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Changing Profiles of Women

PART ONE

Women in Development

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ELEONORA BARBIERI MASINI	1	How we can look into the future and what we can see ahead
KRISHNA AHOOJA-PATEL	15	Women in the North and the South : Equality or discrimination
ELSE SKJONSBERG	24	Women-in-development aid—Another confidence mechanism?
IRENE TINKER	31	Credit for poor women : Necessary, but not always sufficient for change
MYRTLE PERERA	49	Women's employment : Implications, access and equity
VIDYAMALI SAMARASINGHE	66	Education-linked employment for women in Sri Lanka: Problems and prospects
CHANDRA RANARAJA	75	Women in politics
TARZIE VITTACHI	85	Random reflections on women in development

LIST OF CONTRIBUTORS

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CHANGING PROFILES OF WOMEN

PART TWO
WOMEN AND CULTURE

1. WIMALA DE SILVA	Women and higher learning in Sri Lanka during the early years of Buddhism
2. SIVANANDINI DURAISWAMY	Hindu Dharma and womanhood
3. ROSHANA MOHAMED	Status of Women in Islam
4. JEZIMA ISMAIL	Sri Lankan Muslim Women : Profiles
5. G.I.O.M. KURUKULA-SURIYA	Women in Christianity
6. YOGA BALA-CHANDRAN	Communicating with Women
7. VIJITHA FERNANDO	Communicating with Rural Women

HOW WE CAN LOOK INTO THE FUTURE AND WHAT WE CAN SEE AHEAD

Eleonora Barbieri Masini

Difficulties in looking into the future

Looking into the future is not an easy task, as one can clearly see from the graph published in "Limits to Growth" by D. Meadows of MIT, a project prepared for the Club of Rome in 1972.

We are all far more keen and able to look at the short term and at the context which is closest to our own interests (our family, our community). The further ahead we try to look in terms of time, the more difficult we find it and our interest begins to fade. The same can be said about looking further in terms of space, at our country, our region, the world as a whole. The harder it is for us, the less inquisitive we become.

As a consequence, when looking at the global issues which are of importance to our children and grandchildren, our interest is less intense. This attitude is, of course, differentiated in relation to areas. Over the past ten to twenty years we have definitely become more sensitive to issues of food and energy owing to the fact that recent history has shown us that problems related to our country, or to our region, or even to the world, undoubtedly, and especially in issues of survival, have an impact on our everyday lives. At the same time, the values which will be carried and given priority to by our children are of less worry to us, and there is no question that we are even less involved with values which are carried by the globe as a whole, particularly if they are carried beyond the year 2000, thus becoming our furthest concern.

To these general observations we have to respond with the acknowledgement that the world is evolving. The transformation of societies is interlinked, creating an ensemble of webs, of networks, of actions, of events and issues, which all change with such rapidity that the globe seems to have become smaller, at least in terms of perception.

As an example, actions which are taken in Washington affect the whole world. The new understanding which developed in 1988 between the superpowers affects the economies and even the political issues of countries both industrialised and developing. To give another example, desertification or floods in Sudan affect the whole of Africa and the actions of industrialised countries also. The consequences of the hyperproduction of cereals in the USA during recent years, or the drought of 1988, affect the possibilities of feeding thousands of people in parts of the world other than the Northern American regions.

All of this has become visible since the beginning of the 70s, but it is only recently that public opinion has been alerted to this fact and that, more importantly, it has become the concern of decision-makers.

In the meantime the changes have accelerated and situations can even alter from one year to the next. The hyperproduction of corn in the mid-west USA has been followed by the drought of the past year and the issue is no longer a local, state or national issue. It has developed into a global issue.

If we move to another field, we find that information exchange is becoming more and more rapid and all-encompassing. The fact that the entire public opinion of the world is able to follow negotiations for peace between Iran and Iraq has influenced not only the negotiations themselves but also the behaviour and attitudes of the two countries and of other countries connected with Iran and Iraq.

Capabilities of Future Studies

Aware of these changes and this interconnectedness, Future Studies have been trying to offer to public opinion, to decision-makers, to scientists, the capability of looking ahead. And by looking ahead what is meant is not simply the description of what will happen, but the indication in alternative terms of what might happen if certain decisions, actions and attitudes pursue one direction rather than another. What Future Studies can offer are descriptions of the possible "scenarios" or sets of events constituting the contexts in which decisions and actions can take place. They are not scenarios of what is going to happen but what might happen. To be able to do this, over

and above the accuracy of data retrieved in the present or in the past, or of scientifically-used techniques that have become more and more sophisticated as time goes by, or of professional ethics held by experts utilising the techniques and the data, it is vital that one overcome the attitudinal difficulties in looking into the future.

Research during the past 20 years has shown that human beings, managers, or citizens, have difficulties in looking into the future. It is a difficulty which can be described in time and space because looking ahead and looking at the broader context does indeed pose problems. This is true for a very simple psychological reason. If we look ahead at the short term, let us say up to the next five years, or spatially, at our own environment (the family, the community, our job, our business place) we think we have the instruments and the capacity to know. If we go beyond these limits in terms of space and time, we feel we are not so secure. It is a sort of myopia which impedes us even from looking at the outcome of our own actions. We have to learn and teach the younger generation to overcome this difficulty because of the rapidity of change and the interconnectedness of these same changes. We are compelled by events, as described, in terms of globality, interrelatedness and rapidity, to look ahead, to overcome this myopia and gain what the Noble Prize-winner H. Simon called in 1978, the "elastic dimension of attention". In other words, we must not focus on one point only, but must extend our field of vision ever further. To cite yet another scholar, Gaston Berge, the Frenchman who was famous in the 50s, used to say "the faster the car drives the further the lights must look to avoid dangers and pitfalls".

To conclude this part on the need to look into the future, we can say that the swifter the change and the more closely interrelated the different areas, the further and wider our range must be. At the same time, we have to overcome our myopia and lack of elastic attention if we wish to progress in the world of today, a world in which change will become more rapid and interwoven as the lives of our children and grandchildren unfold.

Diversity of rhythms of change

To speak about the rapidity of change may seem a truism at our time in history. What is not usually clear, however, is the different

rhythms of change which different areas experience. Technological changes are very rapid. It is enough to follow the development of computers or the changes in armaments and instruments. Even in this field there are differences which can be accounted for, such as in the various phases of technological innovation, which has a rhythm of time, different in application, development, diffusion or even more so in the impact on a social context. If we look, for example, at biotechnologies or communication technologies, we understand the differences not only in the rhythms of emergence of the technologies but also of the different phases of innovation and their impact on society.

At the same time, technologies have experienced periods of prosperity and crisis. The flourishing communication technologies, like television and transport by air, reached a peak in the mid-seventies, but now seem to be going through a crisis. If we look at the biotechnologies and microelectronics, or even artificial intelligence, we are seeing a constant development which is expected to continue as far as the year 2000 or beyond. So we can say in general terms that if physics was the 20th century crucial technology, biotechnology might well be the crucial one of the 21st century. This is a very important indication for professions in the coming years and for preparing for the new professions.

There are those sectors which have different rhythms of change and we have to look at them over and beyond technological change, for instance, economic changes which are as rapid, if not more rapid than technological change. Sometimes they are what we call "changes in real time".

If we move to other sectors like cultural changes we then realise the rhythms are far different and if we look at these changes, we also have to probe into the past in order to see the different rhythms and dimensions of change in relation to fields like technology and economics. Let us look at our own history. We can see that the influences of ethnic groups and their movements from one part of the world to another have taken centuries. The African ethnic groups left, or were forced to leave Africa and today can be found in North America and Brazil, the Caribbean and even in the UK. Chinese ethnicity has spread to South East Asia. The Caucasian ethnic stock has moved

from Europe to North America, Latin America, Australia or parts of Asia. Similarly, languages have followed ethnic movements and from Europe English has moved to North America, India, Sri Lanka, Australia and even parts of Africa, while Spanish and Portuguese have moved to Latin America and even parts of Africa. The Arabic language has moved to Africa from West Asia and to some other countries. Following ethnic groups or together with ethnic groups and languages, religions like Christianity have moved from West Asia to Europe, to Latin America, North America, parts of Africa and Australia, while Islam has moved from West Asia to Africa, to some of the Pacific areas and Buddhism has moved to Japan from Sri Lanka while Hinduism has not moved far, except to Sri Lanka. These movements have taken centuries but the effects are still very deep-rooted and strong.

If we look at the situation over the past twenty or thirty years we realise that it has changed dramatically because of communication and transport possibilities. At the same time, the influences of ethnicity, religions and languages, even if the movements are quick, take far longer to spread. We are undoubtedly moving towards a multicultural society of which we already have some examples, in Hawaii, Australia and Canada. This is one of the trends of the future. We can see that from Hong Kong people move to Vancouver and with them their religion and language. Then from Indonesia they move to Australia and from Latin America to the USA and Canada, and from Africa to Europe. Nevertheless, it is a long time before any influence of the deep-rooted cultural elements is apparent. If the immigration of people, the physical move which is technologically possible and economically driven, is more intense in the future, the cultural impact of ethnic groups, languages and religions will not be felt until much time has elapsed.

There is a contrast that has to be taken into account. On the one hand there is a very rapid and short-term capability of communication and transport. On the other, there are deep-rooted changes that are slow to take shape because they are related to value changes and cultural changes, which do not happen in a short space of time, at least not as short as the time it takes for economic, technological or even physical, like immigration, changes to come about. As an example, we find that animism is very strong in Africa, where the

family values are tied to the land and to the sense of belonging to the land. This is very slow to be uprooted, if this is a positive trend at all. If we look at China, we can see as a good example, that in contrast to fast-moving economic and technological changes, the cultural changes related to the family are very unhurried. The dowry is still in force and the choice by the family of the spouse is still very important.

We can add to this that changes of a superficial nature like clothes, food or even young people's behaviour seem to be rapid, but changes related to life, marriage and death take a much longer span of time These are the differences in rhythms of change which have to be taken into consideration when we look at the future. Very often forecasts do not take into account such differences.

Basic foreseeable trends

There is undoubtedly a globalising trend owing to increased possibilities for communication and transport, which sometimes is even in terms of communication, "in real time". This is true for economic trends related to stock exchange information and even political information in relation to elections. All these have an impact on countries other than those in which they emerge. Such globalisation produces competitiveness, which at times seems to have no limits, like between Japan, USA and the "four tigers" (South Korea, Taiwan, Singapore and Hong Kong). It is a new kind of capitalism where the more-informed are those who produce a continuous feedback on the market and hence on production, in a continuous reciprocal influence. It is a kind of trend which reinforces the one-globe idea, the ever-decreasing size of the globe, and also produces political situations like the USSR's understanding of being part of the world or China's need to open itself to the rest of the world.

At the same time there is an ecological trust in the world where national barriers become obsolete so that damage in the northern part of Europe, or anywhere in the northern hemisphere, to forests as a result of acid rains spreads throughout the entire region and even beyond. It is important to note that, here again, we have a long-term effect which we have not taken account of in the past. This was precisely the case with fossil fuels which were used during the '50s and

'60s and partly in the '70s, to further the industrial development and economic boom of countries like West Germany and is only now showing its effects at the end of the '70s and beginning of the '80s as a type of cumulative damage. When in 1983 the World Watch "State of the Planet" volume indicated that 80% of West Germany's forests were being destroyed by acid rain it was not believed, but when in 1988 the same volume of the World Watch "State of the Planet" indicated that damage had reached 36% of the same forest, then there was some alarm and acknowledgement of the problem. This is what has been called learning by shock, rather than learning by anticipation, in the Club of Rome's 1979 project "No limits to learning".

Many are the examples of the one globe from an ecological point of view which demonstrate the need expressed in the first part of this article of looking at the context rather than at each country and each region and its local surroundings, and at the same time looking at the long-term effects of what is being prepared today by actions, events and choices.

One more example that is important in the ecological area is what is called the climatic factor and is indicated by Norman Myers in his "Gaia Planet", presented in 1985 by Gaia Books Ltd., London, where the occurrence of very serious climatic events is shown to have long-term and contextual effects. In 1983 strange phenomena occurred and 1988 has seen the reaction to them in the floods of Sudan and in the drought of USA. Of these phenomena which we hear and experience every day, we can recall the indications given in 1983, like the desertification in Africa and the drought starting in Indonesia and Australia. Damage to production in the USSR and USA is having lengthy after-effects, and the same is true of the floods in Argentina and in other parts of Latin America.

Water is the most vital resource for human beings and by the end of the century our requirements will be two or three times greater than those of today, but if we do not take precautions many nations, especially in Africa, will suffer from the shortage of water. We shall need water for irrigation because we shall need food for more and more people and our lands are being over-utilised.

Use of arable lands

This is the next great issue, the use of arable lands. Even countries like China have lost 5% of their arable land in the past ten years, or my own country, Italy, has lost 4.8% of its arable land although it is much smaller. We lose land to urbanisation, even enlargement of villages as in China, or to industrialisation. Both cases, industrialisation and urbanisation, take up flat land which is the most arable and most useful for cultivation. If we lose land to highways and roads, or through over-productivity, over-utilisation or excessive use of fertilisers, the result unfortunately is the same.

All such ecological issues, water, use of land, and climate changes, are interconnected and they are related to technological development, to economic changes, such as the debts of developing countries and, of course, to political decisions. All these issues are fundamental to our future and none must be overlooked as each one is tied to the next.

Structure of population

The other key issue for the future is the structure of population which, at global level, is changing in a way which will affect the whole world. The rate of growth in industrialised countries is 0.9%, while in the developing countries it is 2.7%. Although this latter rate is expected to fall over the coming years, it will still be the cause of an increase of 80 million people per year until the end of the century. Naturally, growth rates will be very different between, as well as within, the two great groups of North and South. For instance, North America's growth will be about 3.5 times that of Europe and Turkey's 10 times that of the whole of Europe. These differences will have a great influence on people of working age; for every person in Europe reaching working age in the year 2000 there will be 64 people reaching the same working age in the Mediterranean part of Africa. This gives some idea of the dimensions of the problem.

In the industrialised countries for ten years we shall have to create two million new jobs, while the number which will be needed in developing countries during the same period will be between 35 and 40 million. Of course, this is a problem which the developing countries will not be able to face on their own. They will need the support of the more advanced nations of the world.

The labour market still seems to be regarded as a domestic problem while it has, in fact, become as international as the goods and services market. This will bring pressures and tensions and will be followed by migrations. It is a phenomenon which has already started between Latin America and North America, between Africa and Europe, between South East Asia and West Asia. It is one great issue of the future which will also have to be considered when looking at the future of regions of the world.

This issue has to be seen in its right context. If we look, for instance, at the Pacific region, we see that Japan's strong position from a technological and economic point of view is countered by a population structure which is not quite so healthy as it is in China. On the other hand, China is gaining ground with the technological progress it has achieved and its population issue centres around a vast young population, or at least the situation seems the opposite of that in Japan. At the same time, we can see in the Pacific area the growing awareness of a continent like Australia which feels more and more that it is part of the Pacific region and much closer to Asia, rather than to North America, let alone Europe. Australia, which has a population of only 16 million people, is undoubtedly very near to Indonesia, which has a very young and growing population : what are the trends going to be in this case? Which laws will Australia be taking into consideration? What will the needs of Indonesia be? These are the issues of the future which we must examine.

Population is becoming older in the industrialised countries and remains generally younger in developing countries. In fact the over-64s in Canada account for 10% of the whole population, 12% in USA and 13% in Europe, the USA receiving new blood from the South. However, this situation is not entirely restricted to the industrialised countries. According to the World Health Organisation, it is also beginning to emerge in the developing countries. By the year 2020, according to the calculation of this international agency, while the population in developing countries will increase by 95%, the population over 60 will rise by 240%. In China, by the year 2020, there will be 270 million more people over 60 than today and for China and India, the most densely-populated countries of the world, this will be an enormous challenge. There will also be a rise in the number of people over the age of 60 in Brazil, Mexico, Nigeria and Pakistan.

These problems concerning the ageing population in these countries will be added to those of the industrialised countries and this means that the social services will require some attention.

Together with these two issues, the ageing of the population and the need for jobs for the younger generations, we must deal with the problems posed by urbanisation in the developing countries. We have to think of Mexico City with a population in the year 2000 of 31 million, Sao Paulo of 25.8 million, or even Calcutta, 16.7 million and Cairo 13.1 million.

China is trying to curb this drift by not allowing migration from the rural areas to the urban areas unless employment is guaranteed. This is an excellent way to handle the problem, but we have to make an overall study of these very important issues of population structure, the ageing of the population from the industrialised countries to the developing countries and the social service needed, and then look ahead. In a way this demonstrates the vulnerability of countries to such issues, which must also be viewed in the light of the ecological issues we have been discussing.

Values and cultural changes

The next important trend I should like to consider concerns values and cultural changes. On the one side, we have the phenomenon of globalisation of values owing to communication and information exchange, to which we have already made reference; on the other, we have the reinforcement of differentiated cultures and hence the basis of their values. Throughout the world we can see clearly how on one side some aspects of deep-rooted values do not change even in the face of sweeping economic and technological changes, such as the one indicated for China regarding dowry and choice of husband, or in relation to the older generation, the great respect the Sri Lankans display for their elders even as new agriculture takes a hold.

On the other side, we have to look at the revival of differentiated behaviour and attitudes based on distant cultural values, as is the case in Britanny or Corsica in France, or Catalonia in Spain, South Tyrol in Italy. If we look at Latin America, there is the Andean culture; in Africa the differentiations are many in the different parts, the Moslem and the black Africa regions, the East and the West or South

Africa. These differentiations are but the tip of the iceberg of the tensions and conflicting situations which may emerge in different parts of the world at specific moments.

When we talk of the future we always have to take into consideration alternatives, and one alternative is undoubtedly a situation of tension and conflict owing to an intercultural or multicultural society reinforced by migration imposed by the economic and technological reasons which we touched upon at an earlier stage. This is an important and possible alternative for which each country and each region must be prepared. The islands of the Pacific region, Australia, are already an example of multicultural society. Nevertheless, the future cannot be faced without preparation and may be not without some difficulties. And the basis for preparation is education. Children will have to be educated to live in a multicultural society with children of other countries bearing other values. An example are the children of West Berlin who have had to learn to go to school with young people from Turkey, who of course have an Islamic religion and a family structure which is patriarchal and certainly very different from the West German family particularly after World War II. These are the great changes which will affect our society.

Again at cultural level, we have to look at values and norms which are fundamental and also have to be related to social movements. People have common values for which they suffer and even fight. This is the case of the women's movement, although matters have changed during the past ten years. Here we saw that it is possible for women from different cultures and religious backgrounds, speaking different languages, to share the same values. It is a sort of culture which will never again regress, which indicates a need for women to have equal opportunities in their work place, in politics and to have accepted roles in the household. These are acquisitions which are not reversible. Social movements for the rights of children, political refugees, migrants : these are also movements which have developed an acquisition of human rights which are also irreversible. These are the rights which indicate a trend which we have to look at in cultural terms. It is the emergence of new cultures which incorporate the past and present. It is the same for the ageing population who recognize the desire for a dignified life and a possibility to participate in social life. These are social changes which will, in future societies, remain

tied to economic and technological changes, to our extended lifespan for example, but are also acquisitions which will not be refused any more.

Individual dimension

These are also individual conquests and following our analysis at social level, we must also examine the situation at individual level. I wish to look, in fact, at this level which cannot be clearly distinguished from social level but nevertheless does exist. If we look at the individual level, we can see indications of change in the family where women tend to marry later, have fewer children and desire to work outside the home. This is a trend at global level which of course has to be differentiated in different socio-economic contexts. In any event, what can be said in relation to the family is that the man is no longer the only economic support for the family or rather the only recognised economic support and frequently must even accept, if not encourage, women's work outside the family. This trend has become very significant in many countries and not only in industrialised countries and encourages an increased number of women-headed households. Of course, the reasons for this last trend are different in different parts of the world, such as migration of men, men leaving home to work outside the area, even if not so very far away, regular separations or divorce. These are very clear indications of value changes in the family with shifts in the roles held by the members. The shifts are slow and far more gradual than oth- changes related to technology and economics, but do take place at the same time.

Another important individual change which is happening in many regions, especially in industrialised countries is related to labour, which is changing from being merely mechanical to being more active and creative. Of course, this demands greater participation on the part of the worker as well as his or her greater independence. This change will probably extend over the whole world as the years go by. It is one of the consequences of technological change in labour although it is also related to a greater awareness of the labour force. Unfortunately this change is undoubtedly slower than other technological changes and will need some time to spread worldwide.

Another trend which is at individual level but also has a social impact is the one related to new solidarities at community level. This

is a phenomenon which has not changed in developing countries because local solidarity has remained strong. In advanced countries, however, especially during the past century, it decreased in importance with the spread of urbanisation and industrialisation only to surface again in recent years. When the public sphere has failed to respond to the growing needs of citizens (for example, training for new professions, facilities to cope with new forms of handicap, support for the elderly) new solidarities have emerged at local level, mainly backed by the private sector. Citizens are in fact realising they have to help one another and do so also in view of their own needs. During 1986 a meeting of the World Future Studies Federation was held in Hawaii, precisely to address the topic of the new solidarities as an indication of the future and it was amazing to see how many different initiatives have been taking shape during this last half of the '80s in various countries, either in the northern countries or reinforcing the already existing ones in the southern countries. New solidarities are hence emerging and this is at once an individual and a social change.

Changes needed for life in the future

I have described in this article the changes occurring at the social and individual level which indicate trends and demands for the future, what Future Studies usually calls extrapolation from the past and the present towards the future.

I wish to conclude by indicating that there are also some changes to be hoped for in the future which are given the technical label of "normative indications" by Future Studies. These are the indications of what should happen and what we hope would happen, on the basis of specific values and normative choices.

We need, in fact, to learn to live with situations of uncertainty, in a complex society, not very different from the description contained in the previous pages, in which changes are interconnected and becoming increasingly rapid. Such complexity produces insecurity and instability, the opposite of certainty, and this will become more and more evident. We shall have to continue learning in such insecurity and change. As a consequence, we are going to have to become more flexible in our ways of thinking and more tolerant in our ways of behaviour. We shall have to live in a multicultural society, under-

standing other people's ways of life, their values, religions. We shall have to alter our own way of life, we shall have to work with less stability and we shall have to adapt ourselves to different changes in one life span. This is why young people will have to learn to update their skills constantly, not to demand that they always remain in the same job, to bend to suit technological and economic changes. We shall need to learn to interconnect different sectors of our activities our public and private lives; whether we are at leisure, at work or engaging in social activities, we shall have to bring an inter-disciplinary approach into the different areas and understand that our life has a cultural basis and has cultural effects.

One could say that the new man or woman will not only have to be technically skilled but also will have to be more understanding, more humane, more tolerant, to be able to live in a world which will be more interwoven, multicultural, and will have to learn to understand and work with Europeans, Americans, Chinese, with Africans, with South Americans. It may be difficult for Indians to work with Australians, for North Americans to work with Latin Americans and for Europeans to work with Africans, but this is our future and we must learn to accommodate others so that we are all able to survive together.

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WOMEN IN THE NORTH AND THE SOUTH : EQUALITY OR DISCRIMINATION

Krishna Ahooja-Patel*

The international dimensions

In the present crisis of the world system in which inequalities have increased among and within nations as well as among different social groups and households, it is timely to work towards seeking an alternative division of development. While heightened political tensions and increasing inequalities influence the whole of the population in many countries, women are more acutely and directly affected. They themselves need to take an active role in defining development priorities and outlining the parameters of a new society. Towards this effort, there are certain areas of action and research that need to be closely examined.

In order to improve the position of women as food producers, their customary rights to land need to be linked to agrarian structures, policies and legislation. New avenues for employment creation must be urgently found to compensate for the loss of income from subsistence agriculture so that there is no further decline in the already low standards of living of rural and urban women. Trade unions in those industries where women industrial workers suffer higher rates of job losses and unemployment compared with men, must be trained to include equality policies at all stages including collective negotiation and bargaining. The cultural dimension should be analysed without bias and imposition of the value system of one or another culture in development concepts and should take into account the fact that women are the custodians of culture in their primary role as educators of the new generation. Wherever the existing social structures and the division of labour between men and women are unequal or oppressive, such as at the local and household level, women's associations, groups and organisations should actively participate in the processes

* The responsibility for the views expressed in this paper are the author's and should not be attributed to INSTRAW (United Nations International Research and Training Institute for the Advancement of Women) of which she is a staff member. An earlier version of this paper was presented to the Eleventh World Congress of Sociology in a panel on "Economic and Social Status of Women in Developing Countries", (New Delhi, 18-22 August 1988).

of social change. And lastly, the women's movement in the North and the South needs to be strengthened to overcome the artificial divisions and boundaries created by geography, economy and ideology.

The Nairobi Conference, in adopting the Forward-looking Strategies, took an important step towards recognising that all women's issues are human issues and therefore inextricably linked to the political framework. There was a general response in considering work as a development question as many policy statements showed, but empirical evidence, statistical analysis or simple logic has not yet been applied to considering interrelationships of the non-monetary part of the economy to which women contribute in substantial terms. In the post-Nairobi phase, up to the year 2000, a new set of questions are emerging which will have to take into account the central problem of discrimination against women (as defined in the UN Convention on the Elimination of All Forms of Discrimination Against Women) in order to take concrete steps towards equality (the other side of the coin). The linking of women's issues with other socio-economic concerns has occurred at a time when social upheavals are questioning and challenging political structures. The general protest against these structures has highlighted economic and social inequalities not only between the North and the South, or among the social groups, or within a country, but also between men and women.

The present system of international division of labour left on its own would continue to sharpen national inequalities of the vast majority who are classified in low-income groups. The cultural dimensions often missed are the extent and degree to which women's work and ability are adversely affected by a development model which neglects to take their human potential resources into account. The significant point to retain is that among the low and lower income groups in all countries including India, the poorest, irrespective of the definition and methodology, happen to be women. We are living in a society where economic value is attached to all goods and services which ultimately determine their social use or exchange value. Women are consistently confronted with non-choices in the family, in the labour market and in society. In order to realise the tremendous human potential of women in India it is essential that a new accommodation, adjustment and arrangement be made to all levels in the economy

and society without which development will be partial, distorted and unreal. But this has still to be done.

Women in development : The connection

The history of development debates in national and international fora demonstrates that serious and concrete discussions rarely touch on women's issues in politics, economy, or society. This omission or neglect is not clearly connected with their real political, economic and social contribution, which is just beginning to be reflected in some national development plans, policies and programmes. What is the place of women in the discussions on national development plans, policies and programmes? How is their contribution related to international decisions? During the past three decades, the terminology (or the words) with which we describe "women and development" has become unrecognisable as the women's movement at the grassroots level has grown and become an international phenomenon as witnessed in Nairobi at both the UN World Conference and the NGO Forum held in July 1985. It has pushed aside the earlier legacy of ideas and notions which curtained off the hidden assets and human resource potential of women. The transformation of this terminology is linked to the "development debate" itself on how to eliminate poverty and inequalities among the rich and the poor countries. The fact that "development" was added to women's questions has had a profound influence on the nature of the debate, which after Nairobi will not be conducted within the same parameters. A brief historical glance illustrates this point.

In 1951, in the reports and studies of the UN system, the then dependent colonised countries, mostly poor, were placed in one general category called the "backward nations". Women were not even in the picture then. Later in the 1960s, the term "backward" began to be replaced by "under-developed", defined in various ways, and the world was neatly classified into the rich "developed" and the poor "developing" parts. Since then, shifts in the world economy and the emergence of the Third World as a group of countries with common problems has given the social scientists a new problem. Different categories such as "pre-industrialised countries", "industrialised countries" or "newly industrialised countries" came into vogue. More recently, during the 1890s, the rich countries are simply

referred to as the "North"—representing some 38 countries, and the poor countries as the "South"—covering about 120 countries.

"Women and development" as a subject entered the international scene around 1970, when the "hidden" economic and social contribution of women began to be uncovered from under layers of social mythology. The Declaration of the International Women's Year by the United Nations General Assembly in 1975 could be considered a turning point in the history of current notions on the place, role and position of women in society at the international level. Since then, in less than a decade, recognition that half of humanity in every country is connected with development questions has become apparent. And now a new economic and social reality, and with that women's own perceptions on what are the social, political and economic issues, has become an agenda item but is still not on the top list of priorities.

Although there are only a few "enlightened enclaves" where awareness of equality of rights has made a dent in traditional thinking, a new "connection" that development and women go hand in hand has already slowly and imperceptibly come to the surface. The notion that there can be no development without women is making inroads into the briefs of policy-makers and into the media "scoops". Women form a mosaic without which no pattern of development could be understood in its totality. Although women are the major food producers and food providers, it is women who mostly suffer from hunger. In most modern economies women either work with their own muscle power or with machines that only increase their workload. They are not yet fully involved in decision-making or decision-taking on matters of survival : basic needs or disarmament—the two essential problems of the century.

Some questions are pertinent : where do women fit in this range of issues concerning the survival of the family (their day-to-day lives) and of humanity threatened with destruction? In what way is the daily life of women influenced in rich and poor countries by decisions taken at the international level? In what way can women's voices be heard in the international assemblies which debate development and disarmament? In what way can women's initiatives be merged into a

movement for their emancipation and self-reliance? How should we start making the connection between women and international issues?

Equality or discrimination : A question of definition

There are many definitions of "equality" including a simple mathematical one which implies accounting for the number of women in different occupations compared with men. These numbers continue to indicate that access to education, vocational and technical training is not only unequal but also in most cases non-existent. Women continue to be hired and trained mostly in "women's subjects" as defined by tradition rather than curricula.

There are, however, two aspects of equality (inequality) which are striking : discrimination in recruitment practices and unequal remuneration for work of equal value. Overt discrimination prior to entry into the labour force, particularly in occupations or industries (scientific, technical and mechanical jobs) which are considered to be traditionally "male-dominated" is the general rule rather than the exception. In other words, a woman is often rejected because of the social mythology that she will be frequently absent from work, that she is not usually responsible, cannot carry out certain heavy assignments and will cost more to the employer when she becomes a mother. Normally, this cost is conceived at a different level and not related to the low wages paid to women. In other words the rationale that women are hired precisely because the labour costs are low is usually not taken into account. Here the main point is completely missed and that is the social contribution of women's reproduction capabilities and the well-being of future generations which forms human capital and has a higher value in both monetary and social thrust. Why employers prefer males has been a subject of investigation. The results show that pre-selection bias and inherited prejudices determine the flow in the channels. Women are thrown out of the labour market, or dumped in "feminine" jobs where human energy rather than machines predominate.

Crisis is an opportunity

Looking at the history of research on development over the past 30 years within and outside the UN system it is not surprising that women are often left at the door of intellectual endeavours

How do we link women then to the current research trends and schools of thought? Who is going to link women to all disciplines? This represents a great challenge for researchers today. Another tremendous challenge for research is the understanding of the size of the world crises. How are the current crises defined? Where are their epicentres? Looking at this problem from a global point of view and not from just one particular economic geography or from one school of thought, one finds that world crises today contain several political, economic and social elements for restructuring society. For a crisis is also an opportunity. For example, one disturbing social element of this world crisis is the large number of unemployed today both in the industrialised and the Third World countries. Never before in the history of the world have the rates of unemployment been so high ! A similar social crisis occurred in the 1930s when there were many upheavals and there were men and women on the streets.

Why is it that with even higher rates of unemployment in most countries today this is not happening? A partial answer is that more and more women are working outside the house in addition to the work they perform inside the house. Work has still not been defined in a broader sense, making distinctions between "labour", "work", "job" and "employment". All these terms need to be properly understood in order to examine the crisis. This examination would require taking into account the various types of work performed by women up to now designated as non-work.

In the world today there are more and more two-wage families as more and more women join the labour force. Since the official statistics of most countries differentiate between married women and single women, mention must be made of the fact that increasingly the number of women in the labour force have the civil status of being married. Most statisticians consider that the concept of marriage is linked to statistics of women's work and cannot be de-linked. But they do not or cannot explain the relevance of women's marital status as regards labour statistics !

Why is the fact that a woman is married important in the labour market? It is because in the practical sense married women can be hired last and fired first, as has been neatly summed up. They are given low status jobs with low wages. Such discrimination exists in

the whole social and economic fabric of society and is reflected in labour legislation.

As mentioned above from official statistics it appears that more and more married women with one or more children are working. During the UN Decade for Women, 100 million women joined the labour force. Since women's work is underestimated it is less known that women contribute about two-third of the total work hours (the term man hours is going out of usage) to the world economy for which they have low incomes or no incomes at all. But there are additional problems with the labour force. How are these data quantified? Until recently women were counted on an ad hoc basis and not across the board. Now this is changing because new methodologies on how to quantify women's work are being introduced in some countries for example in Canada, India and Sweden. Women do have some choice—low pay or no pay.

Women contribute to the world economy in a order of magnitude obviously not recognized. What remains to be researched is that if the economic contribution of women is as great as it appears from the revised statistics, how is it that the world economy in turn does not channel economic rewards to women?

Economic rewards continue to be unequal between men and women as far as wages are concerned. Why is it then that the principle of equal pay as set out in the ILO Convention has been adopted but not universally applied? According to ILO information over 100 countries have national procedures for introducing this principle; but during the UN Decade for Women only 46 countries have in fact adopted equal pay by changing or modifying their laws. It is a remarkable fact that not one country in the world could confidentially state that in all occupations in their economy women are paid on an equal basis with men.

This gap is not due to the work itself or to the value of the work that women perform. Instead, it is merely due to gender—to being a woman in the labour market. The gender question has spilled over from the employment structure which has its beginnings and roots in the educational systems of any country. This is permeated in such a way that when a woman retires and leaves the formal employment

structure, she still has to deal with different sets of discrimination because this is carried over into welfare, social security and pensions. Women carry the burden of various forms of discrimination in their life cycle as well as in their work cycle.

This explains then why in the labour market the economic rewards to women at every level are low or nil, the latter being connected to work within the household. Economists use the term "household unit" and anthropologists use the term "family" but it is the same thing - a box in which women are hidden away without economic security. Women's contribution in terms of labour and income continue to be pushed aside to the margin of economic issues.

Conclusion

A large part of women's productive work is unpaid. In fact the world's economies are subsidised by women through unpaid household and human capital production. There is also a significant amount of agricultural labour performed by women without pay. What benefits do these women receive from this work? How can their labour be accounted for in terms of women's economic rationality? There are two possible explanations. The first is that women are altruists, deriving a sense of usefulness from the satisfaction of others, from seeing their families healthy, well cared for and well fed. The second explanation is that women have little choice. Societies are arranged in such a way that women's independent access to productive resources, to labour markets, to information, to political and legal rights are seriously constrained. Women are permitted only limited control of their own reproductive capabilities by society. Child-bearing and child-raising obligations are thrust upon them and so they must labour within the household to assure their children's survival as well as their own.

In looking back at the advances of women during the Decade, one cannot help but be amazed by the vast accomplishments made in such a short period of time. As we all know, it is the "forces of time" that have shaped and continue to shape history. But with the aid of women and men these "forces" were accelerated so that much was achieved in only ten years. Never before has there been such an awareness of women's actual situation and the importance of recognising the participation of women and their inclusion into all sectors

of society, as clearly reflected in the extensive legislative changes made in most countries. Never before has not only one but three World Conferences been convened to deal specifically with women's issues. It is under the vast umbrella of the United Nations that women from most cultures and regions, gathered to express a collective voice to demand a charter of rights.

These "forces" of time have behind them a tremendous amount of momentum built up in this short span of time which must not be lost. Now that the goals of the Decade have been extended to the year 2000, this momentum must continue to increase so that women's place in society, deeply carved over the passing of centuries, may find a new location alongside men in every aspect of society, in every country of the world. And then in this new place, women must be allowed greater participation so that the world crises do not have such a devastating effect upon women. Women have survived the world social crises, but in doing so have paid a high price. It is up to future generations to alleviate the many economic and social burdens which the historical past has thrust upon women in almost all countries in almost all aspects of their lives.

WOMEN-IN-DEVELOPMENT AID— ANOTHER CONFIDENCE MECHANISM?

Else Skjonsberg

Slogans and resolutions do not take us far

How many resolutions have been passed? How many international conferences? How many plans of action and how many declarations on the importance of integrating women in the development process? And where has it all taken us?

Today, the facts of women's role in society are fairly well known among administrators in decision-making positions. Governments know that women form a large proportion of heads of households, of the poor, of agricultural labour, of informal sector entrepreneurs, of the reserve labour army, of providers of care and concern for the young, the old, the sick. But with what consequences?

By the end of the 1980s we may as well admit that the changes in power relations between men and women over the past decade or so are not particularly noticeable. Fortunately, there are a few noteworthy cases to the opposite, in my own country, Norway. Forty per cent of our government are women, the Prime Minister included, and women constitute 35 per cent of the members of Parliament. However, even in this sphere the impact of increased political representation of women remains to be seen.

If we want to change discriminatory and even worse—oppressive—practices whether because of gender or other "sorting out" categories such as creed or ethnicity, international conferences, slogans and resolutions do not take us far. This is particularly so when the calls for change are voiced in a non-political language and end up as appeals to reason or justice as is the case with most resolutions on women and development. On the contrary, it may well be that many public meetings and much paper work on what may be called WID (Women-in-Development) issues or simply women's issues function contrary to their seeming intentions. It may be that their main function is that of confidence mechanisms. As such they have been initiated not to change power relations, but to restore faith in the system in order to prevent any real changes.

Manipulation of the system

Charles Elliott has developed the concept of confidence mechanisms in his book, *Patterns of Poverty in the Third World* (Praeger, 1973) and points to how the global political economy must allow sufficient upward mobility to retain the confidence of the general public and maintain legitimacy as being open and democratic. But no more. Such confidence is necessary if the system is to survive and retain its ideology as open and liberal. But mobility must also be carefully controlled.

To protect their interests and those of the system, dominant groups whether they are political or bureaucratic elites, owners/managers of big business, military, landowners and large farmers, representatives of foreign trading and manufacturing, and (less frequently) organised urban labour—or in terms of gender, males—manipulate the system to limit the risk of downward mobility for themselves, enhance the upward mobility of their allies and ensure that the system is adequately served with trained labour. For this reason a modicum of mobility and adjustment are necessary.

Controlled (by the elites) mobility also serves as a safety valve. It makes it possible to coopt to the system unruly and potentially dangerous elements. Thus, some ongoing differentiation or social change is not only permitted, but also welcome, provided it remains in firm control of the ruling elites.

The key elements of a confidence mechanism are

1. promises of individual enrichment;
2. (usually fierce) intra-group competition for that enrichment;
3. selective biases within that competition (to the inclusion of the few, and the exclusion of the many);
4. selective biases that are not obvious to those who compete, who tend to blame failure to succeed on personal shortcomings;
5. a system sufficiently "open" to retain competitors' confidence and bestow legitimacy on those who compete successfully. They are fully integrated on their new social or economic level;

6. acquisition of considerable direct and indirect benefit to those who control the mechanisms of selection, that is the elite, who do not compete for the scarce resources.

Confidence mechanisms are used to maintain and strengthen inequalities by providing the illusion that it is up to the individual to improve his or her lot within the system. The confidence mechanisms seem to promise that change will take place, while in fact the modicum of social mobility it permits protects the system from major upheavels.

In modern society there are so many confidence mechanisms at work. Common to them all is that they secure economic and other benefits for the elites while maintaining the illusion that the resources are in fact channelled to other groups. Taxation is one example cited by Elliott, as are the distribution of credit, of agricultural extension, of access to markets, of the benefits of agricultural research and of land reform.

Development aid

Development aid is a major confidence mechanism according to this definition. It is legitimised by and planned and implemented in the name of the poor but is heavily biased against the excluded. Few will contest that the bulk of the benefits from aid goes to those who are already privileged—and to men.

Is it to conceal or mediate this fact that the heavy rhetoric on women-in-development continues to receive public support? And if so, how can women join forces to see through the rhetoric and demand action? While confidence mechanisms are seductive, they are only effective as long as they retain the confidence of the deprived in the system.

If we really want to change unequal opportunities and distribute societal resources more justly (and more efficiently), slogans and resolutions are only a beginning. Unless they are followed up with a thorough analysis of the system, its bearers and the strategies they follow to maintain power, it may be hard, at least in the short term, to differentiate between confidence mechanisms and "the real thing" that is adjustments or changes that *will* redress discriminatory or oppressive practices and lead to structural or system changes.

Many governments have done at least something to meet WID issues. But is it accidental that particularly the establishment of Women's Bureaus or Ministries for Women's Affairs are among the most conspicuous initiatives?

Is it accidental that Women's Bureaus and Women's Ministries are rarely given any sizeable budget, and that they are often headed by women known for their conservative stance on gender issues? What do these and similar institutionalised focal points in fact mean in the struggle for equal rights for women? What political role do they play? Or, to put it simply, are they just another confidence mechanism?

Ideological redefinition overdue

Is not the time long overdue for an ideological redefinition of the role of women in society, and that such a redefinition be very much in line with the expansionist needs of the global political economy? A decade or so ago the great call (particularly from the North) was "to integrate women" in the development process. Particularly in aid milieus the "integration of women" became a hot issue. In retrospect, this "integration model" seems to have caught on at least when it comes to making money available for national and international conferences, WID plans of actions and strategies.

The demand for "integration" seems tailored to the colonial economic ideology. The very central economic foundation of the colonial economy was based on the myth that women did not contribute to the production in the South. They were "outside" the economy and hence did not require to be taken into consideration. So it was said. But in reality the colonial masters were well aware of the fact that it was female labour that permitted the ruthless exploitation of men in mines and plantations, on roads and railways far away from home. Without a highly productive female labour force, pass-laws and one-man wages would have been an impossibility. The colonial economy in fact rested on female labour, at home and in the fields as a backbone for the exploitation of male labour.

During colonial days it paid well to maintain that women were "outside the cash economy". But the global economy is no longer

colonial (even if many trends from a few generations ago continue to exist). Today the dominant economic relations are those determined by the multi-headed international corporations. As economic relations change so do the way people, and men and women, work and interact.

1. In spite of increasing agricultural productivity in large parts of the world, many countries, particularly in the South face severe problems in feeding the poor. Modern agricultural policies are not very concerned with poor people's need for food. Their worry is their own need for profit. The consequences are dramatic for the millions that do not get enough or sufficiently varied food to eat. The grimness of the picture hardly ever appears because famine is mediated at household level by increased labour input by those threatened with poverty and starvation. When it comes to feeding their families, women are in a very specific position. They work with little aid of technology, and time is often their scarcest resource (next to money). For that reason it is not all that difficult to enhance female farmers' productivity. Such an increase may hold hunger at bay for perhaps another generation, and in the meanwhile agrobusiness can continue its quest for profit. Thus increased focus on female agricultural extension may help protect the system and cannot be considered a very radical gender politic today.

2. The global economy does not only devour agricultural produce. It also desperately needs expanding markets to continue to grow. This makes the economically marginal really interesting, primarily because they are so numerous. If the poor of the world would only double their meagre consumption of industrialised products, there would be a boom in trade that would send Wall Street and other stock markets soaring. Women are in the key position of consumers and more so as potential consumers, and consequently of particular interest to national and international business. Nestle and other MNCs have long ago discovered how soft a mother may be when she believes that she can buy health and happiness for her children, and they adapted their marketing accordingly. Thus increased female participation in the cash economy means increased consumption in an economy that is totally unable to taekle zero growth.

Female labour easily manipulated

3. In a world with periodic overproduction, a flexible and undemanding labour force becomes increasingly important, even if flexibility means unemployment and poverty. Women constitute such a labour force. Most women are unorganised and without regular and permanent employment. To keep it so, the myth that women are provided for economically must be maintained, even when it is documented that about one-third of all households have women as the main or the only economic provider. When seasonal variations lead to demand for additional labour, in agriculture or elsewhere, or when jobs offered carry wages far below government minimum regulations, women come in as a useful group. Female labour is cheap and women are easily manipulated away from any concerted demand for jobs, fair working conditions and fair wages. Theirs is the role of a buffer that absorbs economic shocks that may otherwise rock society and property relations. Trade unions the world over accept the marginal status of female labour and rarely make any effort to organise women or to promote women's causes. So women are really the perfect fit. When the economy needs labour they do seasonal work. When overproduction is rampant they go quietly home.

4. The global economy does not only lead to seasonal but also to permanent unemployment. Because men do not (do unpaid) work at home, they have more time and energy to organise themselves and as such they may put up force to change the status quo. But men are not only members of groups, they are also heads of families, and their economic vulnerability is attempted to be compensated by their dominant family status. The family binds men, but in the process they have been given control over women, a control that in many places is near total. As a member of the dominant gender a man can demand services and subordination from the women at home and sex from his wife and sometimes other relations as well. It is all made part of a man's "natural" birthright. To fulfil her role as a servant of men, a woman on the other hand must be guided and trained to silence and obedience. But also in this aspect time is changing. Catering to men's needs can always be more refined. And expectation about women's family roles are growing. Some trends are more noticeable than others. In the South a new development is women's role as "sex objects", a role that long has been part of the North's male image of women.

Family planning—answer of power elites

5. In a liberal political economy the close interconnection between profit and capital accumulation on the one side and unemployment and poverty on the other must be concealed. One-sided emphasis on overpopulation and population control is one way to sidetrack the fact that poverty is primarily the result of property relations. Population control or as it is usually called—family planning—has become the answer of power elites in the face of mass poverty. And women are the key. It is well-documented that the number of children relates to a mother's social status and educational background that improved socio-economic conditions radically reduce population growth. Nevertheless, family planning programmes continue to objectify and passify women rather than enhancing their role as actors who make strategic choices according to the opportunities available to them.

To put it briefly, economic changes the world over make a new definition not only of women's roles but also of women's rights long overdue. The changes that have taken place so far make it near at hand to ask if WID initiatives are in fact nothing but confidence mechanisms? What we need are studies and analyses of the gains for women of the past decade of slogans concerning women-in-development. And we need to pinpoint confidence mechanisms for what they are—illusions created to restore our faith in a system that seems unable to serve women's interests.

CREDIT FOR POOR WOMEN: NECESSARY, BUT NOT ALWAYS SUFFICIENT FOR CHANGE

Irene Tinker

Long-term impact and immediate utility

Development programmes must always be analysed in terms of long-term impact as well as immediate utility. Since development assistance agencies, like most bureaucracies, are consumed with the daily, or at best, yearly, flow of funding and responsibilities, long-term impacts are generally the stuff of scholars. In this article I should like, therefore, to address a successful development programme—credit for poor women—both in terms of its important role of assisting poor women to survive and in terms of issues which need to be investigated when evaluating the long-term impact of such projects.

Small-scale credit programmes which have become more common over the past decade have provided hundreds of poor urban and rural women and men with capital to invest in income-producing activities. These programmes have been widely lauded, both for reaching the poorest sectors of society, and for the incredibly high return rates on the loans. They utilise some form of affinity or solidarity group, a form which seems to have overcome many of the criticisms of cooperatives or women's organisations.

Nonetheless, there is a growing resistance by some donor agencies to providing loan funds at this level because they argue that such loans are not economically defensible. Further, as long-term impacts of income projects are becoming known, there is a growing concern that such projects only increase women's work while not benefiting them. Both these criticisms raise fundamental theoretical issues which will be briefly reviewed after a short presentation of the dominant model of credit programmes today.

Credit programmes for the poor

Credit availability for the poor—at reasonable rates and without posting collateral—is now a reality in many countries. Such loans have been particularly beneficial to poor women, allowing them to

start microenterprises and so earn income which is critical to the survival of women and their families. Most such programmes are based on the Grameen Bank model, developed by an economics professor Muhammad Yunus, which utilises affinity or solidarity groups to guarantee repayment of loans to its members. Earlier efforts to make credit available to the poor through cooperatives were not successful in stratified societies precisely because of the power relationships within the village.[1]

While the Grameen Bank has achieved phenomenal repayment rates of nearly one hundred per cent, repayment has varied among programmes patterned on the Bangladesh model. A major reason for the difference is the assumption that giving credit is the only objective of a credit project. In fact, successful credit programmes are the entering wedge in social change. Critical to this change for both women and men is a shift in household spending priorities. But for women, the ability to earn money can have profound effects on intrahousehold division of labour and on resource allocation.

Since the Grameen Bank is so much more than a bank credit scheme, it is essential to analyse its programme elements and show how they create a philosophical approach to the poor that is distinctive. Therefore, the first section will analyse these essential elements of the Grameen Bank programme and then discuss how a variety of credit programmes for the poor compare in both implementation and philosophy with the Grameen model. The second section will address the criticisms levelled at credit programmes by both economists and feminists.

The Grameen model

The sucess of the Grameen Bank programmes must be sought in a series of elements which go well beyond the provision of credit which provide a safety net to the poor while they strive to free their dependency on local moneylenders and improve their standard of living. But it is credit that provides the motivation. Organisers go

1. See discussion in Devaki Jain, with Nalini Singh and Malini Chand, 1979, *Women's Quest for Power*, Bombay : Vikas; on Bangladesh : Florence McCarthy, 1981. *Rural Class Differentiation and Women's Productive Activities*, Dhaka : Women's Section, Ministry of Agriculture.

into villages and talk to the landless about the availability of low-interest loans. In 1983 the total cost of a loan was 13% per year as compared with a local moneylender rate of 10% per week ! Before villagers are eligible for such loans, however, they must form an affinity group which is the most visible of the elements which help account for the success of the bank. Less visible but absolutely essential are provisions for loans or loan repayment in emergencies. Equally critical are shifts in attitudes which are necessary if the programme is to affect real changes in the causes of persistent poverty.[2]

These three elements of the programme : group solidarity with individual responsibility, safety net features, and additudinal change have the potential to lead a restructuring of social and economic relationships at the village level. To the extent that these credit projects are successful, there is a concomitant shift in resource allocation within the household and within the village. It is important to determine whether such realignment will be perceived as welcome or threatening.

Group solidarity with individual responsibility

The idea of an affinity or solidarity group is borrowed from the sturucture of rotating savings groups, a traditional system of saving found throughout the world. Members are generally friends who know one another either through family, the neighbourhood, or the workplace. As a result, all members are of similar socio-economic standing and usually of the same sex. Each member puts a set amount into a kitty on a regular basis, each week or each market day; the total kitty is then distributed in turn to each member. There is no additional money added to the kitty. Nonetheless, the rotating credit group, by requiring regular savings, allows an individual to accumulate a significant sum for use when it is her turn to receive the total amount.

2. References to the Grameen Bank abound. A useful survey of this and alternative models may be found in ILO 1984, *Group-based savings and credit for the rural poor*, Geneva. For a personalised presentation based on stories of women assisted see Muhammad Yunus, ed., 1984 in English, *Jorimon of Beltoil village and others : in search of a future*, Grameen Bank, 2G Shyamoli, Dhaka 7.

The Ford Foundation was the first funder of Yunus' efforts in 1976 : see *The Ford Foundation Letter*, 19/4, November 1988. IFAD (International Fund for Agricultural Development) has funded the Grameen Bank since 1980; it issues periodic reports on the Grameen Bank and on the Nepal Small Farmer Credit Programme and its women's programme which it also funds.

Contemporary affinity groups utilise the same small grouping of persons of similar standing, but introduce additional funds for borrowing into the group. Since the group replaces other forms of collateral as the guarantor for loans, all group members are responsible for the loan of funds to any member. Clearly, then, group members must trust one another, for the group itself does not benefit as a group. This is an important fact, perhaps critical to the functioning of affinity groups. These groups do not work together for community projects; they do not share their profits; theoretically they could share losses but in fact seldom are required to do so; they simply stand surety for individual loans. Hence, encouraging group cohesion with individual responsibility is the first requirement of a successful functioning of this type of lending programme.

The Grameen Bank suggests that each group consist of between five and ten persons of roughly equal status; neither relations nor members of the same household may join the same group in order to avoid introducing traditional hierarchies into the group. The by-laws emphasize the duties and responsibilities of members : require attendance *and* compulsory saving of one taka at every weekly meeting. Loans using moneys from the Bank are made available only after the group has demonstrated its own savings discipline. Even then only one member is allowed a loan at a time; the second member must wait for the first to repay her loan. Since the other group members stand surety, they must approve the loan and agree that the idea for earning money will indeed be profitable. To ensure individual control of their funds, all members must learn to sign their names.

Safety net provisions

In most developing countries the only loans available for the poor are through moneylenders. Despite the negative connotations, moneylenders often provide services which banks will not do. They give loans for non-productive activities, they stretch loans out during a bad harvest, they know their borrowers and can select the hard-working from the drunkard when making a loan. This flexibility creates a dependency on the moneylender and gives him power to inflate interest rates, require free labour, or demand sexual favours if he so wishes.

The Grameen Bank has instituted two funds to allow it to respond to emergency needs of their members and so avoid falling back into the clutches of the moneylenders. These funds, plus the weekly savings required of each member, help ensure that the borrower would be able to repay the loan. The first fund, which may be used by the group to grant non-productive loans, is created by taking 5% of all loans granted by the Grameen Bank and adding this to the individual members' savings. This fund is necessary since many moneylenders will refuse a loan to a villager who has taken advantage of lower interest loans from development groups, unless the borrower again becomes a regular client of the moneylender. This fund is controlled by the group which may loan out up to half its assets to any group member if unanimously agreed to by the group itself; it is typically used for unexpected illnesses or for death expenses to the members' households. In addition, each group must establish an emergency fund, created by depositing half the total interest accrued on any loan. This fund is used to repay loans if a member cannot repay the loan owing to an accident such as the death of a cow or the damage of a rickshaw.

Attitudinal change

Group members spend the first meetings discussing the causes of their poverty : too much money spent on dowries, weddings, or other social events; and too many children. Reducing social expenditures and avoiding the high interest payments on loans for such expenditures can immediately improve a family's standard of living. The importance of smaller, healthier families is also emphasized. Family planning is discussed at the weekly meetings of the groups, and contraceptives are available in some programmes. Nutrition and calisthenics are also part of the Grameen ank efforts to change the approach of members to health.

As the number of women's groups has increased, the Bank has instituted discussions about intrahousehold power relationships. In particular, role-playing activities provide opportunities for new women members to share strategies for resisting their husbands' attempts to use the loan funds for personal use.

These affinity groups provide peer support and advice for each individual as she embarks on an income-producing activity. The groups also utilise peer pressure to ensure loan repayments and to change profligate expenditures while providing for emergency cash needs that might otherwise cause a new and fragile enterprise to fail. Equally important, the group permits women to see their loans as distinct from household accounts and so protect them from misuse by males in the household. Because of its social messages, the Grameen Bank is more than a credit programme, a fact that is central to its success.

Other credit programmes

The Grameen Bank model was clearly handcrafted for the socio-economic conditions of the Bangladesh countryside. Other programmes which utilize the model necessarily adapt it to other cultures or circumstances. Other small-scale credit programmes involve only economic technical assistance and ignore social implications. There is a growing literature which describes individual cases; here we wish to discuss briefly several types of alternative programmes in terms of their utility to poor women in both the short and long term.

Variations on the theme

The Agricultural Development Bank of Nepal began a programme in 1974 to increase the income and employment of small farmers and landless labourers. Although two women's groups were set up in 1978, it was not until a separate Women's Development Programme was established in 1981 that the number of women in this Small Farmers' Development Programme (SFDP) became significant. Group organisers meet with local men or women who must qualify for membership in the SFDP by having an annual family income of less than Rs. 1,200 and owning even a small plot of land. Group members, like all citizens of Nepal, are expected to reduce social expenditures on weddings, funerals, and other celebrations.

Agricultural productivity for rural development is the primary focus of the SFDP, and most loans to male members are used for this purpose; those advanced to women were primarily used to buy cattle

or goats with some going in for knitting and sewing activities. Bank chairman Shree Krishna Upadhyay stresses this different emphasis when comparing the SFDP credit programmes with those of the Grameen Bank. Loans of the SFDP are keyed to the activity for which the loan is taken : loans for crops are not due until after the harvest while loans for handicraft might have a shorter loan period. Thus an individual member of a group might take out two or three loans with different maturation dates at the same time; and most members would have loans simultaneously.[3]

For this reason, although the group is formed to stand surety for one another's loans, collateral is generally required as well. Landless men pledge their homesteads, and women must pledge their husband's lands. As a result, there is sometimes a mixing of money from loans to women and to men in the same family, though not in the same group. The easy availability of loans allows farmers to cover repayments with new loans, masking issues of economic viability of the schemes. On the whole, farmers seem to have increased both production and income through cropping intensity rather than the adoption of new agricultural inputs with their greater costs and risks. Women have had rather high default rates on loans for animals because so many animals have become ill or have died. Attention is now being given to upgrading the animals purchased, providing veterinary services, and initiating an insurance scheme. Overall, there is both a perceived and real improvement in family well-being. Even without showing increased income from agriculture or cottage activities, the reduction in social expenditures encouraged by the group plus the availability of reasonable loans is estimated to increase the available money supply of a family about ten per cent !

Group-based credit

A first response to integrating women in development programmes was to support groups of small women in income activities.

3. Information on the SFDP comes from a series of interviews in the spring of 1988 while the author was in Nepal on a Fulbright Fellowship. Also see: *A Decade of Small Farmers Development Programme in Nepal*, 1986, Kathmandu : Agricultural Development Bank; *An Evaluation of the Women's Development Project under SFDP*, 1986, Kathmandu : prepared by the Centre for Women and Development for UNICEF; Chandra M. Rokaya, "Impact of the small farmer's credit program on farm output, net income, and the adoption of new methods : a Nepalese case study", 1983, Kathmandu : Agricultural Projects Services Centre.

The distinction between this pattern and the affinity group is that profits from group activities are either used for community improvement or are distributed equally among members. There are two fundamental problems with this type of organisation for credit and income. First, the activities promoted for such groups were based on stereotypes of women's roles and presumed both time and skills which poor women seldom have : knitting, crocheting, sewing, or batiking; the completed tablecloths, mats, or dresses were meant for middle-class, not local consumption. Too often these activities were not economically viable : there was a limited market, quality was poor and neither management nor distribution were included as a cost. Frequently, when the patron withdrew, the enterprise collapsed.

Secondly, the poorest women cannot afford to participate in time-consuming activities for which they are not remunerated in cash or kind. In Kenya, women run buses or grow vegetables and use their profits for support of schools or to pay for requisite entertaining of visiting government officials. Women themselves say that if they distributed their profits, men would appropriate the money.[4]

There are examples of such programmes benefiting the poorest, however. Indeed, studies show that the landless women have more time at their disposal than do wives of small farmers. The Grama Vikas programme in south India provides groups of landless women with credit which they utilise to earn income relating to sericulture; profits are used to rent land on which the women grow food for their families and so improve their nutritional status.[5]

Microentrepreneurs

Credit for small-scale urban economic activities became popular among donor agencies as part of the effort to focus on basic human

4. On Kenya see : Jeanne McCormack, Martin Walsh, Candance Nelso, 1986, *Women's Group Enterprises : A Study of the Structure of Opportunity on the Kenya Coast*, Boston, MA : World Education, Inc.; or Patrick Muzaale & David K. Leonard, 1985, "Kenya's Experience with Women's Groups in Agricultural Extension : Strategies for Accelerating Improvements in Food Production and Nutritional Awareness in Africa", *Agricultural Administration*, 19 : 13-28.
5. Vanita Viswanath, "Extending credit to rural women : organizational models from rural South India," paper read at the annual meeting of the Association of Asian Studies, San Francisco, March 25-27, 1988; forthcoming in the Working Paper series, Michigan State University.

needs during the 1970s. Evaluations of such credit programmes identified two distinct types of beneficiaries : pre-entrepreneurial, and entrepreneurial. Those classed as pre-entrepreneurial were usually recent migrants who lacked the "street smarts" which allowed the urban native to operate a micro business. They were usually illiterate, and lacking in entrepreneurial skills. These conclusions would seem to be too particularly based on research in Kenya where recent migration has been particularly high and where there is no strong tradition of women market traders. Being from rural areas does not necessarily correlate with lack of trading skills as Singh and de Souza found in their study of major Indian cities.[6]

These categories are important since knowing who the intended beneficiaries are and what their needs are strongly influences project design. Because the assumption was made that pre-entreprencurial individuals lacked an understanding of the market, credit programmes were seen as only part of a broad array of services to these poor individuals who were predominantly women. The National Council of Churches of Kenya reported that 76% of participants in its programmes in Nairobi and six secondary cities were women, and that they supported, on the average, 6.5 dependents. In the Philippines, three-quarters of the beneficiaries in four different credit and support programmes assessed were women. Working Women's Forum was set up in Madras, India, to facilitate the flow of credit from national banks to women microentrepreneurs. Their income is essential to the support of their households which consist typically of 8 to 10 people. In the slums of Bangalore the supported enterprises were almost all run by women; men were seen by the project leader in Bangalore as "irresponsible drunkards".

Banks in some countries are being encouraged or required to lend to microentrepreneurs. The Philippines Commercial and Industrial Bank Money Shops are set up in any market where there are at

6. These evaluations appear in Jeffrey Ashe, 1985. *The PISCES II Experiment*, Volumes 1 & 2. Washington, DC : USAID. Data on India may be found in Andrea Menefee Singh and Alfred de Souza, 1980, *The Urban Poor : Slum and Pavement Dwellers in Major Cities of India*, New Delhi : Manohar; see also Andrea Menefee Singh & Anita Kelles-Viitanen. 1987. *Invisible Hands : Women in Home-Based Production*, New Delhi : Sage.

For a general review of this literature, see Irene Tinker, *Street Foods : testing assumptions about informal sector activity by women and men*, monograph published as Vol. 35/3, winter1987, of *Current Sociology*, London: Sage.

least 400 potential individual clients. The Banco Popular y de Desarrollo Comunal in Costa Rico in one year loaned an average of 247 dollars to 83 solidarity groups with 447 members (67% male and 37% female). In several Indian cities the Bank of Baroda maintains special branches solely to make loans of less than 2000 dollars. The Badan Kredit Kecamatan in Central Java has 486 village mini-banks which made close to 300,000 loans totalling 15 million dollars in one year. Most loans support petty trading; sixty per cent of the beneficiaries are women. Originally the scheme was both urban and rural. But the character reference system that works so well in rural areas where recipients of loans must be sponsored by their village head did not work in cities. As a result, defaults were high, and the urban programmes were dropped.[7]

These bank programmes which offer loans to microentrepreneurs are the exception; on the whole, beneficiaries of banks are larger entrepreneurs or farmers, usually men, who only seek credit and seldom are provided with or required to undertake training programmes. These entrepreneurs borrow to increase the size and profitability of their enterprises and overall behave like economic beings enshrined in market theory.

Two basic difficulties are apparent in many of these microenterprise programmes. First, the multifaceted approach is expensive, and so can never reach but a miniscule portion of the urban poor. Thus economists prefer simple loan programmes through existing banks; such loans tend to go to men who already head small or medium-sized firms. Credit programmes for the urban poor women generally remain embedded within other goals of the intermediary donor organisations, most of which have been doing charitable work for some years and so bring with them attitudes and approaches that stress family survival rather than enterprise of self-sufficiency. Their loan programmes, for example, have low pay-back rates since many clients seem to treat them as gifts. These organisations continue to assume that people at the lower end of the income spectrum have a greater need for training in the utilisation of their existing resources and

7. Studies of these projects appear in *The PISCES studies : assisting the smallest economic activities of the urban poor*, Micheal Fardman ed., 1981 or in Jeffrey Ashe, *ibid.*

income rather than for more capital. Experiences gained from the Grameen Bank would suggest that they need both.

Secondly, the assumption that women are unable to undertake entrepreneurial activity without additional programmes raises issues of economic purpose and definitions which will be discussed in the next section. Taken together, these arguments have been used to reduce the number of these programmes on the ground of their expense and their failure to produce expanding microenterprises.

Credit utility in the long term

Two philosophical criticisms have been aired concerning credit to women. The first reflects the extent to which entrepreneurial activities at the micro level should be considered economically viable. The second criticism notes that many income activities have increased a woman's day without any appreciable improvement in her status as a result. Each of these criticisms will be discussed briefly in turn.

The growth obsession : As donor agencies have increasingly emphasized private enterprise, they have begun to question programmes which spend funds on non-productive activity. Multifaceted programmes for microentrepreneurs have been defined as primarily welfare programmes and the income earned by such enterprises has been minimised because few microentrepreneurs reinvest profits to the extent required for an enterprise to grow. This myopia reflects the narrowness and inappropriateness of economic terminology which imposes its definitions on reality rather than re-examining outmoded thought.

Indeed, an element of subsistence societies often praised by observers is the support systems for their whole village, a "moral economy" which is often perpetuated by their urban networks into what may be termed a "human economy". While this sense of responsibility for one another has been undermined by modernisation in much of the world, many Africans still look with suspicion on the accumulation of wealth. Historically, the richer men of a village gained status, and in some tribes a title, by holding elaborate parties which effectively redistributed wealth; male savings associations often save in order to

sponsor a drinking spree. What seems at odds with western economic values may in fact be wise survival strategies.[8]

From this discussion, it is clear that growth is a measure which is defined differently by liberal economists and human economists. These days, when the limits of the intellectual construct of economists have never been more obvious, are a good time to begin to rethink the universality, if not the underlying value base of these concepts.

Gender patterning

We are all of us a sum of many roles. Our social status and our self-perceptions come from a mix of activities, many circumscribed by culturally dictated expectations of women's bahaviour. Feminist scholars have challenged the male biases inherent in most academic disciplines and shown the power of gender patterns. While the debate continues over whether the nurturing attributes associated with motherhood are biologically or culturally induced, such scholars recognise the existence as well as the influence these gender patterns have on women's other roles in society. In effect, gender patterns explain why women are not measured by the same yardstick as men are. They underscore to women the fact that as long as man is the measure, women will always be second class. Women are now searching for their own measure, their own scale.

A major element in women's scale will be the nurturing of her family. This nurturing will take priority over individual pursuit of profits and growth. Such attitudes make women "pre-entrepreneurial" in the eyes of hardline economists who insist that reinvestment of profits for more profits is the proper economic behaviour. Such values are increasingly questioned by feminists who ask why must economists continue to be honoured as the high priests of the modern age?

It is not only feminists who are questioning the wisdom of economists. Eminent economic philosopher Amartya Sen has acknow-

8. For rural areas see : James C. Scott, 1976. *The Moral Economy of the Peasant : Rebellion and Subsistence in Southeast Asia*, New Haven, CT : Yale U. Press; for the continuation in cities see : Larissa Lomnitz, 1977. *Networks and Marginality : Life in a Mexican Shanty-town*. New York : Academic Press. On the application of this to microentrepreneurs see Irene Tinker, "The human economy of micro-entrepreneurs," Keynote speech, seminar on women in micro- and small-scale enterprise development, OECD Development Advisory Committee, Ottawa, Canada, Oct. 1987.

ledged the complex functioning of the family. Rejecting Gary Becker's patriarchal new household economics, Sen has proposed a revised game theory approach of cooperative conflict as a way to begin to understand the intrahousehold economics. Intrahousehold distribution of resources has been found more equitable in homes where women contribute to income.[9]

Gender patterning has generally softened women's approach to hard-edged competitive economic activities while at the same time it has influenced women's ability to command wages in the open market. Wage and job discrimination against women is not limited to formal sector activity, as Alexandro Portes and colleagues found in their recent study of Uruguay :

> Informal labour and small entrepreneurship are not determined by differential skills alone, but are also associated strongly with certain ascriptive traits. This result is also in line with those recent surveys....which identify race and sex as major discriminating factors between informal workers and both informal employers and formal employees. In the racially homogenous Uruguayan labour market, it is sex which most clearly differentiates between these employment situations. The gender effect, in this case, goes beyond employment positions to influence levels of remuneration within each directly[10].

Alternative values

If women are to be discriminated against in employment because of their concern for family survival, it is no wonder that they have less attachment to economic values than men. Rather, women frequently select work which fits better with her other roles, her other dimensions, than does formal wage employment. The Indian Government's Commission on Self-Employed Women, which Ela Bhatt was instrumental in setting up and which she chaired, took testimony on this issue in all parts of that country from both home-based workers and street vendors.

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9. Chapters on intrahousehold distribution and on cooperative conflicts appear in Irene Tinker, ed., *Persistent inequalities : women and world development*, 1989, Oxford U. Press.

10. Portes, A., S. Blitzer, J. Curtis, 1986. "The Urban Informal Sector in Uruguay : Its Internal Structure, Characterstics, and Effects," *World Development*, 14/6, p. 739.

Micro enterprises are easier to manage if they stay small. Further running family-based enterprises means that no distinction need be made between household and enterprise funds, a practice that economists decry but which is a normal form of book-keeping for micro-entrepreneurs. Avoiding the use of paid employees also simplifies cash flow problems : family workers are rewarded with clothes, school fees, extra food, not with pay. The parallel with subsistence farming is obvious. Perhaps by using the prism of a human economy, it will be possible to reinterpret the debate and find new ways to encourage this type of employment while sharing profits more equitably.

A recently completed seven-country study by the Equity Policy Center of street food vendors—the fast food service industry of the Third World—documented the use of profits in such micro enterprises. Data suggest that these micro enterprises grow, but seldom in a hierarchical employee-employer pattern so preferred by liberal economists. Two sisters selling tofu will expand to two sites when their business becomes brisk. But the one will not function as secondary to the other. Rather they replicate themselves rather like amoeba[11].

In addition to the amoeba pattern of growth, the street food firm may invest in a truck or bus. In the Philippines this often happened when the husband decided to join his prosperous street vendor wife. Buying ingredients for street foods in the rural areas greatly increases profit by lowering costs. Soon there is a trucking firm, perhaps a bus. Each activity becomes a separate micro-enterprise for another family member. Even marginal street food firms invested surplus, and on occasion their working capital, in food for their families and school fees for their children. Human resource investment is a high priority in human economics.

Thus, to argue that microentrepreneurs lack economic acumen just because they do not put profits before family, is to accept a particular set of values, one that places individual greed over family and societal good. Feminist economics would argue instead that programmes for microentrepreneurs should be measured by human economic goals, not judged by hardline market economic concepts. Further, their activities should not be dismissed as non-economic

11. Tinker 1987, *ibid.*

enterprises because they do not grow; rather their use of profits should be understood and recorded. In short, to be both human and economic should not be seen as a contradiction.

Sustainability

Once it is accepted that microentrepreneurs are economic actors, however they utilize profits, the next issue is how to ensure their viability so that credit advanced can be repaid. Previously, there was a tendency for intermediary organisations to impose types of economic activity related to women's skills, as noted above. The approach of the Grameen Bank is to encourage borrowers to identify activities themselves. In a rapidly modernising world, however, it becomes necessary to anticipate those traditional, and usually rural, activities which are most likely to become obsolete in the near future, and to work with such microentrepreneurs to transfer their skills to alternative occupations. Diana de Treville has created a typology by which to categorise microenterprises. Her matrix is composed of two critical variables :

(1) the degree of market coordination—of systematic linkages of all activities associated with the production and distribution of a particular commodity—in large part determines the kinds of technical assistance and the institutional forms which will be appropriate, and sets limits on the kinds of firm-specific activities which may take place;

(2) the basic form of firm organisation—from fully free labour market to one completely based upon kin or patron-client labour inputs—shapes both the kind and magnitude of interventions which may be employed, and also sets limits on the kinds of activities which may take place[12]

This typology places most women microentrepreneurs in the weak market coordination sections with rural activities more kin dependent than those in urban areas. Further elaboration of this typology should

12. Diana de Treville. 1987. "Fuelwood-Based Small-Scale Enterprise Assessment : An Analysis of Renewable Energy Users and the Informal Sector". Chevy Chase, MD : Equity Policy Center for FAO, pp. 23-24.

Provoke greater awareness of the importance of predicting the direction and speed of change within microenterprise activities and providing alternative sources of income for those entrepreneurs whose livelihood becomes outmoded. Credit for sustainable enterprises should replace the concept of credit for growth.

Credit does not necessarily empower

Literature on women's lives quickly establishes the fact that work does not equate with status. Yet in an increasingly monetised world, women without access to their own income are clearly dependent upon those who supply them with resources. Income alone, however, may not ensure a change in dependency if the woman's husband or father simply withdraws his support in equal measure to that which the woman supplies. Intrahousehold distribution of resources and control of labour are obviously critical to any understanding of the long-term impact of credit, and the income it earns, on women's lives.

There are numerous examples of women refusing to participate in development projects designed to increase women's incomes because they perceive them as additional work. When this happens, it is crucial to assess the real impact such work has on women's lives. If the objective of the project is to assist women to survive, then perhaps subsidised food or distribution of free goods is a preferable strategy. If the objective is to alter women's lives, to give them greater control of themselves and their families, then closer attention to intrahousehold and community power is essential. If husbands feel threatened by a shift in power, then they may wreck the community hall where women were baking biscuits or they may take over the canning factory. Even women who head households are frequently beholden to male members of her family and so cannot escape patriarchal control. Hence if women's projects are to survive, they must be presented as part of family strategies so that men feel that they will benefit from women's activities, or at least not be harmed by them.

The recognition that those in power do not easily abandon their claims, has begun to inform evaluations of poverty programmes as advocates of change acknowledge the importance of placing their programme within the political economy of the country concerned. For example, credit programmes for small-scale farmers have performed better when parallel programmes for larger farmers are offered

simultaneously, but by different administrative cadres. In contrast small-scale entrepreneurial credit programmes have failed when they were perceived as directly competitive to existing large-scale industry.

Additionally, as a recent study showed, intermediary organisations organising for change are more likely to succeed if they are headed by powerful, if not charismatic, leaders who are not only from the elite but well-connected politically. To protect their clientele these leaders alternatively challenged and cooperated with entrenched institutions in their countries such as trade unions, banks, or government ministries.[13]

Middle class women's organisations can play a similar role in protecting poor women's organisations and assisting those organisations to obtain credit for activities they have identified themselves. Understanding and accepting this more limited role instead of presuming to know what is best for the poorer women, will empower both groups of women and will serve to underscore the growing solidarity of women across class lines.

Conclusion

Credit programmes aimed at poor women and men have clearly provided a much needed flow of funds to the poorest stratum of society. The most successful programmes are those that not only make credit available, but which also help change women's power relationship in the household and in society. Programmes that supply funds for daily survival are certainly useful, but if they also increase women's burden without improving their bargaining power, then one must question their utility. Perhaps openly acknowledged welfare programmes are preferable to those income programmes which require increased levels of work by women with little return.

Those credit programmes with low repayment rates may be seen as welfare since they act as a short-run redistributive mechanism. Many bureaucrats support this type of credit programme precisely for these reasons and do not expect repayments (much in the same way as early farmer credit for high-yielding "green revolution" packages

13. Judith Tendler, 1987, "What ever happened to poverty alleviation", NY: Ford Foundation.

was frequently unpaid without penalty). Indeed, when supports and leakages relating to large-scale industries are taken into account, it becomes clear in many countries that the poor have been subsidising the rich. No wonder that advocates for the poor complain of unfair treatment by governmental planners. Why, for example, should poor borrowers bear the entire cost of the institution doing the lending when government revenues support credit lines for large entrepreneurs?

In the long run, however, credit programmes must be economically sound so that they may be self-perpetuating with a revolving fund account. Thus high repayment rates are important, even where the Government pays for administrative costs. Such credit programmes provide the necessary funds to enable women to pursue income activities. In the long term, however, credit programmes that encourage women's empowerment, and provide for support against those who would object to this shift in power, are essential if women's conditions are to improve.

In sum, this paper has illustrated how credit can be used either to reinforce existing inequities or to encourage social change. It is this measure, not repayment alone, that should be the goal of programmers truly concerned with poverty alleviation and greater equity for women.

WOMEN'S EMPLOYMENT : IMPLICATIONS, ACCESS AND EQUITY

Myrtle Perera

Gender issues in economic theory

The focus of mainstream economics on the "market" as the place where the primary function of producing economic value takes place ignored a great deal of "non-market" work and its contribution to the economy[1]. This distribution between the "economic" and "non-economic" nature of the work performed finds a parallel in a social distinction between a "provider" role played by the male within the "market" and a consumer role of the female outside it.

A discussion of economic theories regarding gender issues, refers to origins of gender differentiation of tasks, which have been traced to primordial socieies when women were "owned" by men and were accorded domestic tasks entailing manual labour, while "tasks of governance, sports and ritual" were reserved for men.[2] Women fell easily into this slot owing to their biological functions of reproduction and their consequent proximity to nature. The origins of gender differentiation of tasks could, therefore, be traced to a gender "relationship", akin to that of property ownership, which, additionally attached different values to gender-differentiated tasks. These divisions persisted in societies, with varying degrees of application and according to the dominant religious philosophy which influenced value formation. A factor common to all such societies, however, was the "invisibility" of all "non-market" work. This included housework and child care which were treated as natural roles for women, and were therefore devalued in conventional economics. It is argued that such devaluation has been extended to even the market sector, to areas predominantly occupied by females such as those of teaching and nursing.

1. Greenwood, Daphne. The Economic Significance of 'Women's Place in Society : A New Institutionalist View' in Journal of Economic Issues, Vol. XVII, No. 3, September 1984.
2. attributed to Thorstein Veblen.

Women in Sri Lankan society

In Sri Lanka, the Buddhist value system which was dominant in Sri Lankan society provided conditions for women's participation in religious, social and economic activity which were less restrictive than other indigenous traditions such as the Hindu and Islam. All these traditions, however, responded with a certain degree of openness to the challenges of modernisation. This is borne out by the positive response of females of all ethnic communities to opportunities afforded by state programmes for free education and free maternal health and child care. The response to employment through education was mixed, because employment opportunities for females were limited. The doors to higher public and private sector jobs were for many years closed to females. Middle class females initially entered jobs which mirrored traditional female-image extensions provided by the expansion of education and health services, as teachers and nurses. The affluent educated female rejected employment, but became involved in voluntary service in religious organisations relating to women's welfare in spheres which did not conflict with the accepted gender images.

Among the uneducated females in the lower strata of society, however, the dictates of ideology gave way to perceptions of new opportunities to circumvent economic hardships. These females entered the labour force at the lowest-paid jobs in the unskilled and service sectors of the employment market. While one could attribute greater social latitude to this class of society, a suggestion of social inferiority went with these roles of women.[3]

Participation in employment

Female participation in employment in Sri Lanka has increased in the past two decades despite the marginal attention paid to this aspect of female activity in the projection of gender images. Moreover, within the past decade females albeit in small numbers, have begun to enter into occupations and at levels which were solely or mainly occupied by males prior to 1981. Nevertheless, the picture of

3. "The Urban Labour Market in Relation to Women in Sri Lanka—its Nature, Functioning and Implications for the Future", ILO Marga, M. 87, October 1980.

employment continues more or less, to portray a pattern of female employment which had been set in the early 19th century. This pattern will be discussed more fully elsewhere in this paper.

Yet another characteristic of female participation is the pervasive difficulties and disadvantages within the system, which underlines the continued dominance of ideology which separated the two genders into two "worlds". Female participation could be explained as yet another response to a set of exogenous demands arising from a new construct of expectations of the family which can no longer be met with a "single-earner's" income. At the same time many households contain a single earner—a female.

Much of the demand for female labour participation, it appears, remains unmet if one considers the statistical picture of labour force participation, which will be discussed shortly. Significantly, another dimension to female employment is emerging in modern concepts of participatory development, of particular relevance to developing countries. These recognise the complex interlinkages in which production, reproduction and consumption are inseparable. A key indicator of women's participation in development is the extent of their participation in the labour force. An even more frequently used refinement, is their rate of employment in the formal wage sector. Evidence from census data and data from Labour Force Surveys, indicates an increase in the proportion of females in the labour force from 21.8% in 1946 to 32.8% in 1986.[4] The increasing impact of forces which prompted or facilitated female participation in the labour force may be assessed from a remarkably higher rate of increase of females in the labour force (119%) when compared with that of males (87%) between the two census years of 1946 and 1981. As an indicator of participation it is pertinent to examine the manner in which the scene unfolds for females as compared with that for males. From published data one finds that with females comprising more than half (51.2%) the "working age" population, only a third of them are described as "economically active" compared with two-thirds of males of the same group.

4. Labour Force and Socio-Economic Survey 1985/86. Department of Census and Statistics.

Activity rates for females are therefore only 32 compared with 68 for males. The male dominance here is not due to reluctance on the part of women to take up employment. One has here to take note of a greater magnitude of "discouraged seekers" among females (according to dialogues from the Household, Gender and Age Project),[5] whose responses to questions at censuses and Labour Force Surveys would place them outside the labour force. When one considers the position of women who are within the labour force, one finds that a fifth of those who desire employment are unable to secure jobs (20.8%) while only a tenth (10.8%) of males face this predicament. Within the category of unemployed females, 44.3% have secondary or post secondary levels of educational attainment compared with 24.9% of males.[6] Paradoxically the modern economy which cries out for an enhancing of knowledge and skills, would appear to accommodate more readily those with lower educational attainment and skills. If such a climate persists in the economy the prospects for females would become even bleaker when one considers the higher retention of females over males in formal schooling, a trend seen from about year eight where 51.1% were females (School Census 1986), increasing gradually to the Advanced Level where almost 58% of students were females. When regarded in the light of findings from recent micro-surveys (Household, Gender and Age Project and others) which brought to light the increasing dependence of females on education for employment, and on employment to facilitate marriage, the consequences of unemployment for females become grave indeed. Moreover, it was found that considerable proportions of females perceived female status within marriage as being enhanced by a dowry brought by the female, and education and employment for a female was being perceived as a feasible substitute for the traditional form of dowry. This perception was making employment for the female nearly as imperative as it is for a male in the process of family formation. Such imperatives for the female in family sustenance are clearly indicated by the expressed need for married women to supplement family income through their employment.

5. Perera, Myrtle. Draft Report of the Household, Gender and Age Project. Sri Lanka for United Nations University, 1985.

6. Labour Force and Socio-Economic Survey 1985/86. Department of Census and Statistics.

Trends in female employment

The search for employment by females does not arise from a conscious desire to participate in development. Rather, it is seen to be unequivocally linked to their familial role. A brief examination of the behaviour of females who do succeed in gaining employment bring to light the contradictions in aspirations and practice while it also unfolds a constant process of balancing economic demands with social demands of the family.

A continuous curve of employment with entry at age 20 or so and termination at age 55 or so characterised the majority of males, underscoring their as yet unchallenged provider role. With the majority of the females, peak activity in employment is reached at around 20 - 24 years presumably prior to marriage, and, it declines after 25 to 29 years when employment conflicts with child care.[7] Other studies,[8] point to a situation where an increase in income of the spouse, led to his wife moving out of employment to take on more household duties. Others moved into employment after a second or third child when economic strains had begun to demand greater effort from the female.

Options for a totally familial role or for withdrawal from employment were, however, open to fairly affluent families. Among the poor or where the female is a sole provider, females were compelled to find employment and continue in it despite disabilities at work place or conflicting demands of the home. The other category of female employee referred to earlier is currently entering the employment scene at levels and in categories which undoubtedly foster career-building. In their attempts to enhance their income-earning capacities small numbers of females are now in high positions as engineers and architects (5.6% in 1981) electronic and electrical engineers (3.9%), accountants (14.6%), judges (8%). At the middle levels slightly higher proportions of females in clerical and sales categories and at lower levels a slight shift into production and related categories, from agricultural and related occupations provide evidence of a break into occupations which were deemed to be more in keeping with skills and capabilities

7. _____

8. Labour and Land Utilisation Survey, 1975. Central Bank of Ceylon.

of males. (See table at the end). Another feature of female employment is that of increasing proportions of females in the public sector. (29% in 1980 and 35% in 1985).[9]

It is perhaps too early to trace a trend in this pattern of female employment. A brief analysis of the occupational data from the Census (1971 and 1981) and Labour Force Surveys (1986) show a sustained picture of the dominance of female employment in areas which social attitudes have designated as being more compatible with or even extensions of the service role (considered "natural") of females. This is borne out by the continued high proportions of females in teaching (58%), nursing (87%) and in the Professional Category, their predominance in agriculture-related work (53%), and the constant low proportion (0.1%) in the administrative and managerial grades.

Work-role linkages

It is not surprising, therefore, to find that with the exception of a very few, females generally do not perceive career development as a reason for pursuing employment. There did not appear to be underpinnings of a role change in their adoption (often temporarily) of a perceived "male" function. It could be argued that the absence of a consciousness of role-change by women in formal employment, could arise from the functions of almost 68% of women of "working age" who "work" in the non-market sector, equally conditioned by their obligations to the family, pursuing a similar aim of meeting economic demands of the family, but for all that, without the economic and social handles associated with employment. Rural women in family agriculture were found to produce value averaging a third of household income in cash and kind.[10]

Women's employment is considered relevant to development in yet another dimension, demonstrated by an observed association of increasing female employment with a declining birth rate. Sri Lanka is cited[11] as one of the developing countries where such an associatition is not evident, in that here a declining birth rate (27 at present) exists

9. Employment Censuses, 1980, 1985—Department of Census and Statistics.
10. Household. Gender and Age Project. UNU Marga.
11. Newland, Kathleen, 'Women and Population Growth—Choice Beyond Childbearing' in World Watch, Paper 16, December 1977.

side by side with low participation in the labour force (32.8% in 1986). This paradox would appear to arise from a narrow concept of participation, equating it to employment, which ignores the nature and quantum of work of females in the non-market sphere. The current relatively low birth rate would, very likely, be an indication of both the intensity and the relevance of such activity in the praxis of development. The "employment-fertility" linkage would become valid in situations where the assumed intermediate variables of psychological props of "security" and "satisfaction" from such participation in either the market or non-market sphere provide adequate alternatives to the fulfilment derived from the central child-bearing role for the female, or on the other hand, where it enhances the incompatibility of child-bearing with an economic role. Both of these, it is assumed, will tend to decrease birth rates. The generally high levels of female literacy (80% in 1986 L.F.S.) would undoubtedly help in containing fertility levels.

Such preoccupations related to employment, found no expression in perceptions of the large majority of the women themselves, whose sole concern was with the economic returns which would provide, or enhance, the family's needs.[12] While the Constitution of Sri Lanka recognises the equality of the sexes in the guarantees of fundamental rights of citizens, it is in situations of deprivation that economic and social practices which foster discrimination aggravate the disadvantages which women experience on the basis of gender.

Access and equity

The entry of women into the organised sector in ways which defied or deferred to culture norms, received legal and administrative recognition as far back as the 19th century when the British enacted protective legislation for women plantation workers.[13] While the history of labour legislation points to a continuous process of change in response to changing conditions and pressures, recent advances in Sri Lanka show an acceleration of such change in labour regulations, administrative stipulations and legal enactments. Amendments to

12. Household, Gender and Age Project. UNU Marga.
13. Estate Labour (Indian) Ordinance, No. 15 of 1889 followed by the Medical Wants Ordinance.

the Wages Boards Act have done away with wage differentials for women in most of the industries under its purview.[14]

A new "Women and Children's Affairs Division" in the Labour Department reviews gaps in legislation and more important, entertains and investigates complaints from women employees regarding violation of labour regulations by employers. Its scope spans a wide area of training, orientation and skill-development of women workers, monitoring working conditions by carrying out periodic surveys and focusing on particular problems of female employees as they function in relatively large numbers in the lower unskilled and labour grades of employment. Departmental officials appear to be mindful of limitations of such efforts in their admission that a very few complaints have been received because women fear victimisation and reprisals.[15] However, the presence of official sanctions are themselves a manifestation of concern. With time both employees and employers would strive towards conforming.

A discussion of some of the legal and administrative requirements pertaining to the employment of women was featured in an article in the MARGA Quarterly Journal (Vol. 9, No. 1, 1987). It is therefore not proposed to go over the same ground.

Another dimension of discrimination

While the elimination of gender discrimination from statute books could be achieved in time another dimension of discriminatory practices in women's employment which is less overt is that arising from peer attitudes, cultural prejudices and employers' decisions. It is this dimension which is central to this paper. It draws mainly, but not exclusively, from a study[16] of Colombo City and its urban fringe, from data gathered from female employees at all levels in the Public, Corporation and the Private Sectors, male colleagues, trade union leaders and employers (Heads of Departments in the Public Sector and Managing Directors, Personnel Managers and Proprietors in the Private Sector).

14. Fernando, Kiruga, in MARGA Quarterly Journal, Vol. 9, No. 1, 1987.
15. Labour in Sri Lanka. A Decade of Progress 1977-1987. Ministry of Labour, Colombo, Sri Lanka.
16. Discrimination in the Employment of Women. ILO Marga, 1981.

The sample of establishments for the "case study" was selected purposively to include different types. Thereafter the sample of male and female employees was selected on a random basis. Other micro-studies[17] carried out by the Marga Institute have provided additional data used in this paper. Although the findings do not facilitate a statistically representative picture of the incidence of discrimination in the employment structure, nevertheless they are able to throw light on the prevalence, nature and sources of gender bias in employment and the implications of such bias for female employment.

In many areas the forms of discrimination were seen to be more covert than open. In some instances objective criteria when applied to females tended to be disadvantageous to them, while in others preconceived notions of ability and suitability not based on fact, and culture-based biases contributed to disadvantages for females. When those who make decisions regarding selection, promotions and termination hold such views they could tilt major decisions against females in particular types of situations.

At the outset it has to be emphasised that magnitudes and proportions given in this section merely place in perspective the varied manifestations of discrimination and their application, and do not apply in those proportions to the wider universe of Public and Private Sector establishments. Neither can findings of gender bias assigned to the Public and Private Sectors be said to lead to a conclusion that the Private Sector has a greater degree of gender discrimination in its employment structure. The differences which were brought to light between the two sectors can be attributed to differences in structure. The Public Sector has more uniformly applicable regulations which leave less to the superior's discretion while the Private Sector is not only vastly diverse, but leaves more room for decision-making by an individual or a small group. Small establishments often controlled by one individual could more easily flout regulations or use individual discretion in dealing with employment. Again the Private Sector employer's sole dependence on the success of his venture for survival compels him to ensure (in the light of his perception of labour productivity) maximum returns from investment.

17. Household, Gender and Age Project. UNU Marga, 1985.

Employers who were interviewed, therefore, were not conscious of discriminating against women because of their gender. Rather they maintained that suitability for a job was the major criterion in selection. It was in their judgment of "suitability" that social attitudes, opinions not based on facts, additional costs for providing facilities and such factors, and the general devaluation of female's activities led to a differentiation between the genders in selecting employees. This phenomenon was seen to characterise both male and female employers. The implications of such a situation would be reflected in modes of selection. Responses of female employees on how they were selected indicated that the primary mode in the Public Sector was advertisement (55%) while in the Private Sector advertisement took second place (38%) to "Recommendations of friends and relations" (53%). Such recommendations together with being "Known to the Employer' played a considerable role in Public Sector selections as well (24%). The opinions of male employees agreed with those of females in maintaining that advertisements played a greater role in Public Sector Selection (stated by 65% of male employees), and recommendations played a major role in the Private Sector (stated by 73%) of male employees).

Job descriptions

Such judgments were reflected also in job descriptions such as "more suitable for males". It was stated (by employees) that this way employers safeguarded themselves against allegations of sex bias. The message, however, it was stated, was clear to potential applicants that applications from females would not be entertained. Underlying assumptions of employers' decisions were varied. Some employers (28%) averred that difficulties of females to perform certain tasks such as those of Security Guards, Watchers and Machine Operators conditioned their reluctance to recruit females to such posts. In the Private Sector, employers (particularly of small establishments) were cost conscious in providing amenities that are required under the protective labour laws, and that factor influenced their preference for male employees. Such additional costs were at times the reason adduced by these employers for employing females on lower wages. It was also evident that while maternity leave was available to permanent female employees, short leave for breast-feeding was provided only in some Private Sector establishments within the sample. An

obnoxious practice arising from attempts to circumvent "protective legislation" was seen where certain employers, in small private establishments had recruited unmarried young girls on extra-legal clauses which stipulated termination of employment at marriage.

These were often verbal, but were found to equal legal stipulations in their effect on female employees. One female attempted to overcome this stipulation by postponing legalising of her marriage, while another had succeeded in concealing the marriage from the employer. Quite apart from the undesirable social practices which such stipulations encourage, they would also be particularly disadvantageous to married women who are breadwinners of their families. A method adopted by some employers in recruiting women who were desperately in need of a job was to employ them on a casual basis, thereby depriving them of their legal entitlements such as leave and provident fund benefits. In such cases termination without notice was a constant dread. Compounding their plight was the requirement that they adopt a passive, uncomplaining attitude in their work place. This was borne out by one reason given by some employers in preferring females in that they were "less troublesome". It was found that some female employees in lower categories of private sector employment, did put up with unhealthy working conditions, ill-ventilated and crowded workplaces. Employers contended, in some instances, that protective gear such as gloves when working with ice has been given but employees were reluctant to wear them, while employees argued that such gear slowed down their work and they were paid on a piece-rate basis.

Limitations of a different kind affected females in managerial grades. Some employers (mainly in the Private sector) were reluctant to offer costly training to females for entry into managerial grades on the ground that they were unable to "concentrate owing to their mind being on domestic problems", their "uncertainty about continuing in their job," and if they do, having to "take maternity leave at a crucial time in the affairs of the firm." In both sectors, however, employers had come to terms with the fact of females reaching higher positions. In the Public Sector this resulted from the removal of quotas or other restrictions in all spheres of work in state departments. Experience of working with females in such positions had therefore led to the admission that females perform as well as males. In the

Private Sector, employers said they were obliged to "try out" females in posts of accountants and legal officers and other executive grades owing to a dearth of males who had accepted professional employment overseas. One Private Sector employer had been "pleased to discover that females in such posts fared even better than males." Moreover, "they did not demand exorbitant salaries". The implications are that here again females who stepped into the breach in the Private Sector firms may have "performed better" under less advantageous conditions of remuneration.

In respect of the intermediate, semi and unskilled categories the picture was conflicting. While some employers (in both sectors) preferred females because "they sit at their desks and work harder" (referring mainly to clerical grades) there were almost 75% of employers (of both sectors) interviewed who maintained that female productivity fell far short of that of male counterparts. While there was some basis to the contention that female employees were reluctant to work after hours and travel outstation alone, there were often complaints that females spent working time on "beautifying and toiletries". (16% of employers).

Some of the employers (42%) interviewed maintained that they had no preferences on the basis of gender, and were willing to select an employee on the criteria of "ability", "willingness", and other qualifications which the post requires.

Other reasons given by employers in support of their reluctance to employ women were less subjective. These were absenteeism, unpunctuality and frequent leave. This aspect was important since the study showed that among the reasons for laying off and for termination of employment of both men and women these were the more important considerations (in the Private Sector). Neither the female employees, nor the employers alleged gender discrimination in laying off or in termination. A study of the pattern of leave taken by male and female employees (in the sample) showed that nearly equal proportions of both males and females (22% and 23% respectively) had availed themselves of leave for illness in the family. But whereas on the average women took 4.5 days owing to illness in the family, only 1.1 days were taken by males. This had occurred more in the skilled, semi and unskilled grades where women's domestic tasks were most

demanding. Females, therefore, by the nature of their greater role in the family, would face greater risk of termination on the basis of absenteeism and unpunctuality.

Promotions

Employers in both sectors agreed that promotions were on seniority, merit and qualifications. The Private Sector employer added other qualifications such as "dedication to work" and "loyalty to the firm". Salaries, it was stated, were generally fixed in respect of a post and not on a gender basis.

Employees' perceptions of discrimination arose often out of their own experiences or those of colleagues. It was found that discrimination was alleged in both sectors in mainly appointments (11%) and assignment of work (6%) by all grades of employees other than in the managerial grade in the Private Sector. However, 9% of female employees in the Private Sector said there was discrimination in promotions. Generally the majority of female employees in the sample (90% in the Public and 72% in the Private) in both sectors perceived no discrimination on a gender basis. It was significant that when a question of whether they had concessions over female employees was directed to male employees 17% in the professional grade in the Public Sector admitted to privileges in assignment of work and training, and 75% of skilled employees, admitted to concessions in salary, training and promotion. Male employees who maintained that they had no concessions over female colleagues were 86% in the Public Sector and only 68% in the Private Sector. It appears that more males perceived discrimination of females in employment than did the females themselves.

The argument of male employees that there are equal chances for both sexes was contested by some female employees. In the Public Sector professional females cited examples of subtle methods of disqualifying females by interview boards dominated by males. In the Private Sector sample some employees in executive grades pointed to another practice in recruitment, where the door was being open for females—that of using the employers prerogative to decide on remuneration. A "salary negotiable" tag was attached to advertisements and it was alleged that one factor material to such negotiation was that of gender.

In both sectors female employees faced disadvantages of another dimension. Attitudes of peer groups no less than those of superiors were seen to be divided in their response to female employees, and were undoubtedly disadvantageous to those in, or seeking positions in, higher managerial and supervisory grades.

The majority of males questioned either approved or "did not mind" having a female superior. However, 18% in both sectors disapproved. In the Private Sector the highest proportion disapproving was in the semi-skilled and unskilled grades. But in the Public Sector, it was among the professional and managerial grades and the reason was a "feeling of inferiority" experienced by the male. This was indeed surprising coming from a Public Sector which had apparently come to terms with the likelihood of more females reaching the apex of the employment pyramid in the future. In the Private Sector the reasons were more of a practical nature. Women's inability to tackle male labour, the inability of employees, particularly males, to discuss problems with a female superior were the main reasons. The inability of female superiors to interact freely with male employers was implied in the assertion that females cannot effectively sort out employee problems with employers.

Females who were superiors already did corroborate some of these attitudes, and added that female peers showed malice towards other females who were selected for training or scholarships, or were promoted for good work. In such instances deliberate insubordination by female employees to undermine the superior's authority had been the experience of some female superiors. At times a female superior found male subordinates more manageable.

Domestic responsibilities

Another set of disadvantages arose out of a female's domestic responsibilities. It had affected their training. The majority of the employees recognised the importance of training. However, only 14% of them were attending courses. The major obstacle faced by almost 40% was the lack of time. This was borne out by examining time spent on housework on working days, which averaged 3.2 hours per day among lower grades and a shorter 1.7 hours among the professional and managerial grades.

The fact that 62% of female employees, again mainly in the lower grades, expressed dissatisfaction with arrangements to care for home and children revealed a general feeling of inadequacy at work as well as at home. This was common even among the higher grades of female employees who perforce sacrificed satisfaction from recognition of good performance, promotions and job satisfaction to the doubtful performance of her domestic duties.

Considerations of domestic obligations had the effect of limiting a female's choice of a job. Female employees gave as primary considerations in job-seeking—

— distance from home

— working hours

— holidays

— characteristics which are likely to facilitate combining a job and housework.

Attitudes of elders and family members were not to be gainsaid. It was found that while the majority of husbands (76.2%) and parents (87.5%) approved of their wives/daughters' employment, considerable disapproval was shown by sons and daughters (28%) of the women. The reasons adduced for approval were mainly economic need of the family (42%) or as an economic preparation for marriage (16%). Only a small minority of 3% maintained that "women, too, have equal rights in society."

The choice of jobs was again governed by similar considerations. Here submission to male opinion was considerable. Male opinion showed a marked tendency to cement already gender-stereotyped preferences for women.

Reasons given by males for their disapproval of female employment pointed also to still-persistent male-dominant patriarchal values. A query posed to 35 males elicited such answers as "disapprove of women earning money," "difficult to find partners for working women", "houses are neglected and children go astray", together with fears expressed of men being deprived of jobs by employment of women.

A typical example of women's passive submission to male opinion was that of 45% of women who had given up employment at marriage because their husbands disapproved of their working. Generally, it was found there was least resistance to women working in higher grades of employment, preferably in the Public Sector.

Female employment and family size

Closely tied up with female employment is its effect on family size. The study explored this linkage by investigating unemployed females as well. The findings are set out briefly here.

There was no apparent distinction between employed and unemployed women with regard to desired and achieved family size. Both categories had individuals with large families, in low income households while a majority of women of both categories accepted the concept of family planning. A point of interest was the larger proportion using methods other than natural birth control among the unemployed women (67%) and the larger proportion using the natural method (60%) among employed women. While the commonly alleged fear of side effects of modern methods deterred the majority of women who did not use them, a constraint affecting the employed women and absent in the unemployed women was revealed. This was lack of time to attend regular clinics if one were to use modern methods, as a reason given by employed women. Another significant factor which may point to greater exposure to family planning when a woman is employed out of her home was the finding that of the unmarried women who both approved and used family planning methods over half were those who had been employed prior to marriage and given up work in deference to family pressures.

Conclusion

Two very recent illustrations of female's very considerable contribution to the economy, are from gender-typed stances. They are firstly, the West Asian job market for housemaids, where their "natural" and non-market roles have suddenly become very marketable. Their foreign exchange remittances were 5.2% of the Gross National Product in 1987.

Secondly, in the Free Trade Zone set up by the State to attract foreign investment, it is the garment industries fed by female labour whose skills, again related to their gender role, which attracted the largest number of investors. These developments raise new issues regarding skills and manpower resources required for development.

A recognition in State policy of the need to remove restrictions to employment of females has its basis in a concern for fundamental rights of citizens. A concern for gender equality has flowed from it as is seen in measures adopted to identify and remedy areas of discrimination on the basis of gender. The discussion on gender-based discrimination, however, underscores the contention that "full participation in society and in an open labour process must come from the ranks, from the decisions of women (and men) registered individually but made in the social milieu. At a very young age, in the home, the classroom, on the playground, and in front of movie screens and television sets, people make formative decisions about sex roles. These will be critical in influencing the occupational and educational choices of the adult." (Daphne Greenwood).

TABLE 1

EMPLOYED POPULATION BY MAJOR OCCUPATIONAL GROUPS AND SEX

	1971 (%)		1981 (%)		1986 (%)	
	Male	Female	Male	Female	Male	Female
1. Professional, Technical and Related Workers ..	3.7	9.1	3.9	11.1	3.8	8.7
2. Administrative and Managerial Workers	0.5	0.1	0.7	0.1	0.7	0.1
3. Clerical and Related Workers	5.9	2.4	6.1	4.8	5.9	4.6
4. Sales Workers	9.0	2.2	9.5	5.1	9.9	5.7
5. Service Workers	5.4	5.7	5.5	6.0	4.2	5.9
6. Agricultural Workers ..	45.3	61.0	42.0	49.1	44.9	53.4
7. Production and related workers, Transport Equipment Operators and Labourers	27.8	16.7	31.9	23.8	30.3	21.6
8. Unspecified	2.4	2.8	2.0	2.9	0.3	0.0
All Groups	100.0	100.0	100.0	100.0	100.0	100.0

Note : 1971 data are from the Census
1981 and 1986 from the Labour Force Surveys of the Department of Census and Statistics.

EDUCATION-LINKED EMPLOYMENT FOR WOMEN IN SRI LANKA: PROBLEMS AND PROSPECTS

Vidyamali Samarasinghe

Female education and employment

The process of democratisation of education in Sri Lanka is a result of a series of State policies adopted since the 1940s. It consisted of a system of free education from kindergarten through university, within a framework of State-run schools. The medium of instruction was the mother tongue or "Swabasha". Complementary State-sponsored social welfare facilities such as widespread health care and food subsidies undoubtedly facilitated the process of democratisation of education. Arguing that the free education system has been especially beneficial to the female child Gunatilleke says that in a situation in which parents faced no restrictive choices regarding the expenditure on the education of their children, the participation of females increased rapidly at all educational levels (Gunatilleke, 1983). Compared with most other developing countries gender disparities in school education are minimal in Sri Lanka (Jayaweera, 1985).

There is no doubt that people in Sri Lanka count education as a passport to upward social mobility achieved through highly remunerated prestigious employment in the modern sector of the economy. The marketability of skills is measured by the years spent in formal education as well as by the nature of education obtained. Access to employment opportunities for an individual is determined by such macro-economic factors as the demand created by the structure of the economy, the type of skills required, the rate of expansion of the economy and its consequent capacity to absorb all those who seek employment. Women's access to wage employment is determined by all of the above factors to a much greater extent than men since their entry and survival in employment is closely linked—to their reproductive role and its associated biological and social constraints. Gender differences in labour market outcomes is a universal phenomenon and have been focused upon by many researches (see Rati Ram 1985; Standing and Sheehan, 1978, Papanek, 1985; Smock 1981).

Conceptual explanations of such gender discrimination though varied are not mutually exclusive and seem to stem from the same fundamental premise that a woman's "second class role in the "public domain" is resultant upon the biological and social demands of her child-centred "private domain".

The increasing levels of female educational attainment in Sri Lanka have been well documented (Jayaweera, 1979, 1985). By 1981 Sri Lankan females in the age cohort 10-29 years record better levels of educational attainment compared with males up to G.C.E. (Advanced Level). However, females lag behind males at the tertiary level of education (Fernando, 1983). Although there is no gender bias in the Government's educational policy, female students tend to "bunch" into a limited number of courses, mainly in the arts, medicine and biological sciences. Their performance in the physical science, engineering and related technical fields is relatively poor. In the light of educational expansion up to 1981 two important factors should be noted. They are (1) the steadily decreasing numbers for both sexes in the low educational attainment categories (No schooling to below primary level), and (2) the discernible narrowing gap between males and females at all levels from primary schools to tertiary levels.

The expansion of female education should be viewed in the context of the potential availability of women in the labour market. The demographic profile of the female population in Sri Lanka indicates that 48 per cent of the total female population is within the age cohort of 15-44 years. While this is the reproductive life span of a female, it also coincides with the economically productive age group of 15-55 years.

There has been an incremental increase in population in the age cohort 15-44 years among females during the period 1971 to 1981. An increase in this age cohort for males would suggest a potential increment to the labour force. However, the likelihood of a higher incidence of child-bearing and rearing responsibilities in this age group for women could mean a different impact on the level and nature of female participation in the labour force. Hence, although the female population of the economically productive age group in Sri Lanka has increased, its potential value as labour force participants has to be measured against the social and biological demands of motherhood.

In this connection it should be noted that the mean age of marriage for women in Sri Lanka has been increasing steadily over the years and reached 24.4 years in 1981. Birth rates have been falling and female fertility has been declining (Department of Census and Statistics, 1978, 1983). While the maternal mortality rate has also been declining, female life expectancy at age one had reached 71.2 years in 1981. Life expectancy at age one was 67.8 years for males (Department of Census and Statistics 1988). Evidence suggests that the female population in Sri Lanka is healthy. The child-bearing age is being postponed and fertility is being reduced. Hence the potential increment to the labour force among females seems high and is likely to increase.

Unskilled labour

Review of current female employment in Sri Lanka indicates that there has been an overall increase in the education-linked employment categories. However, the largest concentration of female wage employment is in the unskilled categories, for which no formal educational qualifications are required. This bias is mainly a result of the large number of female wage employees in the plantation tea sector. The modern service sector claims the largest number of women who aspire for education-linked employment opportunities. The assembly line jobs in the manufacturing sector have increased significantly with the advent of the multinational companies since 1977. Young females within the age range of 18 to 25 years with mid-level educational qualifications are sought for this type of employment. However, the stipulated educational qualification for female employees in the newly created assembly line jobs in the Free Trade Zone of Sri Lanka is about ten years of schooling. Although this level of educational attainment is strictly not required for the type of work they do, it is used to narrow down the pool of likely applicants for employment in such manufacturing establishments.

Norms of patriarchy are so deeply enmeshed in the fabric of our society that it continues to determine not only the "superiority" or "inferiority" of jobs but also "suitability" or "unsuitability" of employment types based on gender. The superior or prestigious jobs are considered quite often as more suitable for males. Nurturing jobs are considered more appropriate for females. This is well illustrated by

the large majority of females employed as teachers and nurses. Furthermore, the secondary supportive structures in establishments rendered by typists, clerks, stenographers and secretaries are very often the domain of women. It should be noted, however, that there is a trend towards increasing numbers among females entering the medical profession. However, the better-paid, more prestigious management and decision-making positions as well as specialist medical cadres are overwhelmingly male-dominant. Medical doctors when they first qualify at an average age of 26 years, practise as interns and residents in hospitals or as regional level health administrators until they are about 30 years of age. A majority of female doctors are likely to have young children by then. Although doctors would be in a position to be able to have hired help, the responsibility of child-bearing and rearing could make it difficult for them to pursue rigorous time-consuming courses of study leading to post-graduate qualifications. Among the medical specialists a large number are males. Simeonov in 1975 indicated that the specialists were an average ten years older than the other doctors. Since significant numbers of females entered the professions only in the recent past, there is a possibility that future specialists cadres will have more women. However, it should be note that in the teaching profession which has had a large number of female recruitment for a longer period of time, women have still not reached managerial or decision-making levels in any significant number.

Although legally women have access to any type of prestigious job in Sri Lanka, it has often been argued that they are under-represented at the highest levels of decision-making (De Silva, 1985). A survey undertaken by Jayasinghe revealed that the main causes as articulated by both management and employees for the low level of female participation at decision-making levels could be grouped under one heading i.e. household responsibility (Jayasinghe, 1982).

Reliance on State Sector jobs

Another important element in female employment in the non-agricultural formal sector is the reliance on State Sector jobs. The *Consumer Finance and Socio-Economic* Survey (1981/82) indicates that the proportion of female employment was lowest in the Private Sector (22.4 per cent of the total) compared with the semi-government Boards and Corporations (39.1 per cent) and the Government Sector

(30 per cent). The report adds that this may be due to the sectoral differences in matching job expectations with employer preferences. Most jobs offered by the Semi-Public and Public Sectors, especially those in the clerical and allied grades, were more likely to fit into female job expectations and preferences. Furthermore, it was reported that there was an element of gender discrimination in the selection process for similar jobs in the Private Sector (Central Bank, 1984). While the general Private Sector manufacturing industries, especially the new garment and electronic industries look for cheap labour among mid-level educated females, the more prestigious education-linked jobs for women are in the public and semi-government establishments.

The increasing level of educational attainment among females and their relationship to wage employment in Sri Lanka is manifested broadly in three ways. Firstly, statistics indicate that the number of women who are finding employment in education-linked jobs in the modern sector is increasing. Secondly, there is a trend towards an increasing diversity (albeit very slowly) in job types among women in the modern sector. Although job stereotyping is still the norm than the exception, women are entering such professions as judges, engineers, accountants, etc. Thirdly, increasingly higher levels of educational attainment, which are strictly not required for specific jobs, are now being demanded by employees. The third factor is not strictly limited to female recruitment. However, increasing numbers of young females being drawn into the modern sector of employment is only a recent phenomenon and it is likely that the median educational attainment of female labour in the modern sector could be higher than the corresponding level of the male labour force.

Overall unemployment levels illustrate the degree of maladjustment between the supply of labour and the demands of the economy. The higher rate of unemployment among women indicates that either the women job-seekers do not possess the skills required by the economy or that in a situation where the economy is not expanding fast enough to absorb all the job-seekers, men get priority treatment. While the unemployment rate in Sri Lanka in 1981 was much higher for females compared with males (31.8 per cent of the labour force compared with 13.2 per cent for males in 1981) the widest disparity

between males and females is seen in the mid-level educated category (G.C.E. O/L). Male unemployment in this category had increased from 9.9 per cent of the total male unemployment in 1971 to 19.5 per cent in 1981. During the same period the corresponding increase for the female category was from 19.5 per cent to 34.5 per cent. At the G.C.E. A/L the increase in unemployment for females was sharper than for males (males 0.7 per cent to 1.0 per cent in 1981; females 3.4 per cent in 1971 to 8.6 per cent in 1981). Unemployment among female graduates is also higher than for male graduates (Ministry of Womens' Affairs and Teaching Hospitals, 1983).

High unemployment

The Consumer Finance and Socio-Economic Survey 1978/79 also takes note of the incidence of high unemployment among women, particularly those who have obtained mid-level educational attainment. According to the survey unemployment among the G.C.E. (O/L) qualified females was about three times the rate of males with similar education qualifications (Central Bank 1983). *The Consumer Finance and Socio-Economic Survey* 1981/82 explains that "unemployed women are more educated and their expectations are concentrated in a few areas (health, teaching, clerical, textile and garment sector)" and concludes that the mismatch between expectation and opportunities is more significant among females (Central Bank, 1984).

In general, female incomes in Sri Lanka are positively linked to educational attainment. The only exception is among the category of housemaids employed in West Asia. The male-female income disparity within an age cohort has a tendency to widen mainly owing to the better-paid jobs held by ma es. In the 46-55 year age group the median income of males is about twice that of females (Central Bank, 1984). The same report comments that males have more opportunities to move up to positions of greater responsibility.

A relatively few females in Sri Lanka have managed to enter highly-paid professional cadres of education-linked employment. This has resulted in the incidence of a wider gap in incomes within female income groups, than among male income groups. A wide gap in incomes is observed among female income receivers in the age groups of 26-35 years, 46-55 years, above 55 years. The income received by

the top quintet in each of the above groups is as high as 55 per cent of the total income of that group (Central Bank, 1984). While in general female income receivers get less income than their male counterparts, yet within the female income groups there are wide disparities owing to the impact of a few who are in highly-paid, educationally-linked professional jobs, compared with the vast majority of females who receive lesser incomes.

Very few women union leaders

A noteworthy characteristic in female employment in Sri Lanka is the absence of females in the vanguard of unions even among the highly-educated professional groups. In the professions where females form the dominant group in terms of numbers as in teaching or in nursing the chief spokesman in trade union activities are males. As long as women are unable to develop leadership even within sectors where they have numerical dominance, they as a group will be considered only as an appendage of the male-dominated overall employment hierarchy. It is indeed, yet another manifestation of the prevalence of a patriarchal structure of society subjected to male control. With increasing numbers of females joining the medical profession as doctors, it will be illuminating to see whether more females will assume leadership of powerful medical unions. The absence of leadership in trade unions among females may mean many things. It may mean that female professionals have a more passive attitude compared with males towards improving working conditions. Also, female professionals themselves may be so conditioned by patriarchal cultural norms that they may implicitly accept male dominance in leadership issues even within the professions. It may also mean that child-rearing and family responsibilities are so demanding for females that they cannot afford to spend additional time bargaining with management for better conditions of work.

Basically three components determine the pattern and extent of education-linked female employment in Sri Lanka. They are (1) their reproductive role (2) the rate of expansion of female education, skills obtained by women and their degree of marketability and (3) the dynamics of the economic structure.

Child-centred domestic responsibility is considered almost exclusively as the domain of women. Although the State has enacted social

legislation explicitly facilitating mother's access to and survival in wage employment, it amounts to only a few weeks of paid leave after child-birth. Ironically, the twelve weeks maternity leave provision enacted in 1984, has still not been implemented in the State Sector. The main problem faced by women in Sri Lanka who seek wage employment is how best to cope with the physically separate sphere of the private and the public domain. The better-educated, highly-paid female workers rely on both paid help and close female relations to look after young children and do the housework. The less-educated, low-income groups employed in the modern service and manufacturing sectors rely on close female relations to look after the domestic sphere when the women go out to work. Although most families in Sri Lanka are nuclear, the prevalence of close family ties provides a support system that is of crucial importance to the working mother. Male help is very minimal. Cheap affordable day care facilities are very rare in the modern sector.

Education in general has had a positive effect in drawing more women into wage employment. However, highly paid and skilled jobs are in the hands of men. This is due to the male bias in technical and vocational education, early entry of males into prestigious employment, and implicit discrimination against women at decision-making levels based on perceived notions of lower productivity.

Since educational expansion has not met with a parallel restructuring of the economy to accommodate the employment needs of a better-educated population, the main victims of unemployment are women, who are attempting to enter employment later than men. If present trends in job aspirations continue (Central Bank, 1983, 1984) there is also the likelihood that with better education women in the agricultural rural sector will seek employment away from agriculture. Unless the economic structure innovates and changes to accommodate them, they would merely swell the ranks of mid-level educated female unemployed of Sri Lanka.

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WOMEN IN POLITICS

Chandra Ranaraja

Participation numerically small

In Sri Lanka, as in many other countries, the participation of women in politics is numerically small. But some of those who have taken actively to politics in the various countries have achieved renown not only in their own country but also regionally and internationally.

However, it must be said that the participation of women in the governance of countries is not of recent origin. Among the various forms of government is monarchy, and some of the monarchies have a long history. Sri Lanka, too, had a monarchical form of government from the fourth century BC to the early 19th century. Among the Island's monarchs were famous queens such as Sugala, Anula and Leelawathie, who are said to have ruled over the whole Island. Their reigns were not as illustrious as for instance those of Elizabeth and Victoria of England or Catherine of Russia. Nevertheless, they are still remembered for one or other outstanding personal quality or monarchical achievement.

A peculiar feature of queens is that they ascended the throne according to the traditions of succession. It is seldom that we hear of them having succeeded to the throne after a battle or war. But they were capable rulers, and some of them were astute and displayed much statecraft.

This article discusses the need for more women in the political arena and the constraints to their participation. In doing so I shall discuss some special characteristics of a few women politicians in Sri Lanka, USA and India, besides some features of the Soviet scene that are relevant to the subject.

Paucity of women leaders

Since people are social by nature and societies need to be governed by legitimated bodies of persons politics requires the active partici-

pation of all segments of society. But the paucity of women participants is a noticeable feature and a drawback. Women politicians are generally concerned about being honest, hardworking, wish to be knowledgeable about their responsibilities and public issues, are more concerned about the public interest and try to be more accessible to constituents. These features help reduce the tendency of the electorate to distrust governments and the incumbent politicians.

Women are now entering many spheres which were male-dominated till recently. We hear of women holding the highest positions in many of these spheres but there is still a paucity of women political leaders. Perhaps fewer women seek power although some may wield power in their own capacities as heads of departments, institutions or corporate bodies.

In America there were many women who were brave pioneers in the march for progress. They fought for equal rights despite male chauvinism and from about the 1850s American women attained high office owing to the efforts especially of those women who had obtained voting rights. The first women Mayors and Municipal Councillors were elected between 1870 and 1888 in the "Wild West" States of Wyoming and Kansas. These women espoused justice for the oppressed minorities, temperance, women's rights and equal suffrage. Once elected to office they campaigned for the removal of other anomalies affecting women as well as women's right to own property, and the right to equal wages. Abigail Scott Duniway who was associated with this struggle plunged directly into local and national politics. She took up the issues of anti-slavery and moral reform. With her own press she was able to get her message across widely, besides her intensive campaign in the State of Oregon. Owing to her arduous campaigning American married women obtained the right to own property and thereby the right to vote for school development, which was an important aspect of local politics. That was in 1878. Abigail was considered a rebel for the rights of the downtrodden. Later on during the Roosevelt era women achieved greater recognition largely owing to the First Lady being herself an active participant in public affairs. Women came to be considered an important asset in political bargaining and were absorbed into the main political parties and en-

joyed equal rights. Both Democratic and Republican Party leaders to appointed women to national committees and named aspirants important government positions. This factor enabled women's issues to be taken up and legislation approved faster. Women's and children's bureaus were set up and funds allocated. The Democrats, in particular Mary Dawson, organised the women's groups to such an extent that several Vice Presidents of the party were chosen from amongst them.

Appointed to key positions

Many women were appointed to important government departments from the party membership. The first woman Cabinet member, Frances Perkins, and the first woman Judge in a US Circuit Court came to be appointed under the Roosevelt period. Mrs. Eleanor Roosevelt as the personal representative of the Chief Executive toured the country widely and obtained first-hand knowledge of conditions prevailing amongst the poor. Consequently, she was able to get suitable legislation passed to deal with problems of social inequality and injustice. She was a friend to women who needed a hearing besides being a campaigner for equal rights for women.

With equal access to opportunities being available more women got jobs and became interested in affairs outside the home, in school committees, welfare organisations, neighbourhood activities and later in a wider social circle. Participation in such activities helped them to become interested in political office as the best means of getting things done, legislation passed or funds obtained for some public project. Women's ability in planning and executing programmes and their leadership qualities helped them gradually emerge as political aspirants. This was the general pattern except where women emerged in the political limelight after the death or disqualification of their politician husbands.

Active participation in politics makes exacting demands on the participants. Women sometimes find these demands overpowering or discouraging. Electioneering is strenuous work, but with local-level support she could face national-level competition better. Generally women are considered non-aggressive, non-competitive, sensitive, passive and even fragile. But being a politician requires qualities of the

opposite kind besides being independent, task-oriented, assertive, objective, analytical, courageous and confident. Do we recognise these qualities in some of our leaders both past and present, such as Indira Gandhi, Golda Meir, Margaret Thatcher, Corazon Aquino, Sirimavo Bandaranaike?

Combination of roles

A woman is generally seen in the wife/mother role. Her time is consumed in this dual task. Therefore, it is presumed that she cannot fit into a decision-making role and lacks the time either for such training although one may be a graduate or a person with high educational qualifications. The traditional role is perceived as being capable of adjustment only when the children are big enough to manage on their own and the mother ventures out to join community service organisations or takes on a job that does not require decision-making. These were some of the social constraints to the fuller development of the female personality.

But today in most societies marriage is not one-sided. Household tasks are shared including child-rearing. The wife, too, seeks employment and is exposed to the free flow of information. Gradually she gets absorbed into community activities. She becomes aware of public issues and wishes to contribute to solve them. This leads her into politics. She gets interested and involved in specific problems such as health, schools and local government. She may join a political party. All these are sequences in the entry to politics.

But in certain other cases political parties have suddenly thrust women into the political arena. They may have had special skills or training which would be useful in legislation. They may be people who have a desire to influence public events, achieve goals and decide on policy. A study of past and present female politicians shows that they have been ready recruits to office with their background, experience and motivation. They had been identified with particular social issues and had been in the forefront of the search for solutions. Most of these women have come forward to participate actively in politics with the approval of their husbands, who have encouraged them and even assisted them in their campaigns or in the household tasks. Thus one could identify co-operative and participant husbands. Most

female politicians have harmonised their political role with their conventional role as wife and mother.

Sri Lankan experience

In the Sri Lankan context the names of Lady Molamure, Vivienne Goonewardene, Kusuma Gunawardena, Ayesha Rauf, Doreen Wickremasinghe, Kusuma Rajaratne, Tamara Kumari Ilangaratne, Wimala Wijewardene, Wimala Kannangara and Sirimavo Bandaranaike cannot be overlooked. They heralded the greater participation of women in public affairs. Adeline Molamure was the first woman to enter the legislature of the country. She came in after her father. She was later the first woman Deputy Chairman of the Senate (1955). She contested Ruwanwella against R. S. S. Gunewardene, Sir Ernest de Silva and Allan Senanayaka. Later, she lost to Dr. N. M. Perera. She was the President of the then U.N.P. Women's Organisation. She was an active social worker and trained her daughter, too, in that work.

A glimpse into the lives of Vivienne Goonewardene and Kusuma Gunawardena shows us their grit in spite of parental opposition to their political activities. Their educational attainments were useful in their numerous tasks. Marriage to political partners although-useful caused great hardship. They were even obliged to live apart under traumatic conditions for long periods during the struggle for freedom. Though they went through immense hardship to reach their goals they did not take revenge on opponents. The hallmark of their political life was service to all irrespective of who supported them. They were consistent in their decisions to the extent of being disliked. They stood firmly for justice and were honest politicians. They were complementary to their political husbands. Kusuma Gunawardena came into Parliament uncontested and represented the Avissawella Electorate.

Vivienne Goonewardene graduated from local politics representing Havelock Town in the Colombo Municipal Council and later became MP for Colombo North. Though she was personally popular the LSSP was not accepted by the people. Hence she had to face the consequences.

Ayesha Rauf could be considered the political beacon light for Muslim women. Having married a Sri Lankan, she came over from South India and plunged into her favourite crusade—education for women, especially the poor and Muslims in particular. Her experiences as a teacher and later as an educationist helped her to start Muslim Ladies College. Her skill in oratory was an asset to her politics. She visited many parts of the country campaigning especially for Independent candidates. Her popularity as a social worker and speaker was such that she could face such political giants as A. E. Goonesinha, T. B. Jayah, Pieter Keuneman, V. A. Sugathadasa, V. A. Kandiah, Col. S. Saravanamuttu (17 in all) at the elections. She was an MMC first, defeating popular men like Dr. S. Rajendram. She was an unusually brave woman facing all types of opposition at elections, including that of the Muslims. She began her political life as an Independent and later joined the UNP. Owing to her capabilities she was chosen Deputy Mayor although she was an Independent member. She was the first woman to hold that office in the Island.

Fostered national culture

Doreen Winifred Wickremasinghe although a foreigner by birth was very national-minded. When she was a teacher at Matara she wanted the students to learn about the Sri Lankan heritage and encouraged the teaching of Sinhala. She appreciated much that was indigenous. Evidence of it was ample in her life-style and in her home. She was a great asset to her husband and helped to build up the Communist Party. She represented the Akuressa electorate at one time.

Tamara Kumari Ilangaratne was elected to Parliament at a by-election after her husband was unseated by an election petition. She had to contend with opposition from her relations and had to face as opponent A. C. L. Ratwatte, who was a popular figure. With the assistance of people like the late I. M. R. A. Iriyagolla and even Ayesha Rauf she beat her opponent by 2000 votes. She was a very simple and sincere politician. She was, however, not a stranger to the intricacies of politics and the problems of the masses as her husband's political career had made her familiar with such problems. At that time she was the youngest woman to have entered Parliament.

Wimala Wijewardene was the first woman Cabinet Minister. She, too, was popular owing to her simplicity. She contested Kelaniya

in 1952 against J. R. Jayewardene. Although she did not succeed then she won Mirigama in 1956. She was a shrewd and talented politician who had a mind of her own. She even joined Buddhist monks in a Satyagraha campaign and was opposed to the Paddy Lands Bill presented by her own Government.

Another rebellious figure was Kusuma Rajaratne who tore up the Tamil Language (Special Provisions) Act of Parliament (1958) which provided for the "Reasonable use of the Tamil language" for certain official purposes. She made a very spirited speech in Parliament although she had been only a year in office. She, too, was a simple and sincere politician who had looked after the needs of her constituents dutifully. She and her husband formed a perfect duo in the field of politics.

Two different generations

Wimala Kannangara and Sunethra Ranasinghe who served in President Jayewardene's Cabinet belong to two different generations. The former having served in grassroots level politics, emerged into the national arena successfully because of her vast experience and knowledge of public issues. The progress achieved in rural development, especially with women's participation was largely due to her initiative. Sunethra Ranasinghe though young handled the newly-created Ministry for Women's Affairs efficiently. She succeeded her father owing to her close association with the political work he was involved in. The late S. de S. Jayasinghe was a very popular figure. He had close contact with his constituents and the daughter benefited by that association.

There are several other younger women politicians who have faced the hustings, been back-benchers and gradually risen to positions of District Minister, Deputy Minister or Project Minister. One such is the new Minister of Health, Renuka Ranaweera (*nee* Herath) who was a teacher. Her experiences and association with people helped her to gain confidence and face elections successfully.

Sirimavo Bandaranaike is well known both locally and internationally as the first woman Prime Minister. Although she succeeded her husband without being in active politics her knowledge of very

basic issues, especially those of poverty, problems of women and children helped her to heed the needs and aspirations of the people. She was well recognised internationally, especially after she became the Chairperson of the Non-Aligned Movement. Her visits to the Soviet Union in particular opened the way for greater understanding with the Soviet people. She is as well known as Margaret Thatcher is or Indira Gandhi was although she did not have the same political background as they. She had her husband and his policies to follow. Hence there was no difficulty in stepping into the party leadership. There was great loyalty and assistance from all corners of the country. Hence she was able to be the Prime Minister twice after the hustings.

We also have women at provincial and local level holding high political office. They are undoubtedly an asset to our nation as their understanding of specific issues would help alleviate the suffering of all those families in the backwoods that are sometimes overlooked in national planning. We need more of them at this level.

Mother India's greatest daughter

Indira Gandhi who ruled the second largest democracy in the world was no second to any world leader. Having had her university education abroad, she inherited the best of both worlds. As her father's close companion and later his personal assistant she was closely associated with all the affairs of State. In her childhood she saw and experienced the hardships faced by her family and other Indian leaders in the struggle for their country's freedom. Therefore, preserving democracy and all its salient features were ingrained in her. Just as much as Nehru was synonymous with India, Indira was considered the greatest daughter of Mother India. She was adored by the masses and worshipped like a goddess. She had the rare distinction of having visited every corner of India and knowing its needs and aspirations. She was a tireless campaigner who would cover a very much larger area than any male politician in a day. Her defeat in 1977 did not affect her the way many imagined for she had the support of her party. She got back into stride as the Government was crumbling owing to its diverse groups and ideologies. Therefore her success at the next election was a foregone conclusion. Ruling India would be considered a man's job, but she managed successfully. India leapt into an era of economic

and social development. Foreign relations, especially with the Soviet Union, were strengthened although not to everyone's liking. But it paved the way for a lasting friendship which cannot be easily described except seen visibly if one were to visit the Soviet Union. The tragic end to Indira is a loss to the world, not only to women. She was a great statesman we could all admire.

Greatest female politician

Margaret Thatcher is undoubtedly the greatest female politician right now. Although she may be called the Iron Lady by critics she could not have brought Great Britain out of the economic and social depths it had fallen into without being firm. She had been a hard party worker and reached the top to lead it to victory thrice. That in itself is an achievement rarely accomplished by males. High educational attainments with ground work done at party level in organising strategy for elections etc. helped her to gain much experience. She, like her counterparts Indira Gandhi and Golda Meir were, is recognised as a world leader. She is a very dynamic leader who could not be easily defeated or replaced. Being thrice in the saddle of power, she is still very popular as she has understood the needs and aspirations of her people. She could easily continue for a long time more as the Labour Party will not be able to find a suitable leader to face her or be popular enough to defeat her party.

In the Soviet scenario politicians are elected to power through the single-party system. Their Constitution helps women to be in the legislative assemblies on an equal footing. Their abilities and leadership qualities are recognishd and they are able to reach the top positions. Hence about a third of the membership in the Supreme Soviet consists of women. They are included even in the Party Central Committee. All this is ensured by the USSR Constitution. Even in the Soviet Republics and local government institutions the same pattern is seen. It is a system which recognises ability and helps it to blossom and individual skills and talents are made available to the country in turn. Although one may not agree with the Soviet system, the place it guarantees for women is commendable and deserves consideration. The Soviet Union allows the individual fullest scope to develop personal talents. Thereby that society is enriched. People with different

skills and abilities adorn the social life of the country besides providing the leadership.

Understanding of human needs

Although vast strides have been made in science and technology for the betterment of humanity, there is still stark poverty, hunger and malnutrition in the world. These issues are discussed and remedial measures are planned by international organisations and governments. But we are still unable to eliminate these distressing realities. World leaders and politicians who are elected to rule their countries must address their minds to these realities.

Understanding of human needs is very important. Leaders sometimes tend to alienate themselves from realities and human problems whilst in office. This is why we need sincere politicians. A very common criticism levelled against politicians is that they are corrupt or that they are arrogant and aloof. Perhaps these characteristics may be found in some. Generally, women are known for their honesty, integrity and sincerity. As seen earlier, women in their keenness to be efficient and successful politicians bring out the best in them for the sake of their constituents. Sincerity of purpose along with skills, knowledge and leadership make a perfect combination for service. They are basically mothers who believe in harmonious living. Therefore the more women we have in the political arena the better it would be to promote peace and stability, the prerequisites for development and progress.

RANDOM REFLECTIONS ON WOMEN IN DEVELOPMENT

Tarzie Vittachi

From anger to amusement

Moderating a panel on the press at the first-ever United Nations International Conference on the Status of Women, I was delighted by the performance of Elizabeth Reid, the Australian delegate, who read out bits from a pile of clippings from her national newspapers. "SHEILAS MEET IN MEXICO" screamed one tabloid headline from the Murdoch group. "Sheila" covers a whole range of connotations from the relatively neutral "woman" to the contemptuous "baby" or "broad"—meaning broad-bottomed—in her native "strine" of Australian English. Many quotations read out suggested that the meeting was a "gaggle" of females as though they were geese, a coven of witches or, worse, an orgy of lesbians. Ms. Reid had her audience of some 2,000 women spluttering in righteous indignation with her dead-pan recitations of male chauvinism.

When it came to my summing up I asked to borrow her press clippings and turned the pile over for all to see. I then read out the headlines and bits of the stories on the oversides. They dealt with politics, economics and what passed for "general human interest". As I went on, it became evident that these newspapers she had selected were as inane, condescending, arrogant, superficial and fourth-rate in their general reporting as they were of the growing concern about unfair discrimination against women.

The anger in the air turned to amusement and a sort of relief that what was at work was not a male conspiracy against females but poor professionalism, ignorance and rubbishy news values. Perhaps with continued persistence on the part of civilised Australians—women as well as men—to change the habitual discriminatory attitudes towards minorities of power including women, even the tabloid press might improve their musical-hall style performance. The questions then moved to practical suggestions such as large numbers of qualified women turning to journalism as a career.

But that was not the end of the story. As I left the hall a young woman in mod denims, a pair of dark glasses perched up, a la mode, on her head, stopped me in the corridor and said she liked what I had done with the clippings. "But" she said "even you are not yet a liberated male. You referred in your remarks to history". "What's wrong with that?" I protested. "Why didn't you say herstory instead?" she asked. That got my goat. "Look" I retaliated. "I've got news for you. Adam was not a male. Adam was Man. The word Man is derived from the Sanskrit word Manu—connoting the Hand of God. Hence manual, mandate and a hundred other such words. There is no sexual differentiation in the Hand of God. Man, according to Genesis, was divided into two sides, two equal halves. The word used in the Greek Bible in the story of the making of Eve is "corto", meaning "side". That "rib" business was just an old Jewish tale used by male priestcraft to denigrate women. Male and female are two equal sides of Man. That is why many of our legends and most of our cultural works—novels, plays, poems, paintings, music—are about these two separated halves being rejoined or married together to live happily ever after as one."

The young woman heard me out attentively, even delightedly it seemed to me. Congratulating myself on my performance, I turned on my heel and walked away. But, alas, not fast enough to avoid hearing her snort : "smart-ass!"

I suppose she had a point. I do tend to teach at any given opportunity, having had a grandfather and father who were teachers. And as a journalist, I tell stories. Almost everything I write is anecdotal rather than analytical unlike that of other contributors to the Marga Institute Journal.

Equity in human development

I have told this story to introduce my observational essay on women and development because it illustrates two principles which, in my opinion, are basic to an appreciation of the part played by equity in human development :

One, without equity both as means and end there *can* be no development. It is absurd to imagine that any degree of evolution can be

attained if one of the partners in genetic and social interaction is consciously or habitually disempowered and excluded from full participation in the process. Leaving out 50 per cent or more of the human race from active and full engagement in the development and management of the planet's resources, apart from being immoral, is counter-productive.

Two, hostility between the sexes, apart from being regressive, must result in manifesting the sort of absurdity at the extremes, as the insistence on "herstory" illustrates.

It is easy enough to understand the strategic necessity for exaggerated behaviour to launch a progressive movement as the women's revolution undoubtedly is. It is very much like the example of the Mexican peon who, asked by the missionary whether he did not know that beating his burro was an inhuman and cruel act, replied "Yes, of course I know. But I need to get his attention first." Women certainly succeeded in getting the attention of the men, even the most obtuse of them, in a very short time. True, there is still a monumental task to be done before women can rest assured that the deep-set social foundations of reactionary masculinity are eliminated once and for all. Public law, religious practices, societal norms and the very idiom of a hundred languages are encrusted with the barnacles of prejudicial usage. Their removal will take continued and relentless effort.

But, in the struggle to release womankind from unfair discrimination the most deep-seated and damaging causes too often tend to be obscured. The dust raised by some extreme elements in the women's movement in the materially richer countries diverts the necessary universal recognition of the class biases which are the major causes of most, if not all, the conditions which afflict women as well as men in the poor countries. Access to public services for information, education and literacy, to health facilities, to credit, to energy, to convenient water supplies, to jobs, to land and to participation in political and economic decision-making processes is limited, by and large, to a small self-perpetuating class distinguished by economic and social privilege so that the majority of the people are compelled to live from generation to generation as an alienated and hopeless underclass. Many traditional social and religious mores serve to sustain these structural distortions. They also tend to make it harder for women

than for men in this underclass to break out of this deadening mould... Some of the grossest biases lodged in the social ethos, in the general law, in economic practices and in theological tenets were deliberately directed against women. Nevertheless, I believe that the injustices suffered by women are not a problem for women alone but for humankind as a whole and can be remedied not by dividing this economic and social underclass by gender, but by men and women linking hands to fight in a common cause against the structural violence which creates and perpetuates gross poverty and gross underdevelopment. According to Richard Leakey, the paleoanthropologist, human beings were able to evolve from erectus to sapiens not by aggression as Konrad Lorenz and others had suggested, but by co-operation. Co-operation is an essential factor in evolution.

People's participation

These principles of equity and co-operation reveal themselves as sine qua non in the experience of 40 years of development experience since the end of World War II and in the crumbling of imperialism as a way of planetary management. The few successes as well as the many failures of development programmes bring out the essential importance of equitable participation of people whose life-conditions are the subject as well as the object of plans for national development The ethic of equity cuts across the ancient barriers of gender, ethnicity and class. The recognition of the right of active participation in social action is seen, over and over again, to be the only effective way to bring substance and pace to development. The long litany of development failures is largely attributable to the attempt by development planners and administrations of international and national levels to continue the old colonial 19th century approach of Messianism and patronage towards the "deserving poor". The privileged few at the top took the view that they had the knowledge, the technology and the administrative skills to "supply" what they believed was "good" for the underprivileged.

For instance, it was "good" for people to get their children immunised against preventable communicable diseases. Vaccines and an infrastructure of trained vaccinators at health centres were available. This supply approach did not take into account several realities : it

was not easy for people to understand why they should deliberately put a dangerous disease into the blood stream of their children when they were well—a perfectly logical doubt unless and until they understood the way immunisation could prevent their children from getting measles or tetanus or being paralysed for life by polio. The result was that 35 years after international vaccination programmes were begun, only 20 per cent of the children in the developing world had been fully immunised against the six child-killers for which antigens exist. The explanation was that governments of developing countries had failed to set up infrastructures capable of reaching deep into their countries, and until such facilities were in place the programmes could not go to national scale. What was meant was of course the "supply" infrastructure. If information and education had been communicated to the parents by which they could understand the way vaccines work to protect children, so that they could internalise this knowledge and thereby change their attitude and practice with regard to immunisation, they would actively "demand" vaccination. The ultimate sustainable unit of infrastructure is the motivated mother. When this "demand" infrastructure reaches out and meets the supply infrastructure, health development becomes a reality. That is how in Sri Lanka immunisation in the past few years has reached over 20 per cent for the five of the six antigens, with measles which was started only recently, lagging slightly behind.

Or take the example of family planning. The supply approach which prevailed in the 60's and early 70's was based on the hustler's notion that supply creates demand. Condoms were pushed as the answer to the problem of unsustainable levels of fertility. The family planners of that time had not realised that the population "problem", so called, could never be solved in the uterus but in the human mind. But when women and their husbands learnt through credible and intelligible sources that good health practices had reduced infant mortality drastically, they no longer needed to build insurance-size families to be sure that they would not be left childless by disease. And they readily sought family planning. When they had internalised the knowledge that they could regulate their own reproductive behaviour to the health and economic advantage of their existing families, their demand for family planning education and services were activated.

Education key factor

The key factor in such beneficial social changes was the education of women. Kerala and Sri Lanka are frequently referred to as the proving grounds of this reality. Kerala actually led the way when the Maharajah of Travancore, evidently a remarkably progressive man by all accounts, launched a series of development initiatives which included land distribution and reform of the use of land—as well as education for girls who previously had been regarded as mere mother's helpers waiting to be "married off" suitably. (Their dowries took no account of their level of education in lieu of cash and property unlike those of the economic middle classes which did). When in later years education became free, parents who formerly had to make a cruel choice : which of my children can I afford to send to school? and usually had chosen their boys, now were absolved from confronting this question. They could "afford" to educate their girls as well. The result was a swift transformation of the entire state.

Within 10-15 years the change became evident. Girls coming out of secondary schools were very different from those of previous generations. They were as qualified as their brothers to seek employment in "white collar" posts. They were equipped to understand what was going on in the world around them. They had developed a sense of their own autonomy and were making their own life decisions such as whether and when and even whom to marry—not an easy thing in a caste-ridden society. One of the major consequences of this development was that the average marriage age for girls was raised from 16 to 25. The impact of taking nine years away from a woman's span of fertility was phenomenal. Birth rates fell steeply. Kerala, as Sri Lanka also did, discovered another vital factor in human development : accessibility of facilities. One cannot walk three or four kilometres in Kerala without coming across a school and a health clinic. They were neighbourly institutions and people around knew the teachers and health personnel who staffed them. Their sizes were not intimidating as bigger schools and hospitals are. People used them regularly and developed an easy relationship with them. They were places mostly frequented by the women who came there for immunisation of their children and for family planning services. There, mothers exchanged news about how their children were doing—an essential horizontal information process.

At one clinic the following conversation between two women was overheard by a television microphone :

First woman : "I have seven children. I wish I had only three".

Second woman : "Why? Don't you love your children?"

First woman : "Of course I do, that is why I wish I had only three".

Second woman : "What do you mean?"

First woman : "Children need their mother's time. I have no time to look after more than two or three of them. The others are neglected."

Second woman : "And also you get so tired, don't you?"

The experience of Kerala and Sri Lanka has, in the past 25 years, been adapted in many developing countries. But, sadly the importance of small scale and access for neighbouring mothers has too often been lost. Kerala's social revolution cost only two dollars per capita per annum. West Bengal which spent a similar amount, made the mistake of concentrating its health and education facilities in or near the urban and semi-urban areas, thus exacerbating the massive trek to the towns from the villages, adding to the urban blight and undermining rather than improving the situation of women and children.

Excellent example

An excellent example of the efficacy of small-scale development is offered by the work of Uvagram Foundation in Bandarawela. The organisers have set some basic principles for themselves :

1. equity in growth, rather than growth for equity.
2. smallness is a virtue because the impact of change is visible and imitable by other families in the village.
3. The Uvagram staff takes trouble to listen to the village folk, particularly the women, and to discuss their needs without imposing their own ideas of development on them.

Uvagram has found that women with whom they have co-operated become excellent change agents themselves. While working to help themselves and their families, they co-operate with other women experiencing similar difficulties with survival and development, to help themselves.

An illuminating instance is the credit scheme through which Uvagram assists women to obtain small loans from the Bank of Ceylon for their joss-stick making business and other small ventures, at very low interest rates. A Swiss group, the Institute of Innovative Development, guarantees these loans up to a modest ceiling. The rate of repayment, a steady 100 per cent, has been so impressive that the Swiss are now willing to lift the guarantee ceiling. Uvagram has accepted this offer but is determined to keep the commitment small. Having worked in the UN for 15 years, I agree. Bigness is the very devil.

Two contradictory forces are simultaneously at work in today's world :

1. The trend towards giantism is evident in the conglomeration of previously discreet and distinct parts evident in corporate mergers, political regionalism and common markets, transnational business, and the accelerating formation of megalopolitan masses which have swathed once separate communities in huge grey blankets.

2. A weaker trend towards smallness, towards human-scale community life.

The lives of the villagers in the Uva Province, a part of which I have attempted to describe above, show the situation of people existing between these two trends. They have waited through two generations of independence for their children's and grandchildren's lives to be "better" than theirs have been. Large-scale national development plans and strategies have touched them only to weaken them and to thrust their existential reality into a development limbo. Above and around them are the great tea estates whose fortunes are determined by some giant phenomenon called the International Commodity Market.

The trucks roaring through their villages have no connection with their particular anxieties and needs. The power pylons taking colossal strides across their traditional lands, are carrying electricity from their district to the distant cities. They have no relationship with all that activity except a permanent sense of bewilderment. It is vital, then, to find another and more graspable reality for themselves. This, it seems to me, is what the people of Uvagram have recognised and are trying to work with.

Sense of community

The villagers are replanting their denuded hills with trees to stop the rains washing away the soil. They are beginning to think and feel consciously about a sounder ecological relationship with the land, and about the long-lost sense of community among themselves and between themselves and their environment. It is not the exploitative macho relationship of big development but rather a more characteristic and natural feminine relationship of nurture of a smaller and familiar scale of communities of families.

For many years I have tried to impress on my colleagues at the UN that people do not live on the globe but in communities within countries, so that development programmes, if they are to be of any relevance and value, should be designed by people from their own perception of need and scaled to "local" size. While lip-service was offered to such ideas, they were often acted on only in the breach.

Giantism by its very nature is more complex and therefore less accountable. It hides its own future in statistical riddles and "scholarly" academic abstractions. In the Uva Province one village was told that the infant mortality rate in Sri Lanka had tumbled to 26 per thousand. How did that rate apply to their village which had only a few hundred inhabitants. they asked. When the per mille ratio was translated into a percentage, they still found it baffling because they did not know a single child who had died in their village in the past two or three years. The development mafia in New York and Geneva were inclined to smile indulgently at this naivete. But the villagers, of course, are right to reject a statistic meaningless to them. The development set's attitude, I felt, was as inane, condescending, arrogant, superficial and fourth-rate as the performance of the journalists in the tabloid press of Australia on the subject of women.

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