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MOBILIZATION AND INTEGRATION OF WOMEN IN DEVELOPMENTWorld survey on the role of women in developmentReport of the Secretary-General

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I. INTRODUCTION

1. By its resolution 35/78 of 5 December 1980 on effective mobilization and integration of women in development, the General Assembly requested the Secretary-General to prepare a comprehensive and detailed outline for an interdisciplinary and multisectoral world survey on the role of women in overall development, taking into account the relevant recommendations of the World Conference of the United Nations Decade for Women, as well as the results of the relevant United Nations conferences on development issues.
2. Pursuant to that resolution, the Secretary-General in his report on the comprehensive outline of a world survey on the role of women in development (A/36/590) proposed an outline which comprised such issues as women in production, distribution, and consumption; women in rural and urban development; women's participation in social and political life. The General Assembly, in its resolution 36/74 of 4 December 1981, took note of that report; emphasized the need for a multisectoral and interdisciplinary survey; and recommended that the survey should analyse the role of women in relation to key developmental issues as envisaged in the International Development Strategy for the Third United Nations Development Decade, focusing in particular on trade, agriculture, industry, energy, money and finance, and science and technology. The Assembly further recommended that the survey should cover: (a) the present role of women as active agents of development in each sector; (b) an assessment of the benefits accruing to women as a result of their participation in development, namely, income, conditions of work and decision-making; (c) ways and means of improving women's role as agents and beneficiaries of development at the national, regional and international levels; and (d) the potential impact of such improvements on the achievement of overall development goals. The Assembly called upon the Secretary-General to include in the survey an overview analysing interrelationships among key developmental issues with regard to women's current and future roles in development with a view to providing a basis for future action for women's effective mobilization and integration in development; and requested the Secretary-General to prepare the survey in close collaboration and co-operation with the appropriate organizations of the United Nations system, as well as national institutions having expertise on this subject, and to submit a progress report to the Assembly at its thirty-seventh session and to submit the survey in its final form to the Assembly at its thirty-ninth session.
3. The General Assembly may recall that, in its resolution 36/127 of 14 December 1981 on consideration within the United Nations of questions concerning the role of women in development, it requested the Secretary-General to ensure that the Commission on the Status of Women is consulted in the preparation of the world survey on the role of women in development. After the discussion of the outline of the survey by the Commission on the Status of Women at its twenty-ninth session, a revised outline was prepared reflecting the recommendations of the Assembly in its resolution 36/74.
4. The General Assembly, in its resolution 37/60 of 3 December 1982 on preparations for the World Conference to Review and Appraise the Achievements of

the United Nations Decade for Women, took note of the report of the Secretary-General on the progress made in the preparation of a world survey on the role of women in development (A/37/381) and recommended that the survey should be submitted to the Conference.

5. The Commission on the Status of Women acting as preparatory body for the World Conference to Review and Appraise the Achievements of the United Nations Decade for Women at its first session, from 23 February to 4 March 1983, recommended (see A/CONF.116/PC/9 and Corr.1) that the world survey on the role of women in development should constitute one of the basic documents for the World Conference. That recommendation was endorsed by the Economic and Social Council in its decision 1983/132 of 26 May 1983. A status report on the preparation of the world survey (A/CONF.116/PC/14) was submitted by the Secretary-General to the Commission on the Status of Women acting as the preparatory body at its second session.

6. In response to the recommendations of the General Assembly, the world survey comprises seven sections: one section will present an overview analysing the interrelationships among the key developmental issues on the basis of findings presented in the other six sections, each of which deals with the role of women in relation to agriculture, industry, trade and services, energy, money and finance, and science and technology.

7. The survey, being undertaken by the Department of International Economic and Social Affairs of the United Nations Secretariat, is being prepared in collaboration with the Centre for Science and Technology for Development of the Secretariat and the United Nations Industrial Development Organization. The Food and Agriculture Organization of the United Nations is also collaborating in the preparation of this survey. The contributions of a number of other agencies are still awaited for incorporation in the final report. Therefore, the final report will not be before the General Assembly at its thirty-ninth session.

8. The survey is being finalized and will be reviewed by the Commission on the Status of Women acting as preparatory body for the World Conference at its third session to be held in February 1985 prior to submission as a basic document for the World Conference. The present report gives a brief summary of the preliminary conclusions, as currently available, which will be reflected in the final report.

II. SUMMARY OF PRELIMINARY CONCLUSIONS

9. The summary given below reflects the broad preliminary conclusions that have emerged to date from the research undertaken in preparing the world survey. These findings will be reflected in the final report along with the substantive analysis of trends in each sector, as mentioned above.

10. While utilizing a common outline, a somewhat flexible approach has been adopted in each chapter. A sectoral approach, focused on labour participation, is more appropriate in the chapters concerning women in agriculture and women in industry. A thematic treatment, focused on the benefits and costs for women of trends and policies in money and finance and in science and technology, has been emphasized in the respective chapters.

A. Role of women in industry

1. Women as active agents of development in industry

11. The structural changes that occurred in the world economy in the last two decades had a greater impact on the female work-force than on the male work-force.

12. In 1980, of 10 women active in the world, almost three worked in industry. Women's participation rates in services and especially in agriculture were higher than in industry. While the total female labour force increased by 39 per cent between 1960 and 1980, the number of women active in industry increased by 104 per cent. During the same period, the total male labour force increased by 38 per cent and the number of men active in industry went up by 70 per cent. While the share of women in the total world labour force remained constant at about one third, the share of women in industry in developed countries rose from 26.7 per cent in 1960 to 29.2 per cent in 1980 and the share in developing countries rose from 21 per cent in 1960 to 26.5 per cent in 1980. Approximately two thirds of the increase in the female industrial labour force took place in developing countries, mainly in Asia, where the participation of women in industry is significantly greater than in Africa or Latin America. In developed countries, the service sector has taken a preponderant place in female employment and many industrial activities previously performed by women in these countries were shifted to the developing world.

13. The redeployment of labour-intensive industries from developed to developing countries, particularly in such sectors as textiles, clothing, food processing, pharmaceuticals, electronics assembly and, generally, light consumer goods, has played an important part in the expansion of industrial employment for women in certain developing countries. Industrial redeployment has been directed to all developing continents, but was more successful in some countries than others. Latin American countries were among the first affected, particularly Mexico and the Caribbean, but also Brazil, Colombia and others; African countries affected included Mauritius, Egypt and Tunisia. By far the greatest amount of industrial relocation has been to Asian countries, particularly in the middle-income countries of South-East Asia, Hong Kong, Republic of Korea, Malaysia, the Philippines, Singapore and Thailand, but also in South Asia, India and Sri Lanka. Recently, new locations have been sought, for example in the People's Republic of China and in low-wage areas of Europe.

14. Several factors were associated with relocation decision. Among these were the plentiful supply of women seeking employment in developing countries; ease of access to markets in developing countries without curtailing exports to the industrialized countries; incentives provided by the Governments of developing countries in the form of tax holidays, investment credits, the creation of export processing zones with appropriate infrastructure and special legislation for these export processing zones that effectively prevent the organization of labour unions or the enforcement of minimum wage levels.

15. The share of women workers in the export processing zones often exceeds 80 per cent; they are young, unmarried and childless, almost all between the ages of 16 and 25. Many firms refuse to hire married women and dismiss female employees

who marry. Moreover, the absence of support services and the continuing traditional conception of the domestic role of women make it very difficult for women to continue working after marriage. The reasons usually cited for the preference for hiring young women are that they can be hired for low wages, are docile, dexterous and adaptable. The traditional economic dependence and lower status of women perpetuates the view of them as supplementary earners. Their resulting lack of bargaining power makes them cheaper to hire and easier to lay off than men. The skills which make them desirable employees are informally acquired, in unremunerated domestic work and therefore are not compensated by higher pay levels.

16. The magnitude and nature of women's participation in the informal sector is not well documented, and the improvement of women's role in the informal sector of manufacturing, particularly through appropriate technology, remains a largely open problem.

2. Benefits accruing to women from industrialization

17. The assessment of the benefits of industrialization for women is a complex task. Despite attempts in many countries to introduce rural-based industries, industrialization is inseparable from urbanization. Thus, assessing the benefits conferred by industry is equivalent to assessing the impacts of the spread of urban life and a monetized economy. For women, these involve a release from the generally arduous subsistence activities that characterize rural existence.

18. While industrial wage incomes are almost universally higher than income from agricultural activities, industrial employment is rarely available to recent immigrants to the city, who typically find work in unstable service activities and marginal trading. With the exception of the export processing zones, employment in the modern industrial sector is largely inaccessible to women. Urban employment for women is largely restricted to the traditional informal sector, to services, particularly domestic work and to petty trading, where earnings are much lower than in the modern industrial sector.

19. It is difficult to analyse wage trends for women, particularly in developing countries, because of inadequate statistical material. In industrialized countries, real wages in manufacturing were generally rising between 1960 and 1980, both for men and women, although the rate of growth was slackening in most cases, and in many countries beginning to decline in 1980-1982. In developing countries, there were large inter-country differences in real wage trends, ranging from substantial declines in some countries to large increases in others. While in developed countries real wages tended to grow faster than the gross national product, in developing countries the opposite has been true, at least since the 1960s.

20. Women's average hourly earnings from industrial occupations are between 50 and 90 per cent of those of men. Whether there has been a closing of the earning gap between men and women in the last 20 years is difficult to say. In industrialized countries, pay differentials were decreasing until the late 1970s. This may be due

to the enforcement of laws on minimum wage and to women being over-represented in the jobs paying minimum wages. In developing countries, time trends in male-female pay differentials are difficult to establish on a global basis. They depend on the types of industry, on institutional factors, on government policies, on the power of trade unions, on customs and industrial practices. The female wage gap depends on the educational gap, which is however narrowing, and, especially, on women workers' lack of bargaining power owing to their being in plentiful supply.

21. Women are also underprivileged as regards social benefits. They are over-represented in the informal sector and as unpaid family workers, and hence are largely excluded from social insurance. Women are also often self-employed workers and domestic servants, both occupations which are seldom protected. Maternity protection exists in the laws of many countries, but pregnancy is still often a sufficient cause for the dismissal of women.

22. The growth of female employment in industry in the 1960s and 1970s has, to some extent, reduced horizontal occupational segregation and, women and men are more evenly distributed by occupation than before. However, vertical segregation prevails, with a growing number of occupations being open to women who only seldom reach highest levels.

23. Significant regional differences are observed. In western industrialized countries, women's share of jobs in the non-manual work category has been increasing between 1960 and 1980, but most such jobs have been clerical and not professional. In Latin America, by contrast, women are more represented in professional than in clerical jobs, while in Africa and Asia few women are active in manual occupations. Among manual workers, women are often in unskilled jobs, while men are in skilled and supervisory ones. Women are very active in self-employed jobs, especially because women are often home workers doing piece work. There are still few women managers, but their proportion is increasing. The continued existence of prejudice against women's reliability and commitment to work is the major factor preventing them from making faster headway into management.

3. Improving the role of women in industry

24. Improving women's role in industry required a wide range of measures pertaining to expansion of women's employment opportunities, improvement of the absolute and relative levels of women's earnings and of working conditions.

Vis-à-vis expansion of employment opportunities, special attention has to be given to the potential impact of examples imported from developed countries.

25. One consequence of the expansion of foreign-owned, often export-oriented industry in developing countries, especially subsidiaries of large multinational corporations, is an increasing instability in the local employment structure. This results when firms respond to short-term fluctuations in demand by closing plants and laying off workers. The concentrations of women in subordinate, insecure jobs at the bottom of the pay structure makes them subject to sudden redundancy or dismissal. Women's employment in factories in export processing zones is usually limited to a few years and to a narrow range of activities, e.g., assembly work.

26. The situation of women could be improved by providing inexpensive on-the-job training in more transferable skills during the period of employment in the modern sector that could be used in local enterprises later on and by creating new employment opportunities for female and male workers which was made redundant in foreign-owned factories.

27. The majority of women engaged in manufacturing in developing countries are employed in traditional and craft manufacture, not in jobs in modern sector firms. The expansion of modern sector industries is frequently at the expense of traditional industries producing a similar product. It is therefore important for a country's development to couple measures designed to promote the expansion of large-scale industry in the formal sector with complementary measures to encourage small-scale production in the informal sector. This is of particular relevance to women's employment.

28. A balance between these sectors is advocated in the Lima Declaration and Plan of Action on Industrial Development and Co-operation 1/ as well as in the International Development Strategy for the Third United Nations Development Decade (General Assembly resolution 35/56, annex). It is essential, however, that work in the informal sector be well organized, including the establishment of co-operatives, to make the best use of available resources and to produce goods for which there are reliable outlets and steady demand.

29. Women engaged in the informal sector, as entrepreneurs, as self-employed workers, or working in co-operatives, should be assisted by training them in bookkeeping and other aspects of running small businesses and by providing them with credit facilities, access to technical advice and assistance, and information on market conditions and demand trends. Thus, one important way to expand and improve the participation of women in industrial activity is to improve the situation and structure of the informal sector, increasing its efficiency, economic soundness and links with other sectors of the economy.

30. Further measures to improve the remuneration and working conditions of women in industry should include the adoption and implementation of labour legislation in accordance with internationally accepted standards, supplemented by effective measures to guarantee women equal access to jobs and equal remuneration. Other legislative measures necessary would include health and safety regulations to protect both female and male employees. Closing the male-female educational gap and taking appropriate action to influence public opinion and operate a progressive change in social attitudes is also essential.

4. Potential impact of women's greater integration in industry on the achievement of overall development goals

31. Improving the role and status of women in industry is not simply a matter of increasing women's welfare and promoting greater equity, but also one of contributing to a country's economic and social development. Providing a greater share of resources to the traditional, informal sectors of the economy, where women's employment is concentrated, tends to increase output and productivity in

domestic consumer goods industries, raising real income and hence demand for the output of these industries, thus increasing economic self-reliance and reducing dependence on imports.

32. Raising the level of women's earnings entails a redistribution of income in favour of the least well-placed workers, especially in households where there is no male wage-earner. Such households are numerous and usually the poorest in any community. The improvement of women's position and attack on poverty are closely allied.

B. Role of women in agriculture

1. Present role of women in agriculture

33. Improving the role and status of women in rural development is not only an equity but a growth concern. Despite the persistent trend to under-enumerate women's involvement in agriculture, the high magnitude of such participation requires a careful impact assessment of the current trends of directing a significant portion of agricultural modernization efforts to men, of insufficient consideration of women within agrarian reform programmes, and of exclusion of women from access to land, and other productive resources, credits and loans, training and education, and extension services. Such an assessment is needed not only because of their relevance to growth of rural production as a whole, but also because of the increasing proportions of female headed households in rural areas.

34. Success of many agricultural and rural development programmes has been jeopardized because the actual and potential roles of women were not taken into consideration. Particularly:

(a) Women's work overload was not taken into consideration and no labour saving technology was introduced to alleviate this overload;

(b) Women's performance of particular agricultural tasks were overlooked and agricultural information and training was not directed to women;

(c) Women's involvement as independent farmers or livestock keepers was overlooked and women were largely left out of integrated rural development and other agricultural programmes;

(d) An increase in family income was identified with increases in women's income, often to the detriment of women;

(e) Women's labour was considered as "family" labour to be used interchangeably in women's or men's fields for men's crops curtailing economic and other types of incentives of women;

(f) Women's special needs and constraints as mothers and wives, as small independent farmers and as heads of household, were not considered in their access to credits and other services;

(g) Women were viewed as subsistence producers and their role in cash crop production was ignored.

35. Macro-economic policies also have significant effects on women in agriculture. These effects are dependent on existing gender specialization in crop production on the performance of different agricultural tasks, on differential access to the markets and, on the mode of disposition of the household income. Male and female dynamics, which are culturally specified, play an extremely important role in determining the impact of broader social and economic trends on women and their capacity to respond to such trends.

2. Women as active agents of development in agriculture

36. Women contribute significantly to agricultural production for domestic consumption and for export in developed and especially in developing countries. According to available national and international statistics, based on censuses, national households surveys, and labour surveys between one third and one half of the population active in agriculture is accounted for by women. These statistics, however, underestimate the participation of women in the agricultural labour force in most countries, especially in those whose culture or religion considers productive work unsuitable to women.

37. Micro-social in-depth studies are more reliable to estimate women's contribution to agricultural production. They indicate that up to three fourths of the agricultural population in some developing countries - especially in Africa - is accounted for by women. This is especially so if one takes into account the work of women in raising livestock and in the post-harvest agricultural activities, such as rice milling, and in casual and seasonal work as salaried hands and non-remunerated family labour.

38. Women's participation in the rural labour force is determined, on the one hand, by the socio-economic characteristics of the household and her specific status within it, and, on the other hand, on the cultural norms shaping the productive tasks of men and women in the society. In spite of their rare performance as independent farmers, women have been shown to possess as shrewd an assessment of risks and profit opportunities as men and to be as sensitive as men to changes in the prices of agricultural products.

39. The participation of women in agricultural modernization varies from region to region and from country to country, depending on quantitative and qualitative supply of labour, land scarcity and distribution, and women's independent involvement in agriculture.

40. In Latin America and the Caribbean agricultural modernization has been characterized on one side by the industrialization of agriculture, which has generally been promoted by national and multi-national agro-business, and, on the other, by agrarian reform. Women have not been fully integrated in either. Women have often been pushed to unskilled casual labour or have been marginalized from agriculture altogether by the industrialization of agriculture. The speed of these

processes has depended on the labour norms of the crops selected for modernization, the availability of male labour force and the availability of land. Agrarian reform programmes have been carried out in several countries, especially in the 1960s. They seldom effectively prevented land from concentrating in a few hands and landlessness from increasing. Women, in particular, have had little access to agrarian reform, de facto, if not in principle. The increasing numbers of rural female-headed households and the wives of small peasants have seldom been integrated in ongoing agricultural and rural development programmes, owing to dominant cultural stereotypes and structural barriers. Hence, their productivity has not grown as rapidly as that of the men.

41. The Asian rural structure is characterized by land scarcity and increasing landlessness where agricultural modernization has generally meant the increase in yields brought about by the introduction of high yield varieties. The effects on women have varied depending on the type of crops, the tasks culturally assigned to women, the changes in size and seasonal distribution of labour, as well as the characteristics of the household and the status of women within it.

42. In Sub-Saharan Africa modernization has generally meant the promotion of productivity for cash crops, which are usually "men" crops at the expense of food crops which are usually "female" crops. The effects on women's status and on food production have been momentous. Since it was "men" crops which were promoted, women did not participate in agricultural modernization, food production lagged behind and nutritional levels worsened.

43. In the Middle East and North Africa male migration has been the recent trend of greatest relevance to women in agriculture. Migration has caused poorer rural areas to be depopulated and women have had to take up men's agricultural tasks, significantly increasing their work-load.

44. The benefits accruing to women on account of their participation in agricultural activities are interrelated and fall in the categories of access to decision-making, income and control of agricultural labour. Women are known to enjoy greater decision-making power whenever their earnings make them co-breadwinners in the households. This is more likely to occur in the poor rather than in the rich households.

45. Owing to powerful class and sex stratification systems, however, women do not benefit from their participation in agricultural production as much as they contribute to it. They remain at the margin of agricultural modernization trends and agrarian policies and programmes fail to benefit them. As they do not possess the negotiating power to change the sexual division of labour, the perception of gaining little from contributing to agriculture production often causes women to withdraw their contribution to production, or to keep it limited. Therefore, it is essential to focus on the costs rather than on the benefits of agricultural modernization and agricultural work for women. The most important cost is work overload. Data on the time use of different family members show that females work longer hours than males. Women shoulder all domestic work in addition to participating in agricultural production. In seasonal peaks of labour demand, and throughout the year in the countries where women are segregated, children,

especially girls, take part in domestic work. This limits their educational attainment. Needless to say, overwork has negative effects on women's health, as well as on the nutritional status of their families.

3. Ways and means of improving the role of women in agriculture

46. National strategies had little success in improving women's situation in agriculture. This is largely due to the lack of consideration of issues related to women farmers' needs and to the failure to incorporate their potential in overall national agricultural planning. The proliferation of small scale women's projects with very limited budgets and lack of integration in mainstream rural development projects is not likely to improve the situation of women significantly. Establishing separate women ministries or offices attached to the Prime Minister or to the Ministry of Planning seems to have been less effective than integrating women's concerns in sectoral ministries.

47. Two promising areas of intervention for improving the role of women in agricultural productivity are women's co-operatives and the provision of production credit for women. Mixed co-operatives, in addition to increasing social differentiation, tend to marginalize women by reproducing the sex roles typical of the households and excluding women from decision-making posts. To date, the inadequate management of all women's co-operatives is due to women's low literacy rate and women's lack of expertise in management, bookkeeping, and modern agricultural techniques for which training is essential. Also, the prevailing procedures for providing credit tend to exclude women since women often cannot afford to borrow large amounts of money without collateral, and need small loans with short maturity periods.

48. For the effective implementation of these and other measures for improving women's situation in agriculture, a firm commitment to equality between women and men by the State is essential. This would help to empower women and to build up their self-confidence and assertiveness.

4. Potential impact of improvement of women's roles upon achievement of overall development goals

49. Improving women's roles in development has the immediate effect of increasing equality between sexes. It has also the effect of accelerating the process of agricultural development, increasing the level of national production and the supply of food at the national and local levels. Simultaneously, it has the effect of making development more responsive to human needs.

C. Role of women in science and technology

1. Present role of women in the development and application of science and technology

50. Women have traditionally played a less important role than men in a wide variety of scientific and technological activities. The cultural stereotypes which are dominant in many countries at all levels of development assign women to non-scientific and non-technological work, and confine them to reproductive activities at home, or to productive activities related to the domestic work, such as teaching, food catering and nursing.
51. There is no evidence that such stereotypes have any foundation in actual psychological or intellectual differences between the sexes.
52. The exclusion of women from activities related to science and technology is in part the result of their low enrolment in major academic fields of science and technology. As is known, women's enrolment rates are lower than men's at all educational levels in most countries but they are particularly low in academic disciplines related to science and technology, such as engineering, mathematics and agricultural sciences.
53. Women's enrolment rates in major fields of science and technology are higher in developed than in developing regions. Educational segregation is related to development. National variations, however, are very high. There are some developed countries in which women's enrolment in major science and technology fields is significantly lower than that of some developing countries. Educational segregation therefore has powerful roots in culture. Women's segregation from disciplines related to science and technology also occurs in non-university level technical training. Women's participation is much higher than men's in courses preparing them for housework: cookery, needlework and home economics, and is lower in courses teaching industrial skills and crafts.
54. Women's participation in the labour forces of sectors concerned with science and technology is even lower than their educational attainment in these fields. This is because of their tendency to withdraw from the labour market during the child-rearing phase of their life.
55. The participation of women in decision-making on the development and application of science and technology is also very low. This is owing partly to women's underrepresentation in high-level posts of scientific and technological institutions, which is the result of recruitment and promotion practices that still to some extent discriminate against women.
56. The exclusion of women from the design phase of technological innovations may contribute to the unsuitability of such innovations to women's needs.

2. Benefits accruing to women

57. Both women and men benefit from technological modernization. In the long run, this has contributed to expanding women's employment opportunities in industry by way of industrialization, has exposed them to urban life, which has contributed to weakening cultural norms on sexual division of labour in the economy and in the household, and has alleviated women's heavy and repetitive work at home. Yet, in the short run, industrial technological innovations, which are applicable only in large establishments, have eliminated small cottage industries in which women were particularly active. In early industrialization, women's industrial employment generally increases. Also, women in industry tend to have lower paid jobs. Also, the introduction of some new technologies has been harmful to women. For instance, recent technological innovations in the micro-electronic field have reduced the offers for clerical jobs which have so far been typically women's jobs. This, however, may be a blessing in disguise. The possibilities created by technologies which allow women to work at home improves the compatibility between productive and domestic activities. Also, modern material technology facilitates women's domestic work.

3. Ways and means of improving women's roles in science and technology

58. Because women are heavily underrepresented in science and technology and especially in decision-making positions in these fields, to improve their role in science and technology, it is essential, first of all, to improve their participation in the employment in these sectors. This will require increasing the enrolment of women in the major science and technology fields, at the university level and in technical schools. The cultural prejudice confining women to non-technical and non-scientific projects will have to disappear. One of the measures designed to modify cultural stereotypes is the revision of primary school textbooks. In the long run, it is also essential to reduce and eventually eliminate women's illiteracy. In the short term, however, technical training can also be provided to illiterate women. It is also fundamental that women be alleviated of their traditional familiar duties, so that they may keep up to date in the fast changing fields of science and technology. This calls for studying and carrying out measures to increase women's mobility. Such measures may include strengthening voluntary support by the nuclear and extended family and by the community, and making public support available in the form of day nurseries and kindergartens.

59. Also, the appropriate authorities should see to it that technological innovations are adapted to the needs of the users, among them, women. This calls for endogenous research and development. Participating media material and training techniques should be developed.

D. Role of women in money and finance

1. Present role of women in money and finance

60. This section deals with women's employment in financial institutions, insurance, real estate business and leasing services. This sector goes under the name of FIRE, and corresponds to Major Division No. 8 in the International Industrial Standard Classification of All Economic Activities. It should be noticed that the relation between the women's share of employment in this sector and the financial and monetary strategies of institutions operating in it is very weak.

61. The sector accounts for a small proportion of total employment. This is especially so in developing countries, where the role of intermediation is very weak. The available data indicate that, on average, only one out of 20 active women works in FIRE. Female shares in total employment in this sector vary from less than 5 per cent in some developing countries to more than one half in some developed economies. This sector, however, has grown rapidly in the last decade. In the developed market economies, the percentage of FIRE employment in total employment between 1973 and 1981 had the highest rate of increase of all sectors. Also, female employment in this sector has grown faster than men's employment, and, in some countries, it has had the highest growth rate of all women's sectoral employment.

62. However, women hold the lowest paid positions in FIRE. They are found in clerical and retail workers, rather than in professional, administrative and management jobs. For developed countries, 7 out of 10 women employed in this sector, on average, hold clerical jobs. In the Asian countries on which data are available, these percentages are even higher, while in Latin America, only two thirds of women working in this sector hold clerical occupations. In conclusion, in the vast majority of countries, the participation of women in the levels of employment which grant decisional power is significantly lower than that of men.

2. Benefits accruing to women

63. To describe the benefits accruing to women as the result of their participation in the sector that deals with money and finance is quite less interesting and valuable for national and international policy-making than to estimate the effects on women of international trends in finance and their national responses. This approach is also appropriate in view of the intention of General Assembly resolution 36/74, on which the survey is based, to relate the women's question with the International Development Strategy for the Third United Nations Development Decade.

64. In developing countries, growth has often been accompanied by macro-economic instability in the balance of payments and specially in prices. Economic policies had usually the goal of reducing inflation. It was, however, the rapid growth in the balance-of-payments deficit, caused to some extent by the international crisis, with the ensuing worsening terms of trade and growing debt service, that new

orthodox monetarist policies tried to tackle in the mid- and late 1970s and early 1980s. It should also be remembered that the implementation of such policies has often been made a prerequisite for the disbursement of fresh loans, or the alleviation of the terms of repayment of old loans by international, multilateral and bilateral financial institutions.

65. These policies have had a significant social impact. Their effects on income distribution and employment has been very severe. Since women's employment structure and income distribution are different from men's, stabilization policies have had significant implications for women. It is obvious that the extent and nature of the changes provoked in the situation of women by these policies vary from one group of women to another and that further research is needed to identify them. However, the scant available evidence indicates that the major effects of stabilization policies on women are those felt in the sphere of employment and in the supply of social services.

66. Stabilization policies have regressive effects on growth, at least in the short run. Total employment generally suffers. How this affects women depends on women's employment conditions prior to the implementation of these policies and women's occupational segregation. Generally, the levels of production and employment have been less affected in the services sector, in the export oriented production sector and in the informal sector, than in the formal sector, the industrial sector and especially in that sector producing for the domestic market. Since women are more than proportionally active in the services and the informal sectors and the sector producing for exports, their employment in the short run has suffered less than men's employment. Employment opportunities are likely to have arisen on account of stabilization measures in the so-called outputting system, and in the domestic services, which grow with the concentration of income that stabilization policies bring about.

67. However, the costs to women of these policies largely outweigh the benefits. First, employment in services grows because the supply of labour, constituted to a large extent by the women of unemployed or underemployed male heads of households, also increases. When the primary labour force is unemployed, the added worker effect is stronger than the discouraged worker effect. Growing women's labour participation rates in these cases are therefore concomitant to decreasing levels of individual and household income. Also, the conditions of women in the free exporting zones, or in the external market oriented industries working with the outputting system, are generally unsatisfactory. In these industries, women tend to work long hours without proper compensation and without social security.

68. The second mechanism through which stabilization policies affect women is the reduction in public expenditures for the services which provide support for women workers or for the activities usually performed by women at home. To balance the budget, social expenditures are usually reduced. This affects the social income of households and obliges women to replace it with their own free labour. Health care for the members of their households has increasingly become the responsibility of women. Also, the availability of subsidized child care centres decreases and women therefore have to take up a larger part of those tasks. This increase in women's domestic responsibilities occurs at the very moment when their contribution to the

household income is most needed. Hence, women's work overload increases and the children, especially girls, are called upon to contribute more and more to domestic work.

69. The abolition of subsidies on food, transportation and energy is again likely to affect women and children more than men, as dominant cultural patterns make for an unequal sharing of resources within the households in favour of the adult males. Also, cutting educational expenditures greatly affects women. It tends to perpetuate educational segregation and hence job segregation and inequality.

3. Ways and means of improving women's role in money and finance

70. With regard to women's participation in the relevant sector, it would be necessary to improve their opportunities for career by providing them with the appropriate training and by doing away with discriminatory promotion practices. In order to reduce the negative implications for women of the monetary and fiscal policies discussed in section 2, significant changes in the international economic system and in planning practices should take place. As to the latter, it would be advisable to strengthen the comprehensiveness of planning by making planners aware of the social effects of economic policy-making. This may lead to considering new ways to reduce macro-economic imbalances.

4. Potential impact of improvements of women's roles upon achievement of overall development goals

71. Human capital is the main resource of development and men and women should be the beneficiaries of it. The improvement in women's productivity and policies more oriented to substituting imports will reduce the need for foreign exchange and increase national self-reliance. Also, implementing monetary and fiscal policies which are more respectful of human resources will not only improve the equality between men and women, but also promote styles of development which are more sensitive to human needs.

F. Overview

72. This section contains the outline of the overview and a preliminary statement of some of the generalizations made on the basis of the available drafts of the sectoral chapters.

73. The overview will comprise three chapters. The first will be a summary of the main findings of the sectoral chapters. It will have the aim of providing a simple and clear insight into the contents of the survey for easy reference to the users. The second chapter will describe the contribution of women to economic development. This will call for the analysis of the participation of women in the labour force of the sectors included in the survey. In accordance with the emphasis placed by General Assembly resolution 36/74 on the relation between women and economic development, the third chapter will deal with the benefits accruing to women from

sector development trends with particular reference to the impacts of recent economic trends.

1. Contribution of women to development

74. One of the main generalizations on the role of women in development that emerges from the sectoral chapters of the survey is that women's contribution to national production activities vary significantly but has been increasing steadily since 1950 with a continued projected increase to the year 2000. Presently women are more than one fourth of the industrial labour force and almost two fifths of the agricultural labour force and of the services force. Regional variations are also significant: in Africa and South Asia, male participation rates will increase at the same speed as those of women up to the year 2000. In all of the others, and especially in Western Europe and North America, female participation rates will grow faster than males.

75. The contribution of women to economic development, however, is underestimated in national and international statistics. In agriculture, active women are sometimes counted as inactive. When they are counted as active, they are often included in the category of unpaid family labour, although performing managerial tasks that should assign them to the category of independent farmers. In industry, women are involved more often than men in the informal economy. Hence, neither their work nor their production is fully recorded in national statistics.

76. The second main generalization on the roles of women in development is that women benefit on average less than men from their contribution to national production. In industry, women still belong by and large to the secondary labour force being hired for jobs which men are either unavailable or unwilling to take. Hence, their average hourly wages are lower than those for men. Women are protected by social legislation less than men, even in countries which have enacted such legislation. Fixed, and generally long working hours make it difficult for women who perform productive and domestic activities. In agricultural wage labour, men tend to take higher paid jobs requiring technical skills, while women remain generally confined to lower paid manual labour. Although, in principle, the productivity of women independent farmers is as high as that of men, the inputs available for their farms are generally lower than those for men, and, therefore, so is their productivity and the income they generate. Also in services sectors, science and technology and FIRE, the position held by women and the benefits accruing to them are lower than they are for men. Women seldom hold decision-making positions in any of these sectors and in the institutions which determine national policies affecting them.

77. The lack of reliable data prevents the assessment of relative improvements in women's status in the sectors included in the survey. It is known that, in industry, the wage gap between men and women has been shrinking in the 1970s. However, little is known on the other components of income such as social security, pensions, fringe benefits and taxation, and on the other criteria of status, such as power and prestige. However, women receiving industrial wages constitute a small proportion of active women. Relevant global and regional trends in agriculture and services where women concentrate are impossible to establish.

78. It is very difficult to identify the causes of sexual stratification on the basis of existing data. Stratification is obviously related to the sexual division of labour. Yet, in modern societies, the social division of labour is more complex than the segregation based on sex. The relationship between differentiation and stratification is not automatic. It is also clear that this stratification structure applies to production and reproduction. Sexual inequality permeates society as a whole and not only its economic sphere. For instance, job segregation in science and technology is preceded by educational segregation of women out of the major science and technology fields. Within the family, men are generally favoured when it comes to applying resources at the disposal of the family, such as assigning land for independent farming, and to spending the income generated by it. Cultural values and norms on sexual roles seem therefore to be the most proximate cause of women's inequality.

2. Benefits and costs of development to women

79. The balance of benefits of and costs to women for their role in development are very different from case to case. They are different for active and inactive women, for wage and self-employed workers, for the short and long run, and vary for each trend and policy that may be examined. Also, one should distinguish the issue of benefits accruing to active women because of their economic activity from that of the benefits accruing differentially to all women and men because of development trends, such as agricultural modernization and industrialization or because of monetary and fiscal policies.

80. In the long run, development has benefited women and will benefit them, if one can envisage the future of developing countries as the present of developed ones. The upward trend in most social indicators, in absolute and sometimes relative terms: in mortality rates, life expectancy and literacy and enrolment ratios, shows that development has already caused an improvement in the situation of women also in developing countries. In the long term, the increase in productivity will be beneficial to women in the productive and in the domestic sectors by providing employment, greater availability of services and better technology for domestic work.

81. In the medium and short term, however, the balance of benefits and costs is mixed. Industrialization provides women with jobs that are better paid than those they had in agriculture and eliminates or reduces the drudgery of domestic work for those women who can afford to purchase modern appliances. However, it has so far not eliminated the wage gap between the two sexes, and the upward job mobility of women is still an unfulfilled objective. Agricultural modernization has also failed to benefit women as much as men. In some instances, women have been asked to contribute more work to modernized farming systems without obtaining greater rewards. In the banking system, women find well-paid employment, but are restricted to the lower layers of the financial institutions. However, these effects cannot be imputed to modernization per se. Rather, it is the social conditions in which modernization takes place that cause more of the benefits to accrue to men than to women.

82. The sectoral chapters also point out that, as a result of the pervasiveness concerning norms of sexual roles and, hence, status differentials between men and women, the record of public policies on the reduction of such differentials is mixed, in spite of the fact that most Governments express support for equality and have enacted legislation to promote it. The effectiveness of measures designed to improve sexual equality in employment is often reported to have been weakened by the employers' prejudices on women's work commitment. Hence, while the legislation which guarantees equal pay for work of equal value is adopted in a growing number of countries, women's vertical job segregation has not decreased significantly and in some countries it is reported to have increased in the last 20 years. The reduction in the wage gap seems to have been more the unintended effect of minimum wage legislation than of legislation on equality. The impact on equality of public intervention in agriculture is also reported to have been weak. Agrarian reforms seldom assigned land in property to women. Agricultural and rural development policies have generally been targeted to men, or to cash crops which are usually men's crops.

83. Of particular interest is the question of how recent economic trends in international trade and finance and the national policies carried out in response to these trends have affected women. It is not possible to provide a final answer to this question. More research is needed to give account of national differences and of the complexity of this issue. The effects of the international recession of 1973-1975 and especially of the early 1980s on the economic aggregates vary according to the mode of participation of each economy in the international economic system, and the national transmission of these effects on society vary according to the socio-political structures of each country. While there seems to be enough ground to state that in some countries the lower-income categories are paying the debts incurred by, and for, the upper and medium-income ones, this statement does not apply to all cases. However, a few generalizations can be made regarding the impact on women of monetary and fiscal policies carried out in recent years.

84. It is known that the international crisis of the first half of the 1970s reduced the demand for goods and services of developing countries and worsened their terms of trade and their export earnings. Imports, however, did not drop in equal measure. Foreign credit was brought in to cover the gap. What this meant in developing countries, in the face of protracted recession in the developed countries and high interest rates, is well known. The policies that indebted countries were asked to implement, and often implemented to reduce the balance-of-payments deficit, strengthened the recessive effects of the international crisis. The most important effects were on employment and income. Total employment dropped significantly. In developed ones, unemployment generally increased. In developing ones, underemployment increased, and wages tended to decrease. All in all, it is likely that women's jobs have been shielded from recession to a greater extent than men's jobs, because the sectors most affected by it were those, such as the formal sector and industry within it, the majority of which employed men. It is likely, however, that the recovery of the second half of the 1970s has generally bypassed women in the formal sector. Also, the crisis of the early 1980s seems to have affected them particularly, because men began competing with them for low-paid jobs.

85. Women are likely to have responded to the employment crisis in the formal sector in different ways according to the income level of their households. For well-to-do women, what seems to have determined their labour participation rate is the outcome of the conflict between high consumption demands, and the increasing costs of the services which replace domestic work, such as child care and care for dependants in general. For the women of households of medium-low income and the wives of industrial workers that have been dismissed or earn a smaller salary, the decision is usually that of joining the labour force. This may push up unemployment rates. Although hard data are not available on a global basis, it can fairly be assumed that the income they receive from their productive activities is low and unstable and that the increase in women's participation rates is likely to have produced a decrease in their average income. For poor women, who were already active before the crisis, this has probably meant an even lower income and a heavier work-load.

86. Also, the policies which have generally been carried out in developing countries to counteract the crisis have emphasized promotion of exports instead of import substitution. Although women in the export-oriented sectors might have maintained their jobs, the conditions of work in the industries producing for export are generally worse than in those for the domestic market. The situation of women in free exporting zones has already been outlined. Hence, the relatively more protected employment situation of women has been counterbalanced by their reducing income and worsening working conditions.

87. The second major mechanism through which the crisis and the monetary and fiscal policies which relayed it domestically have affected women is the reduction in public expenditures. Most countries have been obliged to follow a policy of austerity, and this, in the absence of politically viable measures to improve taxation, has generally meant the reduction of public expenditures. The expenditures reduced have often been those for the support services. The opportunity cost of work for women has, therefore, increased. For some, this has been a cause to withdraw from the labour market or an increase in the work-load.

Notes

1/ Adopted at the Second General Conference of the United Nations Industrial Development Organization (see A/10112, chap. IV).
