

# Women Employment *and* Exclusion

**Edited by Caroline Sweetman**



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# Contents

## **Editorial 2**

*Caroline Sweetman*

## **The deregulated global economy: women workers and strategies of resistance 8**

*Angela Hale*

## **Employment and environmental hazard: women workers and strategies of resistance in northern Thailand 16**

*Sally Theobald*

## **Women and changes in the Chilean economy: some questions 22**

*Mary Sue Smiaroski*

## **Rural brewing, exclusion and development policy-making 29**

*Michael McCall*

## **Premarital relationships and livelihoods in Ghana 39**

*Augustine Ankomah*

## **Beyond 'banking for the poor': credit mechanisms and women's empowerment 48**

*Alana Albee*

## **Women's groups and individual entrepreneurs: a Ugandan case study 54**

*Helen Pickering, Ellen Kajora, George Katongole, and James Whitworth*

## **Interview: Lina Abu-Habib talks to Sukaynah Salameh 61**

## **Resources 65**

### **Report of a conference: World Trade is a Women's Issue 65**

*Linda Shaw*

### **Further reading 67**

### **Organisations, campaigns, and trade unions 69**

### **Internet sites 72**

### **Audiovisual resources 72**

# Editorial

Over the last 20 years, changes to the world economy have dramatically altered the experience of work for women, men and children throughout the world. This collection of articles examines these changes from a gender perspective, exploring the extent to which women's participation in the paid workforce is increasing, and the implications of the deregulation of markets and 'flexible' working conditions.

Nearly two decades ago, in 1978, a large proportion of both women and men were cited as being marginalised from the cash economy: only about 35 per cent of the world population was classified as living in countries strongly connected to the world market. In contrast, it is estimated that by 2000, this will be 90 per cent (Women Working Worldwide 1996, 1). However, despite widespread assumptions of increased female participation in the global labour force, women's participation rates have risen only 3.9 per cent — from 35.6 per cent to 39.5 per cent — in the past 20 years, even while there 'has been some closing of the gender gap in economic activity' (UNDP 1995, 36).

Articles included here show how women's continuing exclusion from ways of making a livelihood which offer security and control makes the 'formal' and 'informal' dichotomy no longer meaningful. Women in employment are concen-

trated in low-skilled jobs, where poor pay and conditions in comparison with men are justified on grounds of their sex (*ibid.*). For many, working conditions and pay are often insufficient to keep them in good health, let alone supporting them and their families in dignity. Meanwhile, women continue to be over-represented in the 'informal' sector, and their occupations tend to be those which are most precarious, need least resources, and offer the lowest remuneration (UNDP 1995). These women simultaneously experience exclusion from the formal world of work, while remaining inextricably linked to macro-economic change at national and international levels.

The intention in focusing on the concept of 'exclusion', as well as employment, in this collection is to emphasise women's continuing economic disempowerment on both sides of the factory gate: what the United Nations Human Development Report of 1995 summed up as 'gaping disparities in income-earning and decision-making opportunities' between the sexes (UNDP 1995, 36).

Whether within or outside formal employment, poor women are working in 'flexible' ways which continue to distance them from economic self-determination: 'there are degrees of informality, depending on the extent of casualisation in the conditions of work' (Mitter 1989, 1). This

dual focus highlights the fact that neo-liberal principles are colouring debates on both the 'formal' and 'informal' experience of work: on issues as diverse as world trade and micro-credit.

## **The changing face of international trade**

'Trade [should] not [be] an end in itself, but only a means to development, and development is about improving the well-being of people' (Francisco 1996, unpublished).

Changes made to the established structures of the global trading system reflect the neo-liberal economists' vision of free competition, in which all countries participate on equal terms in a world trade market. However, 'relations between nations are not determined by political democracy or by competitive markets. They still reflect, to a very large extent, patterns of military and economic power' (Folbre 1996, 262).

Currently, gender and development researchers are debating the issue of deregulation of global markets, amid concern among workers' organisations, and NGOs about the new agreements administered by the World Trade Organisation (WTO), (which replaces the General Agreement on Trade and Tariffs — GATT — as the main regulator of global trade). A major fear is that these agreements will make the international trading system 'even less transparent and accountable to citizens of individual countries' (Joekees and Weston 1994, 31).

Deregulation of imports is one aspect of the new trade order, which affects the livelihoods of workers both within and outside the formal workforce. Countries are now required to remove all import regulations, to allow the unimpeded passage of goods from all over the world (ibid.). This demand is informed by the same commitment to neo-liberal princi-

ples of 'free trade' as the similar requirement that is a standard component of IMF/World Bank Structural Adjustment Programmes (SAPs). Such deregulation threatens the survival of home industry: an example can be found in South Africa, where the domestic textile industry is currently in crisis due to cheap imports, many from South-East Asia (MacQuene, 1996). While economists emphasise the benefits to consumers of lower-priced imports, many of these consumers are also producers, who face a threat to their continued employment.

## **Flexibilisation, exploitation, and insecurity**

'While employment ... might improve the terms on which young women are able to negotiate the social relations which subordinate them, the underlying structures of gender inequality do not automatically disappear in that process' (LeQuesne 1996, 33). Despite the fact that an increasing number of women in many countries are earning cash, they are not necessarily reaping the benefits of increased security, typically lacking control over their income, and remaining excluded from decision-making.

Deregulation of trade is connected closely to the 'flexibilisation' of labour. Features of flexibilisation noted by many researchers include a downward pressure on pay (often too low for workers and their families to live on), insecurity of employment, and substandard or hazardous working conditions. Under the 'new trade order', there is a danger that wages and working conditions will continue to spiral downwards, as multinational companies are increasingly free to place production in areas where the cheapest labour is on offer (ibid.).

Women's dual role in production and reproduction shows the distinction between income-generation and the

complex business of making a living, which depends on unpaid as well as paid work (Lewenhak 1992). Women are seen in most societies primarily as family carers, and this gender ideology may actually prevent them from gaining access to income-generating activity. For those who are able to engage in the cash economy, gender ideology mediates the terms on which they do so. Employers — and women and men workers themselves — may perceive certain tasks as not only appropriate for women, but 'second nature' to them (Pearson 1992); this, too, justifies low wages through the assumption that the work is unskilled.

There is evidence that women are prepared — and often forced by family circumstance — to work for less than men (Genderquake, 1996). The responsibility of being sole breadwinner forces many more women into a position where they must accept employment no matter what the terms. As Sally Theobald's article on Thai women workers in a free trade zone states, women may be sufficiently desperate to decide to sacrifice their health for employment in dangerous working conditions. While employment can be perceived as perpetuating women's oppression through denying their right to a decent livelihood for themselves and their families, it is for them a preferable option to the alternative of survival on the margins of the cash economy.

The employment experiences of other disadvantaged groups, including migrant workers, can be similarly oppressive. To be female and a migrant is, thus, to suffer a double discrimination in employment. In this collection, Lina Abu-Habib interviews Sukaynah Salameh, director of the Vocational Development Association (VDSA), Lebanon, who talks about the organisation's educational work with Palestinian women refugees, which is assisting them to overcome the barriers to secure employment in Lebanon.

## **Credit, entrepreneurship, and individualism**

As Sally Theobald's article highlights in the context of Thailand, the over-riding priority for many women employees is to hold on to their jobs. The majority of women workers not only need to earn income, but want employment: 'even an exploitative industrial environment provides a means of freedom from the miseries of oppression, hunger, and poverty' (LeQuesne 1996). In countries where formal jobs are scarce and becoming scarcer, survival in the informal economy also becomes harder.

Employment conditions in the formal sector not only determine the livelihoods of employees, but affect those of others in the community. It has long been recognised that informal sector workers provide goods and services at a price which is affordable to low-paid workers in 'formal' employment; now, the current process of trade liberalisation is affecting livelihoods outside the factory gates.

One view of the informal sector is as a source of entrepreneurial dynamism which should be harnessed to drive economic growth. Credit as a 'magic bullet' to end the feminisation of poverty was an idea mooted last year at the Fourth UN Women's Conference in Beijing, where more radical proposals to address the economic disempowerment of Southern women living in poverty were largely ignored by Northern delegations (Brittain, 1995). Major international donor agencies, including the World Bank, are supporting a 'Microcredit Summit' in February 1997, a central objective of which is to ensure that one hundred million of the world's poorest families, especially the women of those families, are receiving credit for self-employment by 2005.

Many NGOs, academics, and activists in the women's movement are

questioning the motives behind targeting women for loans (personal communication). 'Development policymakers tend to conceptualise women as a resource for development' (Elson 1994, 26): women are known to be efficient servicers of loans. However, as Alana Albee confirms in her article, the claim of credit providers that their focus on women is because of a commitment to female empowerment needs close scrutiny. Just as asserting women's rights to fair employment conditions obliges one to consider other related political and social rights, the granting of a loan needs to be allied to other measures to address patterns of inequality based on gender, within and outside the household.

The notion of promoting individual entrepreneurship which is at the heart of current debates on credit, could be seen as being at odds with the development work of NGOs and community organisations throughout the last 30 years, which has tended to emphasise the value of groups. While some providers of credit may choose to lend to members of a group, this may be evidence of a belief not so much in the developmental value of groups but rather in the efficacy of peer pressure to ensure repayment of loans. In their article, Helen Pickering et al explore the relative success of income-generating groups and individual women entrepreneurs in Uganda.

## Living on the margins

Women's historical exclusion from formal employment has meant that they have had to earn income in ways which they can control regardless of their educational level or the financial and other assets at their disposal. Augustine Ankomah's article looks at the case of urban Ghana, where young women who have few employment opportunities embark on extra-marital relationships in return for maintenance and gifts. This example of the

exchange of sexual favours for economic support echoes other, more sinister, stories of the commoditisation of sex (see for example Chant and McIlwaine 1995, in the context of the Philippines).

For many women throughout sub-Saharan Africa, an important part of the role of wife and mother is the brewing of traditional beer; notably, from colonial times on, beer-brewing has become a means for women to eke out a livelihood in times of hardship. As trade deregulation gathers pace, the outlook is bleaker than ever for some regions, including large parts of sub-Saharan Africa: 'at a time when the rest of the world is becoming more integrated, Africa faces concerns about de-linking' (Joekes and Weston 1994, 6). Current crises in employment for both men and women are leading increasing numbers of women to brew as a sole or chief livelihood strategy. In his article, Michael McCall reviews the reasons why different actors in development — including national governments and local and international NGOs — have marginalised beer-brewing as a legitimate income-generating activity.

## Strategies of resistance

How can development workers support women workers who endure 'flexible', exploitative conditions of employment, or insecurity and deepening poverty in the informal sector? What responses are possible to the challenges posed by the upheavals in employment and world trade? The effects of insecurity and competition on the morale and mindset of women workers represent a major obstacle to collective resistance.

In the Chilean context, Mary-Sue Smiaroski explores the neo-liberal employment principles of promoting competition through setting quotas, allied to constant job insecurity, which promote a culture of individualism rather than

solidarity. This mental isolation is as effective a means of subduing protest as the spatial isolation endured by out-workers. The trend towards sub-contracting work to out-workers in isolated conditions in their own homes presents another set of difficulties which must be overcome if women workers are to band together to fight exploitative conditions.

One answer to this problem is presented by Sally Theobald, who discusses alliance-building between interest groups who share a common aim, but who have different skills, perspectives, and degrees of bargaining power. While the insecurity of workers may make them reluctant to do anything which might put their jobs at risk, and so weakens their ability to resist exploitation, they can still potentially be supported by groups who have less to lose through taking action.

Angela Hale, of Women Working Worldwide, discusses this strategy at the international level in her article. The experience of economic insecurity is sufficiently geographically widespread to subvert a further well-used dichotomy — rich 'North' and poor 'South'. The common experience of women workers across the North-South divide, and the growing number of women who form a mobile workforce across national and regional boundaries, can strengthen a sense of solidarity based on feminist principles.

## **Women's visions of workers' rights**

How can the debates on trade — even those which are critical of current global trends — be influenced? They tend to take place between economists and politicians from around the world, behind closed doors, using terminology and concepts which are incomprehensible to the workers whose lives are governed by international trade agreements (Joeke and

Weston, 1994). In addition, workers need to be able to lobby not only their own management and government, but the international bodies which determine macro-economic policy affecting workers inside and outside formal employment.

Trade unions and NGOs are currently lobbying for a social clause to be included in trade agreements which would guarantee basic labour rights to workers. Of particular importance are two 'core' ILO Conventions covering the freedom to organise, and the right to collective bargaining. In discussions on what might be covered in a social clause governing the export sectors of international trade, these are generally agreed on. Other possible rights to include might be freedom from discrimination against women or other marginalised groups, minimum age levels, health and safety regulations, and maximum working hours.

The first Ministerial Meeting of the WTO takes place in December 1996, and organisations, including Oxfam UK and Ireland, are recommending that a decision is taken there to allow a joint WTO and International Labour Organisation (ILO) working party to develop a social clause; it is hoped that this process would allow representatives of NGOs and community groups, including 'informal' sector workers, to observe and make inputs into proceedings (LeQuesne 1996, 65).

However, there are caveats surrounding a social clause, from a number of different groups, including those representing women workers. First is the issue of enforcement. All too often, governments which pass legislation on employment conditions fail to enforce such laws, while others are unable to enforce them since employers find ways around the law. Mary Sue Smiaroski's study of the Chilean agricultural industry illustrates that the law offers women workers little or no protection from exploitation. Practices such as sub-contracting to out-



workers allow employers to circumvent legal requirements regarding working conditions, hours and wage levels (Mayne 1996). As Women Working Worldwide state, 'there is a danger that social clauses become seen as the answer to the problem so that not enough attention is paid to other strategies' (ibid.).

Secondly, an adequate response to the current problems faced by women employees must be holistic in its understanding of economic rights, and their indivisibility from social and political rights (Beijing Platform of Action 1995). 'Women's definition of workers' rights is a broader definition than men's, including issues such as family responsibility and sexual harassment' (WWW 1996).

If a right to a livelihood is adopted as a framework for analysis, and the many factors which allow people to realise this right are considered, the impossibility of addressing the issue of working conditions without addressing related problems becomes obvious. For example, the dangers posed by environmental degradation to workers' health and sustainable development are, in this sense, as pertinent to discussions on employment policy as the right to a fair wage and working conditions. 'Unacceptably low environmental standards are ... a form of exploitation which can have devastating effects' (LeQuesne 1996, 67). Similarly, the right to education, to bodily integrity, and to decide one's own reproductive destiny are also critical if women workers are to have the bargaining power they need to resist pressures on their wages and conditions.

Another weapon in the battle to influence decisions in the international arena — including the policies of TNCs, whose behaviour is largely unaccountable to national legislation — is consumer opinion and behaviour. Consumer-driven strategies include fair trade initiatives, and challenges to retailers to develop voluntary codes of conduct, through the

threat of lost revenue from consumers. However, ultimately these strategies need to be supported by legislation, backed by a core of internationally agreed and binding labour rights, which reflect the concerns of workers themselves.

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# The deregulated global economy:

## women workers and strategies of resistance

Angela Hale

*This article looks at the threats posed to labour conditions by current industrial restructuring and new international trade agreements. It argues that women in the South are not only among those most open to exploitation, but they are also often in the forefront of local resistance. Yet the views of women workers are not being heard in international debates on how to protect labour standards.*

There is growing and irrefutable evidence that current changes in the world economy are causing increased inequality in terms of geographical region and social class, and between the sexes. Whilst some regions, such as East and South-East Asia, are experiencing rapid growth, others — notably Africa — are experiencing stagnation and disastrous deterioration of living standards. Overall, the functioning of the new global economic system is geared towards the advancement of the rich and the marginalisation of the poor. Feminist writers, including Isabella Bakker and Diane Elson, have demonstrated that this includes a widening of the 'gender gap', and increased exploitation of women's paid and unpaid labour (Bakker 1994, Elson 1991).

### Global labour trends

Yet, in spite of regional differences in the impact of global restructuring, there are

some common aspects of women's experience which can serve as a basis for organised resistance. Privatisation and the deregulation of labour markets have resulted in widespread loss of relatively well-protected jobs within the public sector, and the expansion of female employment in low-paid, insecure, unskilled jobs, particularly in regions where there is rapid expansion of production for export. This preference for female labour is associated with the desire for a cheaper and more flexible workforce engaged in temporary, casual, subcontracted or home-based work. Young women, in particular, are entering the labour market in increasing numbers, often becoming the main wage-earner for their family. At the same time, cut-backs in services have increased the burden of unpaid labour in the home. In addition, removal of government subsidies on basic goods and the introduction of user fees for social services has increased the pressures on women to supplement family incomes with

additional earnings, resulting in an overall expansion of the informal sector.

Our concern is that these changes in the nature of work involve a reduction in employment rights and neglect of health and safety regulations, and an increased disregard for domestic responsibilities. The erosion of worker rights and labour legislation (which have long been recognised as problems in the informal sector) are becoming increasingly characteristic of working life in general. This is the case in both the North and South, East and West, and for men and women. However, the differential impact of the changes means that the situation is particularly acute for women workers in less developed countries which are being integrated into the new global economy. In countries including Bangladesh, Vietnam, Indonesia, Morocco, and Honduras, women and girls may be kept working all night in garment factories and sweatshops so that employers can meet the targets and deadlines imposed by European and American retail outlets. In industrial zones from China to Guatemala stories abound of women workers being beaten or sexually abused, and of injuries and factory fires caused by lack of safety precautions (Asian Women Workers' Newsletters 1994/5).

There is no doubt that the expansion of a deregulated market economy involves new forms of gender exploitation, yet it is also important to recognise the potential for positive change which this expansion creates. Young women in strongly patriarchal societies talk of the new freedoms and friendships gained through employment. Some women have acquired new skills, greater status, and an independent income. Better communication systems enable greater access to information and support. Strategies of resistance need to build on these potentials, which include new opportunities for collective action at both local and international level.

## Resistance

Whilst there is general consistency in analyses of the differential impact of global restructuring on women and men, there is no clear consensus as to how and to what extent this restructuring should be resisted. There is increasing discussion among feminist academics and women's international networks about the need to transform attitudes to economic models (see, for example, WIDE 1995). These argue that current changes in the global economy are based on development models which are essentially exploitative and divisive. Resistance, therefore, has to involve the presentation of alternative models which take as their measure not economic growth *per se*, but improvement in the quality of people's lives.

The failure of existing models is cruelly apparent and lobbying for alternatives is essential. However, although the need for alternative models is increasingly acknowledged by politicians and economists, the global economy continues to expand according to neo-liberal principles. Women working 12 hours a day in factories in the South are firmly tied into a global market economy. For them, discussions of 'alternative paradigms' cannot be an immediately useful strategy of resistance. Their concern is inevitably with specific, practical issues relating to pay and working conditions.

The ability of workers to organise around workplace issues is severely curtailed in the majority of industrial zones, by the banning of trade unions and the intimidation of workers, often by armed guards. In general, union organisation is becoming less tolerated, unless it involves collaboration with employers. In any case, even free trade unions rarely represent the interests of women workers. Most are centred on the mainstream male workforce and have failed to reach many of women's workplaces (Martens and

Mitter 1995). The changing nature of work in itself makes organisation more difficult, with the expansion of subcontracted, part-time, and temporary employment.

In spite of these difficulties women are organising effective forms of workplace resistance. The Self-Employed Women's organisation in India has become a worldwide model for resisting the exploitation of self-employed and home-based workers. Meanwhile, women factory workers are often at the forefront of local action. In July 1995 in Indonesia, the (mainly) women workers of the Great River Industries Corporation organised a strike and demonstration demanding basic labour rights. Workers marched from the factory to the Provincial Parliament, and held their ground in the face of brutal military attacks (Action in Solidarity with Indonesia and East Timor 1995). In Honduras, some 5,000 workers from the Continental textile factory organised a strike that paralysed production. The strike started after the arbitrary dismissal of women workers who had begun organising to address long-standing grievances including excessive hours, enforced overtime, bullying, and lack of sanitary and medical facilities. After workers had occupied the factory premises for several days the owners finally agreed to their demand to form a union (Clean Clothes Campaign Newsletter 1994).

### **Dilemmas of local action**

A central dilemma facing women organising such forms of workplace resistance is that successful action can in the end lead to widespread redundancy, as companies pull out and seek locations where labour is more compliant. Local resistance is constantly undermined as long as companies remain free to restructure production and roam the planet in search of the highest profit

margins. In 1989, women workers at the British-owned Intercontinental Garments Manufacturing Company in the Bataan Free Trade Zone in the Philippines brought production to a standstill in their fight for the legal minimum wage. The IGMG had been producing garments for the British retail market in Bataan since the mid 1970s, and the women workers had developed efficient forms of industrial action. A year-long picket was maintained in front of the factory, but the end result was that production was moved to a site where workers are less organised (Women Working Worldwide documents).

Currently, within Asia there is a shift of light manufacturing production sites, from East Asian countries with rising wage levels to lower-wage economies such as Thailand, China, Bangladesh, and Vietnam. While some women in Taiwan, Malaysia, and Korea, for example, are benefiting from rising standards, the major problem for many now is massive redundancy, caused by both shifting production and the use of less labour-intensive technology. The Cannon Textile Company in Taiwan employed more than a thousand women workers in the 1980s, but since then the company has begun to invest in Indonesia, and in 1993 the plant in Taiwan was closed down. The workers launched a struggle which lasted two and a half months, and which finally won them redundancy and other payments. However, their action did not stop the closure of the factory (Asian Women Workers Newsletter 1993).

The challenge, therefore, is to link the everyday needs and demands of women workers to strategies for curtailing the power of multinational companies and ensuring respect for labour standards at a global level.

## **International strategies**

The globalisation of the economy means that international alliances can be based increasingly on similar experiences, rather than distant acts of solidarity. Workers in the North as well as the South are suffering the insecurities associated with deregulation, privatisation, and increased labour flexibility. At the same time, people have responsibilities as consumers; in order to exercise these responsibilities, they need to insist on their rights to know how their everyday goods such as food, clothing and footwear, and electrical goods are produced. As citizens of democratic societies, people in the North also have a responsibility for the economic policies promoted by their Governments, and should be a party to the presentation of these in international forums.

The recognition of shared rights and responsibilities has prompted a number of different international strategies for the improvement of labour conditions, by both trade union and consumer organisations. These include campaigns for social clauses in international agreements, company codes of conduct, specific boycotts, and fair-trade marks.

The current campaign for the inclusion of social clauses in new regional and global trading agreements is led by Northern trade unionists, who see them as necessary safeguards to prevent trade liberalisation driving down labour standards on a global scale. The aim is to safeguard labour conditions by enabling sanctions to be imposed on exporters who fail to observe certain minimum standards. Imports from countries where labour conditions are seen as unacceptable could be restricted or banned. Provisions relating to labour standards are already part of some bilateral trade agreements, particularly with the USA, and much of the current debate concerns the possible inclusion of a social clause in

the remit of the World Trade Organisation (WTO).

International pressure is also being exerted on multinational companies to persuade them to adopt codes of conduct on working conditions. An ILO code has been in operation for nearly 20 years, but this has arguably been less effective than recent campaigns to encourage companies to adopt voluntary codes. One of the first examples was in 1992 when a public scandal surrounding conditions in a factory supplying Levi Strauss in Saipan resulted in the company adopting a comprehensive code of practice. NGOs throughout Europe are using the threat of similar exposure to press for the adoption of labour codes in the garment, shoe, and toy industries.

## **Dilemmas of international regulation**

More international debate is needed on these strategies. There are fundamental dilemmas relating to the establishment of internationally enforceable labour standards, and it is essential that workers in the South are fully consulted. Many groups in the South are understandably suspicious of the motivation behind the Northern enthusiasm for social clauses in international trade agreements, fearing that they are a concealed form of protectionism: just another mechanism for keeping out cheaper Southern goods from Northern markets. For example, on the issue of child labour, many organisations in the South maintain that the ability to work is preferable to destitution. Worker organisations in Bangladesh have opposed implementation of the American Child Labour Deterrence Bill, which proposes to link the increase of garment quotas to the banning of child labour. They claim that what is needed are strategies to address poverty and improve employment conditions rather than the

dismissal of children from the factories (Akhter and Akhter 1996, Wahra and Rahman 1995).

The danger is that regulations relating to labour standards will be used selectively, to keep out imports from particular countries. In the case of a social clause this is in a sense inevitable, since no country in the world fully observes the ILO conventions embodied in current proposals. Countries in the North as well as the South are failing to implement even the core convention on the right to organise. Since the selective operation of international regulation has usually been in the interests of the powerful, it is essential to question how a strategy such as the social clause would operate in practice.

Furthermore, the effectiveness of social clauses or codes of conduct depends on sufficient resources and commitment to ensure their implementation and monitoring. The difficulties of monitoring are magnified by the complexities of the production process. Transnational companies often claim that standards in their factories are higher than those of local employers, but in fact much of their work is subcontracted to smaller employers and home-based workers. For any agreement to be effective, there has to be close and independent monitoring throughout subcontracting chains.

An example is Levi Strauss's code of conduct, which was apparently taken seriously by the company and involved regular internal monitoring of contractors. However, independent monitoring has demonstrated that there have been clear breaches of the code. Reports from Bangladesh and Costa Rica have described jeans factories where young girls work up to 16 hours a day (New Consumer 1994, Mail on Sunday 1994), and in Indonesia workers have been in dispute with a number of Levi's suppliers (IRENE 1994). Local activists maintain that it is impossible for suppliers to

comply with the code and still keep costs low enough to compete successfully for Levi contracts.

## **Building stronger alliances**

The fact that there are problems associated with internationally-agreed and enforceable labour standards does not mean that attempts should no longer be made to establish these. On the contrary, more resources need to be directed to ensuring the development of appropriate strategies. Forums such as the International Confederation of Free Trade Unions (ICFTU), where these issues are debated, are dominated by the views of the North, and of men. Participation in such fora must be widened to fully incorporate the perspectives of organisations representing workers in the South, many of whom are women. Stronger alliances within and between organisations in the North and South are also needed to ensure effective monitoring and to generate appropriate publicity.

International alliances are strongest when they take place around issues and strategies identified by workers and local activists themselves. For example, the Rugmark guarantee is a campaign against child labour initiated by a coalition of organisations in India in which the ending of child bonded labour is linked to the employment of other family members and maintenance of the carpet industry. Strong alliances have been established with consumer organisations in Europe (Maybee 1994). Similarly, workers' organisations in El Salvador have built alliances with campaigning groups in the USA and succeeded in persuading The Gap clothing company not only to accept responsibility for conditions under which their clothing is made, but also to co-operate in the setting up of independent monitoring procedures (Working Together, 1996).

International alliances are needed not only for influencing multinational companies and national governments, but also for lobbying the global economic and financial institutions which set the frameworks in which countries and companies operate. Bodies such as the International Monetary Fund (IMF) and WTO formulate policies without reference to those whose lives they affect. Not only should these policies be changed but also the institutions themselves should become more open, democratic, and accountable.

### **Women must be heard**

There is a clear need to pay attention to gender issues in the development of strategies for the improvement of labour conditions. Women are vastly under-represented, not only in the international institutions managing the global economy, such as the IMF, World Bank and WTO, but also in those organisations campaigning for the rights of workers such as the ILO, NGOs and international trade union networks. Even at a local level any worker representation tends to be through male-dominated trade union hierarchies.

Because women's perceptions and opinions are not being listened to, the specific impact of current economic changes on the rights and welfare of women is being overlooked. It is recognised that many of the workers affected by global restructuring are women, but this is not seen as significant in decision-making policies. Yet the nature of women's work situation and their position in society means that it cannot be assumed that their perspective on labour standards and the appropriateness of different strategies will be the same as that of men.

### **Women workers and social clause proposals**

Social clauses are the main strategy being advocated by the international trade union movement for protecting labour standards in the globalised economy. Social clause proposals are also being discussed in various intergovernmental forums and by NGOs. The proposal being put forward by the ICFTU is for a clause based on seven core ILO conventions, with trade sanctions imposed by a joint WTO/ILO Advisory Body (ICFTU 1996).

Women workers are among those most adversely affected by trade liberalisation yet they are bypassed in the social clause debate. Any discussion is taking place in high level forums where most of the participants are men, and where women's views are unrepresented. Workers are referred to in a gender-neutral way so that it is not seen to matter whether they are represented by men or women.

Yet women do not have the same experience of work as men. In the first place, they usually bear the major share of responsibility for domestic tasks and family nurture, work which is unrecognised and unremunerated. Much of women's paid employment is hidden in homes or small workshops, and they are more likely to be employed on a part-time, casual or temporary basis. What this means is that women's working situation has tended to be beyond the reach of much existing labour legislation and regulation. The question therefore needs to be raised as to the extent to which new forms of international regulation can have an impact on the working lives of the majority of women. The answers to this question are far from clear.

It could be argued that social clauses have little relevance for most women, since they are not employed in the formal sector. It is even possible that the pressure to enforce standards could improve

conditions in the formal sector, and lead to an even wider gap between that sector and informal and unpaid work. This would mean widening the gap between male and female workers even further. On the other hand, it has been suggested that women workers would benefit most from a social clause agreement, since it is they who are in greatest need of improved conditions. Their situation has been largely overlooked by mainstream trade unions, and any national legislation easily ignored. International regulation, enforceable through trade sanctions, could be an essential step towards ensuring that serious attention is paid to women's working situation.

Other questions relate to how workers' rights are defined. There has been no full debate about what workers themselves see as their most important rights, but it is evident from discussions in other contexts that women workers do not define these in the same way as men. Standards which have been included in social clause discussions are generally minimum requirements, such as the right to organise, and the banning of forced labour. Conventions relating to discrimination and equal pay are also included in the ICFTU proposals. Despite the fact that these are all rights which are important to women, women are also concerned about other issues which affect them by virtue of their gender identity, such as sexual harassment, maternity rights, and child-care. The reality of women's lives, inside and outside the workplace, makes it difficult for them to distinguish their needs as workers from their overall human rights. For example, what can be achieved by ending discrimination at work if women are denied the right to education and are therefore prevented from gaining qualifications which an employer may require; or by bringing about equal pay, if women do not have the right to control their earnings?

Perhaps the most important question is how international sanctions relate to the struggles of women workers at a local level. In the same way that local resistance needs to be backed up by international action, so internationally imposed regulations can only work if backed up by strong local action. The demands being made in international agreements therefore need to be consistent with the demands being made by women workers themselves. Support is also needed to ensure that workers have the freedom and resources to organise, and voice those demands. There is little indication in existing proposals that such support would be made available.

It is essential that the development of strategies such as social clauses involves full consultation with women workers. If this does not take place there is a danger of a gap between international mechanisms and women's everyday struggles. As long as this gap remains, so will the threat to labour standards. Strategies of resistance can only be effective if they are relevant and consistent both globally and locally.

## **Women Working Worldwide**

Women Working Worldwide was established in 1983, following the organisation of an international conference on Women and the International Division of Labour. The aim is to support women workers through information exchange, international networking and public education.

Action research and campaigning has focused on the impact on women workers of structural changes in the Textile, Garment and Electronics Industries. Publications have included a book, *Common Interests: Women Organising in Global Electronics*, (WWW 1991) which is based on the testimonies of women



working in the electronics industry in 13 different countries, and a resource pack (accompanying an exhibition), entitled *The Labour Behind the Label* (WWW 1992), which explores the history of the textile and clothing industries and looks at the situation of workers in Free Trade Zones, sweatshops, and as home workers.

Women Working Worldwide has also supported the struggles of women workers through direct links with women's groups and centres in Sri Lanka, India, Bangladesh, the Philippines, Korea, Hong Kong, Mexico, and South Africa. Some of these contacts are themselves regional networks. For example WWW works closely with the Committee of Asian Women, a regional organisation representing 28 women workers' groups in South and South-East Asia.

A new WWW project began in January 1995, to promote the international exchange of information and experience in a deregulated world market economy. The project aims to foster stronger networks, and more efficient means of communication, between organisations that directly represent women workers, to ensure that their voices are heard in policy-making forums. The focus is currently on how to support the rights of workers in the context of trade liberalisation. To facilitate this exchange, WWW has produced a pamphlet 'World Trade is a Women's Issue', and commissioned papers from contacts in different regions. A conference was held in April 1996, (see p.65) which has led to the production of a regular bulletin on 'World Trade and the Rights of Women Workers'. A consultation is currently taking place to develop a women's perspective on the social clause issue, and a statement will be available by the end of the year.

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# Employment and environmental hazard:

## women workers and strategies of resistance in northern Thailand

Sally Theobald

*This article explores women's experience of employment within the electronics industry's export processing zones (EPZs) of northern Thailand. Is the preference shown by many employers for women really 'good for women'? Does the increasing feminisation of labour open up new opportunities for women, or is it simply exploitation?*

This case study aims to shed light on such questions by exploring issues of women workers' control over their working conditions. To what extent do women workers in northern Thailand have room for manoeuvre, and the capacity to resist exploitative working conditions and improve the safety of their environment? Is there room for negotiation within an industrial setting that is inextricably linked to the competitive workings of the global economy? Drawing on data collected through participatory research in 1995, I will discuss women's awareness of the dangers to health and environment associated with employment in the electronics factories, and how they are mobilising to address these hazards.

In 1992, the United Nations Conference on Environment and Development in Rio de Janeiro (UNCED) suggested a framework to assist industrialising countries to develop domestic environmental policies to manage industrial pollution (UNCED, 1992). UNCED's framework, embodied in

Agenda 21, emphasises the need to incorporate the ideals and viewpoints of 'civil society', and to involve a more democratic representation of society in the formulation of policies (ibid).

However, the concept of civil society<sup>1</sup> needs to be examined and the different identities and interests within it disaggregated. There are constraints on the formation and action of alliances between groups on a single issue, and the evolution of such alliances presents a complex picture. I will illustrate this by examining the alliances and actions developed by two non-governmental organisations (NGOs) and women workers. Finally, lessons from the case study regarding the possibility of women's participation in industrial decision-making will be discussed.

### Thailand's industrial development

Since 1961, Thailand's industrial development has been implemented through a

series of five-year plans, which have become increasingly geared towards export-oriented industrialisation (EOI). Official statistics show that during the Sixth Plan (1987-1991), the number of approved investment projects increased three times and investment capital rose seven times compared with the Fifth Plan (1982-1986) (Piriyaarangsana and Poonpanich, 1994).

While Thailand has been afforded the status of 'newly industrialising country' (NIC) (Nicro, 1993), and termed 'Asia's fifth tiger' (Hussey, 1993, p.14), it has been pointed out that 'Thailand is a tiger with different stripes' (ibid., p.25). This is because, unlike in the other NICs, where agricultural sectors are being eroded and a large proportion of the workforce are involved in industrialisation, Thailand's experience of industrial change and growth has been based almost exclusively in or around the capital city, Bangkok. The majority of rural areas have been untouched. In response to these regional disparities, the Thai government is now pursuing a strategy of industrial decentralisation, initiated during the Fourth Plan (1977-1981), which has involved a proposal for the development of ten regional urban centres (Atkinson and Vorratnchaiphana, 1994). Governments in South-East Asia are very aware of regional competitors, and in particular appear to be watching, with increasing concern, China's industrial progress towards economic liberalisation and entry into global markets.

Both workers themselves, and NGOs working on labour issues, claim that the government puts a high priority on attracting multinational capital to the EPZs of Thailand, due to the perceived financial benefits. For example, they point to the comments of Kuhn Kavitoran, head of the Board of Investment of the Thai government, who attempted to legitimise a wide spectrum of industrial practices by

arguing, 'we are part of the real world now, we have to produce a competitive environment' (*Bangkok Post*, 1994).

## **Working conditions in the NRIE**

The Northern Regional Industrial Estate (NRIE) was established in 1985 in Lamphun, to encourage industrial development in the largely rural north of Thailand. The NRIE is a typical EPZ, with laws and legislation designed to attract multinational firms in an increasingly competitive global trade environment. The NRIE offers two sets of inducements to multinationals. Firstly, a financial environment conducive to foreign investment, including exemptions from import and export duty and value-added tax. Secondly, regarding labour, the government points to its large employable labour pool and welcomes company's recruitment drives into the north-east of Thailand. Legislation regarding workers' rights is limited, and trade unions and other formal workers' organisations are non-existent. These inducements have resulted in 91, mainly electronics-based, companies setting up operations in the NRIE. The factories employ about 18,900 workers, the majority of whom are young women migrants, who live in hostels.

Serious occupational health problems have occurred within the NRIE, the causes of which are contested. In March 1993, there were unexplained deaths among NRIE workers, from a disorder which started with headaches, and developed into inflamed stomachs and vomiting. The media, and local NGOs claim that such cases of sickness are increasing, and believes they are caused by solvent poisoning; in contrast, the government and some industrial representatives blame the deaths on AIDS (*Bangkok Post*, 1994).

## Women workers' views on health

The participatory research I carried out with women workers of the electronics factories of the NRIE revealed a high awareness of occupational health problems. Mayuree, (ex-worker at an Electro Ceramics Company) tells of the industrial conditions of her old job:

*Things started getting bad, really bad, my eyes and head ached so much by the evening that it was very hard to carry on. Then my friend died on the job. It was awful. They said it wasn't related to the factory, but I wasn't sure, I was very worried — we were all worried.*

Other women commented:

*I get scared when I realise how many pain-killers I am taking, my friend told me it was bad to take so many, but what else can I do? My work gives me migraines like I've never had before.*

*We worry about chemical poisoning in the work we do, but it is hard to find out information; we're afraid to ask our boss, as we'd be seen as trouble-makers and he'd say there's nothing wrong anyway.*

Female factory workers are very concerned to keep their jobs, especially because of the lack of alternative job opportunities, other than prostitution, for young women in Thailand. I explored women's experience of work within the electronics sectors of the NRIE, asking questions such as: why did you decide to come and work here? How long do you expect to work here? What are the positive and negative aspects of this type of work?

Two main considerations informed respondents' decisions to work in the NRIE factories. First, many workers said that the need to support a family in the

rural areas was the main reason why they had migrated to the NRIE in search of work. One worker said, 'I remit Baht 1000 of my Baht 3000 income home each month' (39 Baht = £1, 1996 conversion). Many workers wished to work in order to contribute to the cost of education for their younger siblings, and to other family expenses. Such trends were also found by Porpora (1989), who in her research with factory workers in Bangkok concluded that the 'primary motivation for such work was the desire to help with family support...especially for women' (p.283). In the NRIE this is particularly relevant as most of the workers come from the north-east of Thailand, the poorest area in the country.

The second main consideration which led women to work in the NRIE is the desire to earn high wages for a limited period in order to save enough money to start their own business. For many women workers, factory work on potentially hazardous production lines is a short-term strategy to accumulate capital for longer-term goals. Many women expressed the desire to work hard and save money in order to set up as a hairdresser, dressmaker, or shop owner, or to work with tourists. One worker commented:

*When we get older, they [the factory owners] will not want us to work for them; anyway, I just want to work for five or six years to save money, and then set up something for myself.*

Women workers showed high levels of awareness about the health hazards associated with their work. This concern, coupled with their desire for further knowledge of the extent of risks they faced, should provide a firm basis for the growth of alliances and actions between groups that are unhappy about the consequences of industrial development for public health.

However, the priorities of many women workers affect their attitude towards organising, and their relationship with NGOs. Many women workers are afraid of any action that may jeopardise their jobs, and therefore the livelihoods of themselves and their families. The imperative to ensure a regular income leaves them with little room to manoeuvre. Workers know very well that asking questions, or protesting, about working conditions could lead to their dismissal. In a country where labour is relatively abundant, and without the backing of formal workers' organisations, women perceived to be trouble-makers would be very likely to lose their jobs.

### **The role of NGOs**

NGOs, being outside the factory gates, are less subject to such constraints. Within the NRIE, where formal organisations with the potential to confront employers on the issues of working conditions are non-existent, alliances are starting to grow between workers, the press, doctors, NGOs, and academics. These alliances aim to share information about the potential extent of chemical poisoning and how it is most likely to manifest itself. An example is the Centre for the Advancement of Lanna<sup>2</sup> Women (CALW), set up by academics from the nearby Chiangmai University. The main aim of CALW is to decrease gender disparities in northern Thailand in terms of education, working conditions, and domestic work; within the NRIE, CALW encourages women workers to express their concern about health problems, and has convened study groups and seminars for women workers, to provide a forum in which they can discuss their varied needs and worries before agreeing on mutual priorities and actions. Workers expressed their concerns about health, wage rates, and employment rights, especially their fears of

dismissal. In response, CALW organised petitions to the government, demanding the re-opening of the investigation into the deaths of workers in the NRIE, which the government had previously concluded were AIDS-related.

A second NGO, the Union for Civil Liberty (UCL), is Bangkok-based but has a northern branch in the NRIE. The UCL aims to encourage workers and parents of workers to learn about, and act upon, their civil liberties in respect of occupational health and workers' rights.

### **Alliance-building**

Alliances between women workers and supportive NGOs may provide new opportunities for challenging oppressive working conditions. However, the formation of cohesive alliances among people from varied walks of life is often difficult. Questions of identity, representation, power, and priorities may arise.

Within industrial decision making, the involvement of different stakeholders from within civil society is likely to lead to more holistic policies which are sensitive to human and ecological, as well as economic needs. At Rio, UNCED put forward a model of industrialisation which could be more sustainable in both human and ecological terms, as it would use a democratic participatory approach (UNCED, 1992). In this model, the needs and concerns of workers and local communities feed into decision-making processes, as these groups have relevant knowledge about how current industrial processes are affecting workers' health and the local environment.

Stakeholders can be viewed as 'any and all individuals, groups and institutions who will potentially be affected (either positively or negatively) by a particular event, change or process' (Biggs and Sumberg, 1994 workshop presentation). Such a stakeholder approach recognises

the different groups involved in the industrial process both within and outside the factory gates.

## **Building trust and acknowledging power**

First, alliance-building must be acknowledged as a political act, involving power. Vulnerable groups or stakeholders need to be supported, if they are going to be able to express their views and insights. Among respondents in my research, caution and lack of clarity felt by workers about how far they can go in protest without risking their employment coloured their relationship with NGOs which are dedicated to improving working conditions. Workers were worried about the assertive action that they feared these NGOs might take, seeing such action as endangering their livelihood strategies. While varied priorities and experiences can successfully feed into alliances if differences are acknowledged, power differentials need to be addressed.

In their turn, some NGO representatives felt disillusioned with workers' apparent apathy and lack of activity with regard to industrial hazard. For example, one UCL worker complained:

*most of the workers are so accepting of their fate and conditions — it's hard to make them understand their rights, and see that things could be different. Their hours are so long, and they jump at the chance to do overtime, so that I hardly ever get the chance to discuss things with them, as they are always working or tired.*

This view is echoed by a story from an academic from Chiangmai University (personal communication). A plan was put together by a group of students, with the objective of mobilising workers to come together to discuss their rights.

However, this failed; the students claimed that the workers were either too apathetic or too worried to participate.

The initiation of forums and open seminars where relevant legislation can be debated would enable dialogue to take place between these different groups. This method of working sets firm foundations for the building of cohesive alliances between different stakeholders that may serve to open up further scope for negotiation. This is potentially a cumulative process, with the possibility of inputs from other groups. For example, at a national level, doctors and journalists have supported workers and NGOs by providing technical and practical assistance in dealing with issues of health hazard. Internationally, there is room for alliances with consumer pressure groups or lobbying groups and NGOs with similar agendas.

## **The state as stakeholder**

If partnerships or alliances between women workers and other interested groups are to be effective in influencing policy as outlined by UNCED, it is imperative that they receive state acknowledgement. It is difficult for NGOs to get legal status in Thailand, which further hinders their ability to influence governmental or industrial policies.

NGOs typically complain of the lack of transparency of governmental decision-making in industry, and their inability to influence this (personal communication). Channels of communication are lacking, and groups cannot express their concerns to policy-makers. For example, CALW received no reply to the petition it sent to the government, and is currently unsure as to how else it can try to influence the formation of policy on industrial health hazards.

It must be recognised that the government faces its own dilemma: regulations

to improve working conditions, and implementation of preventative occupational health practices, have the potential to enhance the economic and human benefits of industrial development. However, such legislation requires long-term planning frameworks, and it is argued that this may serve to divert multinational capital and associated jobs elsewhere in the region, leaving the government currently in power with reduced bargaining power. As occupational health specialist, Dr Oraphan, argues 'For me, big-scale industrialisation can't upgrade the lives and well-being of the people.' This is because 'industrial philosophy means optimal profit and it is difficult to be ethical in big industrial surroundings' (*Bangkok Post*, 1996). If, therefore, we accept UNCED's premise that a concerted response at all levels is essential to address the problems generated within a competitive global market, this must include consideration of the role of the state and its relationship with industry and industrial philosophy.

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## Notes

- 1 The definition of 'civil society' I use here refers to 'the public realm located between the family and the state, consisting of a plurality of civil associations' (Robinson, 1995, p.71).
- 2 Northern Thai.

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# Women and changes in the Chilean economy: some questions

Mary Sue Smiaroski

*Chile has demonstrated sustained and relatively stable economic growth during the last ten years. Women have entered the labour market in ever-increasing numbers, but this article questions the extent to which these new employment opportunities have resulted in an improvement in the quality of women's lives.*

Over the last 25 years, Chile's economy has been characterised by tremendous change which has profoundly affected women's relationship with work. Statistics show that women's presence in Chile's economy is increasing. There are ever more job openings for women: women represent approximately 34 per cent of the paid labour force today, an increase of 3 per cent in as many years (Los Tiempos 1993). Moreover, women are entering the labour force at a far more rapid rate than men: 'between 1990 and 1993, the presence of women in the work force grew at a rate of 16.8 per cent, while men's presence only grew by 9.8 per cent' (ibid). In a more recent report, Julia Medel indicates that 'tendencies demonstrate that the percentage of employed women is greater as the jobs offered become less formal, bordering the limit of illegality. Women's presence in the [paid] labour force increases as the jobs descend to the inferior segments of subcontracting. Differences in wages, access to technological resources, and job stability, to mention just a few, are the characteristics of these jobs' (Medel, 1995).

Currently, the economy of Chile can be characterised as having two sectors: the first is modern, very dynamic, highly sophisticated in technological terms, and commands large amounts of capital and resources. The second sector is more informal, tends to be labour-intensive, is frequently dependent on the first, and scrapes by with marginal capital and resources. Market forces have increasingly demanded the incorporation of women, as a human resource, into both these economic sectors.

Some economists have begun to argue that the most important phenomenon affecting Chilean women, commonly characterised as the 'feminisation of poverty', is more accurately termed the feminisation of Chilean capitalism; this has serious implications for women's employment. As Chile faces increasing competition from neighbouring countries as they, too, implement the neo-liberal model, local businesses are forced to seek new ways to reduce their costs. A major characteristic of the Chilean model is its dependence on cheap, flexible labour, and a labour code that permits this.



*Before, one person (usually the man) worked in each household. Now, between three to four people work, mostly women. In this manner, poverty is being reduced in Chile.* (Estrella Díaz, NGO Institute for Women)

Superficially, one might think that greater involvement in the labour market would automatically translate into increased economic empowerment and better living conditions for women workers, especially since women participate in the successful export-oriented fruit, fish, and forestry sectors, which have been largely responsible for Chile's high rate of growth. Nevertheless, deeper consideration raises a fundamental question: is this transition really a phenomenon that benefits women, and society in general? A recent study on flexible labour markets (Leiva and Agacino 1994), commissioned by Oxfam, suggests that low wages are forcing more women into the labour market to supplement declining family incomes. Currently, 46 per cent of the employed (men and women) receive wages which do not cover basic necessities.

Estrella Díaz points out that:

*there is no comparison between the wealth and importance of a particular economic sector and the living conditions of the workers. The fruit export business occupies third place in volume of production in Chile's economy; but the workers (principally women) are among the poorest in the country.*

According to Henríquez y Reca, women's earnings have become an effective part of the household strategy to help families avoid greater poverty, and it is questionable whether women's remunerated work has raised the standard of living of their families or simply enabled them to survive in circumstances where one salary is insufficient for family subsistence (Henríquez y Reca, 3).

## Insecurity and low status

Although the number of job opportunities has increased for women, the nature of this employment is precarious. The ways in which women are involved in the labour market (both formal and informal) are multiple: through subcontracting, piece-work, domestic workshops, and seasonal jobs, for example. Estrella Díaz confirms that conditions of the new employment include job instability (including much work classed as 'temporary'), and informal or non-existent contracts and low salaries. This trend can be seen in the textile industry, where 'women may be offered short-term contracts that run for 11 months after which they are temporarily fired for one or two months, and then rehired for another 11 months or so. This practice doesn't allow women to accumulate seniority benefits' (interview with Maria, textile worker, 1996).

The central characteristic of women's relationship to the job market is discrimination against them as workers because of gender ideology. Despite the incorporation of women into the Chilean labour force, the sexual division of labour remains in place. Henríquez y Reca points out::

*employment norms do not prohibit discriminatory conduct towards women workers; legally, employers are able to establish more restrictive conditions for recruitment, career advancement, and salaries for women... in global terms, women earn only between 64 and 75 per cent as much as male colleagues in similar positions of equal responsibility* (La Epoca, 6 October 1994, 8).

Morales confirms this, stating that

*line managers [in the fruit industry] are normally women. But when those jobs are carried out by men, they are better paid. The men are the only ones who have 'sitting down'*

*jobs: piece-work registry, machine operating. And the workers who are in the more permanent positions are men; they have the jobs that last all year round (interview with Lucia Morales, 12 July 1996).*

While a concrete reason may be given to justify discrimination, such discrimination typically remains in operation after conditions have changed; as Diaz points out, 'before, it was said that women were paid less because they had less education. Now, women are more educated, but they still receive less pay .

### **Working around the law**

Labour laws are inadequate or unenforced, and there are difficulties in forming unions or similar organisations that could promote change. On the job itself:

*women workers typically face unpleasant and frequently dangerous working conditions, as in the case of fruit harvesters who suffer from the indiscriminate and unregulated use of pesticides, or garment workers who are frequently locked in on the night shifts (personal communication, 1996).*

Even where laws do exist, there are ways of flouting them. Women workers from the textile industry cite examples of how employers ignore women's needs as workers, through avoiding the legal obligations which are associated with formal enterprises. Raquel, who has worked in shops for six years, states that

*the law says that the owners have to establish infant care centres at their expense for companies that employ more than 20 people. The majority of our workshops deliberately have only 19 employees, thus avoiding — but not breaking — this law (interview, 1996).*

Similar practices subvert the laws on hours of work. An example comes from the fruit exporting industry. The law stipulates that salaries should be

established for eight-hour shifts, and overtime should be paid at 50 per cent above the rate of the salary. Alternatively, if the woman is receiving a salary based on piece-work, overtime pay should constitute an additional 50 per cent above the original agreement. Nonetheless, most employees pay overtime wages at the rate of the original salary. In the fruit industry, where women frequently work between 12 to 16-hour shifts, the additional 50 per cent is invariably critical to their livelihoods (personal communication).

The labour laws are also flouted with regard to conditions of employment. Women workers in industry may also be discriminated against through lack of employment benefits, such as health insurance coverage:

*the majority of women who actually have contracts are offered a basic salary through the contract, and paid for piece-work in cash without any kind of register of the transaction. That means that if they are ill, their medical license is paid only in relation to their basic salary. The same is true for vacation pay and indemnity clauses (Carmen Gloria, textile worker, interview 1996).*

Women face increased poverty in old age, because their low rates of pay and unstable employment patterns make it impossible for them to make regular pension payments.

### **Devaluing women's skills**

'At work, 'Chilean women tend to occupy "feminine" positions which take advantage of their socialised and economically undervalued manual abilities' (Díaz, 8). 'Traditional' female jobs involve the use of skills which are considered to be natural attributes of women, and wages reflect the idea that these tasks are seen by employers — and often by employees themselves — as unskilled work.

There is little opportunity for workers to upgrade their skills, or acquire new skills which could lead to alternative employment, since due to the unstable nature of their jobs, most women are in areas where little or no training is offered (Cuba, 1). This ultimately condemns them to wander from job to job, without significant possibilities of improvement.

*Many women in the fruit industry automatically disqualify themselves for more qualified — and better-paid — posts, thinking that they're not capable of doing them because they have no comparisons (personal interview).*

As an NGO promoter noted:

*in the fruit industry, advancement opportunities just don't exist, unless it's through sexual favours, and even then a woman worker only moves from line worker to line manager. Compared to the cost, what kind of promotion is that? (Morales).*

## Women's participation

The fact that their work is precarious affects women's concept of themselves as workers. Because of the flexible and unstable nature of women's work, and the fact that they do not always report it, their participation in the economy is statistically under-represented. The characteristics discussed above are seen in both the 'formal' (measured) and the 'informal' (unmeasured) sectors of the Chilean economy, and unfortunately, the tendency in both is towards even greater instability (Henríquez y Reza, 7). As much of their work is in isolated conditions (piece-work or homework) or temporary, women, many of whom are new to the paid workforce, have little opportunity to develop their self-image as workers. Leiva and Agacino's study revealed that even women who had worked at some time during the year considered themselves 'unemployed'.



LARRY BOYD

*Trade unionists at a training course use newspaper cuttings to make a poster showing women's social roles*

This poor self-image affects women's attitude to their work and motivation to work together to challenge poor working conditions. Díaz observes that

*very few women work for motives of personal growth or development, but rather for economic need. They are scared of organising: they work long shifts, and actively look for extra hours to increase their salaries. The work pace is exhausting and competitive [since they are paid through piece-work systems], which in turn exacerbates the rivalry with their colleagues (interview, 9 August 1995).*

### Using competition to divide workers

Lucia Morales, member of the Women and Work team of the Program Economics of Labour, points out that competition among workers, demoralisation, and low self-esteem have serious consequences. Morales worked undercover for five months in two fruit-packing factories, in Chile's Central Valley. She found women with such low self-esteem that they formed gangs that generated spirals of physical and verbal violence directed against each other, especially among the younger women (personal interview). Morales asserts that this makes it difficult to organise to press for rights, and the vicious circle of low-status work leading to fighting amongst workers means they may never reach the stage of recognising the value of their work as critical to family income.

There are many examples of practices which use neo-liberal ideas of competition to boost production by pitting women workers against each other. These include the incorporation of incentives based on line performance, in larger factories associated with the textile industry. Raquel explained:

*the pressure increases, because all of us want to take home a better salary because what they*

*pay us is so low. We all keep one eye on our work, and one eye on the woman next to us, to make sure she's working hard enough so that we'll make the production mark and get that increase. There has been an increase in fights among all of us, and human relations have deteriorated to a point that is unsustainable.*

### Paid work and family roles

What are the implications of women's increased participation in the labour market for their reproductive role as carers? One common assumption is that bringing money into the home allows women to gain new power, and negotiate new roles. Another is that women control the money that they earn. How true are these assumptions for Chilean women?

While it is true that women are increasingly important actors in Chile's economic process, serious doubts remain about the benefits to them, and their families, of their presence in the visible workforce. A closer analysis shows that the complex ways in which gender identity opens the way to exploiting women as workers has become the key factor in the new scenario of poverty which is based on competition between workers. Conversely, 'unequal power relations, based on the exploitation of women's remunerated and unremunerated work, their time and their knowledge', are perpetuated (Quality Benchmark for Beijing: An Economic Framework: NGO Statement, March 1995).

In preliminary investigations, it has been discovered that the assignment of social roles in the household by gender has not been significantly modified in families where women are now earning income. This leaves women's position *vis-à-vis* power unchanged within their communities and social organisations (Henríquez y Reca 1994, 1). Although it may be too soon to analyze this phenomenon in relation to women's roles in their communities, this finding preoccupies

those organisations attempting to respond to the needs and concerns of women workers and the wider community. Women workers are suffering from the contradiction that, while the economy depends on their increasing incorporation into the workforce, society has responded very slowly in modifying the subordination they have traditionally suffered.

First, there is scant evidence that the division of labour within the household has changed. In many cases, women do not physically leave the home to carry out their work, which allows them to carry out both remunerated and unremunerated tasks, leaving the traditional sexual division of labour in place. The result for many women is an oppressively long work day, often till two or three in the morning (interviews, 1996). When women take on paid work outside the home, especially temporary or seasonal work, other female family members (often daughters) are obliged to 'help out' the working women, who then slip back into the traditional roles when the work season ends. This not only reduces opportunities for girls, but reinforces oppressive gender role-models in youth.

Second, the question of control over income generated by the women workers is still unanswered. In Chile, there is no evidence as yet to show that women workers are controlling their income. Are women workers generating income only to be able to assure their own compliance with the socially assigned responsibility of family care-takers? As Donny Meertens points out, men frequently try to counteract the threat to their economic superiority in the household by exercising greater control over women's contributions to household budgets (Meertens 1994). Some sociologists suggest that many married or co-habiting women workers unquestioningly turn over their pay-cheques to the male 'heads of household', thereby relinquishing control

over their incomes (interview with Helia Henríquez, 7 July 1995).

In an extensive interview I conducted with young women working in the clothing industry, many explained that they started working during their early adolescence for economic reasons.

*Your parents need you to work and so you try to make a good salary, but you turn it all over to your mom, so she can resolve the problems in the family ...*

*In most of the interviews that I've been in, they start off asking you if you've finished high school, but even if you haven't, they take you on because they know that you're trying to help out in the household.*

In all these instances, women's contribution to household income is easy to mask or ignore. In a more subtle form of marginalisation, some women workers may decide what to buy with their income, but the purchases are registered in their husbands' names, giving their spouses ownership and control of the goods that they bought. Or worse, in households where there are two or more incomes, the women's incomes are dedicated to family maintenance, while men's incomes are then used according to their own personal priorities.

## Conclusion

The Chilean government has recently proposed changes to current labour legislation to endorse flexible practices such as domestic piecework, temporary work, and subcontracting: the practices most prejudicial to women workers (Leiva and Agacino, 21). The labour force dedicated to piecework is almost exclusively female. What does this move to legalise exploitative working practices reveal about the institutional view of women's role in the Chilean economy? Are the rights of women to continue to be subordinated to the economic expediency

of the neo-liberal model, despite Chile's ratification, in 1979, of the International Convention Against all forms of Discrimination Against Women (CEDAW)?

Efforts must continue to be made to enhance women's economic empowerment. If women workers are seen as an important factor in the economic growth of Chile, in a way which builds on their skills rather than restricting them to exploitative, unsustainable methods of production, proposals to change their condition must prevail. These range from the construction of a wide network of support services including municipally provided child-care, the re-orientation of women's education, tax incentives to promote their employment and further education, and other affirmative actions.

However, on a more fundamental level, we must ask whether or not women actually are seen in this way; does the neo-liberal model of economic growth really reflect the priorities of women with whom organisations like Oxfam works? I suspect not. It cannot be enough to support the creation of more 'opportunities' within a system that expects women to cover its deficiencies in the provision of social care, compensate for the effects of the deteriorating environment, continue to assume the primary responsibility for the maintenance of the family structure and other reproductive work, and take on new roles through the feminisation of Chilean capitalism to guarantee the model's continued 'success'. And therein lies the challenge: if this model relies on new dimensions of the exploitation of women and further discrimination against them, how can we best support the emergence of an alternative development model?

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# Rural brewing, exclusion, and development policy-making

Michael McCall

*Brewing (and distilling) constitute a major economic sub-system throughout rural and peri-urban sub-Saharan Africa, perhaps holding the prime function in the circulation of money. Brewing is important in resource decisions, in sales and consumption of grains, and as a significant consumer of fuelwood. It remains primarily a female function and skill; yet this unique sector, with its gender issues, is barely acknowledged by development agencies in their projects or in the extensive literature on gender and rural development.*

Anthropologists have written extensively on the role of beer drinking in maintaining social relationships in many parts of sub-Saharan Africa. Beer has long played a most important part in the reciprocal exchanges which maintain social coherence. The status of chieftainship, authority, and flows of tribute and redistribution revolved as much around beer as around staple foods. The social connotations surrounding the brewing and consumption of beer were complex: for instance, junior and elder kinsmen drinking beer together was a sign of trust and confidence. The deep connection between beer and high political transactions meant that the beverage had to be high quality, demanding skilled production (Karp 1980).

Beer drinking has often been used as payment to working groups for specific time-bound labour activities during the peak agricultural periods, such as bush clearing, land preparation and harvesting. Other one-off communal activities performed by males or mixed groups,

such as hunting or house building, could also be rewarded with beer. However, repetitive activities like weeding and pest control were not usually rounded off by a beer party, because these tasks are most often carried out by women farmers. Such labour functions of beer are now diminishing, as rural economies become monetised, and bigger farmers turn to piecework labour (Hedlund and Lindahl 1984).

A survey of the southern African SADCC countries (summarised in Kaale 1990) has confirmed what many village and regional studies have shown previously: that local brews are still mostly produced at the family level. However, today beer is offered for sale as well as brewed for subsistence. Typically, sales are mostly at the weekend or evenings, from a house trading as a drinking centre, or maybe from a permanent village beer-hall. Many rural regions restrict the consumption of local beer during the week 'so as not to disrupt farm production' (McCall 1987). However, the alcohol content of local brew is low to medium when compared to beer which is brewed

commercially, estimated between 2 per cent and 4 per cent.<sup>1</sup>

### The scale of brewing

The scale of home-based beer production in Africa is vast. In Pradervand's (1990) look at consumption and expenditure on local brews in five countries in west and east Africa, he estimated expenditures in Mali, for instance, as possibly close to CFAf 18 billion per year, compared to total national exports of CFAf 21 billion per year. (£1 = 789CFAf, August 1996.) The effect is just as marked on household economies: a consumption figure from Kitui in Kenya showed rural males spending three-fifths of their weekly income on beer.

In the pre-cash economy, brewing was 'women's business'. Current studies show that, in Africa, brewing remains primarily a female function and skill, notwithstanding significant regional differences between western, eastern, and southern Africa. There are also differences between brewing in rural and urban locations; the focus of this article is on the former. Brewing and beer sales affect rural women in terms of their labour allocations, income generation, and employment, and this has implications for the wider issue of increased autonomy.

Local brew is still the primary alcoholic drink for most people,<sup>2</sup> though in urban areas it has to compete with bottled 'western' beer, and also with *chibuku* grain beer, commercially-brewed on a large scale with modern equipment by parastatal or brewery companies. Local beers are usually grain-based, especially maize, millet or sorghum, but beer is also made from banana, bamboo, sugarcane, and coconut. Fermented beverages are not restricted to non-Islamic regions; in Sudan, over 90 types are found.

### Brewing is women's work

Women dominate the brewing of local beer throughout eastern and southern Africa. A study in Ufipa, Tanzania, confirmed that rural brewing is a female activity. Calculations on the 'household division of labour', covering more than 35 activities, show that only brewing, keeping seeds, and child medicare were reported as 'woman does all work'. In other activities which are usually thought of as female responsibilities, such as cooking, child-care, and collecting water and fuel, it was found that although women do most of the work, men also contribute (Holmboe-Otteson and Wandel 1991). An FAO village survey in Tanzania found a quarter of women responding that their households brewed regularly, one to four times per month; while a



*Brewing beer made from millet, Burkina Faso.*



broadest sample in the 1980s reported 73 per cent of women having brewed *pombe* at some time (McCall 1987).

There is evidence that brewing is not only the single most significant economic activity for rural women, but also that it provides higher levels of income than any other business or employment. A survey of about 100,000 households in Lesotho, Swaziland, Zimbabwe and South Africa begun in the late 1980s found female entrepreneurs to be heavily concentrated in food processing, retailing, and small textile businesses; brewing was invariably one of the top sub-sectors, and one in which male enterprises were hardly represented (Downing 1995).<sup>3</sup> In a Botswana survey, beer sales were the second highest income source overall, after livestock sales. Cash from brewing was by far the most significant income received by women. Looking at both male and female income into the household, cash from brewing also compared favourably with men's income from livestock sales, and male wage earnings. In terms of cash returns to labour, however, the Botswana calculations also showed that brewing is a poor provider, similar to crop incomes only in a drought year (Feldstein and Poats 1990).

## Urban life and brewing

Brewing is not so dominant a part of urban women's livelihood strategies as it is for rural women, since there are other income-earning opportunities available. Nevertheless, some urban women are engaged in brewing as a business, and many of them make use of the labour of their unemployed sons and daughters and dependents or even husbands (Saul 1981). In Zambia, where high male rural-to-urban migration began in the 1950s and female migration became prevalent in the 1960s, the norm of brewing as women's work was transferred to Lusaka, and for

many it became a first means of earning a living in the city.

Urban brewing, however, raises different issues from brewing in the rural context. In urban areas there is a common perception — and a frequent reality — that brewing, beer sales and prostitution are closely linked. Throughout sub-Saharan Africa, urban small-scale brewing has these connotations, although less so in eastern Africa than in the south (Schuster 1982; Lovett 1990; Bonner 1991). In the migrant labour reserves, such as Lesotho and Swaziland, the rural situation can also differ, as the perception of a link between brewing and prostitution is carried home by returning migrants. Thus, the association of beer for sale with sex for sale may mean that women's brewing activities are interpreted as an assault on the traditional patriarchal family. In such a context, small-scale rural brewing by women has a completely different image and can trigger very negative, often violent, responses from men of the household and in wider society (Sharp and Spiegel 1986, Sweetman 1995).

## Finding the money to brew

Grain for household or group-scale traditional brewing may have to come from the market as well as from the family farm, because it may be in short supply. In Burkina Faso's central plateau, the norm is that sorghum for household beer comes from joint household (i.e. not husbands' or wives') fields, whilst sorghum for beer sales is purchased. Grain must, in any case, be accumulated before brewing can begin. Thus, local prices of grain and of brews may be accurate indicators of expected grain harvests. Brewers with more capital may purchase grain stocks ahead of an expected poor harvest. In Zimbabwe, women may curtail brewing when they anticipate low harvests (for example, during drought) and they

reserve grain for food; alternatively some women are forced to brew and sell due to financial hardship at such times.

Women typically purchase the inputs for commercial brewing with previous earnings or with loans, sometimes forming a temporary co-operative (which may occasionally become more permanent). In Zimbabwe, Lue-Mbizvo (1991) found women's 'beer-brewing clubs' whose members brewed in turn, while the rest of the club paid something to the member brewing as an insurance against a spoilt brew. Villages in Burkina Faso's central plateau share similar rules (Feldstein and Poats 1990). In other cases, for example in Zimbabwe, Burkina and Tanzania, the customary arrangement is that women from different households do not brew on the same day. Urban women too 'must help each other': Nelson (1979) saw how informal groups making *buzaa* in Mathare Valley in Nairobi built on their co-operation to take up other mutual welfare activities.

Significant flows of money associated with brewing move between women and men (Nkhoma-Wamunza 1992). The customers are primarily, though not exclusively, men, including the brewers' own husbands. The business gives opportunities for women (and, increasingly, men) to be employed by the female brewers for activities such as cutting and transporting firewood and carrying water, and as guards.

### **Brewing, control, and decision-making**

As with other expanding income-earning opportunities, the trend is often for women's activities to be taken over by husbands or business men (Nkhoma-Wamunza 1993). Female brewers become employees, or middlemen intervene to purchase from the brewers and control the sales to village co-ops or private bars.

In Kilimanjaro, a parastatal controlled sales of finger-millet to male bar-owners, who sold it on to female brewers or hired them in, thus taking their marketing cut on both the supply and demand sides. All small brewers, whether individuals or co-ops, nowadays face increasing competition from larger-scale businesses with better marketing.

Beer sales are frequently the most significant source of money for rural women to spend on domestic essentials and on their children's needs. Although women are the main farmers and provide much, if not most, of the labour for commodity crops, they rarely control the cash proceeds from sales. However, in Burkina Faso for example, women hold the right to income from *dolo* sales, which they use to purchase clothing, condiments and millet when necessary (Feldstein and Poats 1990). In Zambia's Northern Province, women also retain the income from beer sales, which form their commonest income source; poorer women especially benefit from it (Geisler et al. 1985). The study in Ufipa, Tanzania, already referred to, investigated gender-differentiated control over decision-making in 17 farming, purchasing, food preparation, and childcare activities. Brewing for sale and for domestic consumption was ranked third highest (by both husband and wife separately) as being a 'wife's decision', behind only 'what, and when, to cook', but above 'what to eat' and all other decisions on purchasing or livelihoods (Holmboe-Ottesen and Wandel 1991).

### **Brewing on the margins of 'development'**

Influential books focusing on women and development (WID) and gender analysis mostly ignore the significance of brewing for African women's labour and income-generating activities and for debates on

'empowerment' (Wallace and March 1991). A review of women and energy by the World Bank (ESMAP 1990), which examined the policies and practices of 15 UN organs and donor agencies, and another 15 NGOs working in rural development, identified many technology and enterprise projects for women, but did not report any recognition of the importance of brewing on the part of the agencies except for the work of ALTERSIAL<sup>4</sup> in West Africa.

It is also common to find empirical studies which measure the scale of brewing without apparently recognising the consequences for women's economic empowerment, and the implications of this for gender equity (Tanzania Gender Networking Programme 1993). A recent review of 13 donors' interests regarding gender and rural energy (Skutsch 1995) likewise found that funders and policy-makers had no interest in brewing, nor in its resource and income implications.

Literature on appropriate technology, like that of WID and GAD, tends not to address brewing concerns, even while women brewers articulate their technical and business needs at fora such as the workshops run by ZERO in Zimbabwe (Nyabeze 1994). The ILO, despite its long interest in improved technologies for women, has not turned its expertise to brewing.<sup>5</sup> The Intermediate Technology Development Group (ITDG) is another agency which might be expected to tackle appropriate technology and income generation in brewing, but while many food-processing businesses have been considered, beer-brewing has not (Sandhu and Sandler 1986, Baud and de Bruijne 1993).<sup>6</sup>

## Why is brewing marginalised?

The consequence of the lack of attention to brewing as a central income-generating

activity for women is that the industry is almost completely unsupported by development interventions such as small industry credit programmes, business training, or technology hardware development. This is particularly unfortunate since research findings, for example those of the ALTERSIAL programme, demonstrate the revenue-generating significance of brewing for women, as well as the potential for disseminating improved technologies where brewers are organised and market-oriented.

If 15-20 per cent of village woodfuel went, not as it does into brewing, but into an activity such as bread-baking, there would no doubt be numerous appropriate technology and WID income-generating programmes researching it. What, then, is behind the apparent marginalisation of brewing from considerations of livelihood strategies of women in developing countries? To begin with, there is a problem with technical data on brewing; there is also a reluctance on the brewers' part to impart information to government officials, and often a prejudice against data collection. In part it may also simply be a case of outside researchers overlooking the obvious.

However, the paucity of information should be seen as a symptom, not a cause. It reflects a dubious marriage of two sets of biases against brewing as a 'legitimate' subject for development theorists and practitioners. There is a well-grounded argument against supporting such activities, in that alcoholism is a significant factor working against human development goals, in terms of its toll on health and its connection with increased levels of violence both inside and outside the household, as well as its effects on household economics in many countries. In Africa this is especially significant in the migrant labour zones of the south. Alcohol abuse is a gender issue, since it is axiomatic that the effects of excessive

alcoholism fall primarily on women and children. A Kenyan study estimated that, in the 1980s, the average (male) expenditure on bottled beer was sufficient to purchase 70 per cent of average adult calorific requirements from staple grains (quoted in van Esterik and Greer 1985). Arguments that brewing provides women with a survival strategy and potentially increases their opportunities for economic participation are countered by arguments emphasising the detrimental effects of alcohol on the household and the health of individuals within it.

The issues raised by brewing as an income-generating activity are often expressed in stark terms which fail to reflect the complexities of the issue. For example, the fact that beer can be a significant component of normal energy intake and nutrition for adults<sup>7</sup> tends to be underemphasised. Beer certainly is of scant benefit for children, because they are not normally allowed to consume it; and with the shift from subsistence to commodity production, including larger-scale brewing, other protein sources for rural children often decline. This picture changes if mothers are able to buy children's food with the extra cash income. The issue here is whether women control the income earned through brewing. Yet this point cannot be debated if brewing never appears on an agenda for discussion.

In cultural terms, government agencies may perceive 'local brew' as unhygienic and backward, characterised as 'traditional' while the state is concerned with modernisation. (And in the bars of Africa's cities government officers and the social elite drink commercial brands, like Heineken or Tusker or Castle.) The fact that local brewing is an activity dominated by women strongly reinforces this bias. Activities performed by women have been seen as 'backward' by development theories which stress the importance of Western models of modernisation

(Scott 1995). Policies towards local brewing can be seen in this light to be operating in the same way that earlier generations of nationalistic male elites argued against the promotion of 'appropriate technology'.

This circular argument states that home-based businesses are 'outside' the economy, because they are based on women's unwaged labour, and this is by definition technologically undeveloped. Therefore, such business is primitive and dispensable. This denigration of brewing is often further rationalised by the suggestions that local brewing leads to food shortages, or distorts the grain market, or spreads diseases, especially cholera.

## **Ethical considerations and development funding**

Further arguments to explain the failure to take brewing into account as a development activity are concerned with moral objections to the production and consumption of alcohol. The strength of both Islam, and Protestant Christianity, in many areas contributes a moral dimension to the secular disapproval outlined above. Donor agencies often come from cultures which associate alcohol with societal disorder — the 'demon drink'; many NGOs which design and fund development interventions have sprung from a background where nineteenth-century liberal values were mingled with non-conformist religious views and a commitment to teetotalism. Informally, responsible people in these organisations will say there is an unspoken position against anything to do with intoxicants (personal communications).

These organisations may, implicitly or explicitly, consider it a misuse of their funds to expend them on assisting women to conserve fuel, or save their time, or reduce drudgery, in the service of making

alcohol. At the same time, the stance also reflects a benevolent paternalism, which is at odds with the rhetoric of empowerment, partnership, and self-determination currently in vogue in development literature: the poor ought not be so profligate as to spend any of their money on liquor.

## Pragmatism and practical considerations

The scant attention which has been paid to brewing by development organisations has tended to focus on technical issues, mainly on energy conversion efficiencies. Rural and small-scale urban brewing is a massive user of woodfuel. A rough estimate, depending on the type of brew and the wood used, is that something like 5 per cent to over 30 per cent of annual wood consumption in a 'typical' village is used for beer brewing, including for home use, ceremonies, and for sale in village bars. The overview of the SADCC countries suggests extremely high consumption figures, including the estimate that '... about 25 per cent of the total woodfuel consumed annually in Zambia, is used in brewing local beer' (about 410,000 cubic metres) (Kaale 1990, p.54).

Thus, brewing for sale has different resource implications from the smaller quantities made for household consumption. The technical efficiencies of larger-scale brewing need to be traded-off against the more efficient fuel management of household cooks and occasional home brewers. Fuel for household cooking is normally dead wood (twigs or fallen branches) or crop residues collected by women and children, whereas large-scale brewing needs big logs for the sustained cooking at medium heat of the 44-gallon drums of malt. This is often live wood, felled as branches or whole trees, and is frequently purchased because of the quantities and bulk. The transport by

headloading, bicycle or animal carts must also be paid for. Wood for brewing thus becomes a monetised commodity, unlike the vast majority of woodfuel used by village households.

The SADCC study (Kaale 1990) pointed out that the increasing price of fuelwood is pushing many families out of brewing, as well as raising the price of the product. Alternatively, brewers may resort to producing lower-quality brews, leading to health hazards and justifiable prosecution.

Technical research on *dolo* stove improvements was conducted in the 1980s in West Africa, by the TNO and the Woodburning Stoves Group of The Netherlands with support from GTZ. The primary motivation was to reduce wood consumption, though secondary considerations were to save cooking time (thus women's working time), reduce investment and production costs, and promote local products instead of imported beer (Bussmann 1984, Sulilatu 1986). The French agency GRET/GERES supported similar work by ALTERSIAL in Burkina Faso and Cote d'Ivoire (Gattegno 1987).

ZERO in Zimbabwe has also shown concern for production and technological problems. A 1991 workshop identified research areas, including the lack of energy-efficient and low-maintenance methods of cooking beer, the potential for coal to replace woodfuel, the need for hygienic handling and storage of beer, and research into the nutritional content of beers. ZERO has produced a training manual for brewers (Nyabeze 1994) which reviews these problems, but they have not yet tackled the technology design issues.

## Looking to the future

Support for the improvement of brewing facilities may place development agencies in a controversial position. In certain countries, such as India, women's movements as well as religious groups have

campaigns sometimes violently against alcohol abuse (Jung 1987), though less so in sub-Saharan Africa. But if the cases in this paper are representative, then the arguments to bring brewing onto the agenda are overwhelming. Brewing is central to women's livelihoods and a potential route to their economic empowerment, yet it is technically and commercially under-developed, and its current technologies are environmentally damaging, because it is under-valued, or even deliberately scorned. If it is important to women, it should be so to gender-conscious development organisations.

If national and community-level institutions, and international and bilateral donor agencies, continue to disregard women's small-scale brewing, it is likely that this significant sector will eventually be absorbed by male-dominated commercial interests. It can be expected that the industry's development trajectory would shadow that of most modernising household-based enterprises, albeit at a slower pace. On the other hand, any interventions should also recognise that, if brewing as women's business is legitimised and entrepreneurship encouraged, women will still face the characteristic problems of access to credit and retail outlets, licensing, and all the well-documented institutional barriers to the expansion of women's enterprises.

At a time when formal employment opportunities are diminishing in many parts of the world, women's income-generating activities are becoming even more important for household survival, and women's businesses typically operate in shrinking markets (Downing 1995). There is always a possibility that the market for beer-brewing may become locally saturated. Although demand is always high, the entry conditions are low and it is relatively easy for new female brewers to start up. A brewing development policy would have to trade-off easy

entry, which allows women to brew when their particular resource conditions are right, against continuity and stability for producers to expand in the system.

Commercial legitimisation is one way to increase the scale and value-added of women's brewing. Local brew has to (re)gain its status, within a 'modern' consumer market. A technical point advantageous to the small producer is that local brew cannot store and must be consumed quickly, which precludes an extensive distribution system from a central brewery, and partly explains why there have been so few attempts to commercialise it.

A largely unexplored factor is the widespread taste preference for local brew over bottled beers, despite intensive advertising for the latter. Something could be learnt from the sustained marketing achievements of real ales in Britain, again with the intention of co-opting a 'modern' image. Local brew is unlikely to come in smart packaging, though already it does have locally-topical names; but there could be mutual benefit in coupling the sales of local beer with popular consumer goods, for instance, linking quality-licensed women's brewing cooperatives with 'respectable' soft drinks retail outlets. If further cultural legitimisation is needed, is it too far-fetched to visualise the marriage of the vernacular culture of *pombe* in music and song, with global youth imagery, but at the same time, with the specific cultural heritage of rural women producers?

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## Notes

- 1 For example, Kenya sorghum *pombe* is 2 per cent proof, Burkina red sorghum *dolo* is 3.5 and cannot exceed 6 per cent, and South African sorghum beer is 3.2 per cent.
- 2 There are several widely-used generic names for local brew, primarily *dolo* (Bambara name) in West Africa and *pombe* (Kiswahili) in East Africa.
- 3 The survey was part of the GEMINI (Growth and Equity through Micro-enterprise Investments and Institutions) project, funded by USAID.
- 4 ALTERSIAL (Alternatives Techniques sur les Systemes Alimentaires) in Massy, France, working with Association Bois de Feu.
- 5 Although the Introduction in ILO's book (Ahmed, 1985) mentions brewing in Africa, neither the overview nor any case study discusses it; likewise for ILO (1990).
- 6 ITDG and TOOL are currently preparing a manual on (appropriate) food processing technologies for women and it will include beer-brewing.
- 7 A study in Iringa, Tanzania found that up to 60 per cent of men's energy consumption is provided by *pombe*, and up to 16 per cent for women.

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# Premarital relationships and livelihoods in Ghana

Augustine Ankomah

*Despite the image of Ghanaian women as dominant in informal sector activity and successful in business, the research discussed in this article indicates that young women still expect men to act as providers of capital and subsistence expenses, taking on the role associated with a 'husband'. In return, the women take on aspects of the role of 'wife'.*

Ghanaian men enjoy a dominant position, and this is reinforced by social, cultural and religious beliefs (Republic of Ghana and UNICEF, 1990). This article argues that economic pressures, among other things, provide the background for most sexual relationships, both within marriage and, as in this study, before marriage. Contemporary premarital sexual relationships in Ghana can be understood as basically transactional: sexual services are exchanged for material gains (Ankomah and Ford, 1994; Pellow, 1977). The pervasiveness and apparent societal acceptance of sexual exchange is well-documented (Pellow, 1997; Assimeng, 1981; Dinan, 1983).

## Economic options for young women

In most discussions on how women in urban areas cope with poverty, emphasis is placed on married women, and their role in the family as carers for children. It is widely recognised that informal economic activity, dominated by women, is the most important means of earning income in Ghana. This ensures not only

the survival of poor families, especially in the urban areas, but also supplements the income of families, where the husband may be a white collar worker whose income is just not enough to sustain the family.

Contrary to men's popular opinions, participation in petty trading is not necessarily a woman's first choice. Although there are a few Ghanaian traders who are rich, the wealthy financial position of the market woman is often exaggerated. Most of the young women interviewed in this study aspired to be professional women, with responsible positions by virtue of education.

The real picture, is that for most women, particularly young single ones who have just started, trading is a life of constant financial insecurity. Many of them retail only a few items on tables in markets, along pavements, or in front of their homes. Their incomes are not only low but irregular and they lack access to credit facilities. In theory, women have access to credit from banks and other financial institutions, but in practice this is hardly possible. Very few have bank accounts, and the requirements for credit

facilities are so great that women are unable to obtain them (Okine, 1993). Loans and credits are more likely to be given to well-established traders, who are usually married, or to organised groups such as fishmongers (Republic of Ghana and UNICEF, 1990).

Although several organisations and women's groups in Ghana, such as the 31st December Women's Movement and the National Council on Women and Development offer some training programmes, young single female school leavers are highly disadvantaged. They lack the organisational and support networks that enable older married women to survive in the urban environment, and may often lack the support even of their own family.

## The research

*I expect money and other things. After all, what are relationships about? Men are supposed to provide money and other necessities. If you don't have money why do you take a girlfriend in the first place? (20 year-old 'chop bar' assistant)*

Some 400 single women aged between 18 and 25 years, and selected at random, were interviewed about whether or not they expect money or other material gains from their boyfriends, and, if so, whether their expectations are met in practice. The research took place in 1991, in Cape Coast, the administrative capital of the central region of Ghana.<sup>1</sup> Three focus group discussions and in-depth interviews with 40 women were held. In addition, three focus discussion groups were held with single men of the same age group.

Almost all the respondents had had at least middle-school education. The majority of them (62 per cent) were either unemployed school leavers or students. Nearly all those working were self-employed in the informal sector in some

form of petty trading. There are marked differences in the occupations of men and women in the community: six out of every ten mothers (compared to a mere 4 of 100 fathers) work as petty traders.

In terms of sexual behaviour, there was a high level of sexual experience among respondents; only 14 per cent reported themselves as sexually inexperienced. The most common age for first sexual intercourse was 17. The majority of sexually active respondents had one sexual partner at the time of the survey, but one in four had more than one sexual partner. Partner switching is common, and the duration of sexual relationships is generally fairly short — usually about 13 months.

*I took my first sexual partner at the age of 18. My current boyfriend is the second one. My first boyfriend tried to provide me with some things such as clothes, slippers, but he was not prepared to help me to earn some money. He promised to give me capital to start petty trading but he did not. You see there was no way I could continue with him. (20 year-old female; middle-school leaver, petty trader)*

## Young women's expectations

The case studies show that most women expect some support from their partners, even in premarital relationships. Such support can be classified into three categories: living and maintenance, consisting of 'chopmoney', provisions, household effects, and rent; financial security, mainly the provision of capital; and fashion, money for hairdressing, shoes and dresses.

### *Living and maintenance*

Traditionally<sup>2</sup> it was, and remains, the responsibility of the husband to maintain his wife or wives and the children, even though this is often in theory only, due to

the present difficult economic conditions. The material provision and sustenance for daily needs were tacitly accepted as part of the unwritten marriage contract agreed by the man and his lineage. The wife obtained food from the farm, and the man provided meat from hunting or trapping game.

The situation was different within premarital relationships, where the man owed no obligation for the daily sustenance of his girlfriend. There were considerable variations in social acceptance of sex before marriage in the traditional societies of Ghana. Generally, while premarital sexual intercourse had been permitted in most societies in northern Ghana, it arrived in the south as an influence of 'modernisation' (Tetteh, 1967). But whether sex before marriage was sanctioned or condoned, there is no evidence of pecuniary considerations underpinning the relationships. Now, things have changed considerably. This study confirms that provision for material needs is now seen by women to be an important part of premarital relationships.

### *'Chopmoney'*

To 'chop' in the local Ghanaian parlance is to eat. 'Chopmoney' is money provided by the husband to the wife (or wives) for food and general upkeep. It is seen as the least a husband can provide; it is shameful, and can be cited as a reason for divorce, when a husband is unable, or refuses, to provide chopmoney.

Although the provision of chopmoney used to be restricted to married couples, it has now found its way into premarital relationships, where its significance is perhaps greater than within traditionally accepted marital unions (Dinan, 1983). Chopmoney's scope, value and very purpose have all been transformed with changing economic situations. Since in the urban centres people tend to be totally dependent on the cash economy, chop-

money is essential for almost all the basic needs and upkeep of the man's dependents. Nearly all the women questioned in the study thought that chopmoney should be provided by the man to the woman, to cover at least part of her living expenses. One respondent said:

*I expect him to give me chopmoney.... Well, I don't expect him to give everything, but he has to give something. As you know, life is too hard. (20 year-old female; petty trader)*

### *Rent*

Urban life involves various subsistence expenses, of which rent is perhaps the most crucial. In marriage it is seen as the responsibility of the husband to provide residential accommodation for the wife, especially if the marital residential pattern is patrilocal or neolocal. This has extended to premarital relationships. For unmarried women, therefore, boyfriends can be an important source of support in the payment of rent. To those respondents who are still sexually inexperienced, paying rent was ranked highest on the list of things expected of potential boyfriends. This may be because many of them are still living with their parents, and may want to have rooms of their own before embarking on a sexual relationship.

### *Household effects*

As to furnishing, the level of expectation is quite low. Only 40 per cent of sexually active women and 32 per cent others thought that the boyfriend should pay for household effects in full.

### *Provisions*

Food items that can be stored, such as tinned foods, may be provided separately, apart from 'chopmoney'. In the early 1980s, when Ghana experienced a severe shortage of basic commodities and distribution was taken over by government officials, many women (and men

too) depended on their contacts for access to provisions. Since the mid-1980s, with some improvements in the economy and the flooding of shops with these items, they are no longer so important, and only 36 per cent of sexually active respondents still expected their boyfriends to supply provisions.

### ***Financial security: capital***

Traditionally, women were expected to function mainly within the domestic sphere. Marriage can lead to a dramatic upward mobility in a woman's social status, by changing her access to resources through her husband. For example, it is customary for a husband — usually in the early period in the marriage — to allot the wife a sum of money to maintain herself through trading (Little, 1973). The profit accruing from such resources may be used to supplement 'chopmoney'.

The expectation of obtaining capital through a pre-marital sexual relationships is yet another instance of the carry-over of an obligation in a marital relationship into a premarital one. For young single women going into business, obtaining start-up capital is a problem. To many women this is the main expectation of a sexual relationship.

Even women who may have access to banking facilities are sometimes sexually exploited by banking and government officials. At the peak of the *kalabule* economy<sup>3</sup> in the late 1970s and early 1980s, there is evidence that senior government officials were involved in sexual transactions with young women before loans and other credit facilities were offered (Oquaye, 1980).

For young unmarried poor women, access to capital is extremely restricted. They find it difficult to obtain the little amount of initial capital to start petty trading, hawking, or a trade such as sewing or hairdressing.

### ***Items of fashion***

Traditionally among the Fante, the ethnic group amongst whom the study was done, as indeed in other Akan groups of southern Ghana, clothing of the entire family, including the wife or wives, was the sole responsibility of the man. A woman in a premarital relationship never had this privilege. In present-day premarital sexual relationships, however, the clothing of the partner, at least in part, has become an inescapable responsibility of the boyfriend.

In the urban areas of Ghana in particular, women and men tend to be fashion-conscious. Funerals, weddings, festivals, and many other social occasions are opportunities for women to display the latest hairstyles, shoes, bags and so on, which are expensive, and much sought after as a way of displaying wealth. These are the items of fashion which men are expected to provide, as many women cannot afford them. Of sexually experienced women, 87 per cent believed that these items should be financed, at least in part, by their partners.

### **Do women actually obtain what they expect?**

When women's expectations were juxtaposed with what they actually received from men, the results make interesting reading. Although discrepancy between expectation and actuality varied between particular items, on the whole, considerable differences are obvious.

For example, while 56 per cent wanted chopmoney paid in full, only 36 per cent of women achieved this. Other items produced even higher differentials: of the total number of women, 40 per cent believed household effects should be provided in full by partners, yet in only 10 per cent of cases had this expectation materialised.

An interesting relation between expectation and reality can be seen in the pattern of items received. Respondents' three most hoped-for items were drawn from across the three identified 'categories of expectation'. However, in terms of actual receipt, aside from chopmoney, the other three commodities most frequently received in full were all items of fashion: hairdressing, shoes and dresses.

In contrast, capital, enabling women to achieve financial security, was one of the most highly expected items in premarital (and marital) relationships. Rent was also a high priority. Over half (55 per cent) of women expected capital to be provided in full, yet only 15 per cent had had this met; 64 per cent had not received anything in the form of capital, even though when questioned only 15 per cent never expected it to be provided in relationships.

Respondents' reasons for the apparent lack of association between expected and actual rates for capital and rent in particular were varied. Firstly, they involve a considerable amount of money, which many men, in view of harsh economic conditions, are unable to afford. A few are also unwilling to provide these in case the relationship breaks up soon after. They are aware that friendships are not necessarily set up with permanency in mind. Men provide most of the items as a means of boosting their own egos, with no intention of making the woman financially independent, a situation which many men may consider as a threat to their dominance.

In confirmation of the idea that men provide support for predominantly selfish reasons, after the provision of chopmoney, which most of the men agreed is non-negotiable, the next most important provision from the men's viewpoint are items of fashion. 'Who will know that you have given your girlfriend money to trade?', a male participant of a focus group queried, explaining:

*I want my girl to appear on the street smashingly dressed to raise standards. In this case whenever she accompanies you to a place your friends will really admire you. In fact they will sometimes cheer you up! 'Your girl, she is wild!'* (19 year-old male; secondary school student)

## Perceptions and reality

On the whole, actual material gain fell woefully short of expectation, and the proportion of women who receive very little financial help from men is far greater than imagined in a society where men monopolise most positions of power and influence and think (wrongfully) that they are the sole providers for women. It is also clear that many young women believe that they need the support of men in order to improve their status. The consumerist nature of pre-marital relationships has become so 'normal' that 'no self-respecting woman would remain in a friendship without material recompense' (Pellow, 1977).

Wide gaps between expectations and what actually happens are examined by cognitive psychologists like Bandura (1986), who offers reasons why discrepancies between belief and actuality sometimes occur. Two of them are relevant here. First, people derive their expectations or beliefs from the observed outcomes experienced not by themselves, but by others. Given that many of the women have not had their expectations met, it is likely that most of them base their expectations on the general expectations of their society, rather than on independently assessing what it is reasonable to expect. Many women appear to be socialised into believing that men are the sole, or major, source of financial provision. Even if this were true in the past, it is certainly not so in contemporary Ghana.

Secondly, people may fail to act in accordance with existing rules of reward,

because of false hopes that their actions may be eventually rewarded. Young women are likely to gloss over the reality that the material outcomes are not automatic even though most of the men agreed that it was their obligation to provide for the girls, at least in some way. The level of reward depends, in part, on a woman's individual skill and bargaining competence, her adroit use of personal charm, ingenuity, and adaptability. During the focus group discussions, women catalogued various ways of inducing their partners to provide more generously:

*I will be washing his things, take care of his room, to make it tidy, anytime I visit him.*

*I will cook for him the food his mother is not likely to cook in the home. I will do his ironing. If I visit him and he is returning from work, I will collect his bag and serve him with water.*

*You see, if he is eating, you can join him by just putting your hand in the dish, even if you are not hungry. This is to create the impression that you are his.*

*After eating, I sit by him and converse together with him with my hand round his neck. Then after the conversation, we shall go to bed and continue there after which ... [laughter by all the women] we will 'start business'.*

These narratives may appear trivial to an outsider who is not aware of the significance of household work and personal relationships to the livelihoods and well-being of both women and men. They show how these young women tactically assume wifely responsibilities in premarital relationships, in order to win the man's affection. The duties assumed represent the women's attempts to maximise their limited bargaining positions.

## Cultural values and sexual exchange

It is often too easy to label sexual activity outside marriage as promiscuity, without any understanding of the economic pressures which underlie these behaviours. As noted by Orubuloye et al (1991) when describing a similar phenomenon among the Ekiti of western Nigeria, 'sexual networking is also economic networking'. Since men in Ghana are the main controllers of financial resources and economic power (Dinan, 1983), and few options are available for women, the status of most women is generally linked to their relationship to men, usually through marriage. It is in the sphere of sex that women's bargaining power can be primarily brought to bear, given the acute imbalance of allocation of resources (Ankomah and Ford, 1994).

It is important to make it clear that sexual exchange as described in this paper is quite different from prostitution as it is understood in most Western countries. Prostitution is still considered an infraction on socio-sexual mores, while sexual exchange in Ghana appears to be generally viewed as acceptable. For example, there was evidence from respondents in this study of both overt and covert pressure on daughters to engage in sexual exchange. A respondent aged 18 said:

*I entered into a sexual relationship because when I was 16 years old my mother refused to buy pants and other things for me. Whenever I asked her she would say: 'You're old enough, don't ask me for such things'. So I took a partner who was willing to provide these things.*

The instrumental role of mothers has also been reported in rural areas. In a cluster of farming villages, Akuffo (1987) reported that 70 per cent of mothers

interviewed claimed that girls between 15 and 19 years were old enough to provide their own clothes and pocket money. It was also stated that 30 per cent of the schoolgirls claimed that their mothers had encouraged them to have boyfriends. When mothers were further asked about the sources of income for girls of that age, most mothers said: 'but other girls of their age are doing it' (Akuffo, 1987:158).

However, it may be difficult to differentiate between the two phenomena of sexual exchange and prostitution, and the distinction is often ignored by some Western researchers. For example, when one of his male informants in Ghana told him that his sexual exchange relationship was not prostitution, the social anthropologist Bleek thought he might be mistaken and wrote: 'we chose to define his sexual relationships as prostitution' apparently because 'he pays them in money or in kind' (Bleek, 1976: 108).

In addition, although, as noted by Huston and Cate (1977), the basic tenets of exchange in sexual relationships may seem contrary to Western views of love and intimacy, sexual exchange relationships in Ghana are not devoid of love and romance, and many do indeed lead to marriage. Some of the focus group discussions mentioned that the provision of money and other items was actually evidence of the man's love. 'How can you say you love me if you don't give me money?' a participant remarked.

## **Implications for policy and practice**

In present-day Ghana, young women's belief that men will provide them with sufficient financial support to enable them to make a living seems not only anachronistic, but also defies contemporary research evidence, and popular ideas. Yet, worsening economic conditions will surely entice many young women to rely

on sexual exchange, as an increasing number of parents find it difficult to support their teenage daughters. Material well-being is therefore relatively bound up with sexual lifestyle. Sexual exchange has become so normal that a young woman may be considered foolish, especially by friends and increasingly by her mother, if she maintains a materially unrewarding relationship.

### ***Health, violence, and multiple partners***

One danger of the gap between women's expectations and reality of relationships is the risk to sexual health, especially in the era of AIDS (Ankomah and Ford, 1994). Women's unmet expectations often lead them to having more than one sexual partner at a time, or breaking an existing disappointing relationships for a new one. Women are typically unable to exert much influence in decisions concerning sex in relationships, and this may be aggravated by fears about jeopardising any material gains from the relationship.

Where women barter sex for economic survival within a traditionally male-dominated culture, there prevails an atmosphere of fear, intimidation, violence, and vulnerability. For men in Ghana, sex is the main reason for friendship. In marital relationships, it is inconceivable for a woman to refuse sex to her husband. There was no evidence in this study to suggest that it is any different in premarital relationships.

It was clear from discussions with both men and women during this study that men consider themselves as the main source of economic and physical power, and are able to demand and almost always obtain sexual favours. Some of the women mentioned that they visited their boyfriends infrequently, because the men demand intercourse during every visit. In their study of sexual networking among street youth in Accra, Anarfi and Antwi reported that for the girls, sex with their

boyfriends had to be a daily affair if they were to receive money for food in order to survive. Failure on the part of the girl to provide sexual services often resulted in her 'receiving severe beatings' from the partner (Anarfi and Antwi, 1994).

### *Promoting women's access to resources*

This paper has shown that when women think along the traditional normative pattern of expecting financial security from men, they not only perpetuate prevailing gender inequality, but are likely to be disappointed by the reality of men's contribution to their livelihood.

Sexual exchange relationships are sustained partially because of the inability or unwillingness of most men to provide women with substantial amounts of capital, to which they have greater access than women. Some men fear losing women in whom they have heavily 'invested', and still others are suspicious of the passivity of a financially independent woman, considering it a threat to their power in the relationship. Thus, the items women regularly receive from men are items of self-adornment, which men know will reflect well on their success and prosperity.

Over the past 20 years, women in Ghana have clearly demonstrated far greater responsibility than men in the running and maintaining households because of the country's economic crisis. They have expended a greater portion of their time, labour and talents in evolving and exploring ways of coping with unprecedented economic demands. Yet these achievements remain marginalised in law and practice. For example, although female-headed households are on the increase in Ghana, even in these households women do not always enjoy the same authority as men and may have to refer issues relating to their children to the male kinsmen.

Support is needed to enable young unmarried women to overcome the obstacles to obtaining essential resources for economic independence from men, including capital and credit. At the moment, women's organisations and networks which seek to address women's economic insecurity mostly involve married women. Parallel organisations for single women only, or groups for all women irrespective of marital status, may encourage young women to be self-supportive, challenging the fallacy that women can rely on sexual exchange as a way of life, within or outside marriage.

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## **Notes**

- 1 A coastal town, Cape Coast was the centre of the British administration, and was the capital of Ghana until 1877, when the capital was transferred to Accra. Nearly all its 85,538 inhabitants (Statistical Service, 1987) are Fantes, who together with other Twi-speaking matrilineal groups, are known as the Akan of Ghana.
- 2 The term 'tradition' is used here to describe Ghanaian society 'as if it has not been influenced by imported world views of Christianity, Islam or other secular ideologies' (Assimeng, 1981, 33).
- 3 Kalabule was coined in Ghana the 1970s. It refers to any type of cheating, trade malpractice or black marketing behaviour.



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# Beyond 'banking for the poor':

## credit mechanisms and women's empowerment

**Alana Albee**

*Increasingly, credit is a key element in development strategies. There are a variety of approaches to its use. This article considers these, in light of the question 'is credit provision empowering women borrowers?' The broad spectrum of credit mechanisms is reviewed, and some important cautionary notes are suggested.*

**C**urrently, women and credit are popular topics, but they have not always been a priority in development circles. Prior to the mid-1980s, credit was used primarily to invest, through government structures, in agricultural production, labour-intensive industries, and co-operatives. A change in perspective has taken place since then, due at least in part to the growing global emphasis on self-employment (United Nations, 1991)

The current stress on women and credit by development agencies comes as a result of increasing recognition that the benefits of development are most likely to have a positive effect on families when channelled through women:

*Women are major actors in the global economy, Investing in low-income women entrepreneurs is a highly efficient means of achieving economic and social objectives. Women manage household finances in most of the developing world. As more cash and assets get into the hands of women, most of these*

*earnings get into the mouths, medicine, and schoolbooks of their children. (Women's World Banking, 1994)*

In addition, a growing number of women are creating their own jobs, and evidence indicates that the smaller the business the greater the chance of its being owned and operated by a woman.

Credit is often, and increasingly, provided with the objectives of:

- supporting the growth of self-sustaining small businesses;
- improving women's opportunities, and supporting them in their role as producers;
- providing alternatives to exploitative indebtedness of the poor caused by local money-lenders.

Are these objectives being met? Much depends on the type of credit mechanism. Although most provide finance to women, few in reality build women's

capacity to manage the credit mechanism itself. Frequently, the choice of credit mechanism is made by the funding or implementing organisation.

## Credit mechanisms

Although a particular project may not fit neatly into a particular mechanism, it is possible to place most projects on a spectrum, and thus gauge the degree of borrower involvement and control. A brief description of various credit mechanisms follows, giving special attention to the questions of participation, capacity-building, and sustainability.

### *Bank guarantee schemes*

In this type of credit mechanism, banks receive funds which are guaranteed, or issued at low interest rates, from their government or from an international donor. The bank then 'onward-lends' to small businesses. The risk is thus shared between the bank and the funder. Banks frequently hesitate to take on such schemes, because of the administrative costs and questionable sustainability. A further concern on the part of the lending banks is claims caused by defaulters. If these are not met in a timely fashion by funders, and delays occur, administrative costs increase, and sustainability is undermined.

The strength of such schemes is that they can potentially function on a large scale. However, an assessment in the late 1980s revealed their failure to reach significant numbers of poor borrowers.; Women were rarely more than 20 per cent of borrowers (Berger, 1989). Borrowers' control over the credit system is usually minimal: management is done by the bank and its employees or agents, while borrowers are mere recipients of loans. Profits made by the banks are seldom re-invested locally (Nozick, 1992; Pitt and Keane, 1984). Banks who operate such

schemes often do so to promote positive public relations (Everett and Savara).

### *Government credit schemes*

In countries and areas where there are minimal or no banking structures, credit frequently operates through government ministries. These tend to rely heavily on government extension officers to administer credit delivery and repayment. The advantage of such schemes is that they can encourage permanent institutional change within ministries in favour of women. Examples include Malawi's Ministry of Agriculture (Fong and Perrett, 1991), Cambodia's Secretariat for Women's Affairs (Albee, 1996), and the Nepali Government's Production Credit for Rural Women (Wignaraja, 1990).

One disadvantage of such schemes is that credit is often perceived as being 'tagged-on' to the existing jobs of extension officers, without adequate training or remuneration. Where there are few female extension staff, providing credit to women borrowers through male extension officers has had limited success.

The general conclusion has been that suitable female staff are difficult to find and hard to retain in remote rural areas. The most workable alternative has been to involve female village-based borrowers with leadership potential. They function as local banking or credit agents, and are paid on a daily basis. These women are usually closer to borrowers — both physically and socially — than government extension staff. Difficulties have arisen, however, due to the social dynamic created when women are selected, trained, and given influential positions over others within the same village or community (Tilakaratna, 1987).

### *Intermediary projects*

In an effort to help poor borrowers to gain access to formal lending institutions such as banks, some organisations implement

intermediary projects. Support is provided for completing loan applications, obtaining referrals, and in the form of training, technical advice, and guarantees which assure the bank of the borrower's ability to manage the loan. One example of a local institution which has taken this approach is INDESI in Peru, which during its first year assisted over 40,000 small businesses to obtain loans from state-owned banks. The majority of the borrowers were women (Albee, 1994).

The limitations of such an approach are becoming increasingly obvious. In India, intermediary organisations have experienced resistance from banks who sometimes have little patience in dealing with poor women. Other such projects have been criticised for their inability to reach women in remote rural areas (ibid). The questions remain as to whether such projects actually limit opportunities for bank personnel and poor women to learn to deal with each other, and whether the intermediary project can generate enough income to be sustainable.

These projects do, however, focus on building women's understanding of, and capacity to deal with, the formal banking sector. Frequently, they emphasise the development of solidarity between women borrowers, in an effort to break their isolation and ensure their access to loans is sustained.

### *Direct lending projects*

Direct lending projects provide loans to people living in poverty, through the project's own financial systems. They operate separately from formal banking systems, and are most often implemented by NGOs. Given their experience of working with disadvantaged groups, NGOs are often well-positioned to extend credit to the poor. However, their experiences have varied widely.

Direct lending projects fall broadly within two types: 'minimalist' and 'credit

plus'. Some NGOs claim that credit alone is the key to successful implementation; others combine credit with technical assistance, training, and marketing. During the 1990s, both types have begun to integrate savings as a vital element. Although few studies have compared the two approaches, both have proved to be more accessible to poor women than other types of credit mechanisms mentioned above (ibid). This is because they often combine frequent repayments, alternatives to standard collateral, group guarantees, simple application processes, and are implemented close to the borrower's workplace or home. Those projects which utilise the principles found in traditional credit systems sometimes also have a high level of borrower participation in management of the credit system.

Although direct lending projects tend to reach women in greater proportion than other credit mechanisms, they are frequently criticised for their small scale, cost of replicability, and unsustainability. These factors are particularly acute in projects managed by international NGOs, despite their efforts to recruit national rather than expatriate staff. This contrasts with those local NGOs who have built democratic membership-based organisations which are now well-known and operate on a large scale: for example, Self-employed Women's Association (SEWA, in Ahmedabad, India), Working Women's Forum (Madras, India), and Kantha Sahayaka Sewaya, and the Janasakthi Bank (Sri Lanka).

### *'Banks for the poor'*

Some direct-lending projects have grown to such a scale that they have established 'banks for the poor'. The most famous example is undoubtedly Grameen Bank in Bangladesh. Grameen began in 1976 as an action research project of Chittagong University and a number of public sector banks. It became a specialist banking

institution for lending to the landless in 1983. It functions on a multi-tiered hierarchical structure, which includes a large headquarters in Dhaka; zonal, area and branch offices; and at the lowest level banking centres and groups. Groups are formed on the basis of similar activities, but spatial and social closeness have also emerged as important factors for well-functioning groups. The centres have a significant similarity to pre-cooperative groups which use common bond, solidarity, and self-help as the motivators. Grameen's approach, based on clear and simple rules which guide solidarity groups of five, has been adopted by hundreds of credit projects globally. This has been one of their greatest practical contributions to women's credit.

The challenge for 'banks' such as Grameen is to find ways of increasing the participation of women borrowers within its hierarchy. Most of the 8,000 or more Grameen Bank staff are male: perhaps a reality impossible to change within the Bangladesh context (Kabeer, 1994). Their salaries, tenure, pay structure, and career prospects are similar to those of other commercial bank employees.

In 1990, a senior accountant from the Sri Lankan government with more than 30 years of involvement in credit unions had these observations to make:

*A careful review of the pattern of administration of the Grameen Bank reveals that it is more a Bank of the elites by the elites for the poor rather than a Bank of the poor for the poor by the poor. It still has a long way to go... Grameen has been fortunate to attract large amounts of foreign funds at negligible cost, but a careful review of the financial structure reveals that this flow of foreign funds has been a blessing, not only to the landless persons of Bangladesh but also to other commercial banks. About 30 per cent of Grameen Bank's funds have gone to capitalists and entrepreneur classes through the commercial*

*banks. These are funds that could and should have been utilised for the socio-political and economic upliftment of its target group (Keppetiayama, 1990, 26).*

In conclusion, there is no doubt that Grameen Bank has contributed greatly to magnifying the potential of women borrowers to save and manage loans. Its institutional structure, however, opens up many debates about the ethics involved in credit delivery to the poor.

### *Credit unions and village-based banks*

Credit unions most often operate without the bureaucracy and institutional apparatus of centralised and hierarchical organisation such as banks. In 1994, there were 87,604 credit unions worldwide, with nearly 114 million members, and assets of \$650 billion (CWS, 1994). Each credit union is a financial co-operative owned and controlled by its members. Any group of people wishing to save and lend on the basis of a common bond, such as common residency, common work, or a common need, can set up such a credit mechanism. Credit unions worldwide share a common approach, but the details of how any given union functions is determined locally. New credit unions often begin with savings; individuals' qualifications for loans are then based on a percentage of what they have saved.

The emphasis on savings is what makes credit unions and village banks similar. Through savings, the foundation is built for issuing loans. It is possible in many developing countries to top-up the accumulated savings with grants from international donors. (In countries such as the United Kingdom this is more difficult due to restrictive legislation: see 1979 Credit Union Act, Great Britain; also, Berthoud and Hinton, 1989.)

Credit Unions and village banks have a common goal of local ownership and management of the credit mechanism by

the borrowers themselves. This fundamentally differentiates them from 'Banks for the Poor'. Credit Unions reach this goal by following various paths: while they start with local ownership and management, village banks often begin by being managed by NGOs, with a subsequent attempt to shift the ownership to borrowers. Such differences in the process of establishing locally-owned and managed mechanisms deserve further study.

## **Conclusions and cautionary notes**

All the credit mechanisms outlined above have strengths and limitations. What can be learned from the past decade of their implementation? Perhaps the most essential lesson is the need for increased knowledge amongst development practitioners about the long-term implications of selecting a particular type of credit mechanism. As outlined above, ethical issues need to be debated by development organisations *before* they embark on establishing, or expanding, a credit scheme.

One ethical issue which organisations should clarify is their level of commitment to empowerment of borrowers. Although many schemes have reached the scale of delivering thousands of loans to poor women, few have a clear commitment and strategy for women's empowerment. Awareness, organisation, and self-determined actions contribute to this, and some credit mechanisms incorporate these features more than others.

The debate on choice of credit mechanism is essentially one between 'credit for the poor', in which loans are delivered and the financial management is outwith the borrowers, versus 'credit by the poor', in which women have the control and decision-making power over the mechanism itself. It cannot be safely assumed that a credit mechanism with a

sound financial portfolio and 100 per cent repayment has an empowering effect on women borrowers. To address empowerment issues requires building the capacities of borrowers to manage and control decision-making, thus becoming their own active agents of development.

A useful tool for guiding the empowerment debate is the Women's Equality and Empowerment Framework devised by UNICEF. This distinguishes between the levels of empowerment: welfare, access, conscientisation, participation, and control (UNICEF, 1994; Albee, 1995).

### *Are credit projects creating a debt trap?*

Another key issue for development organisations is the need to understand that the provision of credit has the potential to *increase* poor people's debts. The credit sector is now too long-established to be dishonest about the risks of delinquency and accumulated debt. How can so many projects claim to have 90-98 per cent repayment rates? Such high repayment rates, rather than satisfying donors, should set off alarm bells, since they frequently indicate fundamental flaws in the design of the lending system. This is the unfortunate reality of many credit initiatives which claim to have 98 to 100 per cent repayment rates.

One common flaw is 'hidden delinquency' caused by over-lapping loans. Some schemes offer a series of graduated loans: for example, a project may provide twelve-month loans, which increase year-by-year from approximately \$40, to \$50, to \$60 by year three, and so on. Patterns of instalment payments vary: some projects have monthly repayments, while others have bi-monthly, half-yearly or annual payments. In a project where borrowers repay in two equal instalments (at months six and twelve), the month twelve repayment often takes place on the same day as the next loan is issued. If the borrower is not able to repay when the

second instalment is due, she may persuade the project to give her another loan. With this she repays the outstanding instalment on the first loan. What she gets in her hand is the difference between the first and second loan. On paper, it appears that there is 100 per cent repayment.

This problem can accumulate into a debt trap for borrowers, which may eventually knock them back into poverty. Crisis point is reached at the time of repayment of the final instalment of the final loan, when the borrower must repay all the outstanding debt, and may not be able to do so. The borrower must then sell an asset, or borrow elsewhere, thus losing any progress she may have made.

In principle, the fewer the instalment payments, the greater the chances of a debt trap accumulating. It is tempting to design credit mechanisms which have only one or two instalments in the repayment structure, because this reduces administrative costs, as well as recognising the seasonality of some production processes. However, such temptation should be avoided because it can create a false sense of success, and can ultimately undermine the credit mechanism.

In conclusion, empowerment and the increasing debt trap are just two issues which organisations entering and expanding their involvement in credit need to understand thoroughly. There are many more, and they are certain to increase with the growing emphasis on the use of credit as a development tool.

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# Women's groups and individual entrepreneurs:

## a Ugandan case study

**Helen Pickering, Ellen Kajura, George Katongole, and James Whitworth**

*In a study of women's income-generating groups and individual women entrepreneurs in Uganda, the individual women were found to be more economically successful than the groups. This article argues that the need to maintain relationships, and observe bureaucratic procedures may contribute to the relative ineffectiveness of groups. This finding has important implications for development funders.*

In many developing countries, women organise themselves into self-help groups. These may share agricultural labour or give mutual domestic help in times of crisis. Recently, women's groups have been championed as a mechanism through which women can become an important part of the equation in rural development (Wamalwa 1991).

Traditionally, women in south-west Uganda formed small groups whose main focus was to provide food and help to families in exceptional circumstances, such as weddings or funerals. More recently, NGOs have been encouraging women's income-generating groups. The present study was set up to compare the economic success of these groups with that of women who were economically active on their own behalf, in a rural area. In the 1960s and 1970s, women's groups in East Africa were focused mainly on promoting family health and income through activities such as embroidery. It has only been in more recent years that women's role in agriculture has been recognised by NGOs as a potential basis for improving their access to cash (Pugansoa and Amuah 1991).

The study compared the economic success of eight women's income-generating groups and 12 women entrepreneurs in rural south-west Uganda. The individual women were found to be economically more productive than the groups. The article argues that this is due to the groups being hindered by bureaucratic procedures and the necessity of maintaining social relationships. This line of enquiry has important implications for development funders, who invariably channel resources through groups.

### Location and method

The study was based in 15 villages in Masaka district, Uganda, where the UK Medical Research Council has been conducting a study on AIDS since 1989. This includes examining annual demographic, social, and HIV surveys of the population of 10,000. The people of Masaka are mainly peasant farmers living in dispersed homesteads and trading centres. The principle activity is subsistence farming of bananas and beans, with coffee as the main cash crop. The Baganda, who are the predominant tribe



in the area, are virilocal (women move to their husband's home). Many women in this area were not born in the district and few have access to land from their natal families. While some have purchased their own land, most cultivate land allocated to them by their husbands.

Encouragement of women's income-generating groups, without outside funding, has been one of the main activities of the community development part of the MRC programme. Individual women and women's groups have been able to raise small amounts of capital from the sale of subsistence crops, to finance their enterprises. How women's income-generating activity affects and relates to total family income of cash and commodities is difficult to assess accurately. Households grow most of their own food, and many other necessities are obtained through a complex web of exchange which is almost impossible to map.

In the study, the economic achievement, objectives, and social characteristics of eight income-generating groups operating in 15 villages were evaluated. In-depth semi-structured interviews were held with members in their groups, and structured questionnaires used to collect detailed information on project expenditure and income. All the projects were inspected. Similar data were collected from 12 women who were economically active on their own behalf.

The groups ranged in size between nine and twenty members. All had been active for three to five years. They had formal structures, with a chair, secretary, and treasurer. A considerable amount of time was spent in record keeping; all groups met at least fortnightly. A regular membership fee was paid, which they raised through the sale of small amounts of agricultural produce.

All the groups stated that they believed in 'community development' — a term that they have adopted from NGOs. In

illustration of this, most said that they intended to help to build community structures, such as schools. However, none had yet made any contribution, in cash or by offering labour, to such projects. When asked 'what would you do if you had one million shillings?' (about £800/\$1,000), none mentioned giving any contributions to the community. Instead, the members said the group would invest in capital items such as land, or some form of transport. However, the research findings indicated that in fact accumulating individual wealth was the main motive for group activity, with a certain amount of attention being given to the economic and social standing of the group itself. The picture for individuals was less complex; the individual women entrepreneurs interviewed saw themselves unambiguously as working for their own and their children's prosperity.

### **Barriers to group membership**

There is evidence that group membership is not open to the poorest women, because of practical and intangible barriers based on status and skills. All women interviewed, regardless of whether or not they belonged to a group, considered financial status to be a criterion for group membership. Those who did not belong to a group felt that without sufficient money to buy more than one smart outfit, they would feel out of place at group meetings. Similarly, literacy was felt to be an important skill for group members. Women without education feared the embarrassment of not being able to read or write, and thus being unable to contribute to the group administration. Many of the women in the groups had experience in local political organisations, and some were members of religious, social welfare, and political organisations as well.

While age in itself was not seen as a factor in belonging to a group, elderly women rarely had sufficient education to keep records and few had the physical ability to do heavy agricultural work. Elderly women generally belonged to social or handicraft groups.

## **Family formations and group membership**

Stress has been placed on the advantages of membership of a women's group in providing social support to women in their role as carers for families (Dennis and Peprah 1995). In the current study, it appeared that group members had often been friends for several years before forming a group. However, joining a group was not automatic for women who had considerable family responsibilities: the women who belonged to groups and those who were active on their own behalf were found to have a similar number of dependents, both children and elderly relatives. In fact, while the members of groups were nearly all currently married to men resident in the area, of the 12 women who were economically active on their own behalf only five were living with a spouse, two of whom contributed little or nothing to the family budget. Two of the 12 women had never married.

For some women, membership of a group took place alongside independent income-generating activity. The benefits of group membership could thus be enjoyed together with an individual strategy for earning money. Some of the 12 women entrepreneurs belonged to groups as well as undertaking their individual income-generating activities: three were members of religious groups which cared for the sick, and one was also a member of an income-generating group. In this case although the woman was very productive as an individual entrepreneur,

the group she belonged to was not economically successful.

All 12 individual entrepreneurs were independent-minded, and exhibited considerable personal initiative. For example, just before Christmas in 1994, a bridge on the main road to Kampala collapsed. One respondent, hearing the news on the radio, started buying bananas from her neighbours and, in partnership with two young men who owned bicycles, sold them at a considerable profit in a town on the main highway (20 kilometres distant) to supply the Kampala market.

## **The range of activities**

All the individual women and eight groups had two or more activities, from which they derived a cash income. The specific activities are focused on below to explore how viable they proved to be in terms of successfully generating income.

### ***Agricultural projects***

In this area of Uganda, bananas are the main staple food. They are grown in plantations together with beans and other food crops. Both men and women grow bananas, and control the use of their own produce. It is usual for farmers to sell bananas surplus to subsistence requirements by the bunch, mainly to bicycle traders. There is no clear seasonal pattern of activity since bananas are harvested all the year round, although yields are highest in the rains which occur for most of the year. All the women entrepreneurs grew bananas for home consumption and occasional sale. In addition to growing bananas for family consumption, three of the eight groups had commercial banana plantations of between one and three acres which they had bought over a period of years. They hired male labour for heavy work, such as cutting grass for mulching. Annual profits ranged from 50 to 80 per cent on their investment.

Groundnuts are grown as a cash crop and used as an ingredient in sauces in the daily diet. One group grew groundnuts on rented land. Apart from the purchase of seeds, their cash input was low, they worked the land together once a week, and had no costs in terms of fertilisers or pesticides. Nuts were sold by the tin (each weighing approximately 20 kilos). After the landowner had received his share, and seed saved for next year, about half the yield was available for sale, giving each woman a profit of 20 per cent on her cash input (which would be enough to pay one child's school fees for a term). Three individual women grew groundnuts. They had each sold sufficient nuts to bring in the equivalent of school fees for one child for a year.

Producing honey was a popular group activity, encouraged by local NGOs. Five groups kept bees. They each had about ten locally made hives. After about six months each hive produced from one to

five litres of honey and was then discarded. Yields were lower during dry periods. In theory, bee-keeping could make a profit of over 300 per cent in six months, but only one group succeeded in making a profit; they had sold 20 litres of honey from 10 hives for 60,000/-, a return of 48,000/- on their initial investment of 12,000/-.<sup>1</sup> Bee-keeping had very low start-up costs and should have been profitable. The other groups just covered their costs through the sale of small amounts of honey, and gained a supply of honey for themselves and their families.

Only one group had sufficient capital and organisational capacity to engage in large-scale trading. This group was run by a man, and had three other male members who cycled around local villages buying beans by the tin during harvesting for eventual sale in Kampala. Potentially, this strategy could yield as much as 250 per cent profit, but in the previous year the beans had been sold on credit to a trader

GEOFF SAYER



*Selling bananas to a bicycle trader. Bananas are a staple food in south-west Uganda*

who was offering a higher price than usual, which he later refused to pay. The subsequent court case reclaimed most of the money due, but legal fees reduced the final profit to about half of what they might have received. None of the individual women traded beyond the local area. It is tempting to make links between the fact of men's involvement in this group and women's lack of opportunity to move around as freely as men, due to their responsibilities at home, and lack of transport. However, the picture is not as simple as this: in fact, individual women in the study were often away from home all day (for example, collecting vaccinations for chickens), while other study data showed that male traders rarely sleep away from home (Pickering et al, 1996).

### *Animal husbandry*

Pig-farming is perceived as an activity with little risk, and profits are high. Credit is often needed to start raising pigs, as the initial investment required is high. Pig-farming also involves veterinary fees for vaccines and castration to make the pigs grow faster. The pigs eat kitchen scraps and root for food around the houses. One group was raising four pigs which it planned to sell after a year, expecting to make a 50 per cent profit: enough to pay annual primary school fees for six children. Three individual women kept pigs: two sold piglets for small sums of money, and one raised piglets for sale as mature animals, which she described as a form of capital accumulation.

Poultry, like pigs, require considerable investment in terms of feed and veterinary fees in the early stages and can then be very profitable. But poultry also need constant feeding and attention throughout their lives. They are vulnerable to infections which, if not recognised and acted on, can spread through the flock and kill a large number of birds. One of the women entrepreneurs kept poultry. She raised

day-old chicks for laying, from which she made a profit of 50 per cent on her relatively high expenditure during an 18-month period.

One group had bought a cow cheaply during a drought period in the preceding year. Neither they nor the vendor had been aware that the cow was pregnant. They hope to sell the calf and keep the cow for milk production. The group were well aware that this was a costly exercise from which they were unlikely ever to see a profit; but they were very proud of the cow and felt that the social prestige which they gained was worth the expense. Cattle represent wealth, and ownership confers social prestige; they are normally under the control of men.

### *Craft production*

All the individual women and groups made handicrafts of various types including mats and embroidered table-cloths. None were able to make a profit; because of the lack of marketing opportunities, handicraft-making provided little or no opportunity for income generation. Research carried out in India reached similar conclusions (Mayoux 1991). There was almost no local market for handicrafts, as nearly every family had someone who made them. In order to be sold outside the area, they would need to be made in bulk to a high standard, for sale to tourists or to NGOs involved in 'fair-trade'. Craft production could therefore be regarded more as a social activity, and an opportunity for women to gather to discuss issues of concern to them.

One group of women, who appeared to be rather disorganised, were engaged in intermittent brick-making. They had not attempted to identify a market before starting, and in consequence had difficulty in selling the bricks. The group said they were unable to recall how much money they had spent on producing the bricks, or where it had come from. When

the bricks were sold, they paid off their known debts and found they had very little left to distribute. However, our research demonstrated that, for these women, brick-making could potentially yield profits of up to 200 per cent.

#### *Alcohol production and sale*

One group, and one individual woman, were involved in commercial beer brewing. Not all respondents could have considered this as an activity; for example, of the 12 individual women entrepreneurs, three were Muslim. For the group, brewing was a highly profitable activity, making up to 25 per cent profit over a few days. Each member donated one bunch of bananas which was pressed by hired labour, mixed with sorghum, and fermented for two days. The resulting beer was sold by the jerry-can to small 'shebeen'-type bars in the local area. The individual woman brewer had to buy her bananas, and was barely able to cover her costs. Two women distilled spirits about once a fortnight and made nearly 100 per cent profit. They provided their own bananas and used family labour.

Several women ran small bars from their homes, selling locally-made alcohol. Some operated intermittently, mainly at weekends. Both beer and spirits are sold at about 30 per cent above their cost.

#### *Other activities*

A middle-aged woman who had never married was a trained teacher. She had built her own primary school, which she ran in addition to having a part-time job and doing subsistence farming. An elderly woman had a regular income from renting a shop in the trading centre, selling a few mats, and water collected from the roof of her house. One woman, whose husband was in prison, supported herself and five children through subsistence agriculture, brewing beer intermittently, dress-making using a hired sewing

machine, and selling second-hand clothes. Two elderly women were traditional birth attendants, and their services were usually remunerated with small gifts.

## **Conclusions**

Perhaps NGOs should in future focus more on individuals than groups in order to raise rural incomes and give both men and women greater economic power. Our reasons for wishing to provoke a debate on this issue are several. First, from an economic perspective, the financial success of the groups was, overall, low when compared to that of the individual women. Individuals who grew ground-nuts, for example, sold sufficient in one season to pay for a child's school fees for one year while the groups only realised enough for one term.

According to the members of groups in the study, part of the rationale behind the formation of groups is that it is believed to be easier to raise capital through joint contributions. However, in the Ugandan context, projects based on traditional agricultural activities actually need little capital, as land can normally be borrowed until sufficient capital can be accumulated, and labour is given free. In addition, despite the perceived advantages of group membership regarding capital accumulation, the problem of acquiring capital did not appear to be insurmountable to the individual women; those who raise pigs, chickens, the woman who built a school, and the one who rented a shop, had all raised the necessary capital themselves over a period of years.

Part of the rationale for development agencies to support group income-generating activity rather than the efforts of individual women is that, in addition to offering opportunities for income generation, groups are widely believed to offer other benefits, including mutual support, skills training and leadership experience.

While these are regarded by many development researchers and practitioners as key aspects of group activity and part of a process of empowerment, any potential clash between aims needs to be clear to all, to avoid misunderstanding and allow participants themselves to make an informed decision as to whether or not to join a group.

The women in the groups we studied were conscientious about record-keeping and attending meetings, and considerable time was spent on activities of this type. The women who worked individually did not have these demands on their time. In addition to the danger that administration and the need to maintain cohesion within the group may take precedence over the goal of production, findings in the current study suggested to us that the need to maintain good relations among group members meant that decisions were often avoided or delayed. In activities such as poultry-keeping this could have disastrous consequences. In a subsistence community, where income generation is based on foodstuffs and local crafts, the ability to react quickly to recognise and exploit new markets, and to adopt new techniques, is likely to be hindered by the bureaucratic demands of group dynamics.

As highlighted earlier, barriers to group membership exist which prevent the poorest women from joining. Our study confirmed this: respondents who were not group members stated that they feared embarrassment by being illiterate, or not having smart clothes to wear to meetings. This suggests that women in the groups tended to be elite in terms of education and political influence, and to some extent the groups were formed to perpetuate their status. It is paradoxical that the very considerable success of some of the individual women was based on their personal abilities and self-confidence. They were more representative of the general community in terms

of financial, educational and family situation, and therefore more likely to form realistic role models. Most were independent of male relatives. One might even wonder if an emphasis on the 'dependence' of women on male relatives, without careful consideration of the particular context, might in fact hinder them through undermining their confidence and encouraging them to believe in 'female powerlessness'.

*Helen Pickering was senior social anthropologist for the MRC/UVRI Programme on AIDS in Uganda from 1994 to 1996. She had previously worked at the MRC Unit in The Gambia and in Papua New Guinea. Ellen Kajura worked as a social scientist at the MRC/UVRI unit from 1990 to 1994. George Katongole runs the community development section at the MRC/UVRI field station in Kyamulibwa. James Whitworth is team leader of the MRC/UVRI Programme on AIDS in Uganda.*

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## INTERVIEW



# Sukaynah Salameh

Director of the Vocational Development Association (VDSA), Lebanon

Interviewed by Lina Abu-Habib

*Sukaynah Salameh is a Palestinian woman living in Lebanon, who recently became a Lebanese citizen. She has been involved in social and development work since 1976, as a founding member of several NGOs, including VDSA. She studied law and arts at the Beirut University College.*

*How and why was VDSA set up?*

In 1982, following the Israeli invasion of Lebanon, and the departure of the Palestine Liberation Organisation (PLO) from Beirut after the dismantling of its political and social infrastructure, thousands of young poorly educated Palestinian men and women found themselves without any employment or any marketable skills.

VDSA was created as an association in 1983 by a group of development workers and professionals. It became officially registered in 1988, aiming to equip young Palestinian and Lebanese men and women with the skills that would allow them to find employment, taking into consideration the local market demands and the legal restrictions placed on Palestinian refugees: they need work permits, and by law there are some white-collar jobs that they are not allowed to do. VDSA now runs vocational training centres in a number of Palestinian refugee centres in Beirut, North and South Lebanon.

*You say that VDSA particularly targets young Palestinian and Lebanese men and women. Why are these people particularly vulnerable?*

Young people in Lebanon have been particularly disadvantaged by the 15 years of civil war. Some of them have known nothing else. They have had little opportunity to develop properly, learn useful skills, and make informed choices about their life and future. There has been a deteriorating economic situation in the country generally, and additional economic hardship has been caused by the massive influx of Palestinian returnees from Gulf countries. Educational grants from the former Soviet Union and Eastern bloc are no longer available.

For young refugees, the problems are even worse. They have been confined within the boundaries of refugee camps, with little chance of completing their education, and the lure of joining military and political factions. There are also restrictive laws regulating the employment of refugees.

I should also mention the plight of the thousand or so young men who are ex-soldiers from the various military factions. Most of them were recruited to fight at a very young age; many are illiterate, or semi-literate. They are too old to go back to school, and the present educational system cannot integrate them.

For all these young people, who have been ill-equipped to enter the job market right from the start, there are very few opportunities to find work and lead a decent life.

*Would you say the situation of refugee women, and especially young women, is particularly difficult?*

Yes, indeed — because they are women, to start with! Opportunities, which are already scarce for men, are almost non-existent for women. In addition to the particular problems in this situation, women here suffer from the same difficulties as women elsewhere. Although Palestinian women were very much involved in the national struggle, their participation in this has not improved

their inferior situation and status in their community.

If I had to summarise the main obstacles preventing the Palestinian refugee women finding gainful employment, I would point out the general causes, such as scarce job opportunities, the laws regulating the employment of refugees, competition due to the availability of cheaper migrant workers, the view, held by many, that women simply cannot do certain jobs, the belief that women's employment is in any case 'temporary' (that is, until they get married), and the unavailability of real opportunities for women to acquire skills.

The limited employment opportunities available to them tend to reinforce their traditional roles as mothers, carers, and housewives. Palestinian refugee women who are able to find jobs work as unskilled labourers in sewing factories, agriculture labourers, embroiderers, domestic workers, or social workers and teachers with local NGOs.

Vocational training programmes aimed at women are invariably concerned with



CHRIS JOHNSON

*Palestinian refugees on a VDSA training course in architectural drawing*



sewing, hairdressing, and secretarial skills. With these courses, women are unlikely to find subsequent employment; they cannot commute in and out of the camp as men do, and in addition to social restrictions on their mobility, transport costs are a burden. Many families are unconvinced about the wisdom of allowing their daughters to commute in and out of the camps. Within the camps, there are limited opportunities to hire seamstresses and hairdressers, let alone secretaries! The skills that these women acquire make them, at most, better housewives and housekeepers. So these skills could be seen as reinforcing their daily burden.

Finally, we shouldn't forget the resurgence of different forms of conservatism encouraged by the poor economic situation of refugees, which places further barriers to women's employment.

*How does VDSA's work address these issues?*

When the association first started, we were inclined to offer classic vocational training courses. The idea was that once you equip individuals with a professional skill, then these people will have a good chance of finding gainful employment. Although the courses offered were to some extent similar to those offered elsewhere, our association strived to develop better quality training.

Special six- to nine-month courses were developed, which are longer than many others offered. This is because we felt these youngsters, who are already quite disadvantaged, needed a proper start in life via a longer, better-thought-out course rather than a short one. We developed our own curricula, which were to be subsequently used by other NGOs. We kept a roster of our graduates, and kept up with what they were doing after they left, to assess the usefulness of our work.

We noticed that the overwhelming majority of young men were able to

secure employment, particularly in such fields as construction, since of course this activity flourished after the war. But our success with women was much less noticeable. In fact, the number of women trainees on our courses was beginning to dwindle. In addition, the employment market was slowly becoming saturated with the skills we were offering. Finally, the market was changing rapidly, and people with new skills were in demand. We realised that, while we had been guided initially by our own assumptions about vocational training and employment, we needed to base our work on market research, and a sounder, more in-depth analysis of the socio-economic situation of refugees, particularly in the case of women.

Last year, we conducted a study focusing on Palestinian refugee women. We wanted to know more about their situation, their aspirations, and how we could play a more effective role. The study took place a few months before the Fourth UN Conference on Women in Beijing, in September 1995. At Beijing, the issue of refugee women was being addressed as a worldwide concern and, as well as having our own concerns, we felt we needed to be better equipped to participate in the international debate on the issue.

*What were the main findings of the field study?*

First, before doing our own survey, we collected some baseline statistics on school enrolment for refugee girls. It was noticeable that the number of refugee girls enrolled in primary and intermediate school level has gradually declined in the past few years, mainly owing to the decline in the economic situation of refugees. We know very well that in such cases girls are the first to suffer. They are the first to be withdrawn from school as their education is not usually seen as a worthwhile investment.

In our survey, we interviewed young women between 15 and 25: those who would be targeted by our vocational training programmes. We found that the overwhelming majority wanted to become economically independent, and had a strong desire to learn skills which would allow them to find jobs.

It became obvious as we conducted the survey that the issue of employment is a complicated one. Although women refugees were desperate to become economically independent, and also wanted to help their families financially, it was obvious that there was very little awareness of what they wanted to do, and what it was possible for them to do. Their insecure situation as refugees was very unsettling and confusing for them, and they were very conscious of the great social limitations imposed on them. During the war, many women have had to become heads of household, and have been forced to go out and earn money for their families. But for most of them, domestic and agricultural work is all that has been available for them. Although this employment has encouraged women to break age-old traditions and go out and work in the public sphere, it has also encouraged the exploitation of working women, who have not had any labour laws to protect them.

We found that most women (90 per cent) had not had any previous vocational training, and were very keen on doing so. NGOs have provided another outlet for Palestinian women. Those who are lucky enough to have some minimum qualifications have found jobs as social workers and teachers, and have played a vital role in these NGOs.

*How did you use these findings in your work?*  
We now have a better understanding of the situation of Palestinian refugee women. We know that they want to improve their situation and become

independent, although there is still a very long way to go. Our programmes this year aim at raising the level of female enrolment on our courses.

Since there are so few employment opportunities for women who have a low educational attainment and who study traditionally 'female' subjects, we have made a decision to focus on the women who already have some basic education, and on teaching subjects which are in demand. The employment market is looking for workers with training in subjects such as architecture and design, and computer studies. We run classes in English as well.

Our strategy is to raise local awareness about vocational training and female employment through our centres, which are located in a number of refugee camps in Beirut and in North and South Lebanon. We have also started an individual outreach programme, in which we work closely with women and their families on promoting the idea of education and employment for women. We are also developing a post-training follow-up programme to assist women graduates to find work. This involves contacts with potential employers, job placements, providing small business loans, and finding a way around the problem of sex discrimination in employment.

**Postscript:** *A few days after conducting this interview in July 1996, VDSA's licence was revoked by the Lebanese government, because of the Association's alleged links with foreign parties. This came as a shock for the Association, and all those who know its work within the Palestinian community. The Association is busy contacting officials in an effort to reverse this decision.*

# Resources

compiled by Sara Chamberlain

## **World Trade is a women's issue: report of a conference 20-21 April 1996**

The need to move from trade liberalisation to trade socialisation was the key point that emerged from this conference. Over 80 participants attended, representing NGOs, trade unions, women workers from both the South and the North, academics, and journalists. Over 15 countries were represented at the conference, which was organised by Women Working Worldwide, at the International Centre for Labour Studies at the University of Manchester.

Although the scope of the conference was wide-ranging, it was brought sharply into focus during the first session, when women working in the garment industry in the Philippines, Sri Lanka, Hong Kong, and the UK spoke of their experiences. Women workers shared the triple burden of paid work, domestic responsibilities, and community involvement. Manjeet described working 60 hours a week, unable to complain lest the work be taken away: 'there was never any time I thought my work was done and I could sit down and spend some time with my children'. This moving account came from a home-worker in the UK. What was heartening was the variety of ways in which women

were organising: developing union organisation in the Philippines; setting up women's centres near Export Processing Zones in Sri Lanka; establishing home-working support groups in the UK; and through NGOs such as Asia Monitor Resource Centre in Hong Kong, organising campaigns to support the millions of women Free Trade Zone workers in southern China. All the speakers testified to women's resilience and creativity in organising to improve their working and living conditions.

The speakers from Hong Kong, the Philippines and Sri Lanka were at the conference as part of a Europe-wide speaking tour, organised by the Clean Clothes Campaign in the Netherlands, and sister organisations such as the Labour Behind the Label network in the UK. The campaign intends to help to improve conditions for women garment-workers by campaigning for the adoption of a fair trade charter by manufacturers and retailers. The long-term aim is to develop negotiations with retailers at a European level.

The themes of the second session illustrated how women workers had been both the victims and beneficiaries of economic development. The impact of recent trade liberalisation on women had been very varied, though there was

concern that women workers were being put into conflict with each other. In Mexico, conditions for women workers in the *maquiladoras* had worsened after the North American Free Trade Agreement (NAFTA). In South Africa, it was crucial to develop the strength of unions and to protect the rights of women workers. The economic development of southern China rested on the labour, in often appalling conditions, of seven million women workers. Women workers in the UK had suffered more than men from job losses resulting from privatisation.

UNIFEM (one of the specialised UN agencies) had focused on women and trade as a key area, and was currently trying to build an international network. Much more research needed to be done before we could understand the impact of trade liberalisation on women. Michael Hindley spoke as a member of the European Parliament's trade committee. Trade was a matter dealt with at European, not national, level. He called for more collaboration between parliamentarians and NGOs over trade issues, to counter the power of multinational corporations' (MNCs) lobbying on trade.

The second part of the conference was concerned to discuss different but complementary strategies which would help to develop a social dimension to world trade. There were three main areas in which to develop strategies: first, linking consumers and producers in ways not solely dependent on cash; second, enforcing minimum labour standards; third, alternative trade networks which, although small, had significant effects.

Most of the speakers focused on the first two strategies, with many speakers emphasising the role consumers could play in pressurising MNCs to improve conditions for workers. Some companies had adopted codes of conduct, stipulating minimum working conditions. The problem was that many were simply

public relations exercises, and had not materially improved conditions for workers. In discussion, it was agreed that for such codes to be effective, a truly independent monitoring system had to be devised. This was still some way off. Opinions varied as to whether the adoption of social clauses in international trade agreements, which are being campaigned for by many international trade union bodies and sympathetic NGOs, would be effective in improving conditions for women workers. As they stood currently, there was not enough emphasis on gender-based labour rights, which took into account the specific situation of women workers.

Jane Tate from Homenet (an international campaign group for home-workers) emphasised that international links were needed because of the international chains of production. Workers in both the South and the North were affected by internationalisation, and new kinds of coalitions and organisations were needed. Homenet itself was a network of different kinds of groups: trade unions, NGOs, new trade unions such as SEWA (India), and researchers working with home-based workers. Participants then told of the different strategies already being developed, including trade-union-based education and research in the UK and the Netherlands, UNIFEM's advocacy of a social strategy for the new World Trade Organisation (WTO), to campaigns for codes of conduct in the toy and garments industry.

Women Working Worldwide drew up the following statement on the aims and agenda for the conference:

*World trade is a women's issue, because all women are affected by world trade as workers, consumers, and parents.*

*Today, world trade is organised in the service of making money, rather than meeting people's needs. The agenda is dominated by*

liberalisation and deregulation. Competition on a global scale is causing wider power divisions and increasing inequality in relation to class and gender. The rights of women, especially poor women, are being threatened in their workplaces and communities. However, globalisation is also providing greater opportunities for international solidarity and the development of new strategies for controlling the economy. We support the following forms of positive action:

- \* building international links between trade unions and between the labour movement and consumer organisations;
- \* campaigning for independently monitored company codes of conduct;
- \* campaigning for the inclusion of human rights and labour standards in international trade;
- \* building alternative trading networks.

We are resolved to promote a stronger voice for women in the way these strategies are currently being developed. There is a neglected gender dimension: trade liberalisation affects women differently from men, and their definition of basic rights is not the same. The rights of women should be built into the agenda for change. In particular, support should be given to those groups of women most adversely affected by trade liberalisation, so that they can more easily organise and make their own demands at an international level.

**Report by Linda Shaw**

### Further reading

*Bananas, Beaches and Bases; Making Feminist Sense of International Politics*, C Enloe, Pandora Press, UK, 1989. Reveals how women's labour in developing countries is made cheap; how women domestic servants from the South are servicing their countries national debt in the North; how secretarial work done primarily by women props up international political systems, and much more.

*Daughters in Industry; Work Skills and Consciousness of Women Workers in Asia*, N Heyzer (ed), Asian and Pacific Development Centre, 1988. Analyses the social, economic, and cultural forces which have brought about a marked concentration of women in some industrial sectors and processes, even though women are a minority in the industrial workforce as a whole. Looks at women's income levels, the way women workers are viewed and treated, and the way their work is organised.

*Gender and Development in the Arab World: Women's Economic Participation: Patterns in Policies*, United Nations University Press, 1995. Explores women's share in employment and their contributions to national economic development. Documents the patterns and trends of female employment and highlights the determinants of labour force participation in a number of Arab countries.

*Gender and Change in Developing Countries*, K A Stolen and M Vaa (eds) Norwegian University Press, 1991. Includes chapter by Holmboe-Ottesen, G and Wandel, M : 'Wife, today I only had money for *pombe*', which looks at the relationship between gender and food, and women's bargaining power and agricultural change in a Tanzanian community.

*The Global Factory*, R Kamel, American Friends Service Committee, USA, 1990. Accessible analysis of the links between what's going on in transnational Southern factories and what's happening in our own backyard. Provides easy access to critical information in fighting plant closures, in exposing the true character of labour exploitation in Mexico and the Philippines, and in standing up to the enormous power of TNCs. Places gender and race at the centre of its enquiry.

*Lives of Working Women in India: Selected Readings from Manushi, A Journal About Women and Society*, Women's International Resource Exchange, New York, USA, 1975. Collection of articles that describe the situations of women working in coal mines, as street sweepers, as migrant labourers, and as porters, in India.

*Reforming World Trade; The Social and Environmental Priorities*, C LeQuesne, Oxfam Publications, 1996. Stresses the urgent need for enforceable minimum international standards to protect workers' basic rights and to promote sustainable development.

*Shadows Behind the Screen; Economic Restructuring and Asian Women*, Asian Exchange Vol. 11, ARENA and CIIR, June 1995. Collection of essays exploring the costs of economic growth to women in China, Hong Kong, and Korea; how economic globalisation and liberalisation affect women in India, Vietnam, and the Philippines.

*Silk and Steel: Asian Women Workers Confront Challenges of Industrial Restructuring*, Committee for Asian Women, Hong Kong, 1995. Research papers and consultation recommendations on the impact of industrial restructuring on women workers in Asia

*Sweated Labour; Homeworking in Britain Today*, L Bisset and U Huws, Low Pay Unit, UK, 1984. Describes how telecommunications technology has created a 'new breed' of homeworkers. Reports on a survey of homeworkers in both new and traditional occupations. Confirms the disadvantage and isolation faced by homeworkers.

*Women in Management: A Developing Presence*, M Tanton (ed) Routledge, UK/USA, 1994. Discusses the position of

women in management in the 1990s; the motives behind their career patterns; the effects of motherhood on a senior manager's career; and outlines situations endemic in many large corporations that are making senior women managers leave their organisations.

*Women United, Women Divided: Comparative Studies of Ten Contemporary Cultures*, P Caplan and J Bujra (eds), Indiana University Press, USA, 1979. Includes chapter by Nelson and Nici entitled 'Women must help each other', on informal groups of women who brew beer in Kenya.

*Women Workers and Global Restructuring*, K Ward (ed) ILR Press, USA, 1990. Collection of articles analysing strategies used to control young Third World women on factory assembly lines; how women have resisted these tactics; and how governments have promoted development while reinforcing traditional gender roles.

*Women Workers in the New Decade*, Gender and Development Research Institute, Thailand, July 1991. Collection of articles on issues such as women's safety in the workplace; women's failures and successes at organising themselves; and women's employment and pay in the manufacturing, industry, and business sectors in Thailand.

*Women and the World Economic Crisis*, J Vickers, Women and World Development Series, Zed Books Ltd., UK/USA, 1990-91. Explains how the debt crisis in the South, and periodic recessions in the North, have affected women's health, children, and nutrition, and contributed to unemployment, homelessness, and illiteracy. Gives detailed examples of how women in Ghana, Jamaica, Mexico, the Philippines, and Zambia are confronting these problems.

## Magazines, journals and newsletters

*Asian Women Workers' Newsletter*, published by the Committee for Asian Women (CAW), Room 403, 4/F, 57 Peking, Kowloon, Hong Kong. Reports on the issues, news, struggles, and experiences of Asian women workers. CAW helps women workers to organise, supports their efforts to achieve positive change, and links them with related groups in Asia and abroad.

*Correspondencia*, Interchange/Woman to Woman, 1305 North Flores, San Antonio, TX 78212. A bilingual (Spanish/English) forum for women active in labour, urban popular, lesbian, anti-violence, popular education, and cultural movements in Mexico, Canada, and the US. Includes articles written by women trade unionists, poetry, cartoons, and updates on meetings and conferences. *Mujer a Mujer*, PO Box 12322, San Antonio, TX 78212, USA.

*Multinational Monitor*, 1530 P St., NW, Washington, DC 20005, USA. Monitors the activities of multinational corporations, the World Bank, and the IMF, and follows environmental and labour issues around the world. Includes articles on women manufacturing goods for multinationals in Southern sweatshops.

*Seeds*, The Population Council, New York, USA, 1993. A pamphlet series that gives details of women's economic initiatives around the world. Includes issues on women welders and carpenters in Jamaica, women's cooperatives in Nicaragua, credit for women's businesses in India, women-run dairies in Thailand, and women farmers in Zambia.

*World of Work*, *The Magazine of the ILO*, No. 12, May/June 1995. Special issue on women, includes articles on the feminisa-

tion of employment, women working part-time, women migrant labourers, women homeworkers, ILO strategies for the advancement of women, and women's participation in the ILO.

## Organisations, campaigns, and trade unions

**AMRC (The Asia Monitor Research Centre)**: launching a new project on workers' perspectives on the social clause in Asia, involving research, information exchange, workshops, and training. Workshops are being held in different regions with an Asia-wide meeting in January 1997.

AMRC, 444 Nathan Road, 8-B Kowloon, Hong Kong.

**The Centre for Women's Development Studies**: promotes, develops, and disseminates knowledge about the evolution of women's roles in society, and trends in social and economic organisation. Has published *Women's Work and Employment: Struggle for a Policy*.

CWDS, B-43 Panchsheel Enclave, New Delhi, 110 017, India.

**The Clean Clothes Campaign**: supports the struggles of women workers in garment-producing units (factories, sweatshops, home-based industry) for improved working conditions in the South and North by making the European public more aware of the situation.

**Oxfam's Clothes Code Campaign**: Oxfam is challenging the top five UK high-street clothes retailers to adopt a code of conduct that guarantees humane working conditions for the people who make the clothes. Main focus is on how garments are manufactured in Bangladesh for sale in the UK. Consumers can help to persuade Marks and Spencer, Next, Selfridges,

Top Shop and C&A to ensure that the clothes they sell are made in humane working conditions by handing in coupons to the stores asking for the fair treatment of garment workers. To obtain coupons, or for more information, call the Clothes Line, at (44) (0)1865 312456.

**HomeNet (The International Network for Home-Based Workers):** focus in 1996 has been the campaign for a Convention on Homework at the ILO, to fight for homeworkers' rights at the international level. In 1997, Homenet will move to Asia, where it hopes to extend its contacts to many different countries.

Jane Tate, HomeNet, c/o 24 Harlech Terrace, Leeds LS11 7DX, UK. Tel: (44) (0)113 270 1119. Fax: (44) (0)113 277 3269.

**ICDA (International Coalition for Development Action):** works with NGOs throughout Europe and is preparing policy guidelines on gender and trade. Pamela Dar, ICDA, 115 Rue Stevin, 1040, Brussels, Belgium.

**ICTUR (International Centre for Trade Union Rights):** defends and extends the rights of trade unions and workers worldwide. Has National Committees in 23 countries, and trains and works with women trade-unionists. Publishes quarterly journal *International Union Rights*.

Tom Sibley, Executive Secretary, 177 Abbeville Road, London, SW4 9RL, UK. Tel: (44) (0)171 498 4700. Fax: (44) (0)171 498 0611.

**IRENE (International Restructuring Education Network Europe):** currently working to define the role and responsibilities of transnational corporations, and to develop codes of conduct for TNCs, and strategies and campaigns to protect workers' rights worldwide.

Anneke van Luijken, IRENE, Stationsstraat 39, 5038 EC Tilburg, The

Netherlands. Tel: (31) 13 535 02 53; Fax: (31) 13 535 02 53; E-mail: IRENE@ANTENNA.NL

**Labour Behind the Label:** network of UK organisations that aims to draw attention to the plight of garment workers around the world; to campaign for the improvement of working conditions; to encourage retailers to extend their responsibility for workers in all stages of production; and to promote fair trade.

LBL at CER, St. Augustines, Lower Chatham St., Manchester M15 6BY, England. Tel (44) 0161 247 1760; Fax (44) 0161 247 6333; E-mail MCR1:women-ww

**Maquila Solidarity Network:** new initiative to promote solidarity between Canadian labour and social-movement groups, and Mexican and Central American counterparts organising to raise standards and improve conditions in *maquiladora* zones. Supports innovative organising strategies that connect community and workplace issues, and address health and environmental problems and the specific problems of women in the *maquiladora* workforce.

MSN, 606 Shaw St., Toronto, Ontario, Canada M6G 3L6. Tel: (1) (416) 532-8584; Fax: (1) (416) 532-76; E-mail: perg@web.apc.org

**National Labour Committee:** organised the consumer boycott campaign that made the GAP group force its contractor in Latin America to allow organising in their factories, improve labour conditions, and pay better wages. The majority of workers in these factories are women.

NLC, 15 Union Square West, New York, NY 10003-3377, USA.

**No Sweat:** campaign coordinated by the US Department of Labor. Committed to abolishing sweatshops in America. Raids sweatshops; sues sweatshop owners to



pay overdue back wages to employees; educates retailers and manufacturers about systems they can adopt to help their contractors and suppliers to comply with labour laws.

US Department of Labor, 200 Constitution Avenue, NW, Washington, DC 20210, USA. Tel: (1) (202) 219 5529.

**Tools For Self Reliance:** network of voluntary groups throughout Britain who collect refurbish and then send tools to some of the world's poorest countries. Also supports tool production at the village level in Africa. Works with partner organisations in Ghana, Mozambique, Nicaragua, Sierra Leone, Tanzania, Uganda and Zimbabwe.

TSR, Netley Marsh, Southampton SO40 7GY, UK. Tel: (44) (0)1703 869 697; Fax: (44) (0)1703 868 544. E-mail: tools@gn.apc.org

**UNIFEM:** currently running a women and trade programme. Regional workshops have been held in India, Zimbabwe, and Brazil and are planned for Barbados, Mexico, and Malaysia. Strategy is being developed for influencing the WTO meeting in Singapore in December 1996, with the possibility of an NGO forum. Research and publication plans include an anthology of case studies and advocacy material on how women's organisations can influence trade policy.

Marilyn Carr, UNIFEM, 777 UN Plaza, 3rd Floor, New York, NY 10010, USA.

**WIDE (Women in Development Europe):** developing a strategy for lobbying the European Parliament on trade. This involves publishing a 'gender map' of EU trade policies. Specific action will be taken in relation to EU trade agreements with Asia and the WTO.

Joe Brew, WIDE, Rue de Commerce 70, B-1040, Brussels, Belgium.

**WISE (Women's Initiatives for Self-Employment):** links lower-income women with skills, information, and financing to help them support small and micro-enterprise business development. Also works to remove institutional barriers that prevent women's equal participation in the economy.

WISE, PO Box 192145, San Francisco, CA 94119, USA. Tel: (1) (415) 512-9471.

**Woman to Woman (Mujer a Mujer):** continental women's network focusing on the impact of free trade and restructuring on women. WW is working to build connections between garment workers in Canada, Mexico, the US and Central America.

WW, 606 Shaw St., Toronto, Ontario, Canada M6G 3L6. Tel: (1) (416) 532-8584; Fax: (1) (416) 532-76; E-mail: perg@web.apc.org

**Women's Economic Development Programme, The Ms Foundation:** provides information on self-employment and micro-enterprise development for women in the US.

The Ms Foundation, 141 Fifth Avenue, 6th Floor, New York, NY 10010, USA. Tel: (1) (212) 353-8580.

**Women Working World Wide:** UK group supporting women workers through international networking and public education. Current focus on organising in the context of trade liberalisation. Has produced briefing paper, *World Trade is a Women's Issue*, and papers on the impacts of trade liberalisation on women workers in Bangladesh, India, Korea, Mexico, Peru, South Africa, Thailand, and the UK.

WWW, Centre for Employment Research, Room 126, MMU Humanities Building, Rosamond St West, Manchester M15 6LL, or Tel: 44 0161 247 1760; Fax: 44 0161 247 6333; E-mail: GeonetMCR1:women-ww

### Internet sites

<http://www.oneworld.org/oxfam/>  
Oxfam's internet site. Information, resources, and campaigning opportunities for the Clothes Code campaign; Oxfam's policy papers on the ILO convention on home-working; and an on-line version of LINKS, Oxfam's newsletter on gender and development.

<http://www.poptel.org.uk/women-ww/index.htm>  
Women Working Worldwide internet site. Information on the campaign; how EU social clauses relate to fair trade; proceedings of WWW's 'World Trade is a Women's Issue' conference, networking and campaigning opportunities.

<http://www.poptel.org.uk/women-ww/labour7.htm>  
Labour Behind the Label's internet site. Has links to the Clean Clothes Campaign's Fair Trade Charter, and other organisations in the Labour behind the Label network.

<http://www.essential.org/monitor/monitor.html>  
The multinational monitor's internet site. Includes on-line articles and labour resources.

### Audio-visual resources

*Women Awake!*, International Defence and Aid fund for South Africa, 1987. Video about the women's trade union movement in South Africa. Interviews with women trade union leaders and workers. Available on loan from Oxfam Information Centre: (44) (0)1865 311 311.

*On The Line*, Tuireg Productions, 1986. Video about the trade union movement in El Salvador. Interviews with women

trade unionists, and footage of workers and trade unionists being shot and tortured. Available on loan from Oxfam Information Centre: (44) (0)1865 311 311.

*Bangladesh VNR*, Oxfam, 1996. Interviews with Bangladeshi women workers, and footage of women working in garment factories in Bangladesh. Beta copies can be borrowed, or bought for £50 from the Oxfam Press Office: (44) (0)1865 311 311.

*Banking on Women*, Oxfam. Video about a women's cooperative loan association in Hyderabad, India. Women blacksmiths, farmers, laundry workers, and shopkeepers maintain a pool of money that they then lend out to each other. Available on loan from Oxfam Information Centre: (44) (0)1865 311 311.

*Launch of Clothes Code Campaign*, Oxfam, 1996. Video of the Clothes Code campaign launch in London, which featured male models with slogans painted on their chests, and was hosted by comedian Joe Brand. Copies can be borrowed from the Oxfam Press Office: (44) (0)1865 311 311.

*Audio case studies of women garment workers*, Oxfam, 1996. Interviews with women garment workers in Bangladesh and the Dominican Republic. Copies can be borrowed from the Oxfam Press Office: (44) (0)1865 311 311.

