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MARRIED WOMEN AND URBAN EMPLOYMENT IN KOREA: CLASS
DIFFERENTIATION IN INCOME-OPPORTUNITIES

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MARRIED WOMEN AND URBAN EMPLOYMENT IN KOREA:
CLASS DIFFERENTIATION IN INCOME-OPPORTUNITIES

A DISSERTATION SUBMITTED TO THE GRADUATE DIVISION OF THE
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AUGUST 1982

By

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ABSTRACT

This study investigates class differentiation of women in their relationship to the labor process in one rapidly industrializing country. The main thrust of the study is to explore class differences in women's income-earning activities, concentrating on married women in different social strata in Seoul, the metropolis of Korea. The purpose of this approach is two-fold: to reappraise the concrete experience of female employment in Korea as an example of a developing society; and to reconceptualize the issue of female employment (or the integration of women) and economic development by relating it to the class stratification of the society.

Unlike most previous work on the topic, the present study does not limit its scope to the conventional sense of female labor force participation in conceptualizing the integration of women into the development process. This study assumes that women's work is always an integral part of the national economic process; as integral as men's work is. The problematic point is not the degree, but the form, of integration. The empirical question this study is concerned with is how women are differentially integrated into the process of economic development, largely focusing on their relationship to the labor process in a broader sense than labor force participation. For this

purpose, all forms of women's employment, both formal and informal, and both visible and invisible income-earning activities, are examined through analyzing official labor statistics of Korea and using a survey data on married women's socio-economic activities in the metropolis of the country.

The findings of the study demonstrate the characteristics of female labor force participation and then income-earning activities in the process of rapid economic development in contemporary Korea. Most of all, they reveal differential absorption of female labor, leaving out urban married women from the labor force the most. However, it is shown that married women's income-earning activities in the metropolis of Korea are quite extensive and wide-ranging but with definite stratification not only in the means of earnings but also in rewards. The findings of the study present the ways Korean women's informal activities are related to class position of their families. Doubtlessly, their participation in the formal occupational structure must also be shaped by them. Most of all, this study has shed some light on the complex relationship of women to the labor process in the context of rapid economic development, emphasizing the class-bound characteristics of women's socio-economic activities.

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CHAPTER I

INTRODUCTION

The participation of women in the labor force in developing economies has been a great concern of policy-makers, social scientists and feminists, though with different interests and perspectives. Very commonly, women's participation in the labor force is cited as an indication of women's integration into the production system of the society. However, it is generally admitted that the conventional concept of labor force participation (which refers mostly to "work" for remuneration, as defined in official labor statistics) covers only a part of women's economic life in many Third World countries (cf. Boserup, 1970; Papanek, 1976; Kahne, 1978; Boulding, 1977; Tiano, 1981).

In particular, women's income-earning activities in Third World cities are known to be far more complex and extensive than estimates of sheer employment statistics. For women, "income-earning" is not necessarily synonymous with "work" in some developing societies (i.e., Papanek, 1976). Therefore, urban women in developing societies show somewhat complicated patterns of employment, taking the form of unpaid labor, family help, aid in kind, or self-employment. Their income-earning activities are most commonly observed in market trading, domestic skills, and

other home-based subsidiary work (Gugler and Flanagan, 1978; Little, 1973; McGee, 1977; Arizpe, 1977). On the other hand, it is reported that the loss of female power in conspicuous leisure activities, unproductive household tasks, or various forms of disguised unemployment is self-evident in most of the cities in Asia, Africa, and Latin America (Youssef, 1976). With rapid increases of urban population, these aspects of urban female employment in Third World cities have posed several theoretical and empirical issues regarding female employment and the development process.

Women's employment patterns in the cities of Korea share similar characteristics with other developing countries. In particular, in the urban sector of Korea, there is a very distinctive line drawn between single and married women in the rate of labor force participation, as in the status of employment. The rate of married women's labor force participation is less than 20 percent whereas that of single women is close to 50 percent in the urban area according to the 1975 Korean census. In addition, 87.7 percent of working single women are salaried workers (regular and temporary workers), while only 23.1 percent of working married women are in the same employment status.

Compared with rural married women, the rate of labor force participation is still far lower for urban married women. In the rural area, the rate of married women's labor force participation is 69.0 percent. However, both in the

rural and urban areas, an absolute majority of married women in the labor force are not paid wage employees. In the rural area, 62.8 percent of working married women are family workers and 22.5 percent are self-employed. In the urban area, 26.2 percent are family workers, and 35.4 percent are self-employed. The remainder are either employers (4.2 percent), regular workers (15.5 percent), temporary workers (7.4 percent), or daily workers (11.4 percent). In other words, most married women are in the labor force without jobs having been provided for them. Rather, they have invented jobs for themselves or they work on their family's property.

In the urban area, women may have less family property to work on. This may be the major reason that the rate of married women's labor force participation is lower in the urban area than in the rural. Even though women may not have family property to work on in the urban area, they still may have family assets to utilize. In Korean society, however, being basically capitalistic in its orientation, the economic motivation for earning income should be an obvious one, whether the workers are men or women, single or married women, and whether they are in the rural or in the urban area. Thus, the crucial questions are: How many married women in the urban area are truly without jobs and without earnings? and What are their alternatives to labor force participation?

Married women (wives) in Korea, are commonly called "managers of the internal financial affairs of the family," implying that the household economy is completely in their hands. Therefore, they tend to control most of their household income. They try to save money out of it, and sometimes try to add to it with their own earnings through available opportunities. Formal (salaried, outside) employment reflects only a small part of such opportunities as shown in official statistics. Married women's informal income-earning activities are observed to be quite wide ranging: from daily domestic work to year-long real estate speculation. Between these, there are numerous kinds of activities. Street-vendors, small shop-keepers, tutors (in foreign language, arts, and flower arrangements, etc.) and moneylenders are a few of the better-known categories. Some of these activities are, of course, enumerated in labor statistics but some are not, partly because these activities are performed mostly on an irregular basis. Moreover, some activities are "invisible" profit-making jobs not known to outsiders. The nature of this simple listing, the matter of accuracy and definition in enumeration aside, implies that there can be definite stratification in both the means and the rewards of informal income-earning activities, as much as there is in the formal occupational structure. Thus, a third question is: What strata (or classes) of women are involved in what

kind(s) of income-opportunities; with what social consequences?

This study, with its empirical questions to be pursued, does not limit the issue of urban female employment in Korea to the analysis of the conventional data of labor force participation. Instead, it broadens its scope to women's income-earning activities (which emphasizes "earnings," not necessarily work) and some social activities in order to better grasp women's economic activities in general. The main thrust of the study is to explore class differences in women's relationships to the production process, concentrating on the income-earning activities of married women in different social strata in Seoul, the metropolis of Korea. Also, some outstanding characteristics of female labor force participation and its changing trends in accordance with industrialization are discussed before going to the main argument of the study. The purpose of this approach is two-fold: To reappraise the concrete experience of women's employment and economic activities in Korea as an example of a developing society; and to reconceptualize the issue of female employment and development by relating it to the (class) stratification of the society.

In the Third World, there are several indications that various groups or classes of women are differentially affected by, or adjust differentially to, the forces of economic change that are sweeping developing countries

(Blumberg, 1981; Stoler, 1977). In particular, increasingly pronounced differences between socio-economic classes in Third World cities are also reflected in the pattern of female labor force participation (Wong, 1981; Arizpe, 1977). In studies of female employment in developing countries, however, emphasis is rarely given to class differences in the adjustment of females to the limited and stratified labor demand which is said to be characteristic of the Third World. There are and can be many different interpretations of female labor force participation and its relationship to economic development, but one explanation offered here is that economic development affects females in their labor force participation differentially through the class stratification. And this differentiated integration of women into the development process in turn affects the class differentiation of the society. In this sense, class differences in the adjustment of females in their relationship to the labor process may illustrate some critical problems revolving around the issue of female employment in the process of development.

Scope and Objectives

The immediate concern of the research is to examine and analyze what segments of females are attracted to the labor force under what conditions, while what other segments of females are not, with what alternatives. The analysis of labor statistics will answer the first

question, particularly highlighting how urban married women are stratified and segmented in the labor market. Along with this analysis, the study tackles the second question by focusing on the socio-economic activities of urban married women in a broader sense. The research questions center mostly around basic information concerning women's income-earning activities and other social alternatives: what proportion of married women have earnings; from what source; and who remains truly without earnings; how do women arrange their daily lives in relation to their economic and other social activities? To make the argument clearer, the research focuses on women in different social strata and examines class differences in their socio-economic activities.

The analysis of labor statistics is directed to demonstrate the overall change in women's participation in the labor force over the last two decades and its resultant patterns segmented along the lines of sex and marital status. With the general picture of the position of urban married women in the labor market, this research raises more specific questions: (1) What kind of class stratification is shaped in women's socio-economic activities in general, and in their income-earning activities in particular? (2) How are women's income-earning and social opportunities interrelated with each other, and tied to the stratification system

specifically? and (3) What is the function of informal-income opportunities for women and the larger society?

The present research, with an immediate concern about certain aspects of female employment in the process of economic development, is somewhat exploratory in nature. The research questions originated more from empirical observation of the society rather than from established theoretical arguments. In the case of urban female (especially married women) employment in Korea, it seems to be necessary to know first what is going on before asking why it is happening in that way. This study primarily aims to present in concrete ways how women are absorbed in the labor force differentially and how women in different classes are integrated or disintegrated from production activity differentially.

The contentions of the study are presented as follows: Chapter II introduces theoretical background of the study. Chapter III explores some outstanding characteristics of female labor force participation in Korea. It shows the overall context of labor segmentation/stratification along the lines of sex and women's marital status. Chapter IV introduces the research design and data for the subsequent three chapters. Chapter V discusses class differences in women's income-earning opportunities. Chapter VI presents class differences in women's social opportunities and discusses emerging class patterns for women regarding their lifestyles. Chapter VII describes how and why

women are involved in informal income-earning activities. In-depth case studies of women in three different social strata are constructed to give a more lively and comprehensive picture of reality than the statistical aspects offered in earlier chapters. Finally, Chapter VIII is a brief summary and conclusion.

CHAPTER II

THEORETICAL BACKGROUND

Sociological literature has clearly established the relationship between female employment and economic development (cf. Wilensky, 1968; Oppenheimer, 1970; Collver and Langlois, 1962; Youssef, 1972; Tienda, 1970). There are several interpretations of this relationship and various schools attribute it to different factors. The perennial debates on female employment and its relation to socio-economic development share certain characteristics of a very common stream of sociological debate in other areas; the difference of emphasis on human factors or structural factors for the explanation of social reality. Likewise, in the approach to female employment, there are two camps of students; those who emphasize "supply side" factors and those who emphasize "demand side" factors.

Students of the modernization school represent some major theorists who tend to explain the prevailing patterns of female labor force participation with reference to "supply side" factors. Although there are many variants of modernization theory and modernization theorists rarely focus primarily on female labor force participation, most would regard it as the effect of "modernity" developed by educational and occupational opportunities which accompany economic development of a

society. Under the modernization paradigm, the positive relationship between development and female labor force participation is assumed implicitly or explicitly. The assumption has been largely supported by the experience of the now industrialized world (Wilensky, 1968; Oppenheimer, 1970). When a positive relationship is not found, it is attributed to the family structure or ideological structure of the society which strongly block women's participation in the work force outside the home, as in the case in some countries in the Mediterranean, Latin America and East Asia (Collver and Langlois, 1962; Youssef, 1972).

This perspective, which takes as a given a model of Western industrialized countries, supposes that once a society has achieved a certain level of socio-economic development, women's relatively low rates of labor force participation and their predominance in certain occupations are generally attributed to factors that limit the supply of qualified women in the labor force (cf. Hoselitz, 1970: 170; Anderson, 1970:264-266; Moore, 1970:319-320; Sokoloff, 1975:5). The "cult of marriage" is counted as one factor which limits female labor on the supply side (cf. Polachek, 1981). Therefore, much of the research done from this perspective attributes women's employment to education, occupational training and experience, sex role socialization, and other personal characteristics as well as limitations. These are regarded as important factors which

influence women's occupational choices and determine their competitiveness within the labor market in the United States (Sokoloff, 1979:5-6).

Although the modernization perspective has provided important insights into female labor force participation and its relation to economic development, the prevailing pattern of female employment in Third World countries is too complex to be adequately explained by this framework. For example, according to the modernization perspective, the more educated women are, the more they should participate in the labor force as education is an important modernizing agent (Inkeles, 1969). And in the more urbanized areas, the rate of female labor force participation should be higher, as the urban area provides more modern occupational opportunities. However, several empirical studies on female labor force participation in developing countries demonstrate that more highly educated women do not necessarily participate more heavily in the labor force, and female labor force participation is not always higher in urban areas (Standing, 1978:146-160, 15-16).

Recent sociological literature on female labor force participation in Third World countries reveals that the assumed positive relationship between the increase in the rate of female labor force participation and economic development is not supported straightforwardly by the experience of the Third World. The studies report several very different conclusions: that the rate of women's labor

force participation does not increase as development proceeds in certain underdeveloped countries (Boserup, 1973; de Miranda, 1977; Wainerman et al., 1980); that the distribution of women in the labor force may reflect the level of development of a country, but the relationship holds only for single females, not for ever-married ones (Tienda, 1970); and further, that the relationship between education and female labor force participation is not necessarily positive in some low-income countries. The association is positive at both high and low levels of education but negative at some intermediate level (cf. Standing, 1978:146-160). Decrease of female labor force participation occurs primarily in cases where the decline in the number of unpaid family workers occurs faster than the increase in the number of paid employees in the process of development. This phenomenon is due mostly to the capitalization of the agricultural sector. The U-shaped pattern relationship between educational levels and female labor force participation is found in cases when certain types of industrialization buys the cheap labor of low educated females, while leaving out more educated women. These observations reveal the stratified female labor absorption in those societies.

On the other hand, several observers claim that the larger part of female labor is not channeled into the formal sector of the economy in developing countries (cf. Boserup, 1970; Papanek, 1976; Kahne, 1978; Arizpe,

1977; Boulding, 1977). It is further argued that the conceptualization of women's employment only on the basis of market-oriented production distorts the complex reality of female labor force participation in the Third World, where most households adapt to economic conditions through numerous combinations of subsistence and market-oriented production (Tiano, 1981).

The evidence of female employment patterns in the Third World challenges the basic assumptions of the modernization paradigm. Basically, the modernization school assumes that every society moves toward a certain level of development which produces sufficient employment opportunities for every "modernized" individual. The paradigm has not considered the structural conditions of the society, such as its position in the world economy, which can produce certain limited employment opportunities, or the structural conditions of women, such as sex-roles, which hinder females from becoming sufficiently "modernized" to supply their labor in the market. Further, it has neglected other important structural conditions, such as social class, which generate "modernity" differentially among females.

The most acute critique of the modernization perspective comes from students of development who are concerned with these three structural conditions which shape female employment patterns in certain ways in the Third World. In particular, some feminists who share a

dependency theory perspective in the approach to women in the Third World are most critical of a "supply side" view of female labor force participation. They emphasize structural factors which determine the demand for female labor. Proponents of this perspective highlight women's economic marginality in the Third World, arguing that Third World women suffer from being members of the "periphery" of the world capitalist system combined with being females in a patriarchal society (cf. Saffioti, 1978; Chinchilla, 1977; Safa, 1981).

Studies in this perspective report that the nature of development in Third World countries has made women especially vulnerable to international market fluctuations, thus shaping female employment patterns in certain characteristic ways: absorbing young females in internationally competitive sectors at cheap wages (Lim, 1978; Snow, 1977; Elson et al., 1981); forcing many women into the "informal" sector to take on jobs in domestic service, petty commodity production or circulation (Arizpe, 1977); and relegating women to subsistence agriculture (Chinchilla, 1977; Stoler, 1977). The empirical findings reveal that female labor is absorbed differentially according to the nature of development, implying that women of certain classes are particularly disadvantaged in the process of development.

Supply side factor proponents and demand side factor proponents tackle the issue of female labor force

participation and its relationship to development with completely different images of economic development and female labor force participation. Supply side factor proponents rely on a modernization approach to economic development which conceptualizes the development process as a linear movement changing from backwardness to modernity. Accordingly, it calls for the adaptation of technology, institutions and attitudes to those existing in the advanced industrialized countries of the West. In this perspective, females' marginal position in the labor force is mostly due to cultural prejudices (including sex-role prejudices) and lack of education. This perspective utilizes primarily the Western concept of labor force participation which assumes a work place separated from home, and wage-earning employment. But it is generally admitted that the Western concept of labor force participation is applicable only to a limited context in developing societies (i.e., Myrdal, 1968:961-1027; Standing, 1978:25-54). In particular, it is applicable only to a limited part of female labor. This is not necessarily because of the large female population working in the traditional agricultural sector. Even in the non-agricultural sector, a large part of female labor force participation is far from the Western concept of employment as has been observed in many Third World cities (cf. McGee, 1977; Merrick, 1976; Arizpe, 1977).

On the other hand, demand side factor proponents share the capital-accumulation approach to economic development, which conceptualizes the process of development as the growth of interconnected processes of production motivated by profit-making, extension of the market, growing social division of labor, and the proletarianization of the labor force. Accordingly, in this approach, women's production-related activities are conceptualized in a broader sense than the conventional definition of female labor force participation.

In this neo-Marxist tradition, it is realized that class differentiation accompanying the capitalist transformation of a society provides a new basis for differentiation between women (Stoler, 1977). And the different effects of the capital accumulation process of women of different classes have emerged as the focus of intellectual debates in the area of women and economic development studies (Beneria and Sen, 1981, 1982; Afonja, 1981). Specifically, as the relationship between women's production and reproduction role (not only biological but social reproduction role) began to be reexamined in this perspective, the production-related activity of married women in different classes came to the focus of further empirical investigation (cf. Beneria, 1979).

The experience of Western industrialized countries also reveals that the process of industrialization has affected females of different social classes differentially.

Since the erosion of family employment and the growth of an increasingly individualistic labor market are associated with growing socio-economic differentiation, the pattern of female labor force participation has changed correspondingly; wives of high-income earners increasingly avoid participation in the labor force. Veblen's classic explanation is that wives were most likely to perform the role of conspicuous consumption and conspicuous leisure as the rich wanted to express their success in part by maintaining wives who were economically inactive (1967:81). This pattern was also observed in the period of the British Industrial Revolution (cf. Hobsbawm, 1964:306). Recently the tendency has become less common in industrialized affluent economies where conspicuous consumption rather than conspicuous leisure indicates status. These instances provide interesting historical examples which illustrate the complex position of married women in relationship to production.

However, there are not many empirical studies reported on the production-related activities of women in different social classes. If there are some, the research focus is mostly limited to the conventional approach to female labor force participation, or to economic activities of women in working and marginal classes. But it seems to be necessary to grasp how differentially women in different classes shape their relationship to production in a

broader sense. This is essential to a proper understanding of women's participation in economic life in the Third World, and thus to a proper assessment of the impact of economic development.

CHAPTER III
PARTICIPATION OF WOMEN
IN THE LABOR FORCE OF KOREA

1. An Overview

Over the past two decades, Korea has experienced rapid and intense industrialization and urbanization. The proportion of non-agricultural workers has increased from 20.5 percent to 66.0 percent of the total work force, and urban population has more than doubled, while rural population has remained almost the same. Since the Korean government adopted a strategy of economic development relying on export-oriented industrialization in 1964, the predominance of primary industry workers has yielded increasingly to secondary and tertiary industry workers, to the extent that the labor force composition practically reversed itself in the early seventies (see Table 1). This process has greatly affected both males and females in terms of labor force participation. However, in general, the increase of females in the labor force has outpaced that of males. In particular, the rate of increase of female participation in certain industries and occupations clearly surpassed that of males.

The annual Korean manpower surveys of the past two decades have witnessed not only increasing numbers of

Table 1. Trends of Labor Force Distribution by Industry: 1960-1980

		(persons in thousands)							
		<u>Primary</u>		<u>Secondary</u>		<u>Tertiary</u>		<u>Total</u>	
Males	1960	75.8	(3,994)	5.7	(303)	18.5	(975)	100	(5,272)
	1965	55.7	(2,967)	11.5	(611)	32.8	(1,744)	100	(5,322)
	1970	46.5	(2,870)	15.6	(960)	37.9	(2,337)	100	(6,167)
	1975	42.4	(3,172)	20.1	(1,505)	37.5	(2,812)	100	(7,489)
	1980	30.9	(2,619)	22.7	(1,918)	46.4	(3,026)	100	(8,462)
Females	1960	85.6	(2,781)	4.9	(160)	9.5	(309)	100	(3,250)
	1965	63.9	(1,843)	8.2	(238)	27.8	(803)	100	(2,884)
	1970	57.2	(2,046)	12.2	(435)	30.7	(1,097)	100	(3,578)
	1975	51.9	(2,253)	17.5	(760)	30.6	(1,328)	100	(4,341)
	1980	38.9	(2,039)	22.5	(1,178)	38.6	(2,026)	100	(5,243)
Total	1960	79.5	(6,775)	5.4	(463)	15.1	(1,283)	100	(8,521)
	1965	58.6	(4,810)	10.4	(849)	31.0	(2,547)	100	(8,206)
	1970	50.4	(4,916)	14.4	(1,305)	35.2	(3,434)	100	(8,995)
	1975	45.9	(5,425)	19.1	(2,265)	35.0	(4,140)	100	(11,830)
	1980	34.0	(4,658)	22.6	(3,095)	43.4	(5,952)	100	(13,706)

Source: KEPB, Korea Statistical Yearbook, 1961
 KEPB, Annual Report on the Economically Active
 Population Survey, 1977, 1980

women in the labor force but also significant shifts in their sectoral and occupational distribution. In terms of the work force composition of males and females by industry, the increase of secondary and tertiary industry employment is very remarkable for both males and females. Specifically, the increase in secondary industry employment is more outstanding for females while the increase in tertiary industry employment is paramount for males. As of 1980, the proportion of secondary industry employment is almost the same for males and females (see Table 1). For males, tertiary industry employment far outweighs primary industry employment. Primary and tertiary industry employment now each have the same proportions of females.

On the other hand, the number of working males has decreased sharply in the farm sector, while that of working females has remained almost stable. In the non-farm sector, the number of working females has increased more than seven times, while that of working males has increased about three times as shown in Table 2. Still, the rate of female labor force participation in the non-farm sector is far lower than that of males. As of 1980, the female share of the non-farm work force was about half of the male share. In the case of the farm work force, the females' share is about 80 percent of the males'.

The increasing rate of working females and the shifts in sectoral distribution over the decades reflect important changes in "employment status" and occupational distribution

Table 2. Labor Force Participation Rate of Males and Females
(in thousands): 1960-1980^a

	<u>Farm sector</u>				<u>Non-farm sector</u>			
	Males		Females		Males		Females	
1960 ^b	81.1	(5,270)	52.4	(2,906)	65.7	(2,094)	18.9	(403)
1965	76.8	(3,327)	41.0	(1,906)	76.3	(2,481)	30.9	(1,145)
1970	75.2	(3,020)	48.2	(2,178)	75.1	(3,496)	29.8	(1,505)
1975	73.8	(3,296)	51.8	(2,377)	75.1	(4,588)	31.2	(2,079)
1980	72.4	(2,933)	53.0	(2,236)	74.2	(6,086)	36.1	(3,199)

Source: KEPB, Korea Statistical Yearbook, 1961
KEPB, Annual Report on the Economically Active
Population Survey, 1977, 1980.

^aLabor Force Participation Rate indicates the rate of economically active population to the population 14 years old and over.

^b1960 statistics are classified differently from the rest; while 1960 statistics distinguish rural and urban areas, the rest of the statistics distinguish farm and non-farm households. The rural 1960 statistics are listed under the farm household and the urban under the non-farm household

of the female labor force. "Employment status" refers to the general situation of employment for workers. In the official labor statistics of Korea, all employed persons are classified by their status in the establishment where they were at work during the week of enumeration into the following six categories:

- a. Employers: Persons who run a business with one or more employees.
- b. Self-employed: Persons who run a business, farm, trade or professional enterprise without employees.
- c. Unpaid Family Workers: Persons who work in a business, farm, trade, or professional enterprise operated by a member of the household in which they live.
- d. Regularly employed: Paid employees engaged for a specific period of more than one year.
- e. Temporarily employed: Paid employees engaged for a specific period of more than one month but less than one year.
- f. Daily employed: Paid employees engaged for a specific period of less than one month.

As a whole, the proportion of self-employed and family-workers is decreasing, while that of regular employees is increasing. The proportion of other wage category workers such as temporary and daily workers has fluctuated over the last two decades. The changing trends of sex differences in employment status are more explicit when farm and non-farm sectors are examined separately (see Table 3). For males, the predominance of self-employed workers in the farm sector has changed little over

time, while the proportion of family workers has decreased remarkably. In the non-farm sector, the proportion of both self-employed and family workers has steadily decreased and that of regular employees has increased accordingly. This shift is quite great, since the working population of males has decreased in number by more than one million in the farm sector while it has quadrupled from 1,278,000 to 5,569,000, in the non-farm sector over the last 20 years.

The majority of females in the farm sector are still family workers, even though the proportion has steadily decreased (see Table 3). The proportion of self-employed workers has steadily increased and comprises almost one-fourth of female farm workers as of 1980. In the non-farm sector the proportions of both female self-employed and family workers have decreased and that of regular employees has increased just as they have for males. In numbers, female regular employees in the non-farm sector have increased almost fourteen times over the last 20 years. Working females in the non-farm sector have increased about seven times (from 469,000 to 3,023,000) in the same period.

The increase in the proportion of self-employed female workers in the farm sector indicates that female-headed farm households are increasing. This is related to the decrease of economically active young males in the farm area. Manpower surveys show that in farming households the number of males up to the 35-year-old age bracket and

Table 3. Employment Status of Males and Females: 1960-1980

		<u>Farm Sector</u>						Total ..
		Self-employed	Family	Regular	Temporary	Daily		
Males	1960	68.4	29.7	1.3	0.6*		100	(3,994,000)
	1965	55.1	25.2	15.7	6.2	7.9	100	(3,200,000)
	1970	58.1	23.6	7.0	1.9	9.4	100	(2,966,000)
	1975	58.3	24.7	6.2	2.8	8.0	100	(3,245,000)
	1980	64.3	17.4	8.0	2.3	8.1	100	(2,893,000)
		<u>Non-farm Sector</u>						Total ..
	1960	35.1	4.0	41.3	19.4*		100	(1,278,000)
	1965	30.4	3.8	33.8	13.7	18.3	100	(2,122,000)
	1970	26.7	4.0	47.7	8.2	13.4	100	(3,201,000)
	1975	27.1	3.0	42.6	13.7	13.6	100	(4,244,000)
	1980	28.1	2.0	50.0	8.5	11.4	100	(5,569,000)
		<u>Farm Sector</u>						Total ..
Females	1960	10.7	88.6	0.2	0.5*		100	(2,781,000)
	1965	14.6	79.2	1.4	0.1	3.9	100	(1,871,000)
	1970	16.7	70.3	3.7	1.8	8.1	100	(2,150,000)
	1975	19.9	72.3	2.4	1.2	4.2	100	(2,357,000)
	1980	23.2	64.4	4.8	1.5	6.1	100	(2,221,000)

Table 3 (continued) Employment Status of Males and Females: 1960-1980

		Self-employed	Family	Regular	Temporary	Daily	Total
		<u>Non-farm Sector</u>					
Females	1960	36.7	38.6	15.3	11.5*		100 (469,000)
	1965	33.1	18.5	17.8	17.7	13.7	100 (1,013,000)
	1970	27.7	20.2	30.2	11.6	10.4	100 (1,428,000)
	1975	25.3	19.1	26.9	18.9	9.8	100 (1,984,000)
	1980	23.3	17.5	34.7	14.6	9.9	100 (3,023,000)

*Daily workers are included

Note: 1960: Farm households = Agriculture and Forestry
Non-farm = non-agricultural

Source: KEPB, Korea Statistical Yearbook, 1961
KEPB, Annual Report on the Economically Active Population Survey, 1977.

females up to the 30-year-old age bracket have continuously decreased over the last 15 years. Unpaid farming work (family employment) tends to be avoided by young family members, both male and female.

In terms of the increase in the proportions, regular employees and other wage-category workers have increased remarkably. The rate of increase of regular employees for females in the non-farm area even outpaces that for males between 1960 to 1980, as it is shown in Table 3. Nevertheless, non-wage category workers, i.e., self-employed and family workers, comprise 81.7 percent of the male farm work force, and 8.7 percent of the female farm work force. In the non-farm sector, such non-wage workers constitute 30.1 percent of males and 40.8 percent of females, indicating that non-wage category workers are still prevalent, especially among females.

The trend of occupational distribution and of the ratio of females to males by occupational category shows those areas where female labor has been increasingly in demand, compared with male labor. Table 4 shows that the occupational distribution of both males and females has changed in the same direction. For both sexes, labor has moved out of agriculture and into virtually every other category. However, in every occupational category except sales, the proportion of female workers relative to that of male workers has increased.

Table 4. Percentage Distribution and Ratio of Males and Females by Occupation: 1965-1980

	(persons in thousands)						
	Prof. & Ad.	Clerical	Sales	Service	Agri.	Prod.	Total
Males:							
1965	3.6	5.6	9.9	5.4	55.5	20.1	100 (5,322)
1980	6.4	10.1	13.2	5.4	30.9	34.1	100 (8,462)
Females:							
1965	1.4	1.1	15.6	8.6	63.8	9.3	100 (2,884)
1980	3.5	7.9	16.5	12.0	38.9	21.1	100 (5,243)
Ratio of Females to Males							
1965	.22	.11	.86	.87	.62	.25	.54
1980	.34	.48	.78	1.39	.83	.38	.62

Source: KEPB, Annual Report on the Economically Active Population Survey 1977, 1980.

The ratio of females to males by occupational category shows that females have become most dominant in service related occupations. In agriculture, the share of female labor is fairly high and still increasing steadily. The share of females has increased very rapidly in clerical occupations in particular. In professional and administrative occupations as well as in production related occupations the female share of the work force has increased considerably even though it remains rather small overall.

In sum, the increase of female labor force participation is truly remarkable over the past two decades. The share of females in the work force has steadily increased. In the non-farm sector, the increase of wage-category female workers is very noticeable. Overall, females are predominant in service, agriculture and sales related occupations where most job holders are not regular employees. In the case of agriculturally related female workers, as many as 93.8 percent are family or self-employed workers. Among female sales workers, as many as 81.8 percent are family or self-employed workers. Female service workers are mostly wage earners, but they are more often temporary and daily workers than regular employees. The proportion of female workers in professional and administrative as well as clerical and production related occupations has also increased, providing a considerable number of wage-earning jobs. The increase in the proportion of clerical and production related occupations is

especially remarkable. But these changes have not reduced the wage differential between males and females. The wage differential between males and females has increased rather than decreased in the last decade, despite the fact that male-female differences in years of service and average years of education have narrowed over the same period. Moreover, the working hours of females are longer than those of males (KEPB, 1981). In 1972, females earned 45.1 percent of males' incomes on the average. The job duration of the former was 56.7 percent of the latter. In 1980, females earned 42.9 percent of what males earned, and the job duration of the former was 58.8 percent of the latter. In 1974, the working hours of females were 100.9 percent of those of males and in 1980, it had increased to 103.5 percent. This observation raises a question about what segments of females are absorbed in the labor force under what conditions, and what segments are not absorbed in Korean society.

2. Differential Absorption of Female Labor

The latest Korean census as of 1975 shows that 77.8 percent of the male productive population (aged 14 years old and over) and 45.7 percent of the female productive population are economically active (defined as "persons aged fourteen and over who want to work and are capable of working"). Males and females defined as economically active are considered to be in the labor force in the

official labor statistics of Korea. According to this definition, the participation of women in the labor force is very substantial: Women represent 38.8 percent of the Korean labor force, and 45.7 percent of the female productive population (hereafter, female population) is in the labor force. On the other hand, 77.8 percent of the male productive population (hereafter, male population) is in the labor force. The economically active population has two categories: "employed" (actively engaged in a job or temporarily laid off during the enumeration period) and "unemployed" (engaged in no job but seeking a job).

"Employed refers to all persons (fourteen years and over) who worked more than an hour for remuneration or worked more than 15 hours as unpaid family worker during the week of enumeration. For males, 94.2 percent of the economically active population is employed, while 96.2 percent of the economically active female population is employed. Therefore, the rate of employment is lower for females than for males. However, more than half of the female population is "economically inactive" and 64.3 percent of those inactive females "do not want to work or are not capable of working" because they are presently occupied by housekeeping, while 18.0 percent are attending schools. For males, 22.2 percent are "inactive" and 67.6 percent of those "inactive" males are attending schools. Only 3.5 percent of "inactive" males are occupied by housekeeping. This is the major point which distinguishes males from females in

their economic activity status. It is a basic assumption that males are supposed to be in the labor force, but this assumption does not hold for females. Because of the high proportion of women who are counted as economically inactive, it is important to ask which females have been absorbed into the labor force, which have not, and why.

Locational Differences

The economic activity status of females in Korea varies greatly depending on their residential location. In Seoul, the metropolis of the country, only 29.1 percent of the overall population is economically active, compared with 32.2 percent in other cities and 61.1 percent in rural areas. This means that the female labor force participation rate is the lowest in Seoul, the most urbanized area in the country. Out of the economically active female population in Seoul, 89.9 percent are employed. It is 92.3 percent in other cities and 99.0 percent in rural areas. This indicates that the proportion of females working is even lower in cities than rural areas. In other words, the relatively high rate of female labor force participation in Korea can be largely attributed to the high rate of rural women's labor force participation. Rural women represent 65.6 percent of the total female labor force.

On the other hand, the majority of females in Seoul and other cities are occupied by housekeeping. At the national level, 54.3 percent of the female population are

economically inactive. Out of those "inactive" females, 64.3 percent are doing housekeeping and 18.0 percent are attending school. In Seoul, 70.9 percent are "inactive," and 70.0 percent of those inactive females are engaged in housekeeping while 17.8 percent are attending schools. In other cities, 67.8 percent are "inactive" and out of those inactive females, 70.1 percent are engaged in housekeeping and 17.4 percent are attending schools. In rural areas, 38.9 percent are "inactive" and out of those inactive females, 53.8 percent are engaged in housekeeping and 19.9 percent are attending schools. This means that 50.2 percent of the female population in Seoul and 47.5 percent in other cities are economically inactive because of housekeeping, while only 20.9 percent in rural areas are economically inactive for the same reason. In other words, the majority of rural women are in the labor force, while the majority of urban women are engaged in housekeeping.

Education

As for the female population aged fifteen and over, 42.1 percent have received primary school education, 28.8 percent, secondary school education (including middle and high school), 3.4 percent, college education, and the remaining 25.7 percent have never attended school. Excluding presently enrolled students, the 1975 Korean census shows that 53.8 percent of primary school educated women,

35.8 percent of secondary school educated women, 35.9 percent of college educated women, and 50.6 percent of non-educated women are in the labor force. This demonstrates that better educated women (more than secondary school education) are less represented in the labor force.

If we look at the impact of education on married women's labor force participation, the effect of differences in education on the rate of labor force participation is negligible. According to the 1975 census, in Seoul 17.9 percent of primary school educated married women are in the labor force, while 14.2 percent of secondary school educated women, 18.3 percent of college educated women and 12.8 percent of non-educated women are in the labor force. In rural areas, a similar pattern is observable though the overall participation rate is higher and the rate of non-educated women is the highest. An analysis of the 1970 census data shows a similar pattern; the participation rate is lowest at the intermediate level of education with a higher rate for a low or high level of education though it is far higher at a low education level than at the high education level.²

With the slight exception of women with secondary school education, the general pattern indicates that the more educated the women, the less likely are those women (especially married women) to be found in the labor force. Furthermore, the more educated women in the more urbanized areas are less likely to be found in the labor force.

Therefore, the majority of low educated women in rural areas are absorbed in the labor force, while the majority of better educated women in urban areas are not.

Marital Status

At the national level, 55.7 percent of single females are in the labor force, while 44.5 percent of married women are in the labor force. However, 90.5 percent of economically active single females are employed while more than 99 percent of economically active married women are employed, indicating that there are few "unemployed" married women who want to work. On the other hand, 44.3 percent of single females are "inactive." Out of those "inactive" single females, 37.2 percent are engaged in housekeeping and 58.7 percent are attending schools. For married women, 55.5 percent are inactive. Out of those inactive married women, 91.5 percent are engaged in housekeeping. The residual category of women who are widowed, divorced and of unknown marital status shows a lower rate of labor force participation than the other two groups. This is mostly due to the lower participation rate of elderly widowed women who predominate in this category. (See Table 5.)

As is illustrated in Table 5, the majority of single females are in the labor force or attending schools, without much difference by location; 59.0 percent in rural areas, 54.7 percent in other cities and 54.3 percent in the

Table 5. Economic Activity Status of Single and Married Women by Area

	<u>Economically Active</u>			<u>Economically Inactive</u>		Total	
	Employed	Unemployed	Housekeeping	Attending School	Other & Unknown		
Whole country							
Single	50.4	5.3	16.4	26.0	1.9	100	(3,090,290)
Married*	44.3	0.2	50.8	0.01	4.6	100	(6,172,895)
Metropolis:							
Single	46.3	8.0	13.9	29.7	2.1	100	(825,024)
Married	13.4	0.4	80.9	0.1	5.2	100	(1,241,425)
Other cities:							
Single	46.7	8.0	16.2	28.5	0.6	100	(1,070,249)
Married	20.6	0.2	75.1	0.0	4.1	100	(1,727,937)
Rural area:							
Single	56.6	2.4	18.3	21.2	1.5	100	(1,195,017)
Married	69.0	0.0	26.1	0.0	4.9	100	(3,203,533)

*'Married' category does not include 'widowed', 'divorced', or other unknown marital status. The 'others' (divorced, widowed and unknown) category shows more ambiguous activity status; 'employed' (37.4%), 'housekeeping' (16.5%), and 'other & unknown' (47.1%) at the national level.

Source: KEPB, 1975 Population and Housing Census Report, Vol. 2, 3-1.

metropolis. A greater percentage of single females are attending schools in urban areas, while more are in the labor force in rural areas. Less than 20 percent are engaged in housekeeping in all areas.

On the other hand, married women show considerable differences in participation by residential area. In the rural area, 69.0 percent are in the labor force. In Seoul, 13.8 percent are in the labor force, while in other cities, 20.8 percent are in the labor force. The rest are primarily engaged in housekeeping. These figures imply that marital status has the greatest impact on the labor force participation of urban women. The divergence of single and married women is more explicit in urban areas, and most explicit in Seoul. In rural areas, married women show an even higher labor force participation rate than single women.

The characteristics of women's labor force participation by marital status become clearer and more explicit when examined by age group (see Table 6). The general pattern of labor force participation differences by area and marital status holds for all age groups. In the urban and metropolitan areas, single women show a 3-4 times higher rate of labor force participation than married women in every age group. In the rural areas, by contrast, married women show higher rates of participation than single women in all age groups except the 20-24 and 25-29 age groups.

Table 6. Female Labor Force Participation Rate by Marital Status and Area*

	15-19	20-24	25-29	30-34	35-39	40-44	44-49	50+
Whole country:								
Single	43.1	63.9	60.7	51.8	52.5			
Married	38.1	32.2	30.8	40.2	49.1	55.1	55.7	48.0
Metropolis:								
Single	38.0	57.7	58.3	47.5	54.6			
Married	9.5	7.5	9.8	13.5	17.3	18.1	19.3	10.2
Other cities:								
Single	39.0	60.4	57.1	51.6	50.6			
Married	12.0	11.6	13.5	19.9	25.5	28.9	29.3	21.3
Rural area:								
Single	49.5	72.7	69.2	62.8	51.7			
Married	54.5	56.4	58.8	68.2	75.3	79.8	80.5	56.1

*For singles, 35-39 age bracket includes all aged 35 and over

Source: KEPB, 1975 Population and Housing Census Report, Vol. 2, 3-1.

In sum, rural women tend to be absorbed in the labor force regardless of their educational and marital status. Regardless of educational background, the majority of single females in urban areas are also absorbed in the labor force. On the other hand, most urban married women are not absorbed in the labor force regardless of their educational background. Thus, three distinctive segments of females are differentially absorbed in the labor force: rural women, urban single women and urban married women.

3. Married Women in the Labor Market

Female Occupations by Marital Status

The great majority of married women, 72.9 percent, are concentrated in agricultural occupations. Accordingly, the proportion of female workers in other occupations is quite low. Sales occupations, ranking the second largest in the distribution, account for only 12.2 percent of the married female labor force, while only about 2 percent are in other white-collar occupations. This distribution clearly reflects the pattern of high labor force participation among rural married women and extremely low labor force participation among urban married women.

Single females are more evenly distributed in the major occupational groups, though they are mostly clustered in blue-collar occupations. Production, agricultural, and service workers are the three major groups, totalling 80 percent of the single female labor force: production

related occupations comprise 36.8 percent, agriculture, 28.6 percent and service workers, 15.3 percent. Clerical occupations account for about 10 percent of the single female labor force. In general, other white-collar occupations comprise a fairly small portion.

The significance of marital status in the occupations of females can be shown more clearly by the proportion of single females in each occupational group. The two major occupational groups containing the highest proportion of single females are clerical workers and production related workers. Almost 90 percent of clerical workers are single, as are about three-fourths of production workers.

The characteristics of females' occupational distribution by marital status become more conspicuous in the area breakdown table (Table 7). In the urban areas (cities), sales related jobs absorb the highest proportion of married women (37.6 percent). Service, agriculture and production-related occupations account for about equal proportions of married women, totalling about 55 percent. For single women, production-related occupations alone account for 51.0 percent of the labor force, while service and clerical occupations occupy 20.8 percent and 16.3 percent respectively. In the rural area, agriculture-related workers constitute the great majority for both single and married women. A very small proportion of females, both single and married, have occupations other than agricultural related ones in the rural area.

Table 7. Occupational Distribution of Single and Married Women by Area

	Prof.	Admin.	Clerical	Sales	Service	Agri.	Prod.	Total	
Cities (Urban):									
Single	4.4	0.04	16.3	5.3	20.8	1.7	51.0	100.0	(882,396)
Ever-Married*	5.0	0.4	2.2	37.6	19.6	17.1	18.3	100.0	(711,264)
Counties (Rural):									
Single	3.3	0.00	4.9	2.7	8.1	63.6	3.5	100.0	(676,777)
Ever-Married	0.5	0.02	0.1	5.4	2.7	88.0	3.2	100.0	(2,619,561)
Whole Country:									
Single	3.5	0.0	11.3	4.4	15.3	28.6	36.8	100.0	(1,559,173)
Ever-Married	1.5	0.1	0.6	12.2	6.3	72.9	6.4	100.0	(3,330,825)

*'Ever-Married' includes 'presently married' as well as 'widowed', 'divorced' and 'separated'.

Source: KEPB, 1975 Population and Housing Census Report, Vol. 2, 3-2.

However, it is a consistent feature that almost 90 percent of female clerical workers are single, regardless of location. Production related occupations also favor single status. Thus the occupational distribution by marital status and location also strongly supports the utility of distinguishing female labor by three segments: rural, urban single and urban married.

Employment Status

Employment status distinguishes single from married women remarkably. On the whole, the majority of married women in the labor force (62.8 percent) are family workers; 22.5 percent are self-employed workers, and 4.5 percent are regular employees. The remainder are temporary and daily workers. Among single women, 29.1 percent are family workers and only 2.7 percent are self-employed workers, and 45.6 percent are regular employees. The high percentage of family workers among married women is partly due to the predominance of agricultural workers. However, even in urban areas only 15.5 percent of working married women are regular employees (see Table 8). The largest proportion of urban married women are self-employed (35.4 percent) and the next largest category are family workers (26.2 percent). For urban singles, 66.1 percent are regular employees and 21.6 percent are temporary workers. This means that an absolute majority of single women workers have wage earning jobs, while only a small portion of married working women earn wages.

Table 8. Employment Status of Single and Married Women by Area

	Self-emp.	Employer	Family	Regular	Temporary	Daily	Total	
Cities (Urban):								
Single	1.9	1.0	3.7	66.1	21.6	5.7	100	(882,396)
Ever-Married	35.4	4.2	26.2	15.5	7.4	11.4	100	(711,264)
Counties (Rural):								
Single	3.4	0.2	62.2	18.9	9.4	5.5	100	(676,777)
Ever-Married	19.0	0.7	72.7	1.3	1.0	5.3	100	(2,619,561)
Whole Country:								
Single	2.7	0.7	29.1	45.6	16.3	5.6	100	(1,559,173)
Ever-Married	22.5	1.4	62.8	4.3	2.4	6.6	100	(3,300,825)

Source: KEPB, 1975. Population and Housing Census Report, Vol. 2, 3-2.

Wages by Marital Status

Among those women who do earn wages, there are clear differentials between the earning levels of single and married women. The age differential between single and married women is shown according to major occupational groups (see Table 9). The average wage of married women is considerably higher than that of single women in all white-collar occupations, while this tendency is reversed in blue-collar occupations. The profile demonstrates that the wage differential between single and married women in white-collar occupations is heavily related to the length of their service in the career. However, this relationship does not hold in blue-collar occupations.

These differentials must be interpreted, however, in light of the varying proportions of single and married women in each occupational group. Approximately only one-tenth of all female wage workers are married (116,366 of 1,023,231). Among clerical workers, there are 15 times as many single women as married women. And there are nine times as many single production workers as married ones. Only in administrative and agricultural occupations do married women show a higher representation and these two occupational groups together constitute a miniscule proportion of all female wage workers (0.2 percent). This is because most of the agricultural workers, who comprise the great majority of the female labor force, are not wage workers.

Table 9. Female Workers' Wage Structure by Marital Status

	Mean Wage	<u>Single</u>		Number of workers	<u>Ever-Married</u>			
		Mean yrs. of contin. service	Mean yrs. of experi- ence		(I)	(II)	(III)	(IV)
Prof.	₩116,417	1.9	2.2	107,786	₩193,367	5.8	7.8	38,598
Adm.	₩142,047	3.7	3.5	349	₩247,806	6.3	7.5	793
Clerical	₩81,743	2.1	2.1	158,850	₩108,787	3.6	4.0	10,889
Sales	₩67,319	1.6	1.7	5,635	₩71,593	2.5	2.6	4,935
Service	₩55,184	1.6	1.9	21,526	₩53,158	2.8	3.2	15,639
Agri.	₩61,596	1.4	1.4	437	₩49,352	3.3	3.3	610
Prod.	₩51,122	1.8	2.2	704,670	₩51,039	2.1	2.9	77,976
Total	₩57,811	1.9	2.2	906,865	₩65,289	1.6	3.3	116,366

Source: Office of Labor Affairs, Report on Occupational Wage Survey, Seoul, 1978.

In general, the female wage structure shows that the wage differential among occupational groups is greater for married women than for single women. The average wage of administrative workers is highest for single as well as for married women, though the differential between these two groups is fairly wide. Married female administrative workers earn on average, about W100,000 more than their single counterparts. On the other hand, the average wage of production workers is lowest for singles, and that of agricultural workers is the lowest for married women. In addition, the latter earn less than the former.

In most white-collar occupations, the length of service and career affects the level of females' wages, while in blue-collar occupations there does not seem to be an effect. Thus, married female professional workers earn only 1.7 times more than their single counterparts. The former have worked continuously in the same work place and in the same career more than three times longer than the latter. Married administrative females earn 1.7 times more than their single counterparts. The former have served in the same career 1.7 times longer. In clerical and sales occupations, the wage difference between single and married women is narrower, even though the difference in the length of service and career is not correspondingly narrower.

In service occupations married female workers earn less than their single counterparts, though the former

record far longer work experience than the latter. Married agricultural-related workers earn 80 percent of their single counterparts, though the former show 2.3 times longer work experience than the latter. This tendency applies to female production workers, too. This observation strongly indicates that some occupations value the status of being young and single, rather than the length of work experience, in determining the wage of women. This suggests that such jobs are not entirely related to acquired skills. Unfortunately, the majority of wage-earning women have those kinds of occupations.

In general, then, a very small proportion of women earn relatively high wages in skilled, white-collar occupations. In such occupations, married women tend to have higher wages because of their greater length of service. But the great majority of wage-earning women are employed in occupations in which young, single women receive higher wages than do married women, despite their shorter length of service.

4. Some Outstanding Characteristics

Female labor force participation in Korea is characterized, most of all, by differential patterns of labor absorption among different categories of women. Important variations are observed between rural vs. urban, married vs. single and more educated vs. less educated women. Most rural women are absorbed in the

labor force, and a large proportion of urban single women are also. The majority of urban married women are not. Better educated urban women show a lower participation rate in the labor force than their less educated rural counterparts. In reality, better educated women are concentrated mostly in urban areas. For example, 89.5 percent of college educated married women and 88.7 percent of college educated single women are located in cities. More than 70 percent of secondary school educated women (married as well as single) are in cities. Notably, 61.5 percent of college educated married women and 52.2 percent of college educated single women are clustered in Seoul and Seoul comprises one-fifth of the country's overall population.

The Korean pattern of differential absorption of female labor is unlike that of most industrialized countries, which have supported the increase of female labor force participation in accordance with increasing educational opportunities accompanied by industrialization and urbanization. Rather, it shares the experience of some other developing countries which show a somewhat U-shaped pattern, with low participation rates at intermediate levels of education (e.g., Standing, 1978:154-159).

The absorption, or non-absorption of female labor in Korea seems to be closely related to the industrialization process of the country, and is distinguished by three segments of women; rural women, urban single women and urban married women. The three distinctive segments of

women are also differentially patterned in the labor market, in terms of occupation, employment and wage structure. Rural women comprise about half of the agricultural labor force. The agricultural sector has been contracting over the last two decades as is demonstrated by the decline of farm households. Rural women increasingly dominate in the farm sector, mostly as self-employed or family workers. They record a high labor force participation rate even with low educational background. They remain in a pre-modern, subsistence economy, providing their labor without having many opportunities provided to enhance the quality of their labor.

The second segment of female labor is that of urban single women. Even though they are identified as urban residents in statistics, a considerable proportion of them are probably rural migrants. It is reported that about 60-70 percent of the female workers in the industrial sector answered that their fathers' occupation was farmer or that they were from rural areas (KLUA, 1978a:61; KWVA, 1980:24). Such women are most directly affected by the process of industrial development in their relationship to the labor process, in the sense that this segment has increased remarkably over the last 20 years.

There seems to be a clear dividing line within this segment between white-collar wage workers with a considerable amount of education and blue-collar workers with little education. The former are those who share the

experience of industrialized countries in the sense that their employment opportunities are related to increasing educational opportunities. In the case of clerical workers, 91 percent have more than secondary school education. However, the latter groups of blue-collar workers with little education have also been absorbed in the modern sector but without increasing educational opportunities. Out of all manufacturing sector female workers, 52.3 percent have less than primary school education and 42.4 percent have less than middle school education (KILO, 1977). They epitomize dependent development. For the most part they work in rapidly expanding export-oriented industries or multinational corporations. We do not have accurate information about what proportion of female production related workers work at export-oriented industries or multinational corporations, but it is reported that females comprise about 60-70 percent of the total work force in export industrial zones (KWVA, 1980:33). About 90 percent of those female workers are young and single. The average wage of manufacturing workers is the lowest among all industries.

The third segment of female labor is that of urban married women. While the other two segments can be compared with their male counterparts, i.e., rural male agricultural workers, or urban single males, urban married women do not have male counterparts with which to be compared. They remain the most "marginal" in labor force

participation as an aggregate. More than three-fourths of the women in this segment are not in the labor force. Even those who are in the labor force are not usually paid workers. Only about 20 percent of the urban married women in the labor force are paid employees. Among paid employees, there is a greater wage differential among married women than among single women. And only a very small portion of those wage earning workers are employed in white-collar occupations. This means that few occupations are available for married women in the middle class. Even the clerical jobs, which absorb a considerable number of single females in the middle social strata, do not provide a cushion for married women in the middle class. Some married women enter sales and service occupations through self-employment or family worker status. Usually lower-strata women are so engaged.

Two special characteristics distinguish urban married women from their rural counterparts: The first is the inclusion of more highly educated women, and the second is the inclusion of women of wide ranging social class backgrounds. Since urbanization has occurred rapidly in connection with industrialization, shifts in occupations and sector have created new classes in urban areas, which are not comparable to the pre-industrial rural economy. Moreover, since the urban population has greatly expanded during the last two decades, it includes a substantial proportion of rural migrants. Consequently, there is

considerable class differentiation among urban married women. However, the existing urban employment structure does not seem to absorb married women of different social classes, although it does provide a broad range of occupations for single women.

Neither supply side theories using the modernization paradigm nor neo-Marxist demand side theories address the issue of the low labor force participation of urban married women, particularly those in middle and upper socio-economic strata who have relatively high levels of education. The present study attempted to explore this issue in greater depth by collecting both economic and social data from a sample of urban married women.

CHAPTER III--NOTES

1. Korean manpower survey, here, means "Annual Report on Economically Active Population Survey" published annually by Korean Economic Planning Board (KEPB). It has been published since 1964. Therefore, statistics regarding 1960 are from the Yearbook of Labor Statistics published in 1961 by KEPB.
2. This information is from Park's (1982) unpublished research paper, "The Employment of Women, Education and Fertility in Korea," p. 33. The data are based on 1970 census, ever-married women (aged 15 to 49).

CHAPTER IV

RESEARCH DESIGN

1. Overall Research Strategy

The aim of the research effort was to collect data on married women's income-earning activities in urban Korea that would go beyond officially defined labor force participation. The sampling design had to meet the following criteria. The sample had to include a large enough number of married women with wide-ranging class backgrounds in the urban area, who had the potential to be involved in various kinds of income-earning activities. The sampling was designed not to deviate too much from the principle of randomness and representative characteristics of the population, while including large enough numbers of married women in different social strata to permit analysis of distinct social class levels. As a general population sample was neither feasible nor appropriate for this kind of study, purposive sampling was designed.

Since this study is concerned with the employment and earnings of married women; women of economically active age, but possibly beyond active childbearing age, with husband present, and with at least one child, were considered to meet the minimum requirements of

appropriateness for the study. Another important consideration was to try to maximize the likelihood that respondents would answer somewhat sensitive questions related to family income and women's informal earning activities--information which is not usually given freely to strangers in Korean society.

Given these considerations, mothers of primary school-children in Seoul emerged as an appropriate sampling pool. Primary schools in Korea recruit children on the basis of residence, in area units which include very heterogeneous populations. Since primary school education is mandatory for the poor as well as for the rich, primary schools are supposed to include children of all class backgrounds. At the age of six, every child is assigned to a certain neighborhood public school, unless the child goes to a private school. Private schools recruit children by a lottery system on the basis of the applicants' residential district. Residential segregation is relatively indistinct in Seoul compared with large cities in the United States, but there are some important distinctions. Thus, primary schools in different school districts distinguished by certain residential characteristics could cover quite a heterogeneous population in terms of socio-economic backgrounds.

A primary school based sample offered two important advantages. First it provided a concentrated sample of women which would meet the design requirements, second,

it provided the cooperation of teachers in making the interview arrangements.

2. The Research Site and the Selection of the Sample

Research was performed in Seoul, Korea from September through November, 1980. The sampling of subjects was done in two stages. The first stage was a purposive cluster sampling to include married women with a wide range of social class backgrounds. Its aim was to provide roughly equal sized samples. Four social areas of Seoul were defined to represent different socio-economic characteristics of the population of primary schoolchildren in terms of their family background.

Primary schools in Seoul were stratified by the four clusters: Private schools; public schools in old residential areas; public schools in newly developed outskirts concentrated with poor quarters; and public schools in apartment complexes. Private schools include primarily upper and upper-middle class families. Public schools in old residential areas include mostly middle class families with a small number of upper and lower class families. Public schools in apartment complex areas include upper and middle classes. Public schools in the newly developed area include mostly lower class families. One school was randomly selected from each block.

Primary school consists of six grades. Each grade has about ten classes, depending on the size of the school, and each class has about 60-75 students. In the second stage of sampling, one class was randomly selected from each grade and ten students were randomly selected from each class. In the process of sampling, children who did not have either parent were excluded. The final sample subjects were the mothers of the 240 selected students.

Each child's teacher provided a letter of introduction for the interviewer explaining the study. In addition to the letter of introduction, the interviewer was introduced to children in the sampled class in order that they might identify the face of the interviewer. Otherwise, the interviewer could be easily mistaken as one of those door-to-door vendors or solicitors who sometimes disguise themselves as survey interviewers for "social research," a well-known invention of sales people dealing with children's books and cosmetics to gain access to housewives in Seoul. Respondents were contacted by the interviewer and interviewed at home. Because teachers are generally regarded as reliable persons, their introduction made the opening of the interview less difficult and encouraged acceptance of the interviewer. There were no complete refusals but two subjects were reluctant to answer any question except a very few demographic ones, and eleven cases did not provide important information on their socio-economic status and family income.

3. Instruments

Interviews were conducted by the researcher and two female graduate students trained by the researcher. The method of interviewing was in-depth and explanatory, using a combination of structured and unstructured questions. Even though the interview was not designed to gather longitudinal data on all topics, the economic activities of respondents were followed year by year for the past ten years in order not to skip over important information. Work experience prior to marriage was included regardless of the length of marriage. Major questions concentrated on family income, respondents' earnings and economic activities, and some special social activities.

The income-earning activities of the sample, the main focus of the research, were carefully scrutinized in the interview. The interviewer first determined whether respondents earned any income themselves, regardless of whether they were employed or not. Various probes to elicit this information were used, including the ratio of husbands' income to monthly expenses, their employment history, their time budget in daily life, participation in a Kye (an informal credit system), and some details of their social activities. In order to better characterize their income-earning activities, the women's own descriptive terms were written down and later coded using three

different classification schemes, in terms of occupation, employment status and the types of earnings.

4. Major Concepts

Social Class

The class of respondents in this paper refers to their family's position in the social stratification system of the society. Sociologists have long asserted that families are the basic units of our social stratification system. The reason given is that all members of a family are seen as sharing equal status in society's eyes (Parsons, 1942; Barber, 1956; Turner, 1970; Rossi and Sampson, 1974). In this tradition, the status of the male head in the family is regarded as the status indicator for the family. Most stratification research relies on this tradition in the conceptualization as well as in the measurement of the status or class of respondents unless the research is specifically interested in class relations rather than class position. However, there are new arguments emerging which challenge the tradition, reporting that the husband is not solely responsible for the position of his family (Acker, 1973; Ritter and Hargens, 1974; Philliber and Hiller, 1978; Nock and Rossi, 1978). In particular, many debates are emerging regarding the conceptualization and measurement of women's class in stratification research (i.e., Haug, 1973; Acker, 1980; Delphi, 1981; Garnsey, 1978). As there is not yet much

agreement emerging from these debates, this research follows the most conventional measurement of social class. However, the education of the respondent herself is also counted, along with the conventional socio-economic status measurement of the respondents' family. The detailed description of the measurement of respondent's social class is reported below along with the description of general characteristics of the data.

Income Opportunities

Income opportunities refer to any opportunities which generate income or earnings. Income-opportunities and income-earning activities are used interchangeably, covering women's production related activities beyond the concept of labor force participation. If we can say that labor force participation emphasizes work, our production related activities emphasize earnings.

In order to better characterize women's income-earning activities in this paper, the women's own terms were written down and later coded using three different classification schemes, arranged by occupation, employment status and the types of activity, which refers to principal means of income earning. The classification of occupation corresponds to accepted census terminology. Any earning activity which did not fit into the occupation code was classified as an invisible job. This largely refers to opportunistic activities which create earnings, but which

respondents did not regard as a "job." The classification of employment status also followed the census terminology. It was initially dichotomized into "formal" and "informal" employment, and then further classified into several sub-categories. The criteria for formal employment status were stable and regular wage (especially salaried) income-earning with job security. But in these data, temporary workers were regarded as having formal employment insofar as they were salaried workers. Informal employment status refers to any kind of income-generating opportunity which does not produce stable and regular wage income. In particular, "informal opportunities" refer largely to opportunistic activities which are classified as "invisible jobs" by occupational code. Therefore, the term "informal employment" covers a broader range of income-earning activities than "informal opportunities" in this paper; although in other papers, there is often no distinction between informal opportunities and informal employment (cf. Hart, 1973).

The information regarding income-earning activity was gathered by asking whether or not respondents currently had their own earnings. If they had earnings through more than one activity, the higher income-generating activity was counted. Their income was calculated on the usual monthly basis.

The types of income-earning activity (which show the principal means of the activity) are used as the main

instrument for analysis of earning activities of urban married women in Korea. Types were defined as follows.

Capital-intensive activity: Mostly tertiary enterprises with relatively large capital inputs without much labor involved--money-lending, real-estate speculation, commodity speculation, office and car rental activities, etc.

Labor-intensive activity: Domestics, casual construction work.

Commercial (trade) activity: Self-employed street-vendors, shopkeepers and all kinds of trading.

Salaried Work (Employment): Regular and temporary workers who earn salary in public and private sectors.

Skill-based service: Tutoring, home-based production, usually paid on a piece-work basis.

Other activity: Commissions for arranging marriage, boarding tenants, etc.

5. Characteristics of the Sample

The sample for this study is not assumed to be representative of the population of married women (having a child in primary school) in Seoul. Since this study is concerned with including women in different social strata quite evenly, upper and middle class women are over-represented while lower class women are underrepresented. In particular, upper class women are definitely over-represented. While sacrificing the representativeness of the general population, this study has still tried to include women from wide ranging class backgrounds using random selection procedures within selected clusters. Though the sample of the data is not representative of

the general population, it can be assumed that sample subjects in specific strata represent the population in comparable strata of Seoul, or even of other urban areas in Korea.

A. Socio-economic status: Distribution

Household income: Monthly household income ranges from 3 Man Won to 500 Man Won.* The distribution is as follows: Less than 10 Man Won (5), 11-20 (37), 21-30 (49), 35-40 (25), 45-70 (37), 75-90 (12), 100-150 (40), 170-200 (16) and 300-500 (9). No Response (10).

Husband's Income: Husbands' monthly income ranges from 0 to 450 Man Won. Here, husband's income includes husband's salary, bonus, special allowances and income from other sources as well. The distribution is as follows: Less than 10 Man Won (18), 11-20 Man Won (42), 21-35 Man Won (49), 40-90 Man Won (64), 100-190 (40) and 200-450 (15). No Response (12).

Husband's education: No schooling (4), Primary school: 1-6 years schooling (15): Middle school: 7-9 years schooling (33), High school: 10-12 years schooling (55), and College: 13 years and above schooling (132). No Response (1).

*The Won is the basic unit of Korean currency. However, incomes are usually counted in units of 10,000 (one Man) Won, in everyday life. One U.S. dollar is equivalent to 670 Won as of August, 1980.

Respondent's education: No schooling (8), Primary school (45), Middle school (43), High school (46), and College (97). No Response (1).

Husband's occupation: No job (6), Professional (27), Administrative and managerial* (85), Clerical (31, Sales and Service (30), Production related (57), Agricultural (1), Other (2). No Response (1).

Husband's employment status: Regularly paid employment (Formal employment): Blue-collar in private sector (13), White-collar in private sector (73), and Government employee (27). Not regularly paid employment (Informal employment): Employer (32), Temporary employee (16), Self-employed (36), and daily laborer (33).

B. Class Groupings

The sample was categorized into three main social class groupings on the basis of the respondent's education, husband's education, occupation and household income. Each item was classified into three groups: low, middle and high. In the case of household income, the less than 30 Man Won income group is classified as low income group, 35-90 Man Won group, as middle income group, and 100-500

*Administrative and managerial workers refer to upper strata white-collar workers. Section chiefs and above in private firms, government officials higher than third degree and equivalents are included in this category.

Man Won group, as high income group. The dividing line is arbitrary, however, 30 Man Won is the urban average household income and 100 Man Won is a commonly quoted yardstick of high income households in the society. There was no household whose income fell between 31-34 or 91-99 Man Won. This made it somewhat easier to draw the line. Educational level was regrouped in less than primary school educated (0-6 years schooling) as the low educated group, more than primary up to high school educated (7-12 years schooling) as the middle educated group, and junior college and above (13 years and above schooling) as the highly educated group. The respondent's education was classified in the same way as the husband's. Husband's occupation was grouped into three categories: Professionals and administrative occupations as high, clerical and sales as middle, and the remaining as low occupational groups.

The household income was used as the main criterion to classify the sample subjects' social class. The remaining three items were summed and the total given the same weight as household income. Subjects whose household income was 'low' and who scored less than 6 in the summed score, and those whose household income was 'middle' but who scored less than 5 in the summed score, were categorized as 'lower class'. Subjects whose household income was 'high' and who scored 9 in the summed score, were categorized as 'upper class'. The remainders were categorized as

'middle class'. In other words, upper class women refer to those who are college educated, having a household income of more than 100 Man Won per month, and with college educated professional or administrative worker husbands. Lower class women refers to those who have less than a 30 Man Won household income and belong to less than the middle level score in terms of husband's education, occupation and respondent's own education. Middle class women refer to those who have more than 100 Man Won household income but do not score high in other items, or who have a middle level household income, or who have less than a 30 Man Won household income but score at more than the middle level score of the three other indicators. By these measures, 23.4 percent (54) of the sample are categorized as upper class, 38.1 percent (88) as lower class and 38.5 percent (89) as middle class.

Respondents' subjective perception of their class position matches the objective class grouping quite closely. The correlation of subjective class and objective class is very high (Pearson Corr. = .79). Out of 87 subjects in the lower class, 67 (77.1 percent) think they belong to the lower class and the remaining 20 (22.9 percent) think they belong in the middle class. In the case of the middle class, 57 out of 89 (64.0 percent) think they belong to the middle class, whereas 13 (14.6 percent) rank themselves belonging to the upper class and 19 (21.3 percent) to the lower class. In the upper class,

43 out of 54 (79.6 percent) rank themselves in the upper class and the remaining 11 (20.4 percent) regard themselves as middle class.

C. Other Background

Age: The age of the sample subjects ranges from 30 to 54, with 90 percent of the sample concentrated between 33 to 45. The mean age is 38.4. There were no class differences in the age of the sample. In the lower class, the mean age is 38.2, in the middle class, 38.5. In the upper class, it is 38.9.

Husband's age: The age of the subjects' husbands ranges from 31 to 61, with 90 percent concentrated between 36 to 50. The mean age is 42.6: 42.7 in the lower class, 42.6 in the middle class and 42.9 in the upper class.

The length of marriage: The length of marriage ranges from 8 to 37 years. Less than 1 percent marked less than a 10-year marriage life, and less than 15 percent marked longer than a 20-year marriage life. The remaining 84 percent fall in between. The mean length of marriage is 15.1: 16.2 in the lower class, 14.9 in the middle class and 14.1 in the upper class.

Number of children: The number of children ranges from one to eight. Only 3.3 percent have just one child. It is 27.1 percent which have more than four children.

The average is three. In the lower class, the mean is 3.5; in the middle class, 2.9; and in the upper class, 2.4. The number of no son families is 26, and no daughter families is 49.

The length of Seoul residence: Sample subjects have lived in Seoul an average of 21.8 years, with means of 16.2 years in the lower class, 21.6 years in the middle class and 31.0 in the upper class. The length ranges from one year to 50 years. Fifteen percent of the sample have lived in Seoul less than 10 years. Another 15 percent have lived there more than 37 years. The remaining 70 percent fall in between.

CHAPTER IV--NOTES

1. At the national level, only 1 percent of households report more than 100 Man Won household income per month, and it is 1.5 percent in the urban area as of 1980 (KEPB, 1981). Less than 35 Man Won-income households comprise 77.7 percent at urban areas. This gives the impression that our sample is much too skewed to the upper income strata. However, it should be considered that official income statistics include a large number of very young and very old household-head families, female headed families and single-family household (e.g., factory workers in the dormitory are counted as having own single-family households), while our sample includes only middle-aged and male-headed households. To better grasp the reality of income strata, two examples should suffice. One is the minimum living expense for urban worker families. Korean Labor Union calculates the minimum monthly living expense for a 5-person family in the urban area is 45.8 Man Won (Dong-a Ilbo, 1981:#18532). For a 4-person family, it is 36.3 Man Won, and for a 3-person family, 28.4 Man Won. Another example is about the income of professionals. Physicians who are regarded as high-income earning professionals start at 200 Man Won when they are hired after finishing their full training (after residency).

CHAPTER V

CLASS DIFFERENCES IN INCOME OPPORTUNITIES

This chapter will examine class differences in the income-earning activities of the sample of married women in Seoul. It will first explore the basic patterns of income-earning activity, and then consider the relationships between women's own earning power and the money to which they have access. The latter question will be pursued in two different ways: first, by examining the relationship between income-earning and control over the household budget; and second, by examining the relationship between income-earning and participation in a Kye, or revolving credit association.

1. Income Earning Activities

Of the 240 married women surveyed, 102 (42.5 percent) reported earnings. Three different ways of classifying their activities are shown in Table 10. Using the standard categories of employment status, only 12 percent are regular employees. The others are temporary employees (2), self-employed workers including proprietors (18), and domestic and lower-level laborers (30). The remaining 40 women do not have a specific job but do have earnings nonetheless.

Table 10. Three Distributions of Earning Women: Employment Status, Occupation,
and Means of Earning Income

<u>Employment status</u>			<u>Occupation</u>		<u>Means of earning income</u>		
	N	% of sample		N	% of sample	N	% of sample
<u>Formal:</u>							
Regular employee	12 (11.8)	(5.0)	Professional	10 (9.8)	(4.2)	Employment	12 (11.8)
			Clerical	4 (3.9)	(1.7)		
<u>Informal:</u>							
Temporary employee	2 (2.0)	(0.8)				Trade	19 (18.6)
Proprietor & Self-employed	18 (17.6)	(7.5)	Sales & service	18 (47.6)	(7.5)	Skills	18 (17.6)
Casual daily worker	30 (29.4)		Domestics and laborer	30 (29.4)	(12.5)	Labor	18 (17.6)
No job	40 (39.2)	(16.7)	None (invisible jobs)	40 (39.2)	(16.7)	Capital	32 (31.4)
						Other	3 (2.9)
Total	102 (100)	(42.5)		102 (100)	(42.5)		102 (100)

On the basis of Korean labor force statistics, this sample of 240 married women with primary-school aged children in Seoul should have only a small proportion of women in the labor force. Exact comparisons are not possible because the sample somewhat overrepresents upper income women, but the effect of this bias should be to reduce labor force participation still further. Within the sample, it is possible to compare the categories of the standard labor force statistics with the broader definition of income-earning activities which this study utilized.

About 40 percent of the income-earning women, or 16.7 percent of the entire sample, carry on "invisible jobs" that are not accounted for in labor force statistics, such as money-lending, speculation, and other opportunistic economic activities.

One may argue that such activities are not properly labelled as "labor force participation," even though they do produce income. On the other hand, there exist formal occupations within Korean society in which exactly the same activities constitute a job description.

It was argued in Chapter III that even when married women are counted in the labor force, they tend to be absorbed in the informal sector, largely in jobs they have had to invent for themselves. Accordingly, the sample bears this out. Only 14 of the 102 income-earning

women (5.8 percent of the sample) are salaried employees (including 2 temporary employees), while the remaining 88 women (36.7 percent of the sample) earn their income by relying on informal employment.

The occupational distribution of the sample demonstrates the same absence of labor force participation by educated women that was found in the analysis of labor force statistics. The dominant occupational categories are domestics and laborers (see Table 10).

Classification according to the means of earning income clearly demonstrates the distinctive aspects of married women's income-earning activities. In general, their means imply unstable employment or unpredictable rates of return. The highest proportion of women (40) earn income by mobilizing capital, followed by trade, whereas skill and labor are in about equal proportion. Formal employment ranks the lowest.

2. Class Differences in Income-Earning Activities

More women in the lower class are engaged in income-earning activities than in other classes. While 52.9 percent of the lower class are engaged in earning activities, about 34.8 percent of the middle and 42.6 percent of the upper class are so engaged. Thus a fair proportion of middle and upper class women have earnings, even though the proportion is lower than that of the lower class.

However, it is not the proportion but the pattern of women's income-earning activities which reveals class differences most explicitly.

In particular, the means of earning income are quite divergent depending on the class position. Upper class women tend to seek their earnings either by investing capital, or by formal employment. The majority of income-earners in the upper class use these two means. In the middle class, capital investment and trade are the two major means of earning income, while in the lower class, there is a greater variety of means, through labor and skills are the two most common means of earnings (see Table 11).

The class differences in means of income-earning are reflected in occupational stratification. In the upper class, the highest proportion of earners are "invisible job" holders. They do not have true occupations but earn income primarily from capital investment. The second highest proportion in the upper class are professionals who are formally employed. In the middle class, "invisible job" occupants rank highest and sales workers rank second proportionately. Sales workers are usually self-employed or family shopkeepers. In the lower class, an absolute majority of income-earners are manual workers relying on labor or skill based activity, though some are sales workers and "invisible job" occupants. In the lower class, sales workers are usually self-employed street vendors.

Table 11. Types of Income-Earning by Class

	Lower		Middle		Upper		All Classes					
	No.	%	No.	%	No.	%	No.	%	No.	%		
Income, by Type												
Capital-Intensive	5	(10.8)	15	(51.7)	12	(52.1)	32	(32.6)				
Labor-Intensive	14	(30.4)	1	(3.4)	0	(0)	15	(15.3)				
Skill-based	14	(30.4)	0	(0)	1	(4.3)	15	(15.3)				
Trade	10	(21.7)	9	(31.0)	2	(8.6)	21	(21.4)				
Wage Employment	2	(4.3)	2	(6.8)	8	(34.7)	12	(12.2)				
Other	1	(2.1)	2	(6.8)	0	(0)	3	(3.0)				
Subtotal	46	(100)	[52.8]	29	(100)	[33.3]	23	(100)	[42.0]	98	(100)	[42.9]
No Income	41		[47.2]	58		[66.7]	31		[58.0]	130		[57.1]
Total	87		[100]	87		[100]	54		[100]	228*		[100]

*No response = 12

In general, "invisible" ways of earning an income are accessible to women of any class; however, the same means of earning income have differential earning power depending on resources which reflect relative class position. In the lower class, the average monthly income of income-earning women ranges from 1 Man Won (which approximates about \$15 in U.S. currency) to 25 Man Won, with a mean of 5.7 Man Won. In the middle class, it ranges from 4 Man Won to 60 Man Won, with a mean of 23 Man Won. In the upper class, it ranges from 4 Man Won to 200 Man Won with a mean of 47 Man Won. The average monthly income of the husbands in this sample is 21 Man Won in the lower class, 55 Man Won in the middle class, and 149 Man Won in the upper class. These figures imply that the earnings of middle and upper class women contribute considerably to widening or transcending the class lines set by their husbands' income, while the earnings of lower class women are too small to narrow the class differences.

Class differences in the amounts of women's earnings are primarily due to differing accessibility to the means of earning income. There are very clear class differences in such accessibility. The mean which generates the highest income is formal employment, which absorbs a large number of upper class women and a relatively small number of middle and lower class women. However, there are great variations in the incomes available through formal employment, as is shown in terms of class differences

(see Table 12). The incomes gained by formal employment are greatly skewed by the high income of upper class employees.

Table 12. Average Income by Means of Income-earning and class.

	Lower	Middle	Upper	Total
Capital	8.0	20.3	36.5	24.4
Labor	3.2	-	-	5.7
Art, Skill	4.6	12.3	30.0	7.3
Trade	7.5	80.3	75.0	42.3
Employment	7.5	27.5	58.4	44.8

Trade, which occupies a small number of upper class women and a relatively large number of middle and lower class women, represents the second most common means of generating income among the sample. It displays the highest standard deviation among all means of income-earning. Contrary to the case of formal employment, the high standard deviation of the trade category is due primarily to the wide ranging deviation in the income of middle class traders. Actually, trade provides the highest average income for the middle class as well as for the upper class, but the low income of a large number of lower class trading women prevents trade from being the highest income-generating means on the whole. Trade, as defined here, covers peddlers, market traders, shopkeepers and small entrepreneurs. Lower class traders are mostly peddlers and market traders. Middle and upper

class traders are shopkeepers and entrepreneurs. Trade seems to be considerably favored by middle class women with a wide range of resources because of the relatively easy access and existence of some successful cases. A very high mean income with enormous standard deviation among middle class traders indicates the range and chances of income.

Capital, which provides a means of earning for women of all classes, ranks as the third highest means of generating income overall. There are considerable class differences in the average income and standard deviations among capital mobilizers. Labor, which dominates the means of income-earnings for lower class women, ranks lowest in terms of average income without much deviation. Female laborers are primarily domestics or casual daily construction workers.

The average income attained from each means of earning when examined by class reveals the patterns of accessibility to and resources for income-earning according to women's class position. In the lower class, domestics earn the lowest income, and skilled laborers the next lowest. Employment, trade, and capital produce about the same amount of income, but still about twice as much as domestics or skilled laborers. For the middle and upper class, skill-based activities generate the least income. Trade activity provides the highest income for

middle class women as well as for the upper class. Employment is next in line for both classes. Capital investment generates the third highest income for both the middle and the upper class. The comparatively low ranking of capital utilizing activity in income-earnings is partly due to the irregular and unstable rewards of the activity. In terms of time spent on each income-earning activity, capital-based activity is shown to command an exceptionally small amount of time (see Table 13).

Table 13. Time Spent on Income-earning by Class
and Type of Income-earning Activity

	(unit = 30 minutes)		
	<u>Lower</u>	<u>Middle</u>	<u>Upper</u>
Capital	1.60	0.3	0.40
Labor	6.35	11.0	-
Art, Skill	5.85	2.65	10.00
Trade	8.5	8.05	9.50
Employment	7.5	10.00	8.50

There is virtually no class overlap in the average income derived from each means. All types of income-generating activity produce lower average incomes for lower class women than any types for middle class women. Except for trade, which shows an extremely high standard deviation, the same pattern holds for middle class women as compared to upper class women. That is, no category of earnings, aside from trade, produces an income for middle class women which matches the average income from

any means of earning money in the upper class. The above observations indicate that women's income-earning activities are very class bound, and so are the rewards.

In sum, capital investment and formal employment are the two major means favored by upper class women, while capital and trade are favored by the middle class. Lower class women, without adequate resources, are concentrated in labor, even though all other means provide better rewards for women of that class. The class-related pattern of women's income-earning activities becomes clearer if the past experience and future economic plans of women and their dependence on their husbands' income are examined.

(a) Income-earning experience for the past 10 years.

Respondents were also asked in detail about their income-earning activities during the past ten years. Since married women with children may engage in income-earning intermittently, these figures provide a more stable picture of the overall experience of income earning activities of the respondents.

In general, a considerable number of women have been engaged in income-earning activities during the past 10 years. In the lower class, only 15 out of 87 have not been involved in earning activities during the last 10 years. In the middle class, it is 30 out of 89, and in the upper class, 24 out of 54. Some are still engaged in

the same activity and some are not. In the lower class, 35 women out of 87 have been engaged in home-based production for income at least once. Thirty women have trading experience. Daily laborers, including domestics, number 35. On the other hand, for middle class women, trading shows the highest proportion (20), and money lending, the next (19). The third highest is art and skill related work (8). In the upper class, the highest proportion is money lending (15), and the second highest one is real estate speculation (14). Formal employment follows next (12). This finding over a longer period of time reinforces the conclusion of clear stratification in women's income-earning activities.

(b) Future plans to earn income.

Women's intentions to earn income in the future were also explored. Lower class women were more anxious to have earning opportunities. Out of 86, more than 70 percent want to earn income in the future. A majority consider trading, 42 out of the 62 women plan to make money by trading. The remaining plans are: home-based subsidiary work (12), domestics (5), employment (2) and money lending (1). On the other hand, fewer women among the middle and upper class plan to be engaged in earning money. Even those who have a means of earning at present tend to say that they are not going to do this in the future. This may be partly due to their reluctance to

report that they plan to be engaged in socially disapproved activities. No women reported planning to engage in either money lending or real-estate speculation in either the middle or upper classes. Such activities may also not be reported as future plans because the opportunities arise unpredictably in the course of other social activities. In the middle class, 31 women plan to have earning opportunities, and 25 of them think about "business" (mostly trade) as their future plan. In the upper class, they seem to be extremely cautious about reporting their future economic activities. Therefore, only 18 women said they plan to have earning opportunities. Out of these 18, 7 plan to be involved in "business" and the remaining 11 are either presently employed or want employment. Across all classes, trade is regarded as an alternative to being employed. In this sense, trade can be a buffer against the unemployment of women and represents the most accessible part of the economic structure for women across social classes.

However, 28 out of 42 trade-aspirers in the lower class report that they cannot pursue their plans due to lack of capital. No one reports a husband's objection as a barrier to her plan. A few women (5) consider child-rearing to be a barrier. On the other hand, middle class women are more indecisive about implementing their plan even though they are contemplating making money from trade. However, they are often only thinking about it

(19), or perceive child-rearing (6) and lack of capital (4) as barriers to pursuing their plan. Upper class women are even cautious about reporting such plans. Consequently, very few point out any specific barrier. Only two women consider child-rearing to be a barrier, and one woman is not specific but has some other reason not to pursue her plan. Upper class women seem to have available resources at hand so that they can be responsive to opportunities that arise out of their social situation.

(c) Shifts in income-earning after marriage.

The data show that women have drastically shifted their pattern of earning activities after marriage. Before marriage, 96 of the 240 women were paid employees and the majority of them were regular employees (76). Only five women were self-employed. The remainder had no work experience. Out of the 96 women who were employed before marriage, 7 are employed at present, 4 are self-employed traders, 5 are laborers and 16 are "invisible job" holders. Of the 133 women with no work experience before marriage, 7 are presently employed, 11 are self-employed traders, 22 are laborers, and 20 are "invisible job" holders.

The shift in employment is more distinctive if the occupational change is examined by class as shown in Table 14.

Table 14. Occupation Prior to Marriage and at Present, by Class

Before Marriage:		Present Occupation:					
		<u>Lower Class</u>					
	Unem.	Prof.	Clerical	Sales & Service	Laborer	Other	Total
Unemployed	30	-	-	8	22	5	65
Professional	1	-	-	-	-	-	1
Clerical	3	-	-	-	1	2	6
Sales & service	4	-	-	-	2	-	6
Production (labor)	4	-	-	-	5	-	9
Total	42	-	-	8	30	7	87
		<u>Middle Class</u>					
Unemployed	25	1	1	5	-	7	39
Professional & Ad.	2	1	-	-	-	1	4
Clerical	26	-	1	4	-	8	39
Sales & service	4	-	-	-	-	1	5
Production (labor)	1	-	-	-	-	-	1
Total	58	2	2	9	-	17	88
		<u>Upper Class</u>					
Unemployed	14	2	-	-	-	8	24
Professional & Ad.	2	6	-	-	-	-	8
Clerical	15	-	2	1	-	4	22
Total	31	8	2	1	-	12	54

In the lower class, 22 out of 87 women had previous work experience: 6 were clerical workers, 9 were production-related and 7 were sales and service workers. After marriage, not one remained in her job. Five out of nine production workers eventually became daily laborers. Two out of six clerical workers became self-employed traders. The rest of them have no jobs. On the other hand, out of 65 lower class women with no work experience before marriage, 22 are working now as daily laborers and 7 as self-employed traders. In the middle class, 49 out of 88 women were paid employees before they got married. Most were clerical workers (39), although three were professionals. Only one has remained as a clerical worker, and one a professional. Out of the former clerical workers, 26 remain without earnings and 8 are "invisible job" holders. The remainder are traders. In the upper class, 30 out of 54 women were paid employees: 22 were clerical workers and 8 were professionals. However, 2 out of 22 former clerical workers have remained as clerical workers, and 6 out of 8, as professionals.

The findings show that work experience prior to marriage has little relationship with women's income-earning activities after marriage in a society where married women rely mostly on informal opportunities. In particular, clerical workers rarely hold their jobs after they get married. Therefore, there is almost no difference between the 'work experience' and 'no work experience' groups in

present income-earning activities. Class variations, on the other hand, are more distinctive. Lower class women are less likely to have had work experience before marriage, but have a higher proportion of currently earning women than any other class.

(d) Dependence on husband's income and occupation.

Women's income-earning activities classified by the husband's income group reflects demand for income. Husband's income includes the husband's salary, bonus, special allowances, and the income from all other sources. In the less than 10 Man Won income group, all women have earnings of one type or another. A monthly income of 10 Man Won hardly meets basic living costs for couples with at least one child.* Therefore, wives' earnings are practically a necessity in the lowest income group. The proportion of income-earning wives decreases as husband's income goes up, as shown in Table 15. It is 35.9 percent in the 40-90 Man Won group, the middle strata income group of the society. It goes down to 20 percent in the 200-450 Man Won group, the highest income group. This finding is consistent with early studies in certain industrialized countries, which reported that female participation is inversely related to the husband's wages and other family

*For a five-person family 22 Man Won is the basic wage to be tax exempted according to the Korean National Labor Union as reported in the Dong-A Daily Newspaper, June 25, 1980.

Table 15. The Percentage of Earning Women and of Women Having Work Experience Prior to Marriage by Husbands' Income Group.

Unit = Man Won						
		Income less than				
	10	10-20	21-39	40-99	100-199	200-450
(N)	(18)	(42)	(49)	(64)	(40)	(15)
% of women earning income at present	100	59.5	40.8	35.9	27.5	20.0
% of women having work experience prior to marriage	22.2	25.9	40.8	62.5	47.2	46.4

income (Cain, 1966; Jephcott and Smith, 1962; Hunt, 1968; Spencer, 1973). Further analysis of our data with more information about women's work experience prior to marriage supports another finding from industrialized societies that the negative association is not uniform. Oppenheimer (1970) found that high-income group women tend to have jobs insofar as those jobs are status generating.

In the lowest income group, wives are least likely to have work experience before marriage. The proportion of those having work experience goes up as family's income gets higher, up to the middle income group, and then goes down slightly in the upper income groups. However, the proportion of women having earnings at present is the highest in the lowest income group. It goes down steadily as husband's income goes up.

The middle income groups show the lowest proportion of wives currently earning income, but the highest proportion with work experience before marriage. Married women in this group seem to be most discouraged in earning activities despite the fact that they were the least denied in the labor market when they were single. This indicates that their work experience before marriage does not result in formal employment after marriage, and their moderate economic situation seems to limit some earning opportunities. In contrast, women in the upper income group tend to remain employed if they had prior work experience and if their work is a status-generating job (in

the sense that they have a professional occupation). Informal earning activities are optional for this group. In the lower income group, wives are engaged in earnings regardless of their work experience prior to marriage. Their urgent economic situation makes them more likely to be involved in any kind of earning opportunities available.

On the other hand, in terms of the husband's occupation, wives of clerical and sales workers represent the lowest proportion of income-earning wives. Lower-level laborers show the highest proportion of income-earning wives and higher ranking white-collar workers such as professionals and administrative (and managerial) workers are lower than laborers and higher than lower-level white collar workers in the proportion of earning wives. This curvilinear pattern, therefore, suggests that wives of middle strata workers have neither the urgent necessity of laborers' wives nor the special resources of professional and administrative workers' wives to propel them to income-earning activities.

Furthermore, among white-collar workers, government officials have a larger proportion of income-earning wives in general and wives having "invisible jobs" in particular, as compared to white collar workers in the private sector. In terms of education, government officials and other white-collar workers do not show any significant difference, nor do their wives. The only

difference is in income: the average monthly income of the government-official group is 66 Man Won, while that of other white-collar workers is about 82 Man Won.* This suggests that wives of the lower income group in the same social status tend to be more engaged in making earnings, and invisible jobs are available alternatives for some of them.

In Korean society, women of the lower class have always participated in the labor force. Even in the pre-modern, closed society many wives of the commoner level worked outside the house out of dire necessity (Kim, 1976: 52). However, women from families having enough provisions and certain prestige were rarely in the labor force even in the modern era. They were not supposed to earn income outside the house, but they were expected to manage their household in a proper way regardless of their household income. As it is observed in some Asian countries (Papanek, 1979), 'status loss' rather than 'status production' is

*It is well known that government officials receive far less income than comparable private sector workers. However, the income of these two groups, here, does not necessarily mean the salary of these two groups. In Korea, there tends to be some disparity between real income and official salary. Therefore, it is hard to get accurate information about the income of even salaried workers. Thus, we asked for overall family income which does not include wives' earnings. Even though husband's income can be the main asset of family income, respondents seem to feel more comfortable talking about their family income, not restricted to husbands' salary.

associated with women's involvement in "unsuitable" occupations or in some kind of paid work (especially 'sweat work') in Korea. Invisible jobs of women, neither produce nor damage their family status since it is assumed that their economic contribution is not visible. In most of the American literature, it is assumed that women's employment is channeled into the improvement of their status in the family as well as in the society, and also contributes to their family status (Oppenheimer, 1977; Ritter and Hargens, 1974; Philliber and Hiller, 1978; Nock and Rossi, 1978). But we have to pay attention to the fact that those studies base their argument primarily on middle- and low-income families which are in need of women's income.

On the other hand, we encounter some interesting findings on the status of housewives in the American literature; housewives were accorded a surprisingly high prestige score, higher than the status of 70 percent of other female occupations (Bose, 1973) and the housewife was rated as comparable to the middle ranges of the female occupations (Nilson, 1978). It is also reported that the "two-person career" pattern, in which women perform certain kinds of support functions for her husband, as if the husband's career were hers, is noticeable in the urban middle class in the industrialized societies (Papanek, 1975; Vogel, 1963).

The series of findings on women's work indicate that some women contribute to their family status by

participating in the labor force, while some women do so by not participating. In other words, women (wives specifically) perform certain economic and social functions for their family in the context of given class positions. Accordingly, some women work for subsistence requirements and some women for social status, while other women are involved in certain social activities designed to maintain their social status. Therefore, we have to take into account the fact that women in different social strata have different needs, resources and demands in their participation in the labor force.

Thus far, the analysis has shown that women's income-earning activities, past and present, are strongly related to social class. It has also been shown that most income-earning after marriage takes place in the informal sector, regardless of pre-marital work experience. While women's need to supplement family incomes is closely related to their propensity to engage in income-earning activities, the actual economic return is strongly related to class and thus varies inversely with need.

Since much of the earning activity in the informal sector is dependent upon women's ability to mobilize capital (either to engage in trade or to carry on an invisible job involving speculation or investment, the class differences will become clearer if women's access to capital is examined in more detail. Married women have access to capital through two major sources: their control

over family income and assets, and their participation in revolving credit associations, or Kye.

3. Wives' Control of Family Income and Income-earning Activity

As family income ranges quite widely in the society, so does the money under the wife's control in the family. Wives in this study report that on the average, 46.1 Man Won per month passes through their hands, while the average monthly income per family is 72.9 Man Won. Thus, wives control about 63 percent of their family's income on the average. Here, the money wives control refers to the money that passes through the wives' hands.

The amount of money under wives' control shows distinctive differences according to social class, ranging from 8 Man Won to 300 Man Won per month. However, the range is far narrower than the extent of the family income, which ranges from 3 Man Won to 500 Man Won per month. In the bottom low income families, the average amount of money wives control surpasses the family income, indicating that the household economy is in deficit to meet basic subsistence costs. On the other hand, wives in the upper class control an amount far below the family income. With standardization of the household income, wives control about 74 percent in the lower class, 68.4 percent in the middle class, and 59.9 percent in the upper class. Nonetheless, the amounts upper-class wives control far surpass

the family income of both the lower class and the middle class. It is almost three times as much as the family income of the lower class and one and a half times as much as that of the middle class.

In Korean society, wives are traditionally acknowledged as the managers of the internal financial affairs of the family. They are supposed to handle the household economy out of the money they control. Within that limit, they add to the amount available by earning, or take from it to reinvest and save. The distinctive class differences in the amount of money wives control can therefore be channeled into different patterns of economic activities according to class position.

The extent of the gap between household income and the money under wives' control may differ depending on each family's life style, conjugal power relations, family structure and other elements. However, our study demonstrates the remarkable class differences in this area. In the lower class, wives control 22.4 Man Won on the average per month. The mean difference between money that wives control and household income is just 7.8 Man Won, with very low variance. In the middle class, wives control a mean of 38.2 Man Won and the difference from mean household income is 24.7 Man Won, with higher variance than in the lower class. In the upper class, wives control 90.6 Man Won on the average and the difference from the mean

household income is 78.3 Man Won with an enormous standard deviation, implying great variation within the upper class.

More than one-fifth of wives in the sample control their household income completely. These are the cases where families' income narrowly meets the minimum living expense, which is usually paid through the wives' hands. Another 20 percent have less than 10 Man Won outside their control, and the next 15 percent have between 10 and 20 Man Won outside their hands. While the median difference between the household income and the money wives control is 12.5 Man Won, the mean difference is 23.5 Man Won due to the skewedness of the wide difference in the high-income families. In the top 20 percent of households studied, there is more than a 50 Man Won difference between household income and the amount of money controlled by wives. In the more than 200 Man Won income group, the mean difference is more than 150 Man Won, with very wide variance within the group.

The findings indicate that wives are supposed to control the income for the maintenance of their household, which requires differential costs according to social class. In other words, husbands may have more money outside their wives' control as they earn more surplus money beyond the living cost. Therefore, the rate of wives' control over household income is lowest in the upper class and highest in the lower class.

In general, wives in this sample manage considerable sums of money regardless of their participation income. There are, however, great class differences in the amount of money that wives control. Wives in the upper class may have more consumption power than their counterparts in lower classes in the society. On the other hand, upper class wives control less of their total household economy. It is likely that upper class wives have more surplus beyond the living costs of their household just as their husbands have more surplus beyond their wives' control over income, compared with other classes. The lower class is the opposite; lower class wives have little room beyond the living cost and their husbands have little room beyond their wives' control over the income. If we say that lower class women's earning activity is intended to make more room in the household economy, upper class women's activity is intended to make additional surplus. The specific income-earning activity may originate from the amount of surplus, as class differences in the earning pattern of married women demonstrate.

4. Kye and Income-earning Activity

In talking about women's economic activity, we can hardly dismiss women's involvement in Kyes because of its high penetration in the society and its intimate connection with women's income-earning activity. The institution of the Kye, a Korean type of Rotating Credit Association,

has a long history and great impact on the unorganized money market in Korea (see Kim, 1964; Lee, 1964, 1966). Its operating principle is to collect fixed contributions from each member of the Kye, this lump sum then being distributed to each contributor at a certain fixed time by rotation until all members get their share. Some interest is also earned on the contributions made. Therefore, the person who gets money at later turns contributes less even though all members get the same amount of money at their turn. With some variations in practice, the basic principle of the Kye is almost the same as rotating credit associations in other societies (i.e., Geertz, 1962:243; Ardener, 1964:201). It is generally known that the primary objective of the Kye is economic, especially in the urban area (Kennedy, 1973).

Several studies indicate that at least half of all families in Korea subscribe to more than one Kye (BOK, 1969; Lee, 1966). It is acknowledged that Kyes are widely distributed all over the country and across different social classes of society. However, no one report has yet fully come to terms with the scope of distribution or with the scale of value of the Kye because of its private characteristics. Kyes are not secret associations, but neither are they public. They are very private among Kye members and exist outside government control. In this sense, they constitute an important part of the informal economy. However, the impact of the Kye on the

private money market and its consequential effect on the public fiscal system is reported to be considerable. It is generally known that the private money market is mobilized through Kye, and its scale is enormous. According to Kennedy's study (1973:72), in the 1960s, Kye mobilized and put into circulation 20.7 billion Won, which equalled 42.8 percent of total loans to the private sector by commercial banks and 20.8 percent of all loans by all banking institutions. There is mounting evidence that the informal sector of the Korean economy is far larger and more complex. In particular, the private money market, which is said to utilize about one-fourth of the total currency in circulation of the country is closely tied not only to the informal sector but also to the corporate sector (The Choong-Ang Daily, 1981:#5130-5140). Miracle et al's. study on "informal savings mobilization in Africa" (1980) supports that mobilization of resources in the informal sector is closely tied to the informal economic activities in developing economies.

Interestingly, women are deeply involved in this private segment of the financial market of the society. When we say that families subscribe to Kye, the primary delegates are mostly women. Therefore, there is a tendency to consider Kye as primarily for married women. But that does not necessarily mean that women join in Kyes independently of their husbands. According to an intensive study of the urban Kye in Korea (Kennedy, 1973),

"Most Kye are made up of women but the testimony of most informants appears to indicate that participation is not without the knowledge and consent of husbands." (p. 155). The study has observed that although some women do not meticulously acquaint their husbands with the full extent of their Kye involvement, nevertheless the participation is likely to be a part of a joint plan to obtain a lump-sum of money for some particular family need or business. And it is regarded as natural for the women to participate in this method of saving and credit as managers of the internal financial affairs of the family in Korea. These observations on Kye suggest that women share and exercise a certain amount of power in the family economy and in the larger money market as well, through their involvement in the Kye.

Our data on women's Kye activity generally show results very similar to other studies. About 60 percent of the 240 women studied have joined Kyes: About 70 percent of the middle class women are involved in them, while 52.3 percent of lower class women and 58.7 percent of upper class women are involved. Joining Kyes is so common in the society that there are no significant class differences in women's Kye involvement. And it is shown that Kye money comes mostly from their husband's income. Only in the lower class, more than 30 percent make Kye money themselves. On the other hand, there is almost no notable difference between 'income-earning' women and

non-income-earning' women in their Kye participation, with the class variable controlled. However, women who are engaged in "informal activities" are heavily involved in Kyes, indicating that their capital utilization is closely interrelated with Kye activity. Out of 45 "invisible job" occupants, 53 participate in Kyes. In the lower class, all "invisible job" occupants are Kye participants, while in the middle class, it is 15 out of 19, and in the upper class, 11 out of 15 are Kye participants.

This finding strongly indicates that women's capital which is utilized in their income-earning activity might have been generated through Kye initially, and this possibility is higher in lower classes. The interlocking between capital-utilizing informal earnings and Kye participation can be thought of in two ways: one is the process of producing a lump-sum of money, and the other is the process of utilizing the lump-sum of money. Every Kye participant gets a lump-sum of money at a certain time. If it is not in immediate need, women can easily lend it out through Kye members who naturally know the source of the lump-sum of money and know each other's credit. Likewise, women can get a lump-sum of money quite easily through the Kye network whenever their family or they themselves are in need of money.

Therefore, the women's Kye network reflects one aspect of their instrumental network characteristics in the sense that the Kye is used as an instrument for

attaining profits. Even though the primary objective of some Kyes does not lie in producing a lump-sum of money, still the primary concern can be the profitability, "not only profits from the Kye but profit which can be had by utilizing the leverage of a Kye," as Kennedy observed (1973:9).

Generally it is demonstrated that neighbors constitute the most common membership for Kyes in this study as well as in other studies (cf. Kennedy, 1973; Lee, 1964 and 1966). Out of 144 women who joined in a Kye in this study, 46.5 percent replied that their usual Kye members are mostly neighbors.* The next most popular members are schoolmates, followed by relatives. Still, Kye membership shows very distinctive class differences as shown in Table 16. In the lower class, neighbors predominate as Kye members; almost three-fourths of Kye membership consists of neighbors, while schoolmates and relatives account for about 10 percent each. In the middle class, neighbors are dominant, at about 50 percent, but schoolmates comprise

*Since Kyes are organized on the basis of voluntary participation, the membership is very flexible. Most Kye members are recruited from a core or through the core's network. Accordingly, the source of Kye associates within which a core has a tendency to develop is limited (neighbors, relatives, schoolmates, colleagues, etc.). The membership is not completely homogeneous, but tends to be mostly homogenous. And Kye participants usually join in the same group of Kye with variations depending on situations. Some join several different groups of Kyes at one time or at different times. Because of this flexibility, the word mostly and usual are employed.

Table 16. The Size and Membership Network of Kye, by Class

	<u>Lower</u>			<u>Middle</u>			<u>Upper</u>		
	Less than 300 M.W.*	More than 300 M.W.	Total N(%)	Less than 300 M.W.	More than 300 M.W.	Total N(%)	Less than 300 M.W.	More than 300 M.W.	Total N(%)
Neighbors	30	4		24	5		3	-	
Schoolmates	4	1		16	2		9	2	
Relatives	5	-		10	2		2	8	
Other	2	-		3	-		3	1	
Total	41	5	100%	53	9	100%	17	11	100%

*M.W. = Man Won

30 percent, and relatives, about 20 percent. In the upper class, neighbors occupy only 10 percent of membership, while schoolmates and relatives share almost the same proportion of about 35 percent each. Furthermore, upper class women's Kye networks show more variety: About 20 percent of Kyes in the upper class include mothers of children's friends, colleagues and other types of associates which are hardly included in the Kye of lower and middle class women.

As Kye associations are based on exchange of money, one's financial ability and the degree of credit is highly relevant in selecting Kye members. Thus, it is quite understandable that Kye networks tend to be class-bound networks of women with similar social and economic backgrounds. Class differences in the size of Kyes and the amount of monthly Kye payment support the assumption of class-boundness based on members' financial ability. The average monthly payment is 8.1 Man Won in the lower class, while it is 14.3 Man Won in the middle class and 24.7 Man Won in the upper class. However, this does not mean that upper class women subscribe to larger sizes of Kyes. Rather, the highest proportion of upper class women (49.1 percent) subscribe to 100-300 Man Won Kyes, and 8.7 percent join in less than 100 Man Won Kyes. It seems that the main purpose of a Kye for some upper class women does not lie in the potential for savings. On the other hand, 68.9 percent of the lower class and 89.2 percent of the

middle class are concentrated in the 100-300 Man Won Kyes. However, the biggest size of Kye in the lower class does not exceed 500 Man Won. In the middle class, it does not exceed 1,000 Man Won. Some upper class women (4 out of 28 participants) subscribe to Kye of more than 1,000 Man Won. The members of the large size Kyes in the upper class are primarily relatives.

Since the Kye is a kind of instrumental and class-bound network, it should provide some implications that its members are mostly neighbors for the lower class, schoolmates and neighbors for the middle class, and schoolmates, relatives and new acquaintances for the upper class. If we consider the assertion that "the success of Kye hinges not on profits to be gained from its internal transactions, but on the advantages it enjoys of being accommodated to a range of possibilities within the Korean social environment," (Kennedy, 1973:9) more upper class women seem to expand their range through a Kye as is demonstrated in the variety of the membership.

In sum, the class patterns of married women's income-earning activities can now be better understood as a consequence of their differential access to economic surpluses which can be utilized as capital. Whether through their control of household income or their participation in a Kye, women have access to such potential capital. The amount of income they are able to mobilize as capital,

however, varies sharply by social class. This in turn affects both their choice of informal income-earning activities, and the scale of the economic rewards they obtain from them.

CHAPTER VI

CLASS DIFFERENCES IN SOCIAL OPPORTUNITIES

The findings on Kye networks suggest that the social networks and activities of married women are related to their informal income-earning opportunities. The same findings suggest that there are strong class differences in married women's social participation. The earlier findings on household income levels and the status value of income-earning activity also attests to strong class differences in the nature and significance of women's daily activities. These findings raise a number of questions about the relation of income-earning activities to married women's life styles. How much time is available for income-earning activities? What do such activities compete with in terms of both time and economic resources? What aspects of daily life favor or enhance women's income-earning activities? And how do women's life styles reflect their utilization of the extra income they earn? For a fuller understanding of the relationship between social class and married women's informal income-earning opportunities, then, it is necessary to examine how women live their daily lives.

1. Social and Leisure Activities

The participation of Korean women in voluntary social organizations is generally reported to be low. The findings of this study are consistent with other studies which point out the extremely low participation of married women in the activities of formal social organizations (cf. Kennedy, 1973). About 80 percent of respondents in this study do not participate in any organizational meetings or activities. There is considerable class difference: non participants number 90 percent in the lower class, 82 percent in the middle class and 65 percent in the upper class. The remaining 20 percent who join social organizations are not very active either: Less than half of those participate in activities 3-4 times a month. Upper class women are comparatively more active; yet only 15 percent of upper class women participate in such activities 3-4 times per month.

On the other hand, women have more informal social meetings. Informal meetings here means the "get-together" type of meetings with more than 10 people for any purpose. Those meetings include Kye meetings, informal high-school or college classmates' meetings and relatives' wedding receptions, etc. More than three-fourths of the women interviewed join in those gatherings, for the most part more than once a month. In particular, a high proportion of upper and middle class women are active in joining in those gatherings. In the upper class, only 5.6 percent do

not attend such a gathering more than once per month, while the corresponding figures are 17 percent in the middle class and 44 percent in the lower class. More than half of upper class women have such a meeting 3 to 4 times a month, while 37 percent of the middle class and 18 percent of the lower class have the same frequency.

Usually women remain outside formal social organizations even in non-work situations. Some spend their spare time in hobby-clubs which have become increasingly popular among married women of the leisure class in recent years. Otherwise, they usually get together with some close friends to chat or go shopping together.

(a) Hobby club activity

Being engaged in a hobby club means that they have a paid membership for learning and practicing certain activities which should refine their lives. These activities range from very womanly types of hobbies such as flower arrangements, cuisine, and handicrafts to dilettante arts, sports and learning foreign languages. Joining in a hobby club costs at least 2 Man Won per month and in some cases as much as 15 Man Won. Owing to the cost and characteristics of the activity, women's hobby club membership shows very explicit class differences. About three-fourths of upper class women have joined in hobby clubs, while 45 percent of the middle class have joined. In the lower class, only one out of 88 women has participated.

More than 20 percent of upper class women have had more than four different hobby memberships and 37 percent have had two or three memberships. In the middle class, most have had only one membership experience, and only 4.5 percent have been engaged in more than four different kinds of club memberships. Furthermore, more than 40 percent of upper class women have been active in some hobbies continuously, while only 10 percent of the middle class show the same pattern. This finding indicates that hobby club activities have emerged as the dominant activity domain occupying upper class women.

(b) Friendship networks

In listing three close friends with whom respondents have social contact most frequently, neighbors and schoolmates are consistently the two leading categories, followed by relatives. Other categories such as hometown friends, church members, mothers of children's friends and wives of husbands' colleagues comprise a fairly small proportion of the friendship networks as a whole.

Specifically, neighbors are the favorite for the lower class, while schoolmates are for the middle and upper class. Relatives provide a comparatively smaller but stable proportion of friendships across all classes. A very distinctive characteristic of women's friendship networks is their classboundness and homogeneity. Women make friends of neighbors, schoolmates and relatives in the

same or better social status. The selection, however, seems to be affected by one's own class position. This is evidenced by class differences in the composition of friendship networks (see Table 17).

For the most part, lower class women make friends of neighbors of the same social class. As many as 40.2 percent of their close friends fall into this category. Relatives in the same or better social class follow next. In the middle class, schoolmates in the same social class are the highest proportion, however, they are not dominant. Only 21.9 percent fall into this category. Middle class women make close friends of neighbors and schoolmates in the same or better strata fairly evenly. They also have more close friends who are relatives not only in the same or better strata but also in the poorer strata, compared with other classes. In the upper class, schoolmates in the same or better strata are dominant. Specifically, upper class women make friends less with neighbors and no neighbor in a poorer stratum is counted as a close friend, though there are some poorer relatives in upper class women's list of close friends.

A surprising proportion of the sample (45.2 percent) shows homogeneity in making friends, making all three closest friends in the same social category, i.e., neighbors only, schoolmates only and relatives only. The tendency to homogeneity is strongest in the lower class. It is 56.9 percent in the lower class, 46.1 percent in the

Table 17. The Economic Status of Close Friends,
by Class and Type of Friend

	<u>Lower</u>			
	Better	Same	Poorer	Total
Neighbors	7	27	3	37
Schoolmates	4	4	-	8
Relatives	8	8	3	19
Others	<u>2</u>	<u>2</u>	<u>-</u>	<u>4</u>
	21 (30.9)	41 (60.3)	6 (8.9)	68 (100)
	<u>Middle</u>			
Neighbors	11	12	4	27
Schoolmates	10	19	2	31
Relatives	7	6	7	20
Others	<u>5</u>	<u>3</u>	<u>1</u>	<u>9</u>
	33 (37.9)	40 (46.0)	14 (16.1)	87 (100)
	<u>Upper</u>			
Neighbors	2	5	-	7
Schoolmates	7	18	2	27
Relatives	5	4	2	11
Others	<u>3</u>	<u>5</u>	<u>1</u>	<u>9</u>
	17 (31.5)	32 (59.3)	5 (9.3)	54

middle class and 32.8 percent in the upper class. In the lower class, 'neighbors only' shows the highest proportion, while in the middle class 'schoolmates only' shows the highest. Compared with lower and middle class women, a larger proportion of the upper class tends to show more heterogeneous friendship networks, making friends of different social categories, or making more friends out of some other social categories besides neighbors, schoolmates and relatives (see Table 18).

In general, women tend to have close relationships with those in the same or better status from their point of view. This tendency is more explicit in the lower and upper class than in the middle class. A portion of this finding may be an artifact. It is well known that survey respondents tend to report their higher status acquaintances as close friends, and to ignore lower status associations. A three-category system also makes it impossible for two of the three categories to report associations in both directions. Still, there is probably some validity to the finding. This suggests the class-boundness of upper class women's friendship networks on one hand, and the possible isolation of lower class women on the other. Almost one-fifth of the lower class women interviewed in this study failed to fill up the list of three close friends with whom they get together frequently, because they do not think they have as many as three close friends.

Table 18. The Homogeneity of Friendship Networks, by Class

	Neighbors	Schoolmates	Relatives	Others	Subtotal Homogeneous	Not Homogeneous	Total
Lower	19 (57.6)	5 (15.2)	8 (24.2)	1 (3.0)	33 (100) [56.9]	25 [43.1]	58 [100]
Middle	12 (33.3)	16 (44.4)	4 (11.1)	4 (11.1)	36 (100) [46.1]	42 [53.9]	78 [100]
Upper	1 (6.3)	12 (75.0)	-	3 (18.7)	16 (100) [31.3]	35 [68.7]	51 [100]

2. Time Allocation in Daily Life

According to the respondents' self reports, women surveyed in this study spend most of their time in housework, about four hours daily on the average. They allocate about two hours and a half each to mass media exposure, and income earning activities; about one hour and a half to child care and education, more than one hour to shopping, about forty minutes to talking with friends, phone calling and guest reception, and slightly less than forty minutes to other activities. Overall, about thirteen hours of women's daily lives are accounted for.

The daily time allocation, however, demonstrates very distinctive class differences in women's everyday life (see Table 19). Middle-class women spend the most time in housework of the three classes and the least time in income-earning activity. Income-earning work occupies lower class women most and housework occupies upper class women least. In all other tasks besides these two, upper class women spend consistently more time than other classes and lower class women spend the least.

In housework, middle-class women spend almost five hours per day on the average, while upper class women spend less than three hours. Lower class women spend slightly less time than the middle class in housework despite the fact that middle class women have more helping hands in household chores than the lower class. Our study shows

Table 19. Time Allocation of Daily Life by Class
(in hours)

	Lower	Middle	Upper	Total
Child rearing	1.15	1.37	1.78	1.38
Housework	4.69	4.91	2.73	4.31
Shopping	0.65	1.31	1.67	1.13
Media exposure	2.09	2.64	2.92	2.50
Phone calling & chatting	0.23	0.41	0.67	0.39
Guest reception	0.03	0.21	0.82	0.28
Income-earning	3.71	1.39	1.82	2.37
Other	0.30	0.44	1.58	0.65
Total	12.81	12.69	14.01	13.03

that only 6 percent out of 53 women in the upper class do not have any helping hands in housework, while 42 percent out of 88 in the middle class, and 74 percent out of 89 in the lower class do not have any. For middle and lower class women, helping hands are mostly relatives, mothers-in-law or their own mothers. In the upper class, 80 percent have almost always had paid helpers on a live-in or part-time basis. In the middle class about 30 percent show the same pattern.

On the other hand, lower class women spend more than three hours and a half on the average in income-earning work. Middle class women spend less than one hour and a half and upper class women, slightly more than one hour and a half. This difference is due to the smaller

number of income-earning women in the middle and upper classes, especially the smaller number of employed women in the middle class. The implications of the difference in income-earning work between classes becomes clear when we consider the different time spent depending on the means of earning, and class differences in those means of earning income. On the average, "invisible job" occupants who mobilize capital as their means of earning estimate that they spend less than half an hour daily in income-earning work. Laborers estimate they spend about six hours and forty minutes, and employees, more than eight hours per day in their work. Traders spend slightly more time than employees. Most income-earning women in the middle and upper classes are "invisible job" occupants, while most of those in the lower class are laborers, as we have reviewed in the previous chapter. However, upper class women are more often formally employed than middle class women. Therefore, middle class women reportedly spend less time in earnings than others. (See Table 19.)

In other tasks besides the above mentioned two major tasks, upper class women spend consistently more time. In other words, upper class women are less tied to survival-related work and have more spare time for other activities. Upper class women are most occupied in child care and education, mass media exposure, shopping and guest

reception, while lower class women are least occupied in those tasks and middle class women are between the other two.

Class difference is not significant in the time spent in mass media because of the similar amount of time allocation in T.V. and radio across classes. However, upper class women spend significantly more time than others reading newspapers. In child care and education, the class difference is not very prominent, but upper class women spend about half an hour more than the middle class. The same pattern of class difference is observed in shopping. Here, shopping includes grocery shopping which is a kind of daily routine for women in Seoul. In other less essential tasks, the class difference is more noticeable. In talking with a friend, phone-calling and guest reception, the difference is very remarkable: the lower class spends just less than 15 minutes on the whole, while the middle class, about 50 minutes and the upper class, more than one hour and a half. Significantly, lower class women report having almost no guests to offer hospitality to in their daily lives. In contrast, the upper class considers the task as part of their daily routine.

In addition, class differences in the time spent on tasks other than those listed above is significant: the lower class spends about 18 minutes on the average, while the upper class, more than an hour and a half. The

activities in this category include reading books, doing hobby activities, and going out to see friends or to social meetings.

The daily time allocation by social class reflects the fact that upper and middle class women tend to have more time to be involved in social activity. In particular, the findings in this study that income-earning women of upper and middle classes spend more time than non-earning women on social activities such as phone-calling and guest-reception indicate that women's social activities and the connections of extensive social networks may be channeled into economic opportunities.

In general, it is apparent that lower class women tend to be occupied with more basic and subsistence-oriented tasks, and consequently have less flexibility and variety in their daily lives. Middle class women tend to be more occupied with the traditional housewife's role than other classes. In contrast, upper class women have more spare time for other tasks which are optional in daily life, compared with other classes. The meaning of social class is very concrete and definite for women in the sense that it implies a profound difference in the quality of daily labor. In other words, class differences in daily time allocation show how women contribute to the status maintenance of their family through the activities of their daily life, which are in turn heavily determined by their

family's class position. Lower class women whose families are in need of economic support tend to spend more of their time on income-earning activity, while upper and middle class women whose families are not in need of economic support tend to spend more time on other social activities related to the maintenance of their present family status. The large time allocation to housekeeping by middle class women and the large time allocation to guest reception by upper class women are good examples. These findings indicate that women's social and economic activities are not distinctively separable in terms of their contribution to their family's status. In addition, the characteristics are more explicit in a society where women's economic activities can arise through networks of women's social activities.

3. Emerging Class Patterns for Women

Urban women seem to shape their lives according to three major alternatives offered to them in Korean society: to have income-earning jobs, to devote themselves to housework (without having domestic help), or to enjoy leisure. This further indicates that women create many of their distinctive class characteristics in different ways than men do, as far as their personal life style is concerned. They appear to be affected by their husbands' income; however, it is too simplistic to believe that

husbands' income is the only determining factor, as is shown in Table 20.

Table 20. The Proportion of Women Having Earned Income, Hobby Activity and Domestic Servant by Husband's Income Group

Income Group unit = 1 Man Won						
	0-10	11-20	21-39	40-99	100-199	200+
N = Persons	(18)	(42)	(49)	(64)	(40)	(15)
Earning income 100	59.5	40.8	35.9	27.5	20.0	
Having hobby	5.6	7.1	14.3	46.9	70.0	80.0
Having domestics	27.8	7.1	8.2	29.7	70.0	93.3

Women's labor force participation (or income-earning) tells only a part of the full nature of women's class position. Women may partly create their visible class status by taking one out of the three alternatives or combining them. In particular, women draw up their specific class lines by having (or not having) hobby activities or domestic servants, or having both. This is especially true for upper class women in the sense that they have more opportunities to associate with women of the same class through hobby activity on one hand, and to be free from household work by the use of domestic servants on the other hand.

Thus, four patterns of women's classes may be discerned on the basis of the presence or absence of domestic servants and hobby activities: I. Leisure class--having domestic servants and enjoying hobby activity; II. Semi-leisure class (type 1)--having domestic servants but not hobby activity; III. Semi-leisure class (type 2)--having hobby activity but no domestic servants; and IV. Subsistence class--having neither domestic servants nor hobby activity. In our sample, 53 (22.0 percent) show the leisure class pattern, 28 (11.7 percent) show the semi-leisure class pattern (type 1), 34 (14.2 percent), the semi-leisure class pattern (type 2), and 135 (52.1 percent), the subsistence class pattern.

By education, 46 out of 99 college educated women show the leisure class pattern, while 12 show the subsistence class pattern and the remaining 41 show the semi-leisure class patterns (types 1 and 2). Most secondary school educated women (62 out of 87) are concentrated in the subsistence class pattern with 7 in the leisure class and 18 in the semi-leisure class patterns. In the case of primary school educated women, all except three show the subsistence class pattern.

Income-earning women are not concentrated in one certain pattern. Rather, each pattern includes a considerable number of income-earning women (see Table 21). In the leisure class, 17 out of 36 have earnings. Those income-earning women violate, in a sense, the image of

Table 21. Differences in Life Style of Income-earning and Non-earning Women, by Social Class Patterns

		(N= persons)	Household Income (Man Won)	Husband's Income (Man Won)	Money Under Wives' Control (Man Won)	Children's Extra-curricular (Man Won)	(N= persons)
I.	Earning	(17)	148.2	114.8	88.8	28.0	(16)
	Non-earning	(36)	156.5	156.5	85.6	12.8	(34)
II.	Earning	(14)	95.0	56.9	82.4	15.7	(10)
	Non-earning	(14)	88.3	88.3	50.0	10.3	(13)
III.	Earning	(12)	77.5	51.9	56.4	5.9	(10)
	Non-earning	(22)	74.8	74.8	51.1	4.9	(16)
IV.	Earning	(59)	32.0	21.3	21.2	2.5	(17)
	Non-earning	(66)	41.6	41.6	22.6	5.1	(32)

- I. Leisure class pattern: Having domestic servant and hobby activity.
 II. Semi-leisure class pattern (type 1): Having domestic servant, but not hobby activity.
 III. Semi-leisure class pattern (type 2): Having hobby activity, but not domestic servant.
 IV. Subsistence class pattern: Having neither domestic servant nor hobby activity.

leisure class women who are supposed to enjoy hobby activities and domestic help but not earn money. However, they generally earn income through "informal opportunities." Out of a total of 17, 14 women earn income through capital mobilization. In terms of their educational level, income-earning women and non-earning women of the leisure class pattern are exactly the same. However, in terms of the average income of their husbands, that of non-earning women far surpasses that of earning women. The household income gap between the two groups is narrowed by the wives' earnings but it is still considerable nonetheless.

The two semi-leisure class patterns, Type 1 (domestic servants but no hobby activities) and Type 2 (hobby activity but no domestic servants) are quite comparable in terms of husband's occupation and education and the respondent's education. About half of the women in each group have earnings. Whereas in Type 1 (domestic servants) most of the earning women are regular employees, in Type 2 (hobby activity) most have informal employment. Out of 12 earning women in Type 2, only one is a regular employee. The remaining 11 are earning by capital utilization (8), skill-based service (2) and trade (1). In both types, the husbands of non-earning wives have higher incomes, but the earnings of wives raise the household income of the income-earning group above that of the non-earning group. Type 1 of the semi-leisure class has a higher household and husband's income level, indicating

that having a domestic servant may cost more than having a hobby activity. For wives who are regular employees, additionally, the expense of a domestic servant and lack of time for hobby activity may be intrinsically related to the means of earning income.

The subsistence class pattern represents somewhat different characteristics. In this pattern, the average husbands' income in the earning group is lower than that of the non-earning group. Even with wives' earnings added, the average household income of the earning group remains lower than that of the non-earning group. If we say that the earning group of this subsistence pattern represents a subsistence marginal class, the non-earning group seems to represent a 'subsistence middle class', which does not need wives' earnings for family subsistence. Subsistence marginal class women must earn income for their family's subsistence, in the sense that the average income of their husbands is far below the urban national average and their husbands' jobs are clustered around informal employment. On the other hand, the subsistence middle class represents women who do not have to earn income for their family's subsistence, even though they may not be able to afford to have a hobby activity or domestic servant. The average husbands' income in this group is a little higher than the urban national average and their occupations are mostly clustered in middle-strata white-collar jobs; women of this class may represent the "real middle

class" women (though we do not deny that the subsistence marginal class includes some income-earning women who utilize capital while the subsistence middle class includes several laid-off women awaiting income-opportunities).

4. The Implications of Income-earning

When the other life style aspects are compared, there is no consistent difference in the amount of wives' control of household income between the income-earning group and the non-earning group. The amount of money wives control is higher for the earning group of women in all patterns except in the subsistence class pattern, even though the husband's income is higher for the non-earning group in these patterns. In the leisure class, income-earning women control slightly more money than the non-earning women. The earning group controls about 77 percent of their husbands' income (without wives' income added), while the non-earning group controls 55 percent of their husbands' income. In the semi-leisure class pattern (Type 1), income-earning women control a total amount of money surpassing their husbands' income, while non-earning women control only 57 percent of their husbands' income. Type 2 of the semi-leisure class pattern reveals a trend similar to type 1, but the difference is not so great. In the subsistence class pattern, earning women control almost the same amount of money as non-earning women despite the fact that the income difference

between the two groups is considerable. The husbands' income of earning women is just half of that of non-earning women, and the earning group controls almost all of their husbands' income whereas the non-earning group controls only 54.6 percent of their husbands' income. These findings imply that the earning group has raised the amount of money they control through their own earnings.

Among all patterns, income-earning women with a domestic servant control the highest proportion of household income. This group of women may be "real income earners" who have raised their family's class position by their earnings, while delegating their housework responsibility to a domestic servant. This group of income-earning women contribute the greatest amount to their household income. Actually, the average husbands' income of this group is too low to afford a domestic servant.

The study findings generally indicate that income-earning is used in the bottom income group for subsistence, but above that class it may be used to maintain a life style which would not be possible on the husband's income alone. In particular, it seems to permit a life style involving hobby activities or domestic help, or both, which might otherwise be financially difficult. The greater economic expenditures of income-earning women on children's extracurricular activities also supports this interpretation. Such expenses are either directly related to

increasing academic achievement, or represent training in the class culture to which the women seem to aspire. These expenditures can therefore be interpreted as an attempt to reinforce and enhance the family's class position in the next generation, i.e., as an investment of the women's income in the cultural capital of her child.

As is shown in Table 21, the income-earning group spend consistently more money on their children's extra-curricular activities, except in the subsistence class pattern. In the leisure class, the income-earning group spends 28.0 Man Won on the average per month, while the non-earning group spends 12.8 Man Won, even though the average household income of the latter is higher than the former. A similar difference is noted in the semi-leisure class patterns (types 1 and 2). Only in the subsistence class does the non-earning group spend more money on their children, supporting again that wives' earnings in this pattern are mostly for subsistence purposes.

The subsistence middle class spends an amount of money on children's extra-curricular activity almost equivalent to that spent in the semi-leisure class (type 2). Actually, the amount spent on children's extra-curricular activities by the subsistence middle class is greater than that spent by non-earning women of the semi-leisure class pattern (type 2), indicating that subsistence middle class women tend to spend money for their children rather than for their own hobby activities when they cannot afford to do

both. A similar interpretation is possible concerning the amount of money spent on their children. Women of type 1 of the semi-leisure class pattern spend far more money on their children without having any hobby activity for themselves in both the income-earning and non-earning groups.

To better grasp the implications of our findings, we need a little bit more background knowledge about children's extra-curricular activities in Korean society. Women's activity regarding their children's education has been an important part of their life. In the seventies, in particular, women's involvement in their children's extra-curricular work has been overheated (of course, both parents are interested in their children's academic achievements but fathers are usually too busy to be involved in their children's extra-curricular activities). Mothers' over-concern with their children's academic achievements has posed important social questions and issues since the late sixties. However, in the sixties, the issue was really centered around the excessive efforts of mothers to promote their children in the context of the classroom. In the seventies, the effort was extended to extra-curricular work which would promote the children's achievements outside the classroom setting.

This extra-curricular work was targeted mostly at the entrance examinations of prestigious universities. The preparation started in middle school days or even

earlier. Mothers were supposed to provide good tutors for their children. Therefore, mothers were actively involved in getting information about good tutors in certain subjects and the trends of such activity, as well as providing for the expenses of the activity. Fathers rarely visibly intervened in such things.

The present study has not collected much in-depth information on this issue since the study was conducted right after the new government banned all extra-curricular activities related to academic work. The unexpected announcement banning extra-curricular activities came out in the middle of the pretest of the study. The original attempt to get more in-depth information on this issue was discouraged, but at the same time, much official information on this issue was released.

Official statistics have estimated that more than 12 percent of all students were tutored in the urban area as of 1980. The annual expense of extra-curricular tutoring was estimated as more than 80 billion Won, almost equalling one-tenth of the total budget of the Ministry of Education (KEPB, 1980). According to the official report, 4.5 percent of primary school students, 7.3 percent of middle school and 15.1 percent of high school students were tutored at the national level. The activity was concentrated mostly in the urban area; more than 60 percent of students tutored were in large cities. It was estimated that the average outlay per student was

1.1 Man Won in the case of primary school students, 1.9
Man Won in the case of middle school students and 2.4
Man Won in the case of high school students. However,
several reports indicated that the official statistics
far underestimated the reality in counting tutored
students and outlays.

Generally, women's involvement in their children's academic achievements was regarded as providing a legitimate and honorable excuse for women being busy outside the home, since it was assumed to be very important for their children's future, which is closely tied to their family's future. In addition, women's income-earning activity was far more excused if it was for their children's educational fees, even when the activity itself was not very acceptable in terms of their family's status. It has been frequently said that the prevalence of women's informal income-earning activity was closely tied to the fashion of children's extra-curricular activity in the seventies even though no systematic study has yet proven this. At least, our findings present the case that there is a real difference between the income-earning group and the non-earning group in the expenses for children's extra-curricular activity.

In sum, women seem to extend the amount of money they control, and contribute to uplifting their life style to some extent through their income-earning activity. In particular, women's income-earning activities are closely

related to the amount spent on their children's extra-curricular activity, reflecting the core objective of women's earnings. However, subsistence marginal class women show definite limitations of earning activity, which in their case is not channeled much to uplift their life style nor to the possible investment in their children's future.

CHAPTER VII

HOW AND WHY?: CASE STUDIES OF INFORMAL-EARNING WOMEN IN DIFFERENT CLASSES

1. Introduction

This chapter presents case studies that show how and why women are involved in informal income-earning activities, displaying their needs, means and resources according to social class. Eight women in three different social strata were selected for in-depth study: Four in the lower and two in the middle and upper classes respectively. They were chosen from our survey sample as representing typical cases of each strata. After completing the survey, the interviewers were asked to select a typical case from each class. They recommended four in the lower, and two each in the middle and upper classes. They then returned to these women for in-depth interviews, focusing on their background, the reasons for seeking earnings, the means and resources for earning incomes and how they became engaged in the activity.

The lives of lower class women do not show much variation, especially in economic activities. Usually, they just earn money out of desperation. Therefore, the four women selected could be found anywhere in the currently expanding outskirts of Seoul where urban poor and rural immigrants are

concentrated. As residential segregation is not very rigid in Seoul, these types could even be encountered easily in pockets of the old and more established residential areas.

In the case of the middle class, there is a vast range in terms of income, property, education and family background to be noted. In consideration of this range, two cases were selected. The first case is closer to the lower strata of the middle class while the second case is closer to the upper strata of the middle class. It is hard to say which one is more typical of the urban middle class in Korea. In numbers, the latter should be far less than the former.

Upper-class women are the least accessible for in-depth interviews concerning their economic activities. Through personal networks, interviewers succeeded in persuading two women to speak out about their lives, informing them that they seemed to epitomize the typical upper class case. The two women's lives do not necessarily fully represent the upper class, but their socio-economic activities probably share the most common aspects of the upper class. The first case presents a newly emerging type and the second one, an old-fashioned, but more prominent type of upper class woman. The woman in the former case is actually upper middle class in origin, however her life style is definitely not "middle class."

To protect and ensure the privacy of these women, fictitious surnames will be used appearing in alphabetical order. Some family background details will be changed, but only to the extent that the change does not affect the real picture.

2. Women in the Lower Class

Mrs. Ahn is a slim, thirty-year-old, young-looking woman. She has two children. The first child is in the second grade and the second one is three years old. Her husband is a long-time factory worker. Besides her children and husband, her mother-in-law and two brothers-in-law live with her in the same shack.

She was born to a small-farm family as the tenth of eleven children. She barely finished primary school and went to Pusan, the nearest large city to her hometown in order to aid her family by working as a housemaid for a distant relative. She worked there for two years and came back home to have a break since she was sick of the job. She gave her family all the earnings she had gotten from the work. After a few months, she rejoined another relative in a smaller city as a maid until she was called back to her family because her mother had become an invalid. However, she was unhappy in the family due to the uncomfortable relationship with her sister-in-law who took over her mother's position in the household.

Eventually, she came to Seoul to cook and wash for her elder brothers, who wrote to her that they had gotten good jobs but had difficulty with cooking for themselves. One elder brother was working as a salesman for a kitchen utensil company and the other one was working in a barber shop. Two years later, she herself got a job in a small phone-cord manufacturing factory where she met her present husband. When she started to date a man, she had conflict with her brothers and moved out of their rented room to a place of her own. Then, she started living with her "husband" without any formal marriage ceremony or legal procedure.

Soon after they began living together, her husband's family migrated to Seoul. Since her husband was the eldest son in the family, she could not object to his parents' offer to live with them. The marriage was later registered and she became their daughter-in-law. Then, she stopped working in the factory and started earning an income through casual domestic work. It was quite natural and urgent for her to seek any kind of earning opportunity, since the family could hardly sustain itself even though both her parents-in-law worked as temporary laborers and her husband kept working as a factory worker.

Her father-in-law died one year ago, leaving his wife and two sons in her husband's charge. Nowadays, her mother-in-law works as a part-time domestic servant since she

cannot get any other laborer job. Her mother-in-law works about three hours a day in the morning, earning 1,500 Won (about 2 dollars and 20 cents) daily. Her working schedule is quite irregular since she does not have fixed clients. Usually, she is asked to work half a day washing heavy items such as quilts, blankets, and other things that young housewives cannot handle in their washing machines. She is not very good at cooking or even cleaning a house because of her poor rural family background. Therefore, she works less than 20 days per month. Mrs. Ahn herself works for two different families and earns more money than her mother-in-law. There is a continuous demand for her domestic work. However, she has to adjust her earning opportunities to her own housekeeping and child care responsibilities.

Her family income is about 20 Man Won per month including her husband's salary of 12 Man Won. With this income, the family of seven should sustain the payment of 3 Man Won for the rent every month. Their rent is not Chonsei (time security rent). Chonsei requires a lump sum of "key money" to be deposited, and the interest on the key money pays for the rent automatically. Her one brother-in-law is still in middle school and the other one does not have a job yet. In her daily life, she hardly thinks of anything but earning opportunities which could provide some reasonable income. She is especially concerned with the education of her children. She hopes to educate

them as much as possible. That is what she thinks is the best way for them to be better off in the future. However, she does not want to have any more children.

Mrs. Ahn has no close friends or relatives in Seoul with the exception of her two brothers. She and her mother-in-law used to get casual daily work through the help of neighbors, who are very similar to them in terms of rural origin and general background. It is advantageous for them to live in the poor residential area in the sense that it is easier for them to get manual labor jobs through the neighborhood network. During the construction boom, there were always some manual labor jobs available through the network. Recently, the situation has changed. Thus, they are considering a move to some other area closer to a large apartment complex or some good residential area where part-time domestic service jobs are easily available. Those jobs are most accessible to them in times of economic recession.

Mrs. Byun is a 38-year-old housewife with three children. She was born and brought up in a small rural village and had no work experience outside home before marriage. Her family was not poor and she could have finished middle school in the town near her village if she had insisted. Because she was the eldest daughter of her family (she had three sisters and a brother), she dropped out of middle school and obeyed her parents' suggestion to

assist her mother in doing household chores. Until she married she took care of her siblings while her mother did farm work.

As she reached the age of twenty, a relative who was a matchmaker, recommended several marriage candidates. Since she did not want to be a farmer's wife, her choice was very limited. She chose her future husband because he had a job in Seoul and his cash earnings sounded quite high for a rural girl. Only after she married did she come to recognize that her husband's earnings were very unstable and not even enough for the couple, much less any additional children or dependents.

She and her husband started their married life in a small tenement room on the outskirts of Seoul where most of the residents were rural migrants working as casual laborers. Her husband was a plasterer and not employed on a regular basis. His earnings were almost zero during the winter and on rainy days; therefore she had no choice but to look for a job. It was a kind of social norm for laborers' wives to make money in one way or another in her neighborhood. Some women followed their construction worker husbands and acquired menial jobs. Some of them got papering jobs easily through their husbands' network. Most of the other women earned money from handiwork which was hired out to them by nearby factories. Handiwork was usually

available but the wage was very low. She started earning income by making bead necklaces, carton boxes and stuffed toys.

Mrs. Byun earns about 3 Man Won per month for her handiwork. About half of her earnings are used as 'Kye' payment for savings and the remaining half is spent on her children's snacks and school supplies. She knows that other women such as construction workers, domestic servants, or peddlers earn more money. Nevertheless, she hesitates to take those jobs, partly because her children are too young to be left at home by themselves and partly because her husband does not like her to be out earning money.

In spite of her family's poor economic situation, her in-laws expect her husband to send some earnings to them. Country people think that they are always in need of cash and that Seoul is the place where everybody has cash earnings. Sometimes she actively seeks out handiwork jobs so that she can send a part of her earnings to them. It is not always easy for her to get handiwork because the opportunities fluctuate depending on the business and market situation.

Recently, her younger sisters asked her to look for a job or bridegroom candidate in Seoul. She considered bringing them to her place even though she had not found a job or candidate. She believes that the earlier people come to Seoul, the better off they are. Another reason to bring her sisters to Seoul was to get some aid from her own

family. First of all, she wanted cleaner tenement rooms with more key money deposited. Her present economic situation did not allow for increasing key money to attain better housing.

Mrs. Cho sells house slippers in a downtown street. Her last child is in primary school and the other two are in middle school. Since her husband was disabled by an accident in his work place two years ago, she is the sole breadwinner for her family. Before the accident, her husband earned relatively stable wages in an iron foundry. His job was not very seasonal compared with other construction workers.

She and her husband were brought up in the same village and lived there after they got married. Before getting married, she had been out of her village for just a year to work in a city as a dressmaker's assistant, for which she earned only free room and board. Her husband had been out of the village for three years while in the military service. Both she and her husband finished middle school. Her own family was relatively well-off in her village and she and her husband had not thought of leaving the village until her father-in-law died. Since her husband was the third son, his share of his family's land was very small. Thus, she and her husband decided to migrate to a large city. At first, they moved to the largest provincial city closest to their hometown. They sold their share of land in the village and opened a small

variety store in the city. But they did not succeed in the business. Finally, they moved to Seoul and her husband got a job in a foundry. He had had some training in iron-work when he was in the military.

When she first came to Seoul, Mrs. Cho also did some handiwork to earn money. She did not want to work as a domestic servant because she regarded it as a job for very poor women with whom she had never identified herself since her childhood. Since she earned a very small amount of money from handiwork, she decided to be a street-vendor to earn money to sustain her family. Right after her husband's accident, she was offered a cleaning lady job for a company through her husband's employer. The job provided a stable income, but the salary was less than 7 Man Won per month, on which her family could not survive.

Mrs. Cho earns about 12 Man Won per month on average if she sells slippers the whole day. If she sells something popular, then she gets more money. Usually she sells slippers because she can get them on credit at wholesale prices. However she does not want to invest money in her peddling job. Instead, she lends out the money that she saves and that her husband gets as compensation for the accident in order to get interest payments. She earns about 6 Man Won per month by lending 150 Man Won but she worries about losing the principal.

There are four slipper factories in her district where she can get merchandise every morning on credit and

pay for it later in the evening. Therefore, she does not have to worry too much about having funds for her inventory of merchandise. About 20 women are regular vendors in each factory. The popularity of the job is closely related to the economic situation of the country. In periods of recession, when construction and factory workers are likely to lose their jobs, their wives are more concentrated in this kind of job under the pressure of subsistence. Or, when there is information on bonded or stored goods to be released to street sellers by factories, lots of women flock to the place.

However, it is not easy to sit in the crowded street the whole day, sometimes trying to avoid the police.* Understandably, Mrs. Cho wishes to open a rice store or a tobacco stall when she has enough funds. Then her husband could work with her. She thinks that such stores offer considerable economic security. Her husband has asked his elder brothers to supply some capital for such a venture and share in the profits, but their response has not been very positive. She is going to manage her own livelihood until her children grow up to help her.

Mrs. Doh runs a small store with her husband in a corner of their rented house. They sell everything from

*Street vending is mostly illegal, violating road regulations. The police come to the street to check vendors from time to time. When the police appear on the street, then vendors hide in the back street.

soaps and charcoal to candies and vegetables. Until they set up this store, the couple used to sell fruits and vegetables, carrying them in a pushcart around the streets. They peddled on the streets for seven years. As they got older it was hard for them to do street-selling the whole day. For that kind of pedlary, they had to get up early, about the time the curfew ended* because it was important to go to a wholesale marketplace as early as possible and buy goods at low prices in advance of others. When they were peddling, they got together and worked together all day long. They even shared household chores because they came back home late together. Nowadays, their roles at home are more divided. In the morning the husband goes to the market to buy fresh fruits and vegetables while the wife keeps the store. In the afternoon, he keeps the store and she does household chores.

Mrs. Doh was born in a small town in a family of five children. The family, virtually penniless, moved to Seoul when she was four years old, because her father's small business went bankrupt. She was the third child and her youngest brother was an infant at that time. Before she entered primary school, she started selling chewing gum in the street with her elder sister. Her mother was selling rice cakes in the street and her eldest brother was a newspaper boy. Her mother used to peddle with her infant

*The curfew starts from midnight and ends at four in the morning.

son on her back. Only her father stayed home. Frustrated with the new life in Seoul, he became an alcoholic. Finally, three years later, her father drank himself to death.

Mr. Doh's childhood was very unhappy. Her family had to move to a new tenement at least every year and sometimes more than twice a year because no owner of a house liked to lease a room to a family with five children. After seven years of tenement life, her family settled down in an empty lot where all of her family pitched in to build a two-room shack. That was the usual way for poor people to find housing at that time.

She finished the fifth grade and then dropped out of school. Her other brothers and sisters finished at least primary school. One brother finished high school and got a job as a clerk in a company. Another sister finished middle school and had vocational training to become a hairdresser. But Mrs. Doh did not like to push herself too hard. She wanted to leave her house and earn money. Thus, through her neighbor's recommendation, she left home to be a housemaid for a rich family. Actually, she was an assistant to an older maid. For the first time, she had her own room and good food, even though she worked the whole day. She enjoyed that life style and stayed there for three years. But since she wanted to be more independent, she moved to a less wealthy family and worked as a housemaid there for four years until she married.

Her husband's family background was almost the same as hers. Both she and her husband were sick and tired of being poor. Even though they came to know each other through one of her friends, they became very close within a few months and soon decided to get married. From the beginning of their married life they were very enthusiastic about earning and saving. They started their new life without any help from either of their families, but they did not have any obligations, either. She had some savings from her work and her husband had some, too. They could afford to rent a room with a good sum of key money so that they did not have to pay rent every month.

For the first three years of their marriage, they worked from 4 o'clock in the morning until midnight. Mostly, they hawked vegetables and fruits. Sometimes, they hawked clothes and slippers. They postponed having a baby for three years until they had saved enough to rent a room near downtown. Now they have two children. Their daughter is in the first grade and their son is five years old. They do not want any more children, since they want to educate their children as much as they can afford.

They are satisfied with renting a house with a store after seven years of peddling. They have kept the store for four years. Their income is more stable and secure than they had while peddling. Their average monthly income is far better, too. But the prospect of their store is not very bright since a supermarket is coming

to a nearby block. If it really hits their business, they are going to move to another area. Nowadays, this is their major concern.

3. Women in the Middle Class

Mrs. Hong is the wife of a civil servant who has been working in a district office for 20 years. She is the mother of four children, living with her mother-in-law in a small house located in the re-developing zone of an old residential area. She used to have some earnings, but she does not have any nowadays. Since her husband's salary is too low to afford a seven-member family, she has been anxious to earn money, but there is no appropriate means available to her at present.

Mrs. Hong had saved quite a lot of money during her 18-year married life. Until last year, she had a regular income of 10-15 Man Won every month from lending 400 Man Won to her friends and neighbors. She usually had spent half of this interest income for the housekeeping budget which was habitually in the red. She reinvested the remainder of it in the 'Kye' to increase her lending fund. However, she lent 300 Man Won to one of her close friends who opened a store selling women's clothes last year, and had not gotten any interest for six months at the time of this interview. The store had been in a slump due to the economic recession of the country in general. She could

not even get the principal back since her friend was almost bankrupt.

Therefore, she had broken into the remaining 100 Man Won and used some for her 'Kye' payment and some for the monthly deficit in her housekeeping expenses. She was running out of money. Furthermore, her husband had not brought home any "blind money" for the last two years since he was moved to a new post which had fewer such opportunities. Her conceptualization of her husband's employment career was simple and clear: If her husband brought her money from time to time besides his salary and her own money increased, then, he must be in a good position, meaning one with ample opportunities for graft. Otherwise, he was in a bad post. Her job as the wife of a petty official was to save as much money as possible when he was in a good position and use the savings when he was in a bad position, all the while doing her housekeeping evenly. Through this cycle, she had saved a considerable sum of money.

Mrs. Hong met her husband when she was working as a sales clerk in a department store. At that time he was a temporary petty official in a district office while attending evening classes at a university. They became close very quickly because they were both from small town families and felt alone in Seoul. In general, their backgrounds were very similar. She came to Seoul after finishing middle school in her hometown. She wanted a

high school education but her parents could not afford it. At first she got a job as a messenger girl for an office through her relative, while she attended high school classes at night. She barely finished and got a job in the department store.

After two years of dating, they got married. Naturally she quit the job and became a housewife. She has been very frugal and thrifty in her housekeeping to match her husband's income level. After 10 years of a thrifty life, she and her husband and their four children were able to get out of a rented house and move to their present house which has three small rooms. They needed at least three rooms because her mother-in-law wanted to join them for the rest of her life since she was a widow. With a little help from her mother-in-law and her savings and personal loans, they found a reasonable house in the re-developing area.

She wants her children to be educated at least more than she and her husband. If she can afford it, she wants to send her daughter to college. At present she is not sure about her future. She wishes her friend could pay back just the principal of her money. If her husband can be transferred to a better position, then, she has hope. Otherwise, her future is not bright at all. If she could have saved a little bit more, she wanted to run a store for herself instead of lending the money to her friend. It is quite disappointing for her to see her friend's

store bankrupted, partly because she did not get her money back and partly because she lost her confidence of successfully running a store. Nevertheless, since she had some experience as a salesgirl, she still wants to open a store selling children's clothes or cakes.

Mrs. Im is a salaryman's wife, a quiet and well-educated woman. Even though she has only two daughters, she stopped child bearing at the age of thirty. She is a college graduate, having worked as a bank clerk prior to marriage. She quit her job as soon as she married as was required by her employer. Her husband is a chief of a section in a major insurance company. He brings the exact amount of his salary to her on a certain day every month.

Having managed her housekeeping to match her husband's salary for twelve years, she feels that even her yearly life is almost completely scheduled, not to mention her daily and monthly life. Her monthly expenses are almost fixed. Even though her husband does not control or ask about the living expenses, there is really not much room for her to exert control, either. Her husband earns about 50 Man Won per month and takes one-fifth of it for his pocket money. Then, she pays monthly bills and apartment maintenance fees with 10 Man Won. Her elder daughter goes to a public school, but she takes piano lessons for 3 Man Won per month. Her younger daughter requires the same amount since she is in a private kindergarten (there is no public kindergarten near her apartment). For

grocery shopping and daily necessities she spends about 20 Man Won on average per month. The remaining 4 Man Won is used for her social activities, including some gifts and aid for relatives on special occasions. Some of it, she enters into a 'Kye' with her high school friends. Without a company bonus every four months, she could barely manage her housekeeping.

The 'Kye' meeting is part of her monthly routine. It is her most important social activity, for which she gets to go out to see friends in a downtown restaurant. There, she learns a lot; anything from women's fashions to the economic trends of the country. Actually, her 'Kye' is just for promoting friendship among old friends. However, even though its size is very small, she could borrow a good sum of money through this meeting when and if she needed some money. She has never worked for wages since she married. She, herself, did not feel any need to work, nor did her husband want her to. Her husband has earned a stable and reasonable income from the start of their marriage. He is the third son of five children in a family which runs a small bakery store in an eastern provincial city. She is the eldest daughter in a family with three daughters and one son. Her father is a principal in a local junior high school. Both families are not very well-off but they are not poor either.

She and her husband became a couple through 'half love and half arranged marriage.' They did not face any strong

objections from any of their family but did not get much economic support, either. At first, she and her husband rented two rooms of a house with key money that came partly from her savings from work. When she had a baby, they moved to a small rented house in the suburban area and hired a housemaid. She was not used to doing housekeeping since she was brought up in a family which had kept a maid all the time. Until recently, in Korea, it was regarded as a necessity for urban middle class families (and those above) to have a maid. Sons and daughters of those families go to school early in the morning and come home late in the afternoon. There was too much work for a housewife to take care of all household chores by hand (washing machines and dish washers were not available). Furthermore, houses were never left locked without being watched by a family member. Therefore, it was a necessity for the middle class and above to have at least one maid to aid housekeeping and housesitting. The wages of a maid were so low that the average middle class family in the urban area could afford one.

From her experience in the old days, housemaids were always available whenever her family asked relatives to look for one in the rural area. But now she could not get one when she wanted to, and the wage was higher than she expected. As a result, she had a hard time managing the housekeeping by herself for two years. Then, she moved to an apartment where living space was better arranged than

in a house and housesitting was not necessary. She and her husband had saved eagerly and bought the smallest size government-project apartment on a monthly payment plan. In Korea, apartment ownership is very similar to condominium arrangements in the United States.

Having lived in the same apartment for seven years, her family is one of the oldest residents in the complex. Others who are quick and clever in economic matters have moved to newly opening apartments. Some of her friends and old neighbors who previously lived in similar size apartments now have apartments two or three times larger than hers, mostly because they were very quick to change their apartment at the right time. She did not do it partly because she did not have enough capital to mobilize for changing her apartment.

Some months ago, she tried to earn money by tutoring English to her neighbor's son who just entered middle school. Ever since her second daughter entered kindergarten, she had too much time on her hands, but her living expenses were so tight that she did not want to spend money for her hobbies or leisure. One of her neighbors who knew that her college major was English literature had asked her to tutor her son. She had been reluctant to do that kind of thing for payment. She knew that many of her classmates made a fair sum of money for tutoring English to middle school and high school students. Some of them earned more money than their husband's salary. Sometimes she was tempted to earn

money by tutoring but she resisted doing it until she was persuaded by one of her neighbors. She was supposed to be paid 10 Man Won for tutoring two boys three hours a week. It was a very moderate pay because she was a novice in tutoring. Some tutors with established reputations could earn more than 10 times her fee.

Only three weeks after she began tutoring, the government declared a prohibition on extra-classroom lessons, which had greatly proliferated. She felt very unhappy about it when she was interviewed, saying that she has always been slow in making money. She added sarcastically that her small apartment represented 'not an incompetent husband but an incompetent wife' in Korean society.

At this point in time, she does not have any idea what she is going to do with her spare time. If she could earn money by any means, it would be only through her knowledge of English. But she lost her chance. She cannot think of returning to any white-collar job similar to what she had prior to marriage. It is not very feasible to get an appropriate office job at her age. By an "appropriate" job, she means it has to meet two conditions: the salary should be high enough to pay for a maid to do her housework and the position should not be too low to damage her husband's face. Therefore, the proper way to handle her spare time is probably to be engaged in hobby activities, but this too costs money. She says that her problem is having spare time but no spare money.

4. Women in the Upper Class

Mrs. Kim is a 42-year-old housewife whose husband is a professor at a well-known university. She lives in a fancy house newly built to suit her taste. Nowadays, she is purchasing paintings of contemporary Korean artists, partly for decorating her house and partly for the investment of her capital. She earned a sizable sum of money in real estate speculation in her late thirties when the Korean economy was booming and the real estate business was very lucrative. She frankly admits that she has had good luck with her economic activity and that a considerable part of her family's property can be attributed to her.

She is a graduate of a prestigious high school and university in Seoul. Her father is a physician practicing in a provincial city of the southern part of the country, where she was brought up until she came to Seoul for a better high school education. She has a master's degree in her field. However, she has made neither her career nor much money out of her education. For one year she worked as a part-time lecturer in a college.

Her husband, who was her boyfriend in her college days, has supported her efforts to continue her career. However, she was pulled out of the career track at the very beginning. She got married right after her graduate work when she had a part-time lecturer job. Her husband

was in the same position in a different university. Her in-laws were strongly against her career. Even though her husband's family was not very rich, it was a family of good reputation in Seoul. Because she had a baby, she was almost ready to drop out of her career, partly because of her in-laws' pressure and partly because of her awareness of herself as a woman in the professional world of Korean society.

Their start was very modest. She and her husband began their newly-wed life in a rented upstairs of a two-story house. Because their marriage was not very welcome to the parents of either side, neither her husband's family nor her own offered any financial support to them. They did not insist on it, either. At first, her husband's family asked the couple to live with them for one year at least, with the promise of buying a house for them later. But they wanted to be independent and refused. The fact that her husband was the second son in the family made their choice far easier.

Within the first year of their married life, her husband received a scholarship to continue his studies in the United States. Her husband left Korea first and she joined him later with their baby daughter. While he was pursuing a doctoral degree, she had one more daughter. For five years she remained as a student's wife, helping her husband finish his degree. When they returned to Korea, her husband was on a career track and she was on a full-time

housewife's track. Soon after coming back to Seoul, she began to regret having given up her career too early. For a while she was in a quandary about her future. By chance she had the opportunity to get out of her slump.

In recognition of their hard life as a student couple in the United States, her husband's parents bought them a small house in the suburbs. Since she was accustomed to an American style kitchen and bathroom, she was not comfortable with the old-style Korean house. She could not manage it without the help of a maid and it was not easy to get one. At that time, there were large scale openings in the apartments which were built by the Housing Corporation. They were sold to applicants by a lottery. She wanted to move to an apartment and drew a winning lot. But her husband preferred a single-family home to apartment life which he had already grown tired of in the United States. Consequently, she sold the apartment rights at a premium for ten times her husband's monthly salary. It was big money and fun for her, and it was the beginning of her career as "Madame Good Luck."

From then on she made an occupation of drawing lots for newly opening apartments and selling them at a premium, until the practice was severely attacked as a social problem and controlled by the government. When she started being involved in the activity, she came to have close networks with some of her friends who had already been involved in the activity or were seeking some opportunities to make

money. She was quickly oriented toward the activity, and she found that many, almost a majority of wealthy and educated women of her age, were involved in the activity also. They were ready to take up any kind of socio-economic activity and wanted to be "productive" in making earnings, while simultaneously being liberated from child-rearing responsibilities.

With the success of her first two apartment lotteries and one time at reselling a house at a profit, she had enough money to buy one condominium apartment, which she rented out. If she could not afford the capital needed for such a business, she used to borrow some from her mother who had a good sum of her own money. Her parents-in-law remained ignorant of her activity. At first her husband made objections to her opportunistic activities. Later he pretended to be indifferent but sometimes provided some useful information for such activities. Mostly, she speculated in apartments because they were handy and the profits were predictable. Besides, she did not have that much capital to speculate in land nor any accurate information about developing areas. She washed her hands of real estate speculation at the right time, when there was emerging public opinion denouncing the speculation and the government began to pay attention to the problem with a heavy tax on the activity. At that time, she already had enough of an estate for a woman, and she avoided being the target of public scorn.

She is reluctant to say how much she has earned and how much her family property has increased as a result of her economic activity. However, she admits that she contributed a lot toward building a new house where they live now and that her husband's salary cannot afford to maintain this house without her income from the lease of the real estate that she owns. She has difficulty figuring out her income on a monthly basis. Likewise, she is very reluctant to talk about her family's living expenses in detail, indicating that it is far beyond her husband's salary.

She says that she is satisfied with her economic activity, by which she comes to feel more freedom and flexibility in her budgeting and housekeeping. Due to her past activity, she enjoys going to art exhibitions and freely purchases what she wants. She also participates in several leisure activities. In addition, she could afford expensive extra-curricular lessons for her daughters.

Before the government's prohibition of extra-curricular lessons, she paid an average of 30 Man Won per month for her elder daughter's tutoring in major subjects for the college entrance examination in addition to the fee for her music lessons. The monthly educational expenses for their daughters was almost equal to her husband's monthly salary. Right now, their daughters do not get tutoring in academic lessons but still have lessons in the arts. Her elder daughter gets lessons under the tutorship of a famous pianist and her younger one takes special lessons in fine

arts. She hopes that they can make a career in those areas because those jobs look more appropriate for women than any others.

She adds that "Even if she had not speculated in real estate, someone else would have done it and earned money. She admits that she has been quite "wise" and "lucky" in a sense. Sometimes she regrets she has not pursued her academic career but justifies her actions as an adjustment to life in contemporary Korea. About her future economic activity she is quite uncertain. She is interested in profit-making but right opportunities are not always available. Her investment in paintings is quite limited because she is not sure of the potential rewards. Still, she is seeking appropriate commodities in which she can afford to invest and make profits.

Mrs. Lee is a 33-year-old housewife, living in a well-known luxurious apartment complex in the southern part of Seoul. Her husband works as the vice president of her father's company where her elder brother is the president. She is the eldest daughter of the family which owns major trading and construction companies in Korea. She has one boy and one girl. Her son is in primary school and her daughter is in kindergarten. Nowadays, she considers having one more child even though she thinks that her family is very ideal in terms of sex ratio. She has resisted the pressure of her parents-in-law to have one more child,

however, she has come to admit that she needs one more baby to whom she can devote herself one more time in her life. Her daily schedule is quite tight, but, still she looks for something to keep her busy since her younger child has entered kindergarten.

She has been through several hobby clubs studying the cuisine of different countries, flower arrangement and calligraphy. In recent days, a visit to the health spa in the apartment complex is her routine in the afternoon. At first, her family as well as her husband did not like her to play tennis or go to a health spa. Now they do not have much objection to it, as such activities have become the fashion for women in the leisure class. Quite frequently, she goes to her children's school and meets mothers of her children's friends who are very similar in background since both her children are in private school and kindergarten. Through them, she could get in touch with the violin instructor of an exclusive class on behalf of her daughter. The mothers know all the exclusive instructors for their children's private lessons in different subjects. They are very eager to share information on better and earlier education of their children.

She spends about 20 Man Won per month for her social and hobby activities; for living expenses, about 120 Man Won is the average per month. This includes grocery shopping, apartment maintenance, the housemaid's salary and expenses for the children. Car maintenance, the

chauffeur's salary, expenses for in-laws on special occasions and other big expenses are paid for directly by her husband. She does not know every detail about her husband's income, family assets and the total living expenses of her family. Partly because she does not feel much inconvenience due to lack of money, and partly because her husband works for her father's company, she does not want to show much interest in such matters. She gets 150 Man Won every month and manages the housekeeping within it.

Her husband's original job was as a judge in a district court. When she married him, he was working in a provincial city with a reputation as a promising young judge. She got married through her mother's friend, who was a kind of professional matchmaker for the upper class. Her husband-to-be was introduced as a graduate of a prestigious law college who had passed the bar exam with the top score, and as the eldest son of a once high-ranking but retired government official and a good looking healthy bachelor. He was a perfect candidate for the son-in-law of a rich family, except that he was the eldest son who was supposed to attend to his parents though not necessarily in the economic sense. His salary and his family's economic condition were not really discussed.

She started her newly-wed life in a small house rented for judges who came from other cities. Her husband's salary was enough for only the couple themselves. Even

though she had heard that government official's salaries were quite low, her husband's salary was surprisingly low by her standards, and she was supposed to send a part of it to her parents-in-law as a filial duty, even though her relatives did not need it on economic grounds. Whenever her father or mother came to visit her place, which was at least once or twice a month, they gave her pocket money that was more than twice her husband's salary. Accordingly, her husband's low salary did not bother her very much. Besides, there were not really many places to go to spend money in the small city where they lived. She used to come to Seoul to spend money shopping. Since she was brought up in a well-to-do family in Seoul and married right after her college education, her newly-wed life in a small city in a rented house without a housemaid was more like a temporary, unrealistic phase of life.

One year later, her husband was transferred to a high court in Seoul where a nice house awaited her. Initially, her parents-in-law had bought a modest house. Later, her father had transformed it into a far more costly home. Living in Seoul, she came to recognize that her husband's salary was not even enough for the maintenance of the house, especially in winter. Furthermore, she had a baby boy and thus needed a housemaid-baby sitter. She eventually came to feel a little uncomfortable with the situation. At that time her father's companies were

prosperous and expanding into overseas branches. Quite naturally, her husband was offered a position in the South-East Asian branch.

After a four-year experience overseas, her husband came back to take the position of vice president in the main office. She had followed her husband abroad and returned home to find Seoul considerably changed. Within a few months of returning to Seoul, she realized that some significant changes had occurred in the lives of Korean women.

During her absence, three main areas were outstanding: housing, the maid situation and the economic activity of women. Most of her close friends in Seoul had moved to apartments. At the time she left Korea, the apartment boom had just begun, but there were widespread doubts about apartment life. But for a short period, doubt turned to favor. Apartment life seemed to be the mode of the middle and upper classes in Seoul. In most cases newly built apartments were too expensive for the lower class to afford.

Mrs. Lee found that the preference of upper and middle class housewives for apartment life was closely related to the problem of recruiting maids. She had a hard time finding a housemaid at the right time. Even though she finally got one, the maid did not stay long, but soon went off to a factory. She was told that young girls who might have been maids were mostly absorbed by

the factories, which had increased enormously in number due to the export boom. The girls themselves preferred factories even though their wages were lower than maids. If there were some girls available as maids, they usually wanted to work for a family living in an apartment rather than in a house, since apartment life appears more as a contrast from their rural perspective and seems to demand less work.

Finally, she decided to move to an apartment; partly because of the maid problem and partly because it is a convenient life style, having all the modern facilities concentrated in the complex of condominiums. Also, there are part-time domestic workers easily available in the apartment complex. Whenever she needs a domestic helper she can readily get one. Those part-time workers are primarily married women with children living in nearby developing quarters populated by the poor.

The third change that she noticed among women was the newly enthusiastic attitude toward making earnings. She first felt it in the meeting of the 'Kye' among her friends from high school days, since there was now a flow of large sums of money among them. When she rejoined the 'Kye', some of her close friends borrowed money from her and returned it with interest. At first she did not like taking interest from her friends. But later she found it was a kind of rule among them, because most of

them actually made a profit themselves from the money they borrowed from her.

She had never "worked" for earnings in her life. Prior to marriage, she did not ever think of having a job. Working as a bank clerk, secretary or teacher, which are dominant among Korean female college graduates, did not even occur to her mind as a proper job for herself. Her family pushed her to marry someone having "status" as soon as she graduated from the university. Therefore, the income she got by lending money to some of her friends was her first earning experience. Ever since she came back from abroad she was able to save a good sum of money through the 'Kye'. Her husband did not know about it, nor did she really need the money for housekeeping. So lending it to some of her friends became a regular source of income for her. The amount was not big enough to buy a house or an apartment, but friends who knew about it wanted to borrow one after another. Thus, she can regularly get interest.

Those who want to borrow money have several reasons. Some borrow it for their husbands' business. Others borrow it just for a while because they have bought a new house before their old one is sold. Some borrow it to invest in real estate or in some expensive commodities. Most of her friends who borrow money have credit and their economic status is quite stable. Actually, the network is very exclusive. Through the network, she sometimes buys precious jewelry or antiques with her own money. Most of

the precious paintings and antiques in her house were given to her by her father as gifts on her birthday or on family occasions. But she enjoys adding more items to her collections with her own money which she saved through the 'Kye' and has increased by lending it to some of her friends. She never thinks that 'money lending' is her job. She just does it only for her friends who really need to borrow money. Once she was tempted to invest in real estate when she saw several friends of hers make real profit out of it, but she didn't do it. Her father as well as her husband would be mad at her if she was involved in such economic activity. Lending money to her friends is a matter between them, therefore, her family does not know of it.

CHAPTER VIII

SUMMARY AND CONCLUSION

This study has demonstrated how urban married women in Korea shape their income-opportunities and other social activities differentially according to their social class. First, it has shown that females are absorbed differentially in the labor force and urban married women are least attracted to the labor force, not only in comparison with males, but also in comparison with single females as well as with their rural married counterparts. Then, it has shown that urban married women (herein after married women) tend to extend their earnings through informal opportunities, but with clear stratification in their means of earnings as well as in the rewards gained thereby. Women who do not need to earn income for subsistence purposes have been shown to earn income in order to maintain a life style equivalent to that of women with higher income earning husbands. Finally, case studies of women in three different social strata tell why and how they came to take up informal income opportunities and what the implications are for women in different classes.

The most remarkable characteristic of married women's urban employment in Korea is their heavy reliance on informal employment. Labor statistics which define employment on the basis of "work" show that less than

one-fifth of urban married women are in the labor force. Out of those working women, less than one-fifth are salaried employees (including temporary employees). This means that the absolute majority of married women do not work and that the majority of working women rely on informal employment. Married women are particularly excluded from wage-earning white-collar occupations. There are disproportionately few in those occupations not only in comparison with males but also with single females. Except for a very small number of professional and administrative level workers, married women are concentrated in the lowest levels of wage stratification.

On the other hand, the findings of the research reveal that informal income opportunities which do not necessarily imply "work" are quite prevalent and those opportunities are also participated in by the middle and upper classes. In most literature, informal income opportunities are assumed for the marginal class in Third World cities. But this is not the case for urban married women in Korea. Informal opportunities are not restricted to the marginal class, but are also favored by middle and even upper class women.

Informal income opportunities are stratified by social class, especially in terms of the means of earning. The means of earning for upper class women are mostly capital intensive with the least "work" involved, while those for the lower class are generally labor intensive. In the case

of the middle class, the means are somewhat between the two extremes. Those women who would be defined as "real middle class" by traditional definition, having neither enough capital to be mobilized for investment, nor dire necessity to earn income for subsistence, are least involved in informal income-earning activity. Thus, the income differentials of income-earning women are quite great, possibly widening the already existing gaps in the society. In particular, the prevalence of capital-intensive informal opportunities seems to weaken the stance of the real middle class in which women display their class status by virtue of not having to work, and being able to devote themselves full-time to housework.

The study shows that there are more formally employed women in the upper class than in other classes. They are usually well-paid professionals, or at least white-collar workers with status generating jobs. The data show that upper class women tend to have this kind of formal employment, or to take up capital intensive informal opportunities. Middle class women, in spite of having the greatest work experience prior to marriage (mostly as white-collar workers), have nevertheless not channeled their experience into current employment in most cases. They tend to be involved in somewhat capital-intensive opportunities or to remain without earnings. In the lower class, formal employment was not accessible to most of them prior to marriage. A few are currently employed as blue-collar

workers at very low wages. More than half of the lower class women now earn income, mostly by relying on labor-intensive informal opportunities such as domestic service, daily construction work, or street-vending.

The case studies show how and why women are involved in informal income opportunities. We cannot generalize the reasoning of the cases to the larger population, but we can assume that it reflects a part of reality on the basis of their experience. For lower class women, informal opportunities are the survival kit in the urban situation. There are almost no formal employment opportunities available to them. Their husband's job is often not very secure and their income is uneven and irregular. They need to increase household income, and informal opportunities are the only available alternatives. Thus, they take up any kind of opportunities, preferably maximizing their available resources.

On the other hand, middle class women seek informal opportunities in order to have spare income. Their husbands usually have a secure job, but the income is not sufficient to maintain their desired living standard. They were not barred from the formal occupational structure when they were single; however, reentry in it is neither attainable nor desired. They want opportunities compatible with their housewives' role. Thus their choices are quite restricted to certain kinds of informal opportunities, partly constrained by limited resources and partly

constrained by their family status. They cannot take up any available opportunities like the lower class.

For upper class women, there is no concrete reason to earn income as far as the home economy is concerned. Their husbands are either professionals or at managerial levels, bringing in enough income for their living costs. Their household budgetting is not very tight. They are well educated, almost as well-educated as their husbands, but their education is not channelled into a comparable career. They were not completely denied success in the formal occupational structure, but they were generally discouraged. Since they are not in need of income, they are not supposed to work unless their work generates comparable status for their family. The availability of those kinds of jobs is quite limited. Therefore, they turn to other social alternatives. They have hobby activities, more frequent social gatherings, and sometimes earn income through invisible ways.

This study shows how the status of married women combined with class position affects women's relationship to the labor process. The Korean labor market evidences sharp sexual stratification on one hand, but on the other hand, our survey data on informal income opportunities show definite class stratification among women themselves. If we are correct to assume that informal income activities are a way for married women to adapt to the employment situation of the society, then it is a solution created by and for the

individual women. In this regard, we can say that informal opportunities act as the buffer against 'unemployment' for married women as they do for 'marginals' in the society. But our findings indicate that the 'solutions' to unemployment on the part of individual women can be the 'problems' of class stratification on the level of society, to the extent that women's informal income-earning activities serve to widen rather than narrow the economic and life style differences between classes.

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