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WOMEN'S WORK AND THE URBAN HOUSEHOLD
ECONOMY IN DEVELOPING COUNTRIES

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Introduction

Boserup (1990) defines economic development as the gradual change from family production to specialized production of goods and services. Production is moved from the household to disparate workplaces with new hierarchies of control. Yet while the role of the household in the larger economy changes with development, it is always an integral part of economies from the local to the international scale. It is only with the rise of concern with women in development that there have been serious efforts to place economics and politics at the household level in developing countries into larger contexts of economic development (see, for example, Brydon and Chant 1989; Momsen and Townsend 1987; Dwyer and Bruce 1988; Agarwal 1988).

This paper sorts through the most common types of household and family arrangements in the Third World, placing them in the context of gender roles, gendered employment opportunities, the local economy and the international economy. We explore how women's work within and without the domestic space changes as household composition and roles within it vary with economic development and urbanization.

Gender and Economic Development

There are several conflicting theories regarding the impact of economic development on gender inequality (Marshall 1985; Scott 1986; Tiano 1986). The older "modernization" hypothesis argues that the spread of industrialization and western technology into the Third World liberates women from the restrictions of a patriarchal family, loosens religious restrictions, and widens the possibilities of employment. Society tends to become more democratic and offer more possibilities of upward mobility. Women's status is improved by greater access to education, contraception and employment. Modernization theorists assume a reduction in gender inequality accompanied industrialization in the West and will also attend modernization in developing areas.

Critics of this hypothesis point to the withdrawal of women from productive labor during Western industrialization both because of the improvement in male earnings (the "family" wage) and because of the spatial separation of the domestic and productive spheres. Lower rates of employment among women and gender occupational segregation persist. The "marginalization" or "dependency" thesis is that development further isolates women from production and political control, reducing their autonomy and increasing their dependence on men (Scott 1986). Thus women's marginalization is a product of the capitalist organization of production and use of labor; it is an irreversible systemic tendency that cannot be remedied by appropriate policies (Scott 1986, 651). In addition to the separation between production and reproduction, basic elements of the process are: the hierarchical structure of capitalist enterprises and the mutual accommodation between capitalism and patriarchy, resulting in women's confinement to the home, to inferior jobs, and to the reserve army of labor (Scott 1986).

In a critique of marginalization theory, Scott finds

contradictory evidence and concludes that the thesis cannot be proved or disproved. For example, cross-sectional studies of Peru show a high degree of gender segregation and of economic inequality of men and women, but they do not suggest that women were expelled from the labor force or that they constitute a reserve army of labor.

Building on the marginalization thesis, the "exploitation" thesis posits that women's labor is essential to industrial production in the Third World but that the competition for employment and the scarcity and fluctuation of employment opportunities makes the female labor force docile and powerless. Industrialization facilitates the extraction of surplus capital from female labor and, although it provides jobs for women, ultimately increases women's exploitation.

Socialist feminists and Marxists concerned with the material basis of women's subordination attribute the origins of women's poverty and inequality to their limited access to land, employment, cash, and credit. Women's economic position worldwide is bluntly demonstrated in the 1980 U.N. statistic that women perform two-thirds of the world's work hours yet receive only 10 percent of its income and own less than one percent of the world's property (Programme of Action 1980). As Sen and Grown (1987) note, "if the goals of development include improved standards of living, removal of poverty, access to dignified employment, and reduction in societal inequality, then it is quite natural to start with women."

The triple role of women

In discussions of women's roles and men's roles, it should be remembered that gender roles are societally ascribed, and as such vary according to place and time. While this variation among gender roles makes generalizations tricky, it also leaves room for optimism in the possibility of change. On the other hand, despite the fluctuations among ascribed gender roles, women are unequivocally the subordinated gender in every society. And although women may not be confined to child-rearing and domestica, these roles act as constants to be added on to by productive and other roles.

Moser (1987; 1989) goes beyond the more standard characterization of women's role as dual-- reproductive and productive-- to describe the triple role of women. Particularly in low-income households, "women's work" consists of reproductive, productive and community-managing work. "Reproduction" includes biological reproduction (childbearing), physical reproduction (cooking, cleaning and other activities involved in the daily maintenance of the household), and social reproduction (the maintenance of ideological conditions upholding the social and economic status quo). Consumption is an integral part of reproduction (Brydon and Chant 1989).

Reproductive work, long associated with "women's work," has been consistently undervalued by just about everyone, but (for the purposes of this chapter) particularly by economists. Much of the work of the past twenty years on women and labor/development/economics has sought to redress this deficiency and reassess the role of reproductive work in

economies of scales ranging from local to international. "If we have understood housework, then we have understood the economy," maintains von Werlhof (in Mies, Bennholdt-Thomsen, and von Werlhof 1988, 168).

Joekes, however, warns against focusing on women's work in the reproductive sphere. Writing for INSTRAW (1987, 20), she argues that:

As long as women remain confined to and identified with household work, their economic contribution will remain underrated, their contribution to material progress needlessly limited, and their civic authority undermined by their lack of access to money.

"Productive" work consists of work that generates income, or more generously and less frequently, work that has an exchange value. While the distinction between production and reproduction tends to be assumed in much of the literature, many feminists find the split problematic. Moser (1989, n.8) notes that it is critical "to acknowledge that reproductive work is also productive, but [that] because of the production of use value under nonwage relations it is not identified as 'productive' work." Focusing on productive work as one of women's roles, however, and distinguishing it from reproductive work, does help to illuminate the often-hidden and unrecognized income-earning work that women do.

Community-management work is largely an extension of women's domestic role. It includes mobilizing for and maintaining local facilities-- whether infrastructural services such as water and sanitation, or social services such as schools and clinics-- and organizing activities such as childcare at a community level. Moser (1989) differentiates women's role as community managers from men's role as community leaders, the former being informal and unpaid, the latter formalized by way of local politics and positions of direct authority, and paid. Distinguishing women's community-managing role from their reproductive role not only makes it easier to see the different arenas of women's work and the time devoted to them, but becomes particularly useful in evaluating development policy. For example, a UNICEF urban basic services program in India provided paid employment for men in official positions but relied on women's voluntary labor in the community to make the program function (Moser 1989, n.11). A grassroots women's collective in Chile formed to monitor human rights also taught literacy (Scarpaci, forthcoming).

Defining the Urban Household

Study of the household economy incorporates all three of women's roles. The household is almost by definition the arena of reproduction. Schmink (1985, 140) focuses on the household's reproductive nature by rephrasing it as "domestic unit." She defines the domestic unit as a group of people who live together and share most aspects of consumption, maintaining and reproducing themselves and their unit by pooling resources

(including labor). Momsen and Townsend (1987) take care to point out the danger of treating the household as a cohesive unit, however. Members may not only have different and even competing interests, but income and other resources are not necessarily pooled efficiently or distributed equitably within the household.

The household is not just a group of people, but a group of people someplace (or, it could be argued, some places). The location of the household largely defines the community in which women may function as community managers.

The household's position in the productive arena-- within the assumption that there is a discernable division between production and reproduction-- is perhaps less obvious than its position as reproductive center. Yet while urban households generally do not maintain the holistic mesh of production and reproduction characterized by pre-capitalist and subsistence rural households, women in particular do a fair amount of productive work within urban households. Such income-generating activities include such self-employment or cooperative-based work as handicrafting, petty trading, and food and drink processing and vending, as well as factory-subcontracted outwork (Momsen and Townsend 1987). The prevalence of income-generating activities in the household is one of the reasons why Momsen and Townsend prefer Pahl's (1984) less detailed definition of household: "units for getting various kinds of work done, 'work' including production and reproduction."

Urban Household Structures

The most common urban household arrangement in the Third World is the nuclear family, which consists of the shared residence and consumption of a married or cohabiting couple and their children (Brydon and Chant 1989). "Nuclear" does not mean that the male is the head of the household, although most governments and policy makers assume male dominance, and indeed in the majority of nuclear households the man is the chief income-earner and, in some spheres, decision-maker.

A growing number of households have no male heads and so are unquestionably female-headed. The term "female-headed" is usually applied to families consisting of a woman and her children, although it may also cover other arrangements, such as a three-or more-generational family, a woman living alone with her grandchildren, or sisters or unrelated women living together. Female-headed households are not restricted to urban areas, but they do tend to be more numerous in cities than in rural areas. Statistics on the number of female-headed households in the world or in individual countries are notoriously unreliable; however, one estimate holds that as much as a third of the world's households are female-headed, about half of these within the Third World (Buvinić, Youssef, with Von Elm 1978). As an example of how variable such data are, Moser (1989, n.12) notes that a senior administrative official estimated that three to four percent of the households in one Indian city were woman-headed; a social worker working in one of the city's slums estimated the proportion of women-headed households to be 70 percent. Acknowledging the disparity

between the two reporter's standpoints--one working in a middle-class environment, the other in a poverty-stricken area--raises an important point about female-headed households: they tend to be among the poorest of the poor. In Calcutta, for example, the more a household relies on female income, the more likely it is to be poor (Standing 1989). During a recent visit to the Working Women's Forum in Madras, one author was told that over three quarters of the women members were the sole adult supporters of households, yet none of the approximately fifty women present was divorced. One assumes that most husbands were either unemployed or had left the family.

Brydon and Chant (1989) distinguish between de facto female heads, whose male partners are either temporarily absent or do not play a major economic role in the family, and de jure female heads, who have either never established a household with the father of their children or who have been divorced, deserted or widowed. It should be noted that household structures are not static; a nuclear household can easily become solely woman-headed, newly migrated relatives can turn a small nucleus into an extended family, children grow up and leave or bring their spouses and children into the household.

Types of female-headed households and the reasons for their occurrence vary by culture and region, and even a focus on regional tendencies masks complexities. In parts of West Africa, for example, where kinship arrangements have traditionally favored women heading their own households or living with other female relatives, female-headed urban households are common. Widowhood is the main cause of female-headed households in much of Asia. Women tend to have longer life expectancies at birth; in societies where young women marry older men the likelihood of widowhood increases. Unstable unions are the predominant cause of female-headed households in Latin America and the Caribbean (Momsen and Townsend 1987; Bruce 1989). In Latin America, which has a long history of male desertion, at least one-fifth of all urban women head their own household (Brydon and Chant 1989). Studies indicate that divorce or its extra-legal equivalent is on the rise in many other societies as well. Chances of both widowhood and marital dissolution increase as women get older, so that by age 40-45, 20 percent of African women and 10 to 29 percent of Asian women will be separated, divorced or widowed (Bruce 1989).

Differential gender migration is a major catalyst for the increasing incidence of female-headed households. International migration is a dominant factor in North Africa and southern Africa and is gaining ground in Asia. High intranational migration rates are also found in central Africa and Latin America. In one squatter settlement near Nairobi, an estimated 60 to 80 percent of the households were woman-headed (Momsen and Townsend 1987). In rural Africa, the outmigration of men and the practice of polygamy results in many women carrying the major responsibility for the household. In ten African countries, women and children together make up 77 percent of the population; in only 16 percent of the households in these countries do the women have the legal right to own property (Perlez 1991).

Civil war and related forms of organized violence account for an additional portion of female-headed households. Roughly half the households in Managua, Nicaragua, are female headed, and in some Central American refugee camps as many as 90 percent of the households of female-headed (Momsen and Townsend 1987). Indeed, Bruce (1989, 989) predicts "an increasing sub-nuclearization of families to the mother-child core."

Is it possible that there are parallel trends of shrinking and expanding households? Evidence suggests that the number of extended households, which consist of a core nuclear or one-parent family (living) with other relatives who share daily consumption and financial arrangements, may be increasing. A common belief supported by both modernization theorists and Marxists (although for different reasons) is that industrialization and urbanization have converted the rural extended family into the urban nuclear family. While acknowledging that the range and number of relatives within an extended household tends to be smaller in urban areas than in rural areas, Brydon and Chant (1989, 141) argue that "the extended-to-nuclear trajectory is in no way a universal, let alone inevitable outcome of 'urbanization.'" Extended households are common in Third World cities. Studies indicate that up to 25 percent of Mexican low-income urban households, 50 percent of Taiwanese urban households and as much as 75 percent of the households in one Sierra Leone city are extended (Brydon and Chant 1989).

In urban as well as rural areas, extended families have more members--generally adults--to help out with domestic, childcare and income-earning tasks. Brydon and Chant (1989) hypothesize that it is the very difficulty of being a low-income working mother that is prompting the continuance, if not an actual increase, of extended households in urban areas. In a study of shanty-town families in Querétaro, Mexico, Chant (1987) found that many women would have liked to have another relative living in the house, but that most male heads of nuclear households did not want an additional relative living with them. Extended families allowed for greater stretching of gender roles. Males were more likely to help with the housework and women, with the domestic burden eased and with more members to support, were more likely to get productive work outside the house. Brydon and Chant (1989) see a likely connection between the rise of women's labor force participation in Third World cities and an increase in the number of extended households.

In addition to the extended households where the participating members reside together, there are the households in which members reside in different locations yet still share financial and reproductive resources. Much of the growth of this "quasi-extended" family can be attributed to the increase in women's rural-urban migration. In West Africa and the Caribbean, working urban women who migrate within or outside the country often send their children, particularly those of pre-school age, to live with grandparents or other relatives in rural areas (Bolles 1986, Brydon and Chant 1989). Young unmarried women in Southeast Asia, in their role as daughters, leave their rural homes for employment in the cities and

export-processing zones; often much of their income is sent back to their families. In Thailand, young daughters are bonded to houses of prostitution in Bangkok and typically must work for several years to repay their family's loan (Phongpaichit 1982).

Noting the prevalence of residentially dispersed family networks in the Philippines, as well as in Indonesia and Peru, Trager (1988, 183) questions the spatially confined concept of "household" in the context of migration:

If "household" means, as is generally accepted, a residential group sharing a common pot, then how should one interpret the position of a family member who resides elsewhere but who (a) visits home every weekend and thinks of the place as home; (b) contributes a substantial portion of his or her income; and (c) whose contribution affects the possibility of others in the family to eat, go to school, etc. The migrant is not a resident of that household but is in many ways part of it, and is perceived as part of it by other family members.

Gender, Households and Migration

The process of development is almost always accompanied by migration, usually from rural to urban areas, but also from small towns to big cities and sometimes from one country to another. There are often significant differences between men and women both in their motives for migration and in the volume of movement. The consequences for the people who migrate and those who remain also differ.

Involuntary migration--the plight of refugees, the majority of whom are women and children--is usually the result of political conflict. Marriage migration is common, particularly for women, in both Africa and South Asia. The motivations for voluntary migration most commonly related to development, however, are economic. People leave rural areas because they are unable to earn a living in agriculture, which results when mechanization displaces farm labor and when land reform fails and small farms no longer support new generations of peasant families. The possibility of obtaining employment, of finding markets for one's labor or its fruits, and of improving one's standards of living is a primary reason for the migration of people from rural to urban areas and for the movement of labor from less developed areas to industrialized countries.

Although economic pressures for migration are frequently the same for men and women, men commonly migrate in larger numbers than do women. According to 1979 United Nations data, only the United States, Argentina and Israel have had greater annual numbers of female migrants than male migrants, and have since at least the early 1950s (Tyree and Donato 1986). Charlton (1984) reports that historically the proportion of international migrants who are female is highest in Europe, particularly from such southern European countries as Yugoslavia and Turkey. Women are a significant proportion (38

percent in 1975) of immigrant populations of West African countries, but a much smaller proportion in the Middle East; less than 2 percent of immigrants to Saudi Arabia are female. Over the last 15 years, however, there has been a dramatic increase in the labor migration of women from Sri Lanka, the Philippines, Indonesia, Bangladesh, and Thailand to the more prosperous Asian countries of Japan, Hong Kong, and the Persian Gulf nations. Women, many of whom are wives and mothers, migrate in search of paid domestic employment leaving their children in care of their mothers and other female relatives (Matsui 1987; Basler 1990). By 1980, an average of 14,000 Sri Lankan women a year were leaving for employment in the Middle East alone (Heyzer 1989). Brettell and Simon (1986) note a significant correlation between female migration and the substantial global increase in the female labor force. Women are a dominant share of the rural to urban migration in Latin America as well as in the Philippines, a proportion that has intensified with urbanization and is encouraged by the growth of employment in domestic service for women in cities (Jelin 1977; Orlansky and Dubrovsky 1978; Trager 1988). Khoo, Smith and Fawcett (1984) plotted urbanization levels by gender and for two age groups and report two distinct patterns of age-sex migration: In Western Europe, Latin America, and other "areas of European settlement" (North America, Australia and New Zealand), there appears to be a predominance of women in migration to urban areas, whereas a male-selective process is apparent in Africa, the Middle East and South Asia.

Sex differentials in rural to urban migration result from gender differences in economic opportunities and in cultural expectations. In parts of Latin America, for example, there are fewer employment opportunities in agriculture for women than for men, while urban areas offer considerable service and industrial work opportunities for women. Similarly in the Philippines, men tend to stay in their rural area to do farm work while women migrate to urban centers for work. In addition to finding better work opportunities away from home, women -- daughters -- in Latin America and the Philippines are expected to be more dependable than sons in fulfilling family obligations and supporting their parents and other relatives (Butterworth and Chance 1981; Trager 1988). Both women and men sometimes migrate to escape social restrictions, but the limitations and sanctions may be more severe for women, such as the opprobrium of unmarried motherhood (Whiteford 1978; Youssef, Buvinić and Kudat 1979).

In many African countries, women are more involved in agriculture and there tends to be a paucity of employment opportunities for women in cities. When women do migrate, they are most likely to join husbands already settled with jobs. While comparatively low, however, the proportion of African women moving to towns is increasing (Sudarkasa 1977; Wilkinson 1987). Gender roles are strong and the female migrant influx small and recent; women who migrate, especially single women, are assumed by some to be prostitutes (Thudani 1978, Obbo 1980).

Gendered Impacts of Migration

On the flip side of migration lie those who remain behind. Where men outnumber women in the urban and international migrant streams the differential gender ratio results in heavier workloads for rural women. Although often perceived as temporary, with the assumption that the male worker will return to the family periodically, in reality male migration has a periodicity and permanence. In southern Africa, where male labor migration is decades old, the chronic absence of men makes it continually more difficult to maintain a nominal level of agricultural production (Gordon 1981; Perlez 1991; Wilkinson 1987). Male oscillating migration is the chief cause of the significant change in Botswana marriage patterns; some women, including single mothers, never marry and those that do get married do so at an older age (Brown 1989). For low-income women in Cairo, the prolonged absence of their husbands working in Persian Gulf countries has meant an essential diminishing of traditional male financial control (Hoodfar 1988). Migrants of both sexes within developing countries and from less developed to more developed countries all face challenges not faced by nonmigrants. To leave the relative security of the known and of kin, however materially deprived the conditions, and to migrate to a novel environment, however rich in possibilities for improving one's quality of life, requires adaptation to new expectations, mores, values, skill requirements, languages and ways of communication, daily habits, and so forth. International migrants face the confusion and corruption surrounding visas, passports and employment agencies (Heyzer 1989).

The difficulties of migration, of course, vary greatly by circumstance. Many migrants, particularly those following an oscillating migration pattern, are bolstered by close ties to the places whence they came. Others join family or other former place-mates in the place to which they migrate. Trager (1988) finds that rural-based women living and working in Dagupan City in the Philippines move back and forth between town and country with considerable ease, adjusting their behavior accordingly.

The contrast between the place left and the place to which one migrates often may be greater for women than for men because the destination is usually more modernized, and thus the societal expectations about gender roles has begun to change. Obviously, this may result in greater ultimate advantage for women, but it also creates greater challenge to adapt.

While both women and men in Egypt, for example, may be caught in the transition from traditional rural to modern urban life, the consequences of the shift are often harsher on women. According to Hoodfar (1988), modernization and social change have made women more dependent on men, but men more independent from women. Men living in low-income Cairo neighborhoods do not come home much, preferring to spend time and money on leisure activities outside the home and neighborhood, which they feel is unmodern. With many goods and services previously provided by women now bought for cash, the perceived value of women's reproductive role has decreased, while lingering traditional

ideology and minimal labor opportunities prevent women's productive role from expanding. Men's lack of respect for the neighborhood also weakens women's power, for the neighborhood is their base.

In Zambia, the contrast between rural traditions and a relatively recent urban society can be even more severe. The sexual division of labor in cities is dramatically different from the rural tradition of husband-wife teams working together in the fields; in town, women--particularly those in customary marriages--are economically dependent on their husbands. When women do earn money, they run up against the recent convention whereby a man "owns" his wife's earnings, an urban amendment to the tradition of marriage payments a man makes to his wife's family. Widows in urban areas face the disintegration of rural customs that had the husband's heir "inheriting" the widow and assuming responsibility for the children, but they have not gained new rights of inheritance from their husbands (Munachonga 1988, 1989).

In other situations, particularly in which women migrants have had at least some exposure to modern ideas of gender roles, advantages that may ensue from the change are more forthcoming for women than they are for men. Pessar (1988) finds that as Dominican women in the U.S., many working for the first time (at least since marriage), prove that they can share material responsibility with men on more or less equal terms, they begin to expect to be co-partners in heading the household. The women, many of whom have urban middle-class backgrounds and limited education, tend to want to stay longer in the U.S. while their husbands want to return to the Dominican Republic and a more traditional financial arrangement.

Economics is, of course, a critical determinant of the condition of migrants' lives, and poverty is what prompts many people to migrate in the first place. For the poorest migrants, many of whom are women, the only work accessible to them tends to be the most precarious jobs with few prospects of upward mobility (Standing 1989). Although migrants may be seeking industrial employment, they are more likely to join the growing ranks of the service sector. Domestic service, which often puts the worker at the mercy of her employer and for which there is little training, is a particularly common option in Latin America, South Africa and Southeast Asia. Three-quarters of Sri Lankan women working outside their country are domestic servants; many have complained of harassment, and runaways are not uncommon (Heyzer 1989). Other informal service occupations prevalent among female migrants include petty trading and food and drink vending.

Poor rural women in India and Thailand, sent by their families or on their own initiative, go to cities to work as prostitutes. In some countries the sex trade is by far the most profitable occupation for young women. A recent ILO report on prostitution in Thailand which took evidence from fifty women who had moved from rural areas to Bangkok to work in massage parlors found that

the migration gave them an earning power which was simply outstanding relative to normal rural budgets. A couple of years of work would enable the family to build a house of a size and quality which few people in the countryside could not hope to achieve in the earnings of a lifetime (Economist 1989, 30).

Gender and the Cash Economy

Women in urban areas are far more likely than their rural counterparts to work for wages or sell goods and services. Even semi-accurate statistics, however, about the numbers of women in income-earning activities are just about nonexistent. Momsen and Townsend (1987) note that one of the main problems in studying the geography of gender is the serious incongruity in the calculations of work done by each gender. Each country has its own definitions of work and its own system of measurement, and nonwaged income of the informal sector, in which women are well-represented, often is not calculated as "direct production."

Inconsistency of employment statistics in mind, a recorded 42 percent of adult women in developing countries were labor force participants in 1985. Between 1950 and 1985, women's share of the total recorded labor force rose from 28 percent to 32 percent, although women's labor-force participation in oil-rich Middle East and North African countries declined as incomes there rose in the 1970s and 1980s (Joekes 1987). Assumptions about women's appropriate role as confined to the domestic sphere continue to preclude or strongly inhibit women's possibilities of nondomestic employment in some places, for example Bengal and Indonesia (Caplan 1985). Women's share of urban employment is increasing fastest in Latin America and Southeast Asia, the most industrialized regions (Seager and Olson 1986). Growth of services tends to follow industrial growth; while industrialization attracts people in search of work to urban areas, many do not find industrial employment and instead join the service sector. The entry of women to the paid labor force and the cash economy has many implications, but a constant is that it seldom changes the gendered division of domestic work and in most cases their income-generating work is added to their reproductive and community work.

Schmink (1985) notes that not only are men and women concentrated in different occupations, but women's occupations are more clearly polarized by age. In Brazil, female workers under 30 represent more than 70 percent of all women in the recorded labor force, and while the majority are self-employed in low-paying informal jobs or employed in unskilled white-collar jobs, women--mostly as teachers and nurses--show higher proportions than do men in the technical and professional occupations. Most women over 30 are not in the recorded labor force, and the enormous majority of those who are do unskilled manual work or are informally self-employed (Schmink 1985). In South Korea, women under age 25 working in electronics, textiles and toy manufacturing comprise a third of the entire industrial labor force (Agarwal 1988). In determining employment patterns, age is very much linked with marital

status. In Querétaro, Mexico, 66 percent of unmarried women of all ages are in paid work, while only 10 percent of married mothers are. The highest participation among married women, about 50 percent, is among those 40-44 years of age (Chant, 285). Little has been written and even less has been done about older women workers, those in their 50s and 60s. Standing (1989, 1094) notes that

With urbanization and industrialization, kinship support networks are being eroded, yet very few women workers have pension rights; nor do women have employment security or access to retraining or labor market assistance in times of recession or structural adjustment. . . . Given today's flexible, insecure labor processes, and weakened social support systems, the needs of older women have never been greater.

Types of employment can be divided into two broad groups: formal sector and informal sector employment. While generally distinct, the two sectors are dependent on each other and the occupations within them often overlap. The formal sector covers activities in private or publicly owned enterprises or in the civil service which conform generally to tax and labor laws and other state regulations (Grown and Sebstad 1989). Although conditions vary widely, formal sector employment tends to provide better incomes, job security and legal protection than informal sector employment. Informal sector work consists of a wide range of enterprises falling outside the bounds of social and labor legislation (Brydon and Chant 1989). People who work in small-scale and often home-based manufacturing or commercial enterprises, provide personal services such as domestic work or sewing, or who are self-employed as, for example, petty traders, vendors, casual laborers or prostitutes, are considered part of the informal sector.

Women in Formal Manufacturing

Outside of civil service, factory work is probably most easily identified as formal sector labor, although as it will be noted, there is an increasing trend towards the informalization of manufacturing. Women in the Third World comprise an average of a quarter to a third of the recorded manufacturing labor force, with ranges from 4 percent in Malawi to 56 percent in Singapore (Momsen and Townsend 1987). In South Korea, Taiwan, the Philippines, Singapore, Thailand, Tunisia and Haiti, the share of women in the manufacturing labor force is more than 40 percent, a greater share than in any developed countries (Joekes 1987).

Women are typically concentrated in labor-intensive light industries that produce consumer goods. Although proportions vary widely by country, women tend to be most represented in food processing, textile, garment, electronics, chemical, rubber and plastics industries, with clothing and electronics the most feminized branches (Joekes 1987). Women tend to occupy the lowest ranks of the manufacturing hierarchy, unskilled routine jobs that are repetitious and offer little chance of

promotion. Women who work in factories often earn lower wages than their male peers. A survey of nine developing countries found that among comparably employed men and women, women's wages were from 50 to 80 percent of men's wages, the former figure in South Korea, the latter in Burma (Bruce 1989). African women who secure jobs in urban-based industries usually work at the lowest levels in textiles, confectionery and food processing, which are the lowest paying sectors and have the poorest working conditions. In part their placement in these industries arises because few African women have any technical knowledge, but also microelectronics is not yet a major industry in most of Africa. In microelectronics, some women earn substantial sums as computer operators and programmers, but they play no role in the higher echelons (Rogombe 1985). In Korea women are disproportionately concentrated in the more labor-intensive textile and chemical manufacturing sector, and in all industries they generally occupy low-paying jobs of production workers, transportation equipment operators, laborers, and sales workers (Lele 1986, 209).

Women tend to have less education than men, which contributes to their placement in low-skilled, low-paying jobs, but even when women are more educated than men, they still are paid less. One study showed that educated women in Brazil, carefully selected and trained by their companies, were placed in lower-ranked jobs than men who had been hired without regard to training or entry qualifications. The women's jobs required more skills, but the ranking was linked with pay scales and constructed in such a way that the women would earn less (Humphrey 1985).

Employers' prejudices about appropriate jobs for women, and their assumptions concerning absenteeism and turnover, are reflected in lower wages for women. Even when the demand for labor is high, as in Mauritius, employers limit women's jobs to daytime and pay differential wages based on the assumption that the male is the family breadwinner (Anker and Hein 1986). Given the high proportion of women-headed families and the fact that women's earnings are far more likely than men's to be devoted solely to household expenses, the prevailing notion of only the male earning the family wage is absurd (Afshar 1985; Dwyer and Bruce 1988).

The availability of cheap female labor has been crucial to the rapid growth of developing countries' manufactured exports. As Joeke (1987, 81) notes, "industrialization in the postwar period has been as much female led as export led." Young women predominate in the world market factories of multinational companies. Wages that Third World women earn in these factories may be as little as a tenth of those earned by workers in developed nations, and Third World women may work up to 50 percent longer (Momsen and Townsend 1987). World market factories generally forbid their employees to join unions, but even factories in which unions are not illegal have a low rate of female unionization (Matsui 1987; Enloe 1989). One of the reasons why women are less unionized than men may be that the traditional male domination and orientation of unions. Joeke (1987) suggests that because of their subordinated position in

society, women are more likely than men to be used to deferring to superiors. Conformance to conventional notions of the feminine among Malaysian women workers has impeded organized demands for improvement in working conditions (Armstrong and McGee 1985).

Women in the Service Sector

While there has been a good deal of attention paid recently to women workers in multinational factories, more women in the formal sector work in services than in industry. In 1980, 70 percent of Latin American and Caribbean women in the recorded labor force worked in the service sector, and women comprised nearly 40 percent of the sector's total labor. Africa and Asia both have smaller service sectors employing fewer women, who make up 27 percent of the service sector in Africa and 24 percent in Asia (Joeques 1987). Government and public services are significant employers of women, although generally to a lesser degree than in developed countries; in 1980, 50 percent of urban Indonesian women and 72 percent of urban Mexican women were so employed (Brydon and Chant 1989). In the service sector, women are probably most heavily represented in commerce. Forty-five percent of urban Indonesian women employed in services in 1980 worked in wholesale and retail commerce, restaurants and hotels (Brydon and Chant 1989). Again, women tend to fill the lower-paid ranks of each occupation--more nurses than doctors, more primary school than secondary school teachers, more secretarial than managerial civil service positions (Joeques 1987; Seager and Olson 1986).

Statistics on the service sector are probably less accurate than those of other sectors, as many personal services are small-scale and informal (Joeques 1987). Informal activities account for a larger proportion of total female employment than formal work in the Third World (Sen and Grown 1987). About 30 million Latin Americans work in the informal sector; approximately three-quarters of the informal workers in Chile, Brazil and Costa Rica are women (Tokman 1989). Nearly 90 percent of employment in India is in the informal sector, and women comprise an estimated 60 percent of that portion (Bhatt 1989). Studies of major cities in Africa and Latin America found that women comprise from 25 to 40 percent of informal sector business operators and owners (Grown and Sebstad 1989).

The informal labor market is generally easier to enter than the formal labor market, and often requires fewer skills. For women, a major impetus towards informal labor is their need to perform reproductive tasks. Informal work has no time card, and as such allows more time or more flexible time for women to take charge of their reproductive work. Employers in formalized factories often require overtime work in peak periods of production, and workers may fear losing their jobs if they refuse overtime. As women are clustered in the unskilled jobs, they are easily replaced; there are always others willing to accept 60- and even 80-hour weeks in return for needed extra income (Ibrahim 1989). Female heads of households tend to be overrepresented in informal labor. In Caribbean territories, most women workers in the informal sector are their households'

major or sole supports (Massiah 1989). In Belo Horizonte, Brazil, 85 percent of women heading households worked in the informal sector, compared to just 25 percent of male household heads (Merrick and Schmink 1983).

Women's typically higher relative participation rates in the informal than formal sector may also be partially attributable to cultural mores concerning appropriate roles and work (Hill 1983). Domestic outwork-- subcontracting parts of the production process to home-based workers-- can be a compromise between a woman's need to earn income and the ideology that says that women do housework while the men earn the family income. Because it is "invisible work" and provides a smaller income than the more formalized jobs that men are likely to have, Mexican husbands tended to be less likely to oppose their wives' involvement with outwork than with more visible factory or domestic service jobs (Roldan 1988).

Outwork is a growing trend which involves disproportionate numbers of women. Employers tend to use subcontracting and outwork to cut costs and avoid paying minimum wages and other benefits to workers (Ibrahim 1989). In their study of industrial outwork in Mexico City, Benería and Roldan (1987) describe a complex process of subcontracting, with home-based workers doing the labor-intensive, lower paid, more informal activities. The workers, mostly women, pay for their own tools, machinery, and other materials, saving employers these costs as well as the rent that would have to be paid if these workers were doing their activities in a factory. The circumstances of outwork also impede coalition-building or class consciousness:

The isolation, dispersion, and secrecy dependent in domestic outwork, coupled with women's knowledge that there exists a reserve of wives and mothers ready to take their place if they fall into disgrace with an intermediary, make collective organization extremely difficult and usually impossible (Roldan 1988, 246).

Although the general lack of labor organization is a significant feature of informal sector work, labor organizations for informal workers do exist. One of the best-known and best-established of these groups is India's Self-Employed Women's Association (SEWA). Established in 1972 by a group of garment vendors, head-loaders, junksmiths and vegetable hawkers, SEWA has since organized more than 40,000 poor women workers in the state of Gujarat and has expanded into five more Indian states. Informal workplaces are homes and public spaces, and unlike traditional labor organizations, SEWA does not make distinctions between productive and reproductive arenas. SEWA helps vendors get licenses, organizes industrial and service cooperatives, agitates for better and more accessible health services, provides legal support for informal workers, offers poor women loans and banking services through the SEWA Co-op Bank, and fights women's economic and political invisibility at local, national and international levels (Bhatt 1989). A similar organization, the Working Women's Forum, was

founded in Madras in 1978 and has expanded to three southern Indian states. Its membership of over 100,000 women are mainly employed in the informal sector. The WWF provides small loans, employment support services, health care and birth control, and has had considerable success in empowering and improving the lives of women workers (Decade of the Forum 1988; Azad 1986).

The immense value of organizations such as SEWA will only grow as formal jobs become increasingly "informalized." Since the 1980s, large centralized workforces have been giving way towards more decentralized, flexible systems, increasing the use of women as workers but weakening their income and employment security. The industrial labor force is becoming informalized through extensive subcontracting, outwork, and flexibility's decreased demand for vocational skills (Standing 1989). The trend of privatization also bodes ill for women, as women's wages and employment conditions are generally better and the gap between men's and women's wages is smaller in the public sector than in the private sector (Standing 1989).

The Urban Household in the Cash Economy

Women who earn an income do not necessarily have more power than women who earn no money for their labor. In many parts of the world, women do not control the household finances unless they are the sole heads of households. In addition, women in poor households allocate greater proportions of their incomes than men do to everyday subsistence needs such as food, rent, clothing and fuel. Married women generally earn significantly less than their employed husbands, yet while they will spend the entirety of their income on households needs, the men-- many of whom do not tell their wives how much they earn-- keep some of their own income as personal pocket money. In an ironic twist on the conventional idea of a married woman earning a small income so that she can have spending money for herself, the reality in many cases is that the women's "extra" earnings contribute instead to their husbands' spending money. (Dwyer and Bruce 1988).

In many cases, however, earning income does have a clearly positive effect on poor women. Evaluation studies of income-generation projects often mention women's increased self-confidence and assertiveness, although Buvinić (1989) notes that if the self-confidence is triggered by a project, it may also be reversed. As far as development projects are concerned, since women are more inclined than men to spend money on the household, increasing women's income is likely to make more of an impact in raising the household's standard of living than is the traditional route of increasing men's income. Several studies of the employment of young mothers in the Third World find that maternal employment has a positive effect on child nutrition (Leslie 1988; Tucker and Sanjur 1988; Pryer 1987).

Conclusion: Understanding Livelihood Systems

Income-earning mothers, particularly sole heads of households, must grapple with the simultaneous tasks of managing child care, domestic work, community activity, and their income-producing labor. The difficulty of this endeavor

accounts for the prevalence of part-time work, outwork and types of self-employment based in the home and in public spaces such as open markets to which small children can be brought. Another management tactic is "granny fostering," in which working mothers have their small children raised by the children's grandmothers or older female relatives (Brydon and Chant 1989).

Any effort to improve women's income-earning opportunities requires an understanding of the range of women's "work" activities--productive, reproductive, and community-managing--and the way in which women balance each activity against the others (Massiah 1989). This involves understanding the patterns and problems of male and female migration, the variety and significance of household structures and the management and control of household finances.

Grown and Sebstad (1989) elucidate the need for a more wholistic approach to the analysis and practice of gender and development.

Conventional definitions of enterprise, employment, and income are inadequate; much greater attention needs to be given to the livelihoods systems concept because it more fully captures the nature of women's participation in the economy and their contribution to household, community and national income (1989, 939).

A livelihoods system is the mix of individual and household survival strategies developed over a given period of time that seeks to mobilize available resources such as skills, time, and property-- common, collective or individual-- as well as opportunities like kin and friendship networks and group and organizational membership (Grown and Sebstad 1989, 941).

A livelihoods system approach to development could be put to good use by governmental and nongovernmental policy-makers as well as by researchers. For example, both Singapore and South Korea have based their development on labor-intensive, export-oriented industrialization, much of it dependent on female employment. The Singapore government located the factories near workers' homes; between the extended family households and their proximity to the workplace, the young women workers were able to continue their employment after getting married and having children. Since their presence in the workforce was continuous, the women were able to learn new skills as the production process changed, and had the tenure necessary for advancement. South Korea's workers, on the other hand, were drawn from the wider rural hinterland. Young women workers did not have family support in the vicinity of where they worked, and many stopped working after they had their first child. With outdated skills and little education, poor married women in their 30s and 40s are left out of the industrial labor force and have little choice but to find work as domestic servants or in other low-paying informal jobs. (Phongpaichit 1988).

Women's work--the extensive range of it--is integral to

the international economy and women's livelihoods are greatly influenced by the international economy. Although developmentalists, governments and policy makers may find the enormity and interconnectedness of a livelihoods systems approach overwhelming, its very depth of field is what is needed for assessing and finding ways to improve the lives of women and of all poor people.

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