public investments to provide incentives to the household as well as some restructuring of both school time and curricula. Incentives will have to be directed not just to children, through free school meals, but to parents. Thus, for example, access to certain public services

or resources may be made contingent upon children of both sexes attending school. School curricula should equip children not just with the skills in the three Rs (reading, writing and arithmetic), but with certain cognate skills related to the household economy. These may include such items as book keeping, basic knowledge about improved animal husbandry, public health education and skills to eradicate adult illiteracy. Timing should be adjusted to the rhythm of farm chores.

Improving working conditions for women

Once women come out of the home and into the work place, both social and physical conditions will have to be created to enable them to stay there. There is ample evidence of the socially abominable circumstances within which working women in some countries have to survive (Government of India, 1988). While poor men in many countries work in the most adverse conditions, there is a special gender dimension to such oppression which must be recognized and enabling conditions must be created to make life more tolerable to women. The state may build administrative mechanisms to create enabling conditions for working women. This may include induction of women into the lower echelons of the government service. The police force should be an obvious area for affirmative action on behalf of women. So should the lower level of the judiciary which legally ratifies such oppression. However, within a given administration, antibodies will have to be built up to provide countervailing power to protect women and organize them to protect themselves against oppression from the state. Some of this role of providing countervailing power and channels of appeal to the state may be provided by trained cadres. But until such cadres are in place, mechanisms to oversee the workings of such a dispersed state apparatus will have to be made more effective.

Laws of the land which discriminate against women particularly in access to assets and compensation will need to be corrected. Moreover, investments have to be made in legal literacy to educate women as to their extant rights, and opportunities and facilities have to be provided to them

so they can avail themselves of such rights. However, neither the law nor awareness will protect women against the harassments visited upon socially and economically vulnerable women who attempt to assert their rights. Such interventions demand organization of women which will enable them to assert their rights. NGOs may provide some ballast in some areas. But in the final analysis, political mobilization remains an inescapable component of any attempts at public intervention on behalf of women.

Creating an enabling socio-economic environment

Having spelt out the scope for modifying planning processes and developmental institutions to direct public interventions towards reducing gender disparities, it must be recognized that the state itself may be only a marginal actor in influencing the circumstances of men or women. It was pointed out at the outset, that the state's capacity to intervene is limited by its own political philosophy, social composition and capabilities. Even if the role of the state is declining in this region, some interventionist measures need to be undertaken which would make the market forces work for the benefit of women. How far market forces impact on the circumstances of women lies outside the province of this paper. That it does have a significant role to play in most countries of the region cannot be denied. The pace of development, the structure of demand both external and domestic, have played a significant role in bringing women into the market economy, widening their areas of opportunity and raising their command over resources. The state can play a decisive role in both conditioning the response of women to new areas of opportunity offered by the market, structuring the response of women to new areas of opportunity offered by the market, and structuring the market to provide more opportunities for women.

Investing in human resources development

On the supply side, the state in Asia still remains a decisive actor in directing the extent and quality of human resources development. No Asian

state has left it to the market to provide education and health care to its people though many have left it to the market to determine levels of nutrition. It has been observed that the East and South-East Asian states have intervened extensively to provide education and health services for the people. The outcomes of these interventions have been captured in tables 4.4, 4.5 and 4.6. It is significant to note that these interventions in most of these countries of the region have coincided with high HDIs. A high HDI in most cases correlates with high growth and structural change, though as with Viet Nam and Sri Lanka, that may not always be the case. Table 4.6 also captures the fact that countries which emphasize HRD also improve the capabilities of their women and some indeed narrow the gender disparities.

It is correctly hypothesized that states which emphasize HRD and upgrade the human capabilities of their women have also been successful in promoting growth and structural change in their economies. The nexus is obvious enough. Women with higher levels of education, in better health, with some domestic security are more inclined and able to avail themselves of opportunities in the market place. Promoting universal literacy for women will make them more receptive to family planning interventions. Women served with better maternal and child care, leading to reduced infant mortalities, will be less inclined to sustain high fertility rates to ensure children survive to provide for their parents old age security. Obviously all such interventions on behalf of women, important in their own right, may not compensate for a sluggish economy. In which case, high rates of female underemployment may persist. However, it can be reasonably argued that such economies could have performed even more badly than they did without the superior calibre of their human capital invested in both sexes. It follows that in the countries of South Asia in particular, the state will have to do much more than it has to invest in HRD, and within this area, to eliminate gender disparities as rapidly as possible.

Macroeconomic policies for women

While HRD interventions can equip women to better cope with market opportunities, macroeconomic policy interventions designed to

improve opportunities for women need to be designed. Such policies would need to identify those areas of the economy where women's labour is currently in higher demand -- say labour intensive export industries. To this end, exchange rate adjustments, interest rates to make capital more expensive, and tax incentives for higher female labour absorption may be utilized. Obviously gender dimensions of such interventions would be contingent on the socio-cultural constraints which condition the willingness of women to enter the market. Investment on the supply side to train women to avail themselves of incentives would have to ensure fine tuning of macro-policies to macro-investments.

There is a need to examine how far the comparative advantage of women in some industries is a function of certain innate skills, such as nimble fingers, associated with women, and how far their employability is a function of their docility, their willingness to accept lower wages and sub-standard working conditions. If women's employability is indeed a result of such discriminatory labour practices, then policy makers will have to see that the worst excesses on the shop floor are corrected without prejudice to an employer's preference for women. There is scope for much more work on the concept of gender comparative advantage and macroeconomic policies to take advantage of such differentials.

It must be recognized that markets may not be efficient enough to bring women into the wage market. To this end, public investments in enterprises appropriate for women's skills may be in order, as may gender specific hiring policies in all public enterprises. The state can also use its financing institutions to provide capital to women entrepreneurs and can reinforce this by institutional interventions to improve access to both intermediate inputs and final markets for the products of such enterprises. For example, affirmative action in public procurements may be practised in a variety of areas where women workers and/or entrepreneurs are active.

The political support base for planning for women

All discussions on public action in support of women have to derive from a political premise. At the root of gender repression lies powerlessness

of women. While the interventions proposed are designed to advance the status of women, the allocative decisions, institutional and policy reforms needed to realize this goal will be unfeasible unless women are themselves mobilized to collectively register their resistance to their oppression by a male dominated society. However, to persuade women to see themselves as a socially identified oppressed group in society is a formidable task.

Enfranchising women

The political mobilization of women must be made possible through specially designed institutions which bring women out of the home and into political life. The importance of democracy, political pluralism and representative institutions thus remain essential preconditions for the mobilization of women. As noted earlier, it is only under such institutions that women can be elected chief executives. Autocracies or military rule are invariably male dominated. However, all male dominated societies have kept women disenfranchised in the substantive sense since their vote can rarely express their true concerns. Women elect men to dominate the polity while men oppress them at home. Such will be the future unless women can be given an autonomous space to both educate and express themselves politically.

To this end, it is suggested that those polities in Asia committed to giving voice to women should commit themselves for at least a finite period, say 10 years, to a system of separate electorates where women vote separately from men to elect women to the legislatures. Such a system would perhaps assign one third to one fourth of the seats in the legislature exclusively to women. Reservation of seats for women is practised in some states but women come to parliament as nominees of the male-dominated ruling party. Under this proposed system women would be separately enfranchised to elect women to the seats assigned for women. Women should however not be barred from voting in the general election where men and women can be eligible to vote. This implies giving two votes to each woman of voting age.

The separate franchise for women to elect women insulates them from voting at the behest of their male heads of households. Women voting

for women would thus become direct participants in the political arena. Women representatives would need to educate women as to their rights and opportunities and should establish their credentials before their electorate in terms of the service they render to the community and to women within that community.

Periodic elections at the national and local level under this system would serve to inject a sense of political consciousness and gender awareness into women which decades of efforts by governments and NGOs to advance the status of women would not achieve. After perhaps 10 years of such exposure of women to politics, separate electorates may be abolished, though reserved seats where women are elected by an integrated electorate may persist for another 10 years before women can be expected to compete on equal terms with men in the political arena. A hundred women in a legislature of 300 members, all freely elected, and responsible not to the ruling party or the male parliamentarians but to an electorate of women would have a seismic effect on the political culture of the society. It would give women protection at all levels of society; it would help them to organize themselves and claim rights and resources on offer by the state. Such a political infrastructure could make the varieties of institutions and policies referred to earlier more effective.

Moreover, taking women's concerns down to the grassroots through the political process is likely to bring an entirely new class of women into public life. Such women with their roots in the local communities and with direct access to women voters could be much more responsive to the concerns of poor women, particularly from the rural areas, who remain the most oppressed amongst women in a male and elite dominated society.

Can such a political reform be attained in an as yet male dominated, elitist and in many cases undemocratic polity? This would demand in the short run a political leadership, male or female, with a genuine ideological commitment to the liberation of women and the political authority to at least change the franchise. Otherwise the women in this region will have to face the long haul of organizing themselves, joining the vanguard of the democratic struggle and fighting for their rightful place within the economy, polity and society.

NOTES

1. The most recent Medium-Term Philippine Development Plan (MTPDP) (1987-92) adopted by the government had no chapter or strategies targeted to women. This aroused the attention of various women's groups. The National Commission on the Role of Filipino Women (NCRFW) set up by the Filipino government in 1975 as a response to the International Women's Decade, to work for the full integration of women in society, registered the concerns of Filipino women with respect to MTPDP with President Aquino. The President responded positively but could do nothing to incorporate women's issues into the plan document which had in fact already been approved by the legislature. Therefore, NCRFW was invited to draw up a separate operational plan, as companion volume to the 1987-92 MTPDP, exclusively focused on women's concerns. NCRFW then took up the MTPDP and dissected each section of the Plan to see where sectorally designated goals, programmes and policies could be specifically targeted to women. The NCRFW working in cooperation with the planning agency of the Philippines, the National Economic and Development Authority (NEDA) discussed the gender planning exercises, supported by the authority of the President, with each ministry to see how their respective programmes could incorporate a component for women. The end result of these labours was the Philippine Development Plan for Women (PDPW) 1989-92.

2. The section chief, a woman, has authored the more radical proposals for mainstreaming women's concerns into the planning process during the forthcoming Fourth Five Year Plan period.

3. Table 4.6 is further discussed under the section on the outcomes of public interventions.

4. Based on author's visit to HMTF in Bangalore and discussions with top management.

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