



Women and Economic Policy

Edited by Barbara Evers



Front cover photo: *Women collecting paper and rags to sell for recycling, Hyderabad.*

RAJENDRA SHAW

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Editorial

Barbara Evers



THE PAPERS IN THIS ISSUE of *Focus on Gender* are centred around two main themes: macroeconomic policy and gender relations; and income generation projects and empowerment. The link between gender relationships and macroeconomic policy is an area of acute interest for women's groups, development planners, NGOs, and international lending institutions such as the World Bank. Equally, considerable attention has been given to the potential for women's income-generating projects to help to overcome gender discrimination in the labour market and to provide a building block in the process of development. At the outset it is important to note that a focus on gender 'does not ignore other important issues such as race, ethnicity and class, but focuses specifically on gender precisely because this tends to be subsumed within class in so much policy and planning.' (Moser, 1991, p.159.) Indeed, many of the authors emphasise the central importance of recognising differences between women in tackling women's subordination, and in understanding gender relationships.

In the South, the economic policy environment in the 1980s has been dominated by the legacy of massive international debt, the adoption of wide-ranging adjustment policies with the associated emphasis on export-oriented development and the benefits of 'free markets', all of which have had

significant social and economic ramifications in the Third World and also in many Eastern European economies.

There is a growing concern to understand how gender shapes a society's ability to respond to macroeconomic changes and, in turn, how macroeconomic policies interact with gender relationships in society. In the opening paper Diane Elson dispels the smokescreen of gender neutrality created by economists. The connections between gender relations and economic issues are discussed with clarity and in a language which relates economics to women's everyday experiences so as to 'empower women to enter more effectively into the discussion of economic issues'. Peggy Antrobus, in her paper on structural adjustment policies in the Caribbean, makes a strong case for the incorporation of a gender analysis at both the macro policy and micro project level. Antrobus points to the pressures on women's 'reproductive time' that result from cuts in government spending and which in turn reduce the time available for work in the 'productive sphere'. This is a theme which emerges very clearly in many of the contributions in this issue. Since women's lives are straddled between the reproductive and productive spheres, they absorb the brunt of the pressures of adjustment. The increase in women's burdens resulting from both stabilisation (cuts in government spending and consumption)

and adjustment (which involves an increase in cash-crop and export production, often at the expense of subsistence crops and basic domestic goods) is occurring on an international scale.

The current macroeconomic policy environment prioritises exports over domestic production. The consequences of this are felt most profoundly at the individual household level. This point is brought home by Rajamma's report on Sakamma's story of a village in South India, where cash-crop production is increasingly encroaching on land for food crops. With women's loss of control over decisions around food production, the quantity and quality of food production and consumption has diminished and food security has become a problem.

While there may be some link between export-oriented development strategies and overall economic growth, there is resounding agreement among the authors that this is no guarantee that the benefits of growth will 'trickle down' to the poor, nor to women. Noleen Heyzer notes that the nature of growth is more important than growth itself. She challenges the basis of anti-poverty programmes (APPs) which fail to acknowledge the gender dimensions of poverty, especially as, most often, 'women are the poor'. Given the social role of women, Heyzer, along with many others, emphasises the point that meeting women's needs and interests is crucially linked to overall poverty alleviation in any society.

Looking specifically at sub-Saharan Africa, the adjustment experience here has been especially harsh; neither investment nor economic growth has materialised in the ways envisaged by the international institutions, and living conditions for both men and women have worsened dramatically over the decade. Marjorie Mbilinyi describes the ambiguous effects of adjustment in Tanzania, and finds that overall, women have suffered disproportionately in the 'reversal of achievements made by

Tanzanians in the past'. Although women suffer more than men as a result of adjustment, gender equity as an overriding goal is not sufficient. When there is such a general increase in impoverishment and drastic declines in living standards, equality is actually worth very little.

The Philippines, one of the world's top ten debtors, has been undergoing various forms of adjustment and stabilisation for 13 years. Judy Taguiwalo vividly describes how under such conditions the policy of debt repayment at any price has hurt the poor, and among the poor, women have paid the biggest price. She discusses the activities of The Freedom from Debt Coalition, a policy-making and campaigning body set up in 1988, which has adopted a gender perspective in its development of an alternative development strategy.

One trend that has been identified in many countries undergoing market-oriented reforms is the considerable deterioration in people's health. The contributions on Albania, India, Tanzania, Chile, and Bangladesh all show that the health and well-being of women and children suffer disproportionately. Partly because of the physical demands of filling in the gaps left behind by the state, women are physically more vulnerable to disease. When combined with cultural mores which favour men and boys over women and girls, the decline in basic health programmes and provision of social infrastructure such as hospitals, schools, and clean water, a social crisis begins to emerge, with women in the middle trying to hold things together. Drawing on Elson's arguments, one can see that these are precisely the areas where the private sector does not compensate. Instead, it is where the market fails to provide the goods and services necessary for basic survival, and where women are expected to fill the gaps. Even where the market does offer medicine, schooling, and other necessities, it is often at a price most people cannot afford.

The labour market is an important area of research on gender relations and provides a link between macro and micro analyses. There is a growing acknowledgment that gender hierarchies influence the ways in which women participate in the labour market. Looking at the macroeconomic level, there is an argument that adjustment policies will actually stimulate a 'feminisation of employment' (Standing, 1989), and that the emphasis on flexible labour and low wages will benefit women disproportionately to men through creating more employment opportunities for women. Instead, in urban areas we actually see a feminisation of unemployment. Nor, despite the evidence of feminisation in cottage industries traditionally dominated by women, is there any evidence of a decline in gender discrimination in the labour market, as hypothesised by Standing.

For many NGOs income-generating projects (IGPs) represent a way to meet both the long-term strategic interests of women as well as the short-term practical needs of alleviating poverty. The papers by Yasmin, Rajamma and Mayoux analyse the varied experiences of IGPs. Recognising women's unpaid labour is an important first step in developing an IGP. This point is clearly brought home by Tahera Yasmin's report on the experiences of Saptagram, a gender-aware NGO in rural Bangladesh. Among her interesting observations she notes how Saptagram has learnt from the past mistakes of others. For example, the application of erroneous generalisations about women, combined with ignorance of the economic importance of 'reproductive labour time', has led to the implementation of inappropriate IGPs at the expense of the poor.

The lesson from Rajamma's study of the Women's Liberation and Rehabilitation Society (WLRS) IGP is that projects which take a longer-term perspective are more sustainable than those simply concerned with short-term monetary benefits.

'Empowerment' is a long-term process involving women and their communities. However, as Yasmin notes, even the best planned IGP (at the microeconomic level) can be undermined by macroeconomic uncertainty when the State is unwilling to coordinate microeconomic employment goals and more general macroeconomic aims of liberalisation.

Women face significant barriers in getting access to finance. Indeed, the difficulties faced by women in Zambia are shared by women in most countries, to varying degrees. Christine Chliangwa-N'gambi shows that access to finance is determined by one's relationship to property and productive resources, which is in turn determined by the gender structures in one's society. Simply making finance available is not enough; fundamental changes must occur in property relations, and in providing women with the means to gain knowledge and experience of financial matters. NGOs have a role to play in filling this gap. Linda Mayoux's study of women's entrepreneurship in the silk-reeling industry in South India illuminates the complexities of promoting women's entrepreneurship. Based on her insights, Mayoux offers a range of measures which NGOs can take to improve the position of women in the industry.

These papers contribute to the great wealth of case studies and analytical work which provides a rich resource of information on gender relationships within households, on the nature and extent of women's work, and the ways in which women's subordination is experienced in different societies (see Further Reading). On the basis of this literature, we know a great deal about the gender division of labour within the 'productive' paid economy and in the 'informal' or unorganised sector, where many women are located. We know that the gender-neutral terminology of economics disguises much about the inherent 'male bias' in economic policies. We know

that although policy makers talk about 'farmers and their wives', in many countries farming is an occupation dominated by women. Regardless of the unwillingness of economists to include the products of women's labour into their statistics, no economy could function without women's paid and unpaid labour. Indeed, researchers and activists have revealed the falsehood of the idea that women contribute less than men to the economy.

Gender divisions within society have significant economic repercussions, not only for women themselves, but for their families, communities, and ultimately for the economy as a whole.

Many of the authors focus our attention on the links between the different 'spheres' of economic life: the reproductive, or sphere of social reproduction, which involves the creation and nurturing of other human beings; and the so-called 'productive' sphere where goods and services are bought and sold and workers receive a wage for their efforts. The authors look beyond the economic jargon and false assumptions and explore the ways in which gender relationships are shaped by these policies and how gender divisions in turn affect policy outcomes. Finally, and most importantly, the contributions included here show how women are organising at the household, community, national and international levels, not simply for their own personal gain but on behalf of the communities in which they live and work.

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KEVIN DUNION/OXFAM

Women have a dual role, not only contributing to household income, but taking the chief responsibility for domestic tasks and the care of children, and often for the production of food for the family.



CHRIS JOHNSON/OXFAM

Gender relations and economic issues

Diane Elson

MOST ECONOMIC ISSUES are discussed, at both technical and popular levels, in ways that pay no explicit attention to gender relations and how these relations subordinate women. Most government economic policy is formulated and implemented in ways that appear to be gender neutral, but on closer examination turn out to be marked by male bias (Elson (ed), 1991). Most economic decisions of private and public sector enterprises are structured by gender relations in overt and subtle ways, but reducing gender inequality is never a dominant objective.

It is true that pressure from women's organisations and the research and advocacy of women social scientists have in the last 15 years brought about some increase in attention to women's issues in the institutions which analyse economic issues and formulate economic policy. But most economic issues are not thought of as women's issues; and women's issues in the economic sphere are narrowly construed in terms of discrimination against women in public sector agencies and private sector firms in the distribution of employment opportunities, and access to land, credit, and technology. Women's unequal access to resources controlled by officials and business managers is an important topic, and the progress made in exposing the problems women face and designing

improved access systems is welcome. But women's unequal access to resources still remains an issue at the bottom of the agendas of most organisations with economic power.

One reason for this is a lack of imagination on the part of economists, officials, and business managers. They do not see how most of what they consider to be economic issues have any connection with gender inequality. At the same time women's organisations and women social scientists often lack a language with which to try to make them see — a language with some points of connection with the concepts of economics. Of course, this is not the only reason: an understanding of inequality does not necessarily lead to any practical steps to reduce inequality. However, without a way of explaining the sense in which all economic issues are women's issues, and can be better understood if gender relations are taken into account, even if at first sight this is not apparent, it is that much harder for women's organisations to intervene in the processes of making economic policy and taking economic decisions in the public and private sectors.

This article explores some aspects of the gap between ideas about economic issues and ideas about women's issues; and aims to empower women to enter more effectively into the discussion of economic issues.

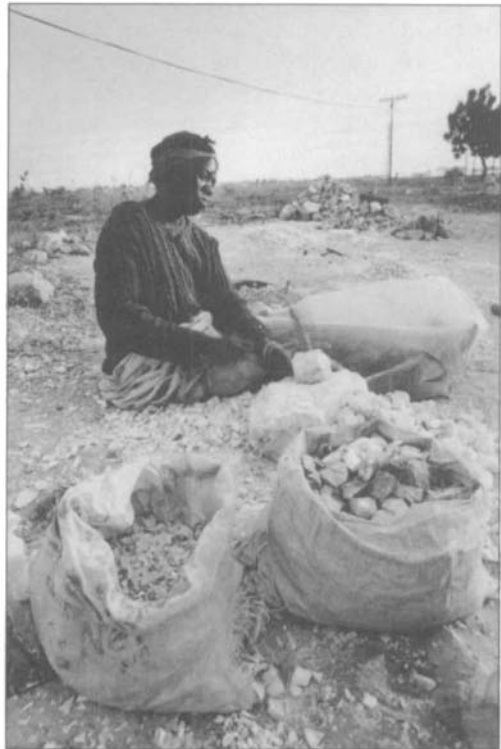
Defining the economy: the basic problem

A basic communication failure occurs in the way that the economy is defined, both in the technical analysis of economists and in everyday conversation. The economy is primarily defined in terms of activities that are undertaken to earn money — whether in the form of a wage or salary, or in the form of income from self-employment, or profits from employing others. In the jargon of economic statistics, an ‘economically active person’ is one who earns or seeks to earn money for their work. Unemployed people are economically active people who are looking for a way to earn a money income but who unfortunately have not found one. In the jargon of economic statisticians, the yearly output of a country (its gross national product) is measured primarily in terms of expenditure — of the ‘output that is sold. As many women researchers have pointed out over the last 15 years, these definitions leave out all of the work that women do, unpaid, in family farms and businesses, and as mothers, wives, and daughters with obligations and responsibilities to look after others. The work that is particularly ‘women’s work’ is defined as ‘non-economic’, though without it, no economy could function (Beneria, 1992; Waring, 1988).

The technical definitions of the economic statisticians mirror the ‘commonsense’ of everyday life in which men say their wives do not work, even though the wives are the first in the household to get up, the last to go to bed, and are fully occupied all day. Women too share in this ‘commonsense’ when they declare they do not work, they are only housewives, or helpers in their husbands’ businesses.

The male bias inherent in this preoccupation with production for the market is compounded by male bias in defining the units of which the economy is composed. The basic unit is thought of as an individ-

ual — ‘economic man’ — and the ‘man’ in this phrase is definitely *not* shorthand for ‘mankind’. As many women researchers have pointed out, the characteristics ascribed to ‘economic man’ bear much more relation to typical male gender roles than to female gender roles (Ferber and Nelson, eds, 1993). Of course, economists recognise that individuals are usually grouped in organisations — firms, households, schools, hospitals, etc — but these organisations are most often treated as if they behaved in exactly the same way as ‘economic man’. So that, for instance, the household is treated as if it were a single decision maker, the household head — assumed to be male in the ‘normal’ case. In technical analysis this is described as assuming a ‘joint utility function’. The same idea is captured at the everyday level



Catherine Banda breaking stones to sell, central Lusaka. Structural adjustment measures in Zambia have led to unemployment and rising living costs.

ROBERT M DAVIS/OXFAM

in the Russian proverb: *'I thought I saw two people coming down but it was only a man and his wife.'* Women are understood primarily as dependents of a male breadwinner, though there is a vast amount of empirical evidence showing how vital women's earnings (in cash or in kind) are to the majority of families around the world.

Economists, officials, and businessmen have tended to respond to women's criticisms by saying that of course they recognise that their concepts of the economy are simplifications that do not capture all the rich detail of life as it is lived. But to abandon these simplifications is too difficult (the models that economists use would become too complex mathematically if the reality of gender were introduced); or too expensive (the statistics that would reveal the full extent of women's contribution to the economy cost too much to collect and process); or beside the point (acknowledging the gendered structure of the economy would make no difference to the policy recommendations and business decisions). The challenge now is for us to show how economic analysis can be made more gender-aware without being made too complicated; to show how not devoting resources to collecting the statistics is a false saving; to show how the gender blindness that characterises most economic analysis and policy does matter; and how its removal would lead to changed policy recommendations.

The significance of gender relations for the fulfilment of policy objectives

An approach being adopted by a number of researchers (e.g. Palmer, 1991) is to argue that a failure to understand the way in which male-biased gender relations structure the economy will tend to jeopardise the fulfilment of the stated objectives of economic policy. These objectives are typically expressed in terms of the achievement of price stability, balance of payments equilib-

rium, growth of national output, and improvements in the health, education, and general well-being of the people. Today the process of trying to achieve these objectives is dominated by the fashion for relying on 'market forces', on 'undistorted' price signals, and 'free' private enterprise. This is characteristic of structural adjustment programmes in developing countries; the transition to capitalism in formerly centrally-planned economies; and of privatisation and deregulation in developed countries. But market forces come up against the gender division of labour, the gender division of income, and the gender division of responsibilities. And market forces do not just sweep aside any barriers which gender relations pose to the ability of those forces to mobilise resources productively. Instead there is a complex interaction in which market forces modify gender relations, and gender relations in turn modify market forces. The outcome may in many cases be different from that envisaged by economists and policy makers who fail to take gender into account. Policy objectives may not be achieved, or may be achieved only at a much greater cost than anticipated (Elson, 1991). Let us look at this in more detail, using the case of reductions in public sector provision of services via expenditure cutbacks.

Cutbacks in government expenditure

Government expenditure is typically reduced as part of an attempt to balance the public sector budget and to release resources for use by the private sector, where, it is supposed, they will be used more effectively. The type of economic theory that is most often used to justify expenditure cutbacks suggests that, though in the short run there may be unemployment and a shortage of the services that public expenditure used to finance, in the longer run retrenched workers will be employed in the



Children at school in Tanzania. As a result of cutbacks in government expenditures on education, school fees become too high for poor families to educate all their children. Girls are more likely to be withdrawn from school than their brothers.

RICK DODGSON/OXFAM

private sector, and the services that people require (such as education, health, housing, sanitation, and transport) will be provided more efficiently, either through the private sector, or through a reorganised, 'leaner and fitter', more efficient public sector.

This theory pays no explicit attention to the existence of a set of activities that are neither public sector nor private sector in the sense in which these terms are usually used: the provision of care and nurture unpaid in the household and the community — what might be called the social reproduction sector. This sector is overwhelmingly staffed by women, and their labour is mobilised not through market relations, but through the structures of obligation and duty of the household and the community.

In the short run, the first response may be for this sector of social reproduction to cushion the impact of public expenditure cutbacks on services by attempting to provide substitute services free of charge — though at a cost in time and effort to those providing the services. This effect has been emphasised in much of the criticism of the impact of structural adjustment programmes on women and girls, which has argued that programmes achieve their objectives at the expense of women and girls (Commonwealth Expert Group, 1989).

It should be emphasised that these burdens are not simply a problem for so-called female-headed households i.e. women living in households without the presence of adult men. Even if adult men are present, they contribute far less than do women to the work of caring for others; and they add to the demands on women's time with the care they demand for themselves. The gender division of labour in unpaid 'caring' work has proved very resistant to change all around the world, even where men are unemployed and women have new employment opportunities.

Some researchers have gone beyond criticising the implications for women and emphasise that these burdens on women also jeopardise the ability of economies to achieve their targets for exports and growth of output (Elson, 1991; Palmer, 1991). Women may not have time to take up new employment opportunities or respond to incentives to produce for export. The burdens may spill over on to girls, whose schooling suffers. Very intense time pressures will jeopardise the quality of care that women are able to provide, and weaken their ability adequately to supervise their children, or participate in wider networks of kin and community. The formation of a skilled and healthy work force will be hampered. Given the connections between girls' schooling and fertility decline, the rate of fertility decline may slow down. As a result of these various

Women do not have 'spare time' to make good the loss of public sector services.

pressures, long-run development prospects for the country as a whole may deteriorate, the reason being that most women do not have 'spare time' to make good the loss of public sector services. Women's time may be 'free' in the sense that it can be mobilised without pay, through the forces of social obligation (backed up all too often by outright violence). But in most cases it is not 'free' in the sense of being leisure time free from any existing tasks.

The private sector option

Of course, it may be argued, adverse effects in both short and long run could be avoided if economies worked in practice in the way that the models used by the IMF and the World Bank assume. In that case public sector cutbacks would be compensated almost immediately by an expansion of the private sector, generating the money income to allow households to purchase private sector goods and services to reduce the demands made on the unpaid labour of household members.

However, there are at least two snags which may prevent this. The first is that more money income in the hands of household members does not necessarily result in purchase of private sector goods and services that would reduce demands on unpaid household labour. It all depends on who controls the income. Just as there is a gender division of labour, so too there are gender divisions of income and expenditure. Complete pooling and sharing of all household income seems far from being the norm. Rather, what is normal is for men to retain a portion of their income for personal use for leisure activities, while women are more likely to spend their

income on things that benefit other household members as well as themselves (Dwyer and Bruce, eds, 1988). A good illustration is provided by a study of low-income households in contemporary Cairo, which found that, as families got better off, women preferred to buy washing machines and gas cookers, whereas men spent income on leisure activities which excluded their families (going to cafes or cinemas). If men did buy equipment for the home it was much more likely to be a television or a cassette recorder (Hoodfar, 1988). So quite a lot depends on whether private sector expansion puts more money into the hands of women or men; and whether women retain the money they earn or yield it up to other family members.

The second snag is that the private sector may well fail to expand in a productive way. Private sector investors are inclined to want to see definite signs of market demand for the output of their investments before they risk tying up their capital in new productive assets. However, the definite signs of demand often depend on the generation of extra income. There is frequently a kind of 'chicken and egg' problem. If the private sector investors were to invest in new factories and hospitals and schools and housing, this would in itself generate income with which the output of the new facilities could be bought. But before the investment is undertaken, the existence of a new market appears uncertain, so much so that the investment may be regarded as too risky. The private sector may prefer to keep its savings in financial assets or real estate rather than use them to create new productive assets. If investment is 'demand-constrained' in this way, then the gender division of income may exacerbate the problem: women may *want* new private sector goods and services to compensate for fewer public sector services, but may be unable fully to express these wants in the market. So private sector investment to fulfil these wants does not take place.

Certainly it is now widely recognised, by the World Bank as well as its critics, that the response of private-sector investors to structural adjustment programmes in many countries has been weak (World Bank, 1990a). Private domestic investment in many countries does not seem to have increased to fill the gaps left by cuts in public expenditure; while foreign investment has been concentrated in a very few countries and sectors (such as labour-intensive manufacturing in East and Southeast Asia).

Co-operative and inter-active solutions?

Some economists and policy makers are now taking an interest in the potential for co-operative and inter-active relations, both within the private sector, and between the private and public sectors, as a way of overcoming the investment problem. Planning is seen as out-moded — but networking,

information sharing, participation and institution building are becoming buzz words (World Bank, 1990b). There is less emphasis on competition and more emphasis on social norms, trust, and reciprocity as foundations for a successful economy.

This is a debate to which those concerned with women's issues and gender inequality have a lot to contribute — but not because women are somehow 'naturally' or 'innately' more co-operative than men. Rather, a focus on gender relations leads to a deeper understanding of how non-market, non-monetary relations work; and a deeper appreciation of their complexities. A focus on gender has enabled us to see that relationships which at first sight may seem to be those of trust, reciprocity, and co-operation may mask inequality and conflict, even violence. We have learned always to ask questions about power; and to be aware that social institutions and social norms present different faces to dif-



Zambia: women's groups can provide support for their members in facing economic problems.

JOHN CLARK/OXFAM

ferent social groups. We have learned that true reciprocity requires equal rights. So while an emphasis on co-operation is a welcome antidote to the fashion for overwhelming reliance on market forces, we need to make sure that the social institutions and norms in which co-operation is embodied are free from male bias.

Building capacity for gender-aware economic analysis

Effective intervention to ensure that all economic issues are treated as gendered issues, with potentially different implications for women and men, requires both grassroots organisation and a capacity to intervene in debate among economists. Development of the latter has been held back by the lack of women who have had training in economics, and by the lack of organised networks of economists committed to a focus on gender. Some new initiatives are starting to remedy this, so this article will end with a mention of three of these:

- Work is under way at Manchester University, UK (with funding from Swedish International Development Authority) to develop a variety of training materials including a PhD programme, to build capacity for gender-aware analysis in development economics.
- An international research workshop is being co-ordinated from University of Utah, with funding from the Ford Foundation, on gender-aware modelling of economic adjustment.
- An international association for feminist economics has been set up, beginning from a base in the USA.

These and other initiatives should put us in a better position in future to be able to show how all economic issues are women's issues, and how a focus on gender leads to a better analysis *and* better policies.

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Structural adjustment: cure or curse?

Implications for Caribbean development

Peggy Antrobus

This article is based on extracts from a paper originally published in the Bulletin of Eastern Caribbean Affairs, 16:1, March/April 1990.

TODAY A FOCUS on women's role in development confronts us with some hard truths about our development policies and strategies. This is due to the attention being given to the impact of structural adjustment policies on vulnerable groups. Adjustment policies have become the panacea for our economic problems. Indeed, they have become synonymous with development itself, even with economic transformation.

In this gender analysis of structural adjustment policies, I hope to demonstrate why gender analysis — of macroeconomic policies as well as micro-level projects and sectoral programmes — should be a central concern of planners and development practitioners — and not simply a marginal or optional activity. Indeed, it is a prerequisite for effective analysis.

When I first started to analyse the impact of structural adjustment policies on women, I argued that they represented policies which failed to take women into account. Today, on further reflection I am persuaded that, far from not taking women into account, the structural adjustment policies are actually grounded in a gender ideology which is deeply exploitative of women's time and labour. Contrary to what we are taught in our economics courses,

there are no value-free theories. It is very important for policy makers and planners to see the underlying assumptions and hidden biases inherent in their policies, if these are to have the desired effects.

Structural adjustment policies and gender analysis

Two elements are usually identified in structural adjustment policies: austerity measures intended to reduce consumption, and measures intended to stimulate production. In practice they tend to overlap, as in the case of Jamaica, 1981–1986, where the policy package was focused on a reallocation of government expenditures away from social services (defined as 'non-productive') in support of policies which were presumed to stimulate economic production. The particular model for economic growth is export-oriented production based on foreign investment. While there is nothing new about this export-focused model of development, nor in the assumption that the benefits of economic growth will 'trickledown' to the poor, what is new is the growing realisation of the extent to which the reallocation of government expenditures represents the virtual abandonment

of the development goals adopted by governments whose stated commitment is to improving the well-being of the people of the region; and that these goals have been replaced by the promotion of the outdated model which equates economic growth with development, and which has jeopardised the gains in socioeconomic development achieved in the 1970s. In short, we seem to have set back the clock in support of a model of development which places the interests of international capital before those of the majority of Caribbean people.

Structural adjustment polices have their greatest impact at the level of the household.

There are at least five reasons why gender analysis is important:

- It enables us to bridge the gap between macroeconomic analysis and policies and the micro level of experience at the community and household — where life is actually lived.
- It illuminates the link between social reproduction and production — a link which explains why it is not possible to separate the two without jeopardising both.
- It illustrates the essential linkages between social, cultural and political realities and economic choices, and the full range of consequences of these choices.
- It exposes the limitations of both neo-classical and Marxist economics — and the paradigms in which they are embedded.
- It offers clues as to alternative paths to a development model which is holistic, humanistic, participatory, and sustain-

able — one which places people at the centre.

Before I explore these arguments further I need to make some passing reference to the role of women in Caribbean development. Since there is a wealth of data on the subject I will only remind you that women make up slightly more than 51 per cent of the populations of the Caribbean countries; women are key actors in agriculture, food production marketing and processing; as providers of health, education and other services, both within and outside the formal, monetised sectors; in manufacturing and services in the formal sector of the economy; and in the informal sector, where their activities represent a creative response to the absence of opportunities for earning an income in the formal sectors of the link economy. Yet women represent the majority of the unemployed and the poor.

Bridging gaps between macro and micro analysis

Structural adjustment polices have their greatest impact at the level of the household. It is here that they affect people's health, nutrition, and intellectual development, and their psychological attitude to work.

The overwhelming majority of Caribbean women engage in the dual work role of carrying out household tasks (social reproduction) as well as extra-household work (production) to meet their familial responsibilities. It is also important to recognise that, for women, productive and reproductive roles are closely intertwined. In any day the amount of time spent on household tasks is time not available for extra-household work. This is particularly true for poor women — in fact women's experiences are mediated by class. The poorer the woman, the fewer her resources and the more limited is her access to services such as water, transportation, health services, and schools. The more time-con-



Harvesting peppers, Jamaica. The production of non-traditional crops for export jeopardises women's role in agriculture, as producers of food for their families and the local market. BELINDA COOTE/OXFAM

suming her role in social reproduction, the less time and energy she has for essential income-earning activities.

Linking social reproduction and production

Unfortunately, the value of 'household' tasks is seldom recognised by policy makers and planners and often not by the women either. To assess the impact of structural adjustment policies on our societies and economies, a recognition of the link between the two roles is essential.

To explore these linkages it is useful to distinguish between the consumption (cuts in social services, devaluations, removal of subsidies) and production (promotion of export-oriented production) aspects of structural adjustment policies. In turn, we must examine how these policies are inimi-

cal to women's interests and ultimately negative for development itself.

On the consumption side, the cuts in social services affect women in three ways: by reducing their access to resources (since women predominate in those sectors subjected to the cuts); reducing their access to services vital to the performance of their domestic tasks; and increasing the demands on their time to fill the gaps created by the cuts.

On the production side, a model of export-oriented production based on export processing zones is based on the exploitation of cheap female labour. In agriculture, the promotion of non-traditional export crops jeopardises women's role in agriculture, since it undermines the production of food for the local market — a field in which women predominate, both as producers and in marketing.

Equally, adjustment policies have a negative impact on socioeconomic development itself. The social consequences of these policies are mediated through the social construction of gender roles: since it is women who have a primary responsibility for the care and nurturing of people — particularly for children, the sick, and the elderly — it is women who have to fill the gaps when cuts are made in the health, education and welfare services.

But women are also involved in productive activities and in order to work efficiently they must have support with their domestic, traditional tasks (in the area of social reproduction). When services are cut, women have a harder time in managing their dual roles, and both production and social reproduction suffer as a result. To give a typical example: the productive farmer who happens to be a woman is seriously hampered by the demands of her domestic role. If these demands are

increased as a result of cuts in social services, in reduced access to water, transportation, or electricity, she cannot be as productive as if she received the support of these services.

Production itself is a function not only of capital, technology and access to markets, but of the physical, intellectual and psychological capacities of the labour force; these are determined in the domain of social reproduction — women's domain.

Limits of neoclassical and Marxist paradigms

By focusing on social relations between men and women, gender analysis helps to break down the dichotomies of private-public lives, the household and the economy, individuals and communities, personal and political, the realms of rationality and those of feelings. Neither the dominant/liberal/equilibrium nor the alternative/



Kingston, Jamaica. Small market stalls like this one can provide income for household needs such as school fees.

BELINDA COOTE/OXFAM

radical/conflict paradigm recognises the dialectical relations between these spheres of reality.

Alternative paths

Perhaps the best way to begin is to examine the type of contradiction that is often present in policies which are devised without consideration of women's/gender roles. UNICEF was the first major international agency to study the social impact of adjustment policies on vulnerable groups, and the recommendations are aimed at giving these policies a 'human face'. UNICEF is no doubt sincere in its wish to help governments to 'protect the vulnerable' while continuing to promote growth; however, one of their recommendations is the following: estimating that 'at least 75 per cent of all health care takes place in the family', the Report advocates the promotion of self-help (i.e. shifting responsibility onto 'the family') as a way of promoting 'efficient and effective' social services. It recognises that 'such an approach may increase time costs for women' but that 'it will place extremely modest monetary costs on the households; and will lead to substantial savings in the public sector...'

When we deconstruct this statement in the light of a situation where between 30 and 40 per cent of households are headed by women, and where in most, if not all, households in the poorer sections of our society, women's incomes are a significant part of 'household' incomes, the contradiction becomes clear: by using the words 'family' and 'household', the recommendation obscures the fact that it is women who take care of sick members of the household; and in the poorer households it may be these same women who earn the income. If these women have to stay at home to take care of the sick they cannot also earn the income. The 'monetary costs on the household' may be far from modest: they may represent its total income!

What are the implications of this analysis for planners, especially for those who take seriously the stated commitment of our governments — and institutions — to the goals of equality between the sexes and the full 'integration of women in development'? I think planners and people with a concern for promoting development and protecting women's interest can do three things. First, we can try to understand the essential links between women's productive and reproductive roles, by avoiding the contradiction of placing additional burdens on the same people who are expected to be 'productive'. We need to recognise that over-burdening women will undermine the effectiveness and efficiency of policies in the areas of economic as well as in social development, since if women's reproductive roles are undermined the productive capacity of the society is also undermined.

Over-burdening women will undermine the effectiveness of policies in economic development.

Second, we can recognise that gender is indeed a critical variable in development planning, and gender analysis should be an essential part of the planning process, using the analytical tools devised to ensure that women's needs and interests are taken into account.

A number of policy guidelines and checklists, analytical frameworks, and training programmes have been developed for this purpose. We can learn how to use and apply them in our work. At the same time, we must recognise the limitations of these technical tools. After reflecting on the experience of my own programmes, in which we have given a great deal of emphasis to sensitising key policy makers, planners and programme/project managers — against

the background of the largely disappointing results — a number of questions need to be raised. For example: are these poor results due less to the technical shortcomings of the tools and more to the existence of strong ideological biases inherent in the planning process — in terms of both class and gender?

Our most useful purpose may be to use gender analysis to raise fundamental questions about the process of development itself.

Has the time come for planners to recognise that we live in a world which is neither politically nor ideologically neutral, nor value-free; and that the process of development itself is profoundly political, and not merely technical? When resources are scarce it is the relative power of the different groups in our society which determines how they are distributed.

Third, we must recognise that it is the users of services who are in the best position to determine how they might be reorganised in order to make them more effective and efficient. This can be done by giving opportunities for the women most concerned (not women as professional teachers, nurses and social workers, but women as the users of those services — although they may indeed be the same women!) to determine the priorities, and the services which need to be protected: those which are most vital for the maintenance of life, and hope.

Practical and strategic interests

In this connection we need to distinguish between practical and strategic women's/gender interests/needs. Practical gender needs are those derived from the 'concrete

conditions of women's experience, in their engendered position within the sexual division of labour, and deriving out of their practical gender interests for human survival'. Most of the programmes undertaken by governments in the past fall into this category. However, while these programmes meet important needs, they do not deal with the underlying problems of gender subordination, nor advance the struggle for a more humane world: they do not meet strategic gender needs — those 'formulated from the analysis of women's subordination to men' and focused on the transformation of power relationships between men, the state, and women.

The critical question is: is it possible to meet strategic needs along with practical needs? One conclusion is that even practical gains in improved nutrition, education, and housing are easily reversed if no attention is paid to the strategic need to give women a voice in the decisions which so directly affect their lives.

Given the limitations of the analytical frameworks and technical guidelines, as well as those of the employees within the systems which introduce and enforce these policies, our most useful purpose may be to use gender analysis to raise fundamental questions about the process of development itself. Secondly, our projects can therefore be designed to place more decision-making power (strategic power) in the hands of those who use services. This will at least help to ensure that gains (in meeting practical gender needs) achieved through the project are not eroded when the financial resources are no longer available.

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Changing from subsistence to cash cropping

Sakaramma's story

Rajamma G.

This is drawn from a paper given at the Gender Needs Assessment Workshop – Gender and Landlessness, February 1992, Hyderabad.

IN INDIA MORE and more land is being brought into cash-crop production. This shift from subsistence to cash cropping has had an enormous effect on the standard of living of rural women in many respects: food security, nutrition and health, income, and employment. We highlight these changes by looking at the experiences of Sakaramma, from Dadagundanahalli village of Madhugiri Taluk, Tumkur district, Karnataka, in southern India.

Sakaramma, who is about 40 years old, is from a tribe locally known as the Lambani. There are seven members in the family and their total land holding is three-quarters of an acre of dry land. She is illiterate and, apart from working on her family land, she also works as an agricultural labourer.

The village is located about 120km from Bangalore city and 20km from the nearest town. The nearest bus stop is 1km away from the village. The population of the village is around 730, with 141 families of which 93 belong to the Lambani tribe and 48 belong to various castes. The total land holding is 485 acres, 61 of which are irrigated.

The majority of the villagers are landless or small, marginal farmers, although there are also nine large farmers. Most villagers depend on agricultural labour for their livelihoods. Rainwater is the main source of

water for cultivation and there is one small irrigation tank for the whole village.

Until 20 years ago, the chief crops were *ragi*, *bajra*, *jowar*, *navane*, *saame* (cereals) and other coarse varieties of the traditional food grains, and pulses such as pigeon pea and green gram were grown for home consumption. Nowadays there is a shift towards the cultivation of groundnut and cotton and, increasingly, mulberry cultivation.

Food security

In Sakaramma's family, in the past, most of their production was food grains for the family's own consumption. The food grains produced were sufficient for five months, and for the remaining months they depended on the income from agricultural labour, which was often paid in kind. For example, when the labour rate per day was one rupee, a labourer could either earn one rupee or could collect 15 *seers* of *ragi*, which would be sufficient to sustain a family for 4-5 days. There was almost sufficient food throughout the year. Pulses were also grown, which meant that dependence on the market was minimal. In the case of an emergency such as sickness, a portion of the existing food stocks would be sold in the market to meet the family's needs.



Weeding a crop of groundnuts, South India.

JOANNA MOTION/OXFAM

Only part of the land is under food grains and this is sufficient for only one month's consumption. The rest of the land is under groundnut cultivation, and the crop is sold immediately after the harvest because of the existence of a ready market.

Nutrition and health

In the past, Sakaramma used to eat good quality food which, she explains, is food not treated with pesticides, and which included different types of millet, lentils and other grains which local people had eaten for generations. There was a wide variety of food: cereals, pulses and vegetables. The quantities consumed were also greater. In the past it was normal to cook 3kg of *ragi* daily, whereas now this has diminished to 2kg.

A number of other food items were also produced not only during festivals but also during normal days. Sakaramma says that the satisfaction derived from eating home-produced food was much greater: 'food produced by our own hands was consumed by us, but now everything has to be bought,

and has been produced by others, no one knows from where and by whom.' The food does not taste as good as it used to because of all the hybrid varieties that have been introduced, and because of the increasing use of pesticides and insecticides. The incidence of sickness has also increased.

Recently Sakaramma complained that her efforts to persuade her husband to buy 2-3 bags of *ragi* with the cash from a sale of groundnuts had been in vain. She feels that she has no control over what she cooks each day, since there is no choice; she has to prepare what is available.

Now cash is a must

In the past, there was very little cash used on a day-to-day basis because most items were available at home. Sakaramma now feels that having cash on hand has become a must, because everything has to be bought from the market. Cash is received only after the crop has been sold in the market, where prices often fluctuate. Although there is an increase in her cash income, Sakaramma's real income has not increased

because cash crops need more capital inputs, pesticides, and fertilisers. These are financed by loans from money lenders or institutions at high rates of interest; any crop failure can pauperise the farmer. Even if the shift to cash cropping brings in the expected income, it is rarely used for buying better food. This is because the price which Sakamma pays for purchases is higher than the price for the family's own produce. She also feels that she has no control over the income from the sale of the produce: the increased income from cash crops is spent with little regard for food. Instead it is often spent on debt clearance, alcohol, and household items.

Unequal wages

Although there have been no changes in the pattern of employment, the nature of payment has changed. In the past, when payment was in kind, there was equality between males and females for certain types of agricultural work. Under the new cash system, wages have become unequal, widening the gap between males and females.

Previously there was less pressure on an individual's work time, says Sakamma. Apart from working in her fields and on others' fields, she would have sufficient time to do other household chores, but this is no longer possible. More of her time is now spent collecting wood for fuel and fodder for cattle, which in the past were available from the residues of traditional crops.

Traditional farming is better for small farmers

In the end, one wonders if these changes that have taken place in the cultivation pattern are for the better or worse. When this question was put to the farmers of Dadagundanahalli village, their unanimous reply was that traditional farming is undoubtedly better than cash cropping.

While Sakamma feels that the traditional pattern of agriculture was definitely better for small, marginal farmers, the present system is beneficial for farmers with large holdings, who have sufficient food security.

Why, then, are more and more farmers taking up cash cropping? The answer given by Sakamma is that there is a lot of propaganda by the government, development workers, and others, saying that cash cropping means greater productivity resulting in higher income, which in turn promises a better standard of living. This is encouraged by banks and financial institutions, including village money lenders, who are willing to give loans for cash cropping.

Lessons from Sakamma's story

As women are not recognised as farmers, they are usually not consulted on decisions about land use, and government inducements are aimed specifically at men. A shift towards a cash economy in agriculture is accompanied by a shift from payment in kind to cash wages. Payment in kind ensured that women had some control over food resources for the family and wages had gender parity: cash payments have brought a gender-based wage disparity.

The switch to cash crops was meant to increase prosperity. But measuring prosperity only in terms of cash income ignores the impact of the loss of the non-monetary flow of resources within the traditional agricultural cycle, almost all of which is associated with women's activities.

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(G. in her name stands for Gomathy, her mother's name. She is from a matrilineal community in Kerala, where daughters inherit their mother's name and use it even after marriage.)

Gender, economic growth, and poverty

Noeleen Heyzer

A MAJOR CHALLENGE for planners in the Asian region is to help to create and sustain processes and structures that can bring about the kind of development which provides decent and secure livelihoods and at the same time gives men and women greater control over their lives. In order to address what can and needs to be done in this area we must examine the macro-planning process itself as well as anti-poverty programmes in our countries.

Benefits of growth do not 'trickle down'

The 'trickle-down' theories of the 1950s and 1960s, and the planning process associated with them, have brought about new opportunities for many but they have also failed to improve the living standards of large numbers of people. By the 1970s it was recognised that poverty had to be tackled directly, side by side with economic growth. This approach, while welcomed, also avoided the questions of whether the development process itself had created poverty and deprivation, and how the process can be transformed.

After more than four decades of development efforts in Asia, a large number of people continue to live in poverty. This is so despite the relatively high growth rates achieved in many parts of the region as a whole during this period. In Asia alone, the

number of people living in poverty is estimated at more than 500 million. While the proportion of the population in poverty has declined for most countries over the last decade, the actual number of people who are poor has increased. It is therefore important to understand the relationship between economic growth and poverty reduction in order to draw lessons for formulation of future strategies.

Two questions must be addressed: one is whether economic growth necessarily leads to poverty reduction; the other is whether economic growth is necessary for sustained poverty reduction. The issues are complex but generally the answer to the second question appears to be 'yes'. But in response to the first question, one must say that the *pattern* of growth and economic management may be more important than simply the rate of growth in affecting a society's ability to deal with poverty.

Economic growth, anti-poverty programmes, and gender equity

Economic growth and anti-poverty programmes are designed with the assumption that they assist 'the people', both men and women. Our experience has shown that economic growth has created opportunities for very substantial numbers of people but it has also created new inequalities



Planting out rice seedlings, Indonesia. Women usually perform the most tedious and labour-intensive agricultural work.

JEREMY HARTLEY/OXFAM

or reinforced existing ones. Similarly, anti-poverty programmes are assumed to reach 'the poor' but experience has shown that they often by-pass the hardcore poor. There is increasing evidence that women do not automatically benefit from anti-poverty programmes and that many growth-promotion strategies may make the conditions of significant numbers of poor women worse unless certain adjustments are made to planning assumptions and implementation methodologies.

Often 'the poor' are women

In almost every Asian country, women comprise a large percentage of the poor and the very poor. Yet even with the most effective economic development policies, most poor families would not be able to survive without the contribution of the female members. However, women typically earn lower wages and have much more

limited access than do men to development resources such as land, credit, technology, and opportunities. Understanding and removing these constraints must therefore be a major component of anti-poverty programmes.

The strategies most commonly followed by anti-poverty programmes (APPs) are:

- integrated rural development programmes (IRDP) which aim to generate income and employment opportunities for the very poor;
- area development programmes for impoverished and remote areas;
- special credit programmes for target groups, such as small farmers and the landless;
- decentralised administrative systems to encourage bottom-up planning and better co-ordination amongst government agencies which deliver resources and services to the disadvantaged groups;
- land and land-tenure reforms requiring redistribution of land or the establishment of more secure tenancy rights;
- provision of basic needs;
- relief or dole especially in the wake of national disasters;
- development of household production and small industries;
- large-scale rural programmes.

There are some major shortcomings in these programmes from the perspective of women. Women's interests are assumed to be included in the various groups that governments plan for, like 'farmers', 'the poor'. Yet on closer examination one finds that these groups are differentiated by gender and that the lives of men and women within each group are structured in fundamentally different ways. A sexual division of labour exists that allocates to women the most tedious and labour-intensive work,

and limits women's access to and control over development resources. New employment opportunities tend to be built on this existing division of labour and may even intensify it.

False assumptions of anti-poverty programmes

There are many untested assumptions that guide APPs which can work to the detriment of women. The first of these assumptions is about the social responsibilities of men and women. Governments plan as though men support families, when in reality it is men together with women, and frequently women alone, who do so. The fact that most male wage-labourers are paid sub-subsistence wages has been amply demonstrated. In these cases, women's income is essential to household survival. Women's income is also essential in house-

holds where men are migrant labourers, and women are left behind to care for the family.

Gender divisions within the household

The use of the household rather than household members as the preferred unit of analysis can create potential policy failure. This is because an emphasis on the household tends to ignore the economic and social behaviour that occurs both within and outside the household. Whether planners like it or not, gender differences exist in intra-household allocation of production and consumption. The existence of gender complexities in the handling of income affects the quality of family life, the quality of children's nutrition and education, as well as household stability (conflicts about income constitute a major source of household tension).



Selling food in the street, Indonesia. Because of the difficulty in separating out domestic work and work directed at the market, women's economic contribution is often not recognised by policy-makers.

[JEREMY HARTLEY/OXFAM

Domestic and public spheres not separate

A closely-related problem deals with the concept of work. In the analysis of work and its rewards, sharp distinctions are made between domestic and non-domestic spheres. Yet for many groups of women, the boundaries of the two spheres are not so clearly defined. For women in the subsistence sector and non-wage sectors of society, the domestic and non-domestic spheres exist as a single system and it is often difficult to separate domestic work from that directed at the market. For this reason, women's economic roles have been invisible.

What is the impact of economic growth on patterns of employment and wages across gender? This depends on the character of growth itself and how the relative shares of the fruits of economic growth are distributed between industry, agriculture, services, and the formal/informal sectors. Women are usually concentrated in the agricultural sector and in the informal sector, where the rates of growth and the potential for growth are relatively low. In the industrial and service sectors, where the growth rates are much higher, the majority of women are in the unskilled/ semi-skilled categories, and hence have limited access to the benefits of such growth compared to more skilled workers. For women to take advantage of the benefits of future economic growth, there must be an emphasis on women's skill development. However, the possibilities for women to enter into skilled work is limited by existing social and institutional structures.

How do government policies and programmes deal with social development? In countries with high degrees of gender inequity, the ability of government programmes to promote women's access to even basic resources like education and health care is limited by gender culture and hierarchies.

Poverty and gender

Women's experience of poverty may be different and more acute than that of men because of gender-based forms of exclusion. Women become poor through a deterioration in the household's access to resources, or if the family unit itself breaks down, or through the loss of male support.

Women's lives are governed by more complex social constraints and responsibilities than men's, and they are more concentrated in the non-monetised sector. For this reason, APPs need to be sensitive to gender issues within and among households, and must take into account the intra-household dynamics which affect the use of income and decisions over resource allocation along gender lines.

A few general lessons may be drawn. There is no direct relationship between gender equity and human development, on the one hand, and high rates of growth, on the other. In fact, gender equity and human development may be temporarily achieved at relatively low levels of growth and income. In the long run, low rates of growth tend to reduce the opportunities for employment creation, a situation where existing gender hierarchies assert themselves and where male employment and skill formation are likely to have priority. Thus, for growth to translate into social development, a society needs social cohesion, people's participation, and considerable targeted interventions in the form of government planning and implementation.

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Struggles over patriarchal structural adjustment in Tanzania

Marjorie Mbilinyi

This article is based on extracts from the TGNP's Gender Profile of Tanzania, originally edited by Lucy Mboma. It is based on contributions from Group 1 of the TGNP Gender Profile Workshop (23-16 June, 1993) and incorporates comments by TGNP Facilitation Committee: Marjorie Mbilinyi, Fides Chale, Aggripina Mosha, Fenella Mukanagara, Lucy Mbona, Crispin Hauli, Demere Kitunga, Nancy Masumba, Heslon Mahimbo, Asseny Muro and Mary Rusimbi.

IN THE 1960S AND 1970S Tanzania made real achievements towards decolonisation of the economy, redistribution of wealth, provision of social services, racial equality, and increased power of working people in the workplace and politics. Structural adjustment policies (SAPs) in Tanzania have helped to reverse these achievements within seven short years (1986-1993). We highlight recent efforts by women's/gender groups to assert themselves in the arena of economic policy, particularly in agriculture, which remains the most significant sector for export earnings and continues to provide employment for the majority of Tanzanians.

Structural adjustment

The adjustment process has been highly contradictory. SAP measures mainly benefited large-scale producers and merchants, and in some ways conditions for ordinary citizens also improved. Shops and markets were filled with imported manufactured goods, and there was a rapid growth in services available in the private sector as a result of liberalisation. Output from local

industries increased at first, after donors provided foreign exchange to import raw materials, equipment and machinery. Political reforms associated with multi-party politics helped to create an enabling environment for non-governmental organisations (NGOs) and the private press.

On the other hand, government and donor support for social services declined relative to 'productive' sectors. Enrolment figures in primary schools dropped from nearly 100 per cent universal enrolment in the mid-1980s to 65-70 per cent. Individuals and communities are now expected to pay more for social services and local infrastructure, according to cost-sharing principles, in spite of reduced incomes. Medical costs for the treatment of malaria, the major killer disease of children, consume half the monthly wage.

Debt absorbs government revenues

The promised funding from bilateral donor agencies to support SAPs never materialised, and external capital investment has not significantly increased. Foreign debt

reached US\$6 billion, which far exceeded export earnings (US\$0.4 billion) in 1992. Debt servicing represents one of the largest items in the budget and consumes 15 per cent of total domestic revenues. Each Tanzanian citizen, on the average, pays about twice her total income to service the debt — some US\$224, compared to the average per capita annual income of US\$110.

Donors, the state, and patriarchy

The reduction of government and donor support for social services has increased women's work in the home and community; strengthened the gender division of labour in the household economy; and reduced women's access to education and health services and to regular formal

employment (URT/UNICEF, 1990). Retrenchment of public sector workers hurt women more than men because most permanent job opportunities for women have been in service (teaching, nursing, cleaning), sales, and clerical occupations in the public sector. Moreover, in both the public and private sector, temporary redundancies mainly affected the low cadre of workers where most women are located.

Lower household incomes during the SAP era forced women and girls to work harder in unpaid household work, casual employment, and highly exploitative forms of self-employed 'cottage industry' in both urban and rural areas. Most women in all classes became active in the informal sector, seeking cash incomes which were not taxed or regulated by the government (Koda and Omari in Suliman, 1991).



Nurses at a mother and baby clinic at Liuli hospital. Employment opportunities for women in the service sector have been reduced as a consequence of SAPs.

SARAH ERRINGTON/OXFAM

The positive side of adjustment

A positive side of women's greater participation in market-oriented activities is their increased access to independent cash incomes and control over economic resources. Women have begun to travel more, to and from urban centres, and to different village markets. Increased participation in the money economy and exposure to urban society and different cultures has increased their gender and class consciousness. This has shifted the balance of power in many families and given women greater negotiating strength. The result has been increased sharing of decision making, and increased control over resources — in spite of gender discrimination in allocation of credit and other productive resources.

On the other hand, many men have responded to changed gender relations at household level by abdicating their responsibilities for the family. Gender conflict has increased, as women and men endeavour to create new kinds of gender relations, and women resist patriarchal forms of oppression. Old forms of marriage and family no longer provide women, or men, with the kind of economic security and social sustenance they once could depend on, and alternative kinds of gender patterns, including prostitution, beckon.

No investment in the reproductive sphere

Irrespective of women's social position, however, they have remained in charge of reproduction of the household and family — whether they are married or single heads of household. Poor women are especially hurt by the lack of serious investment in cheap fuel, water, semi-processed food-stuffs, and community forms of child care. Half the working day, or more, is spent on tasks for which most women are not paid: collection of water and fuel wood, food

processing and cooking, without which their families and communities — and the entire economy — would collapse.

Women harmed by shift to export crops

In rural areas, the pressure to grow more cash crops has diverted labour and land away from food crops, or forced people to sell part of their food store for needed cash. At the same time, men have tried to take over food crops once controlled by women, such as maize, beans, and horticultural produce, and women have lost their former autonomous position in food production in many places. Women's historical reliance on food production means they have been harmed the most by the policy shift in support of export crops, and the perpetuation of male-biased crop programmes — increasing women's vulnerability.

'Sex work' provides a higher income than most other forms of employment available to women and young girls. Apart from those who work on the streets, many other women prostitute themselves on a part-time basis to bosses, teachers and other 'big' men, in exchange for 'gifts' of food, clothing, or a good meal.

Women's and children's health has suffered

Hard work, low income, and stress have increased the rate of disease and malnutrition among women. Combined with deteriorating health services, these factors have led to a high maternal mortality rate, which increased from 190 to 215 maternal deaths per 100,000 births in 1990 and 1991. Women are also more vulnerable to HIV/AIDS infection. An especially high rate of increase in infection has been found among teenage girls from 15 to 19 years of age.

A backlash against feminist efforts to transform male-dominant structures is growing in both popular and anti-imperial

discourse. Critics label efforts to transform patriarchal relations as 'Western' (just as European colonisers accused the nationalists of being 'Westernised aliens' in the past).

A more long-lasting solution is necessary, which empowers women and transforms society so that women and men can live and work as equal partners, regardless of class, race or national location.

Tanzania Gender Networking Programme

TGNP is one of many initiatives among Tanzanian women to organise themselves in the non-government sector. TGNP was started in December 1992 by those active in the women's movement at national, regional, and grassroots levels. The overall objectives of TGNP are to facilitate the process of gender equality, the empowerment of women in Tanzania (and worldwide), and the transformation of society at all levels — individual, household, community, national and international.

The major areas of action for TGNP are: education and training; animation workshops; action-oriented, participatory research; lobbying and networking; publications, communication and dissemination; documentation and library; exhibitions, publicity, and sales; fund-raising; operations and logistics. TGNP recognises the significance of both practical needs and strategic interests at grassroots and national level.

Animated workshops have created space for analysis of the present situation of women, in the context of SAPs. Three large workshops have been organised since December 1992, involving more than 100 leading women (and a few men) involved in women's/gender issues. The workshops have become a forum to criticise macro-economic policies and specific Women-in-Development (WID) policies and programmes, and to plan concrete steps of action and implementation associated with alternative development strategies.

A number of recommendations have been made by the workshops. A people-centred development strategy should be adopted to transform the present structure of decision making and control over resources from a top-down approach to a grassroots-based, people-centred approach, within which women and other disempowered people attain dignity, power, and control over their lives and future, and live with peace and justice.

We have recognised that although research and writing are essential aspects of the empowerment process, they remain meaningless unless they are part of an action-oriented programme, directly or indirectly. On the other hand, action which is not informed by theory may reproduce gender stereotyping and other oppressive ideas and structures, and strengthen the status quo, instead of challenging it. That is why TGNP also emphasises the significance of a strong conceptual framework which enables women (and men) at the grassroots to understand their reality better, in order to change it.

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Filipino women demand freedom from debt

Judy Taguiwalo

FILIPINO WOMEN, like most women worldwide, shoulder the double burden of unpaid reproductive work within the family and undervalued productive work. Filipino women are farmers involved in rice, coconut, vegetables, and sugar-cane production. They predominate in the informal economy as washerwomen, itinerant vendors, or petty traders. They are also wage and salary workers, earning on average only 35 per cent of the already low salaries or wages of their male counterparts (Institute of Labour Studies, 1992).

‘She will pay for the debts of her father’

The Filipino women’s subordinate position in society is reflected in the lower regard for female daughters. ‘She will pay for the debts of her father’ is a Filipino saying associated with the birth of a daughter. While originally referring to women-related offences of the father, contemporary Philippine reality provides a new dimension to this adage. The Philippines is one of the ten most heavily-indebted middle-income countries in the world. Filipino women, who at the best of economic times carry the double burden associated with their gender, are paying heavily for the country’s indebtedness.

As of January 1993, the Philippines owed foreign creditors over US\$31 billion,

compared to US\$2 billion in 1962. The mushrooming of the Philippine debt can be attributed to a number of factors: the international lending optimism in the 1970s, the volatility of global markets, government mismanagement and corruption, and a development strategy that is outward-oriented and that is primarily financed by foreign borrowing.

Debt at the expense of development

External financing has not generated development. On the contrary, growth has eluded the Philippines. Between 1965 and 1989, the Philippines grew only by an average of 1.6 per cent (Ferrer, 1993). Per capita income fell from a peak of US\$800 in 1982 to US\$570 in 1986 and remains below US\$800 to date (Lamberte et. al, 1992).

The country’s continuing economic stagnation is directly related to its official debt-management strategy. Various Philippine governments, from the Marcos’ martial regime, through the Aquino administration and the present Ramos administration, have prioritised debt payments to foreign creditors at the expense of the country’s development. A presidential decree, imposed by Marcos in 1977 but still in force, provides for the automatic appropriation of funds in the government’s annual budget for debt payments regardless of the eco-

conomic state of the country. The current government continues to honour all foreign loans including those made by private corporations and firms. From 1986 to 1991, an average of 53 per cent of the government budget actually went to debt servicing. Needless to say, appropriations for social and economic services, including an agrarian reform programme and the development of alternative energy sources, suffer.

This strategy has led to a net outflow of financial resources from the Philippines to the rich creditor nations. For example, total debt repayments from 1986 to 1992 amounted to almost US\$23 billion while only around US\$14 billion in new money came in, resulting in a net resource outflow of almost US\$9 billion.

Adjustment conditionalities

An integral part of the government's debt management strategy is the adoption of adjustment conditionalities foisted upon the Philippines by the International Monetary Fund (IMF) and the World Bank (WB) in exchange for additional loans or for the renegotiation of outstanding loans. The adoption of policies such as high interest rates, credit restraint, cutbacks in government expenditure, and increase in taxation, are all in response to IMF prescriptions for stabilising the economy. Deregulation, liberalisation and privatisation as policy instruments for freeing the market and for allowing the Philippine economy to be globally competitive are the main features in the restructuring of the economy.

Mantras for the State, crosses for Filipino women

'Honour our debt obligations.' *'Earn more dollars and spend less.'* *'Remove all government interventions and allow the market to operate freely.'*

These official mantras that are supposed to lead the Philippines to the promised land of newly-industrialising-country status have become a cross that Filipino people bear. Women especially carry the heavier load due to government policies that transfer the burden of providing social and community services to women, that encourage overseas work for women, and that offer a 'docile' and underpaid female work force for foreign investors. Filipino women have become the country's 'coping mechanism' for the debt crisis.

The removal of government subsidies, the increase in taxes, and the cutbacks in government spending mean that Filipinos pay higher prices for basic goods and services. Government subsidies for rice and tax subsidies on oil have either been removed or drastically reduced, while taxes on basic utilities such as water and electricity have been increased. The mandated minimum wage for workers in the Philippines, which is around US\$5 a day, is already way below the US\$8.50 daily cost of living for a family of six.

Poor women spend more time marketing as they scrounge for cheaper food; more time in income-generating activities ranging from buying and selling of old newspapers and bottles to hiring themselves out as washerwomen; more time providing for the care of the ailing members of the family as access to health services becomes more constricted.

Less food for the family and longer working hours have meant worsening health conditions for the average Filipino family, especially for women. Men and children have priority when it comes to the limited food on the table, as Filipino women have been conditioned to put their families before themselves. Tuberculosis, a disease associated with poverty, is one of the five most common causes of deaths among Filipino women. Meeting women's special health needs (because of their child-bearing role) becomes one of the casualties



Laguna Bay, Philippines. Doing the household washing for richer neighbours or relations can bring in badly-needed income.

NANCY DURRELL MCKENNA/OXFAM

as debt servicing is prioritised over health services. Pregnancy-related deaths are among the top ten women-killers in the Philippines (Tan, 1992).

Filipino women deskilled and dehumanised

The government's emphasis on export-orientation has resulted in a rise in the number of women overseas workers (Beltran and de Dios, 1992). Overseas workers help to make up the shortfall in the balance of payments; they sent back to the Philippines an estimated US\$3 billion in 1992 (ibid, 1992). However, this is achieved at enormous costs: the country is being drained of a big chunk of its skilled human resources. Filipino women nutritionists, teachers, architects, even engineers, can be found in Hong Kong, Singapore, and in the cities of Europe and of Canada earning a living as domestic workers. Deskilling of Filipino women has occurred because the job market abroad generally requires work that is sim-

ply an extension of women's domestic role.

A more insidious side to the export of Filipino women is the legitimisation of sex trafficking, and the violence and sexual abuse which women working abroad are liable to suffer. There have been widely publicised reports of the inhuman treatment of Filipino women abroad, including the horror stories of the rape, physical abuse or deaths of 'Japayukis' (Filipino women entertainers in Japan) and domestic workers in Kuwait and other countries.

Land for food crops shrinking

Export-oriented policies have displaced small domestic farmers as agricultural lands for staple food production is taken over for cash-crop production or industrial estates for export production. Food security is threatened by the rapid transformation of the countryside, and increasing land speculation has further marginalised peasant women. Women's role in food production is significant, whereas cash-crop production is dominated by men. Job opportunities for the production of export crops are limited, and even if women do work in this area, as in the rubber plantations, they work as 'family labour' and only their husbands get paid (Jimenez, 1992).

Peasant farmers become cheap labour

Peasant families displaced from the land are potentially cheap sources of labour for export manufacturing. The sub-contracting industry employs home-based women workers on a contractual basis to produce garments, embroidered materials, handicrafts, and footwear for export. Foreign contractors rake in huge profits paying women sub-contractors the equivalent of US\$0.20 for a baby dress that would sell for US\$15.00 abroad (Ofreneo, 1991). Women workers in the export factories do not fare

any better. They are generally low-paid and receive lower wages than men doing similar work. In a company producing rubber shoes for export, where women comprise 85 per cent of the workforce, a male sewer earns 16 per cent more than a female sewer (Espallardo, 1993).

Violence against women

In this economic climate women have become more vulnerable to violence and sexual attacks as workers. In one year, 17 young women, mostly night-shift workers in food outlets, have been found raped and murdered in a city adjacent to Manila. Domestic violence has also been associated with the added stress Filipino couples face because of economic difficulties. Several studies in poor Filipino urban communities reveal that wife beating is usually triggered by arguments over money matters.

Filipino women demand freedom from debt

Filipino women's groups are active in the struggle for debt reforms and against onerous conditionalities of multilateral lending institutions. The Freedom from Debt Coalition (FDC) consists of 144 organisations of varying ideological and political persuasions set up in 1988. Through policy analysis and research, education and training, mobilisation and campaigns, and international linkages and action, FDC has been building a freedom-from-debt constituency and is developing a comprehensive alternative development strategy.

The FDC's reform agenda consists of debt and structural reforms. The FDC supports the call made by a growing number of NGOs worldwide for a 50 per cent reduction of the official debt of middle-income countries and the 100 per cent debt-write-off for low-income countries. It also



Group making handicrafts for Oxfam Trading, Dagonoy, Manila. The women have formed themselves into a co-operative to organise production.

DARWIN FLORES/OXFAM

calls for the repeal of the automatic debt appropriations act (PD 1177), the reduction of Philippine debt servicing, and the cancellation of fraudulent loans. The coalition campaigns for economic measures that will bring about equitable and sustainable economic development. These measures include: increased government spending for health, education and other basic social and economic services; reforms of the tax system to make it progressive and efficient; the lowering of the bank lending-rates and the dismantling of private bank cartels; and a Philippine government that is democratic and interventionist and has the capability to use state and market instruments to dismantle monopolies, promote new production areas, and redistribute resources (Freedom from Debt Coalition, 1993).

Within the FDC is a Women's Committee, composed of women's groups, women's resource centres, university-based women's studies programmes, and women's desks of national and sectoral organisations. The Women's Committee participates in FDC campaigns and activities and ensures that the women's viewpoint is integrated into the FDC's analysis. The Women's Committee also initiates its own projects to highlight the impact of debt-related economic policies and programmes on women. It has produced a primer on women and debt and has held forums on debt and structural adjustment.

Through varied initiatives Filipino women are clearly indicating their refusal to function as society's coping mechanism and to continue paying for the 'father's' indebtedness. At the same time, initiatives which confront the issues of debt and debt-related economic conditionalities are an affirmation of the Filipino women's aspiration for a sovereign, democratic, prosperous, and egalitarian Philippine society, and for a just and egalitarian international economic order.

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Is liberalisation damaging Albanian women's health?

Chris Corrin



ALBANIA, like its neighbouring countries, is dismantling the system of central planning and laying the foundations for the development of a market economy and civil society. However, compared to its neighbours, Albania is at a much lower level of economic development and the changes in Albanian society have been 'telescoped', so that the impact of these changes is immeasurably deeper.

Currently Albanian society is highly politicised, and (over-)expectations of the new government may well lead to further instability. The political sphere became devalued and dangerous under the old regime, and confusion and name-calling is rife. Many women with whom I spoke in 1992 and 1993 would not be prepared to risk entry to such a scene. Yet this is not to say that Albanian women are not active. Concrete problems of everyday life are their priorities. The old saying 'In Albania men drink and women work' has been modified to 'In Albania men talk and women work.' There is much evidence of the truth of these sayings in discussions with women.

'Equal to nothing'

As in the other state socialist countries, Albanian women were constitutionally 'equal' with Albanian men. As some commented — 'we were all equal to nothing.' Under the Albanian ideological propaganda,

'emancipated' women were shown with huge muscles and bright smiles. They were portrayed as invincible, often shown at the heads of militia. In reality their lives were very different, not least because of their double and triple burdens. Not only were women expected to work in paid employment but they were responsible for all domestic work, including cooking, and caring for husbands, children and home, as well as the duty of collecting wood and water. In many villages, certainly in the mountains, wood and water collection is still considered only women's work. In addition, the psychological burdens of feeding people under conditions of scarce resources, of planning how to get food or manage with much less, are enormous. Many families were living on bread and water-melon in 1992 and again in the summer of 1993. Women are generally responsible for maintaining food supplies and are constantly in fear of illness striking their children.

Health care and reproductive rights suffer

In the current climate of change, confusion, and shortage of resources, health care and reproductive rights are seriously suffering. Given women's needs and responsibilities concerning reproduction and child-rearing, the lack of even basic health care is having a very severe impact.

Albania has one of the youngest populations in Europe — roughly 40 per cent of people are under 15. The natural increase in population is relatively high, especially in rural areas. The birth-rate, though slowing, is still high and there has been a fall in infant mortality rates.

In an attempt to curb the number of deaths resulting from unsanitary, illegal home abortions, the government legalised abortion in January 1992 for any woman over 16, but it must be performed before the twelfth week of pregnancy and requires a fee. Women who want an abortion after the twelfth week or those under 16 must face a special commission.

Abortion as contraception

Although the number of abortion-related deaths appears to have declined, the number of abortions reported in the first quarter of 1992 exceeded the number of live births — 0.8 births per abortion. In discussions with several women, there were fears that now abortion is legal men will consider contraception of any sort to be unnecessary and expect the women to keep having abortions.

The effects of repeated abortions in poor conditions (legal or otherwise) will increase the deterioration in women's health. Access to medical supplies is now dictated by access to cash. Health workers confirm that the conditions in maternity homes and women's hospitals have rapidly deteriorated. There is no anaesthetic available (for abortions or births), old steel needles and other equipment are boiled and re-used, and sheets are not changed after each patient. There is virtually no access to any form of contraception or sex education. UNFPA (United National Family Planning Association) and *Medicins sans Frontières* brought limited supplies of birth-control pills into Albania during 1992-1993. The emergence of an alternative market in medicines has meant that the price of these pills

has trebled. Poor women are obviously in the worst position when medicines are sold on the market.

Rudimentary health care for children

Child-care services are very poor. As many firms are now in the process of closing down and state authorities are making cuts in their budget, creche and nursery school facilities which were provided by the employer are now disappearing. Many of the state-run child-care facilities were set up in villas taken over by the Communists, which are now being reclaimed by their former owners. Others have fallen into a very bad state of disrepair. The development of facilities for creches and kindergartens is urgently needed. Often the children are sent home when there is no food or blankets for them. Plastic sheeting for windows is a basic necessity. Clothes, bottles, books, toys and training for staff are all needed.

Creches, schools, kindergartens and clinics all lacked basic equipment. According to health experts:

We still do not have single-used syringes, and a proper chain of sterilisation of medical instruments; no production of any industrial ORS (Oral Rehydration Salts); very high levels of viral hepatitis, very high levels of diarrhoeal disease and parasitoses.

In rural areas there is often only one nurse for two to three villages. Births are often in the home, which in winter can mean one room, in which families of seven or more are living, (like the family of the children pictured at the head of this article) with a fire in the centre. In such conditions the risks of infection are great. The lack of disinfectants and basic medical supplies coupled with the poor standard of basic nutrition make it likely that infant and maternal mortality will increase.

Assistance for women employed within the health service is very badly needed.

Roughly 3 per cent of the 'working' population is employed in the health services, of which 80 per cent are women. This group of women are very important socially in the rural areas, especially the more isolated areas where few outsiders visit.

One woman doctor who worked in two villages near Shkoder in northern Albania stated that:

I try to be helpful when I visit homes .. and try to improve relations within the family. Man calls himself 'iron man' more than elsewhere. Men still feel it a shame to work in fields. I tell men and children that their wife/mother is not a servant — all must help each other ... (Maria, 1992).

Whilst there are no reliable statistics on malnutrition, all the mothers with whom I spoke told me of their fears about the weakness of their children and the possibility that they will become or remain ill. Several mothers of young children were feeding them on a mixture of yoghurt and, when available, condensed milk. Fresh milk is no longer available. Many women could no longer afford to buy their usual amount of bread. In the summer months water-melon, tomatoes, onions, and some figs and grapes are available. Many women fear that there will be nothing to eat in the winter. Several women spoke of unfair access to food aid. They had heard that food aid had come into the country but they had not had any.

Water from 3.30am to 6.30am

In the current situation the very poor state or lack of community services is a cause for concern. Access to water is limited all over the country. In the urban areas such as Tirana water is generally available between 3.30am and 6am. It is generally women who get up to fill up containers, and wash clothes and dishes. The low water pressure means that water often does not reach flats above the second floor. Most blocks of flats are four or five storeys. Standpipes are

opened outside the flats and neighbours queue for water, and there are frequent disputes. In the rural areas water supply is also on a timetable but water for domestic consumption is less problematic than water for irrigation.

Women's personal security threatened

Women's security is a very important issue currently in Albania in several senses. The most obvious personal security issue is that of women not being able to walk alone, certainly in urban areas, after dark. This requires making complicated arrangements with husbands, sons, or women friends to meet at certain times to return home. Bicycles are a big security issue — rather than buying chains or locks, most people prefer to leave their bicycle with someone they trust. Again, complex bargaining is involved.

With increasing numbers of cars and the aggressive 'macho' behaviour of many drivers, the number of car accidents, many of them serious, causing injuries to car-occupants and cyclists, is increasing every day. Domestic burglaries are also increasing. For many Albanian women, these are issues being dealt with for the first time. The personal security aspect certainly curtails some women's ability to participate fully in everyday activities.

Whilst there are some opportunities for women being created in the new Albania, a great number of problems have emerged. With the new emphasis on competition, and with cash now necessary for maintaining one's health, many serious problems with women's and children's health and security have arisen and are becoming increasingly more urgent.

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The other side of economic success:

poverty, inequality, and women in Chile

Stephanie Barrientos

MARCH 1990 SAW the transition to a democratically elected government in Chile, after 17 years of repressive military dictatorship. The military regime had initiated fundamental economic and social changes, with one of the earliest and most extensive experiments in economic liberalisation, which produced an export-oriented economy (based mainly on copper and agricultural produce). After a major recession and the debt crisis of 1982, followed by structural adjustment policies, the economy has become relatively buoyant, with the rate of growth of GDP reaching 10 per cent in 1989 and 1992. As a result Chile has been heralded as an economic success.

On the other hand, liberalisation has led to significant increases in poverty and inequality, with a large section of the population becoming marginalised and having to eke out a subsistence living. This has had a profound effect on people's lives, particularly those of women, for whom the transition to democracy has yet to lead to significant change.

Ideologically the military regime supported the traditional 'machismo' notion of a woman's role in the home, but their policies had an opposite effect: increased poverty and the reduction of state welfare for women has pushed an increasing number of women into the labour market.

Women's response to the feminisation of poverty

The increase in poverty under the military dictatorship had a major impact on the lives of women and led to what has been termed the 'feminisation of poverty'. Although the military government had some success in targeting those in extreme poverty, this was at the expense of those immediately above the poverty line (Mellor, 1991:72). The overall extent of poverty increased, and in 1990 it was estimated that 40 per cent of the population was living below the poverty line.

The combination of increased poverty and large-scale reductions in state welfare provision led to a substantial increase in self-help and community organisations as a primary means of survival. These included soup kitchens, collective shopping groups, and workshops, and arose largely in the *poblaciones* and poor neighbourhoods. They were run mainly by women, although many were set up under the auspices of the church. In Santiago alone it is estimated that over a thousand such groups were formed. The groups had an important impact on woman's ability to organise communally and socially, and later provided a vehicle for more political forms of organisation by women.

Women in flexible low-paid employment

Increased poverty arose from a combination of unemployment, lower real wages, and increased part-time and 'flexible' work. With male heads of household becoming unemployed (particularly from traditional jobs and livelihoods) and household incomes becoming insufficient to meet basic needs, women were forced onto the labour market. In 1987, 27 per cent of women participated in the formal labour force (with a much higher percentage in urban than rural areas)(Gill, 1992), and women also played a significant role in informal economic activity.

The inequality of income increased under the military regime, with the share of the poorest 40 per cent falling significantly. Women have on the whole been forced into lower-paid work. In 1987, average female earnings were 65 per cent of male earnings (*op. cit.*), well below the norm for Latin America, despite the fact that men and women had on average approximately the same level of education in Chile.

Women, more so than men, tend to be forced into the more 'flexible' jobs, which are less secure and more irregular. This has been particularly noticeable in agriculture, where there are a large number of seasonal workers. Fifty two per cent of the workers registering for seasonal work are women (Los Hijos de las Temporeras de la Fruta, 1993). Apart from fruit packaging, which is regarded as skilled and for which women are preferred for their 'nimble fingers', seasonal work is very low-paid, with extremely long hours. Working in paid employment has strained, but not changed, women's traditional role in the home, with women often working a 'double day'. Women who work full time outside the home spent an additional 33 hours a week on domestic tasks, working in total an 81-hour week (Valenzuela, 1991, p. 168). There

has also been a significant increase in the number of female heads of household, particularly amongst the poor, partly because of the break up of relationships, and partly because of men leaving to seek employment.

The transition to democracy

The transition to democracy since 1990 has been constrained by the constitutional strait-jacket left by the military dictatorship. The new government remains committed to the principles of the free-market system established under the military dictatorship, and within this framework has attempted to address the problems of poverty and inequality. It has had some success, facilitated by recent economic growth, but this remains an uphill task, dependent on consensus with the right and continued economic success. Arguably a significant factor underlying this success has been the long hours, low pay, insecurity and stress borne by many Chilean women.

A significant factor underlying this success has been the long hours, low pay, insecurity and stress borne by many Chilean women.

Women's organisations have played an important role in the transition to democracy, and the government is formally committed to addressing the 'women's question'. A national state institution has been set up, the National Women's Service (SER-NAM), with the role of developing public policies for women in areas such as legal reform, labour law, welfare, rights, and support for women affected by poverty, with special emphasis on addressing the problem of intra-family violence. However, the questions of divorce, abortion, and the



Santiago, Chile. Women's group, learning to cut out garments, for an income generating project.

A G GONZALES/OXFAM

family have remained highly-divisive political issues, with the political right and the Church strongly opposed to any change. It is ironic that under the right-wing military dictatorship the traditional gender division of labour was shaken, and women were spurred to organise in a way they had not done previously. Despite the return to democracy, women's burden has been greatly increased by the pressures of continuing economic liberalisation and poverty, and 'democracy' in the home remains as elusive as ever.

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Investment finance: off limits for women

Christine Y. Chilangwa-N'gambi

IF ONE ASKED what concerns have women in Zambia invested in? How many have had access to capital? The most likely response would be, 'very few'.

Indeed, very few women have made any serious investment that could be referred to as an economic investment. Worse still, it has been difficult to get access to gender-segregated data in the lending portfolio in most of the financial institutions, so as to establish women's areas of investment. In any case not many of us have asked for such information until recently when gender issues are in the headlines.

It has been estimated that in 1989, roughly 10 per cent of the country's business community were women, and this figure has probably not changed since then. In fact the few women who have ventured into economic investments have done so through the influential positions of their spouses or male relatives, in the government or private enterprise, who have provided collateral in the form of a guarantee to the lending institutions. In some cases women have managed to raise investment funds through their own positions of influence, coupled with perseverance, determination and aggressiveness.

Women's access to finance

Getting access to finance has not been easy for women. Both experience and research

has shown that women have very limited access to land, capital, gainful employment and positions of decision making. Zambia is just carrying out a survey to establish the number of women in decision-making positions, and it will be very interesting to see the results. The factors that have contributed to women's limited access to finance are varied and include:

- lack of collateral — (which is the major contributing factor);
- administrative discriminatory practices — where financial institutions demand to have a consent from the spouse or male relative for a woman to borrow (although this is no longer applicable);
- women's lack of knowledge and information on the availability of facilities in the various financial institutions;
- the failure of women to maintain active records of their accounts, which are often required by the financial institutions, because of their low incomes.

Of the labour force dependent on the informal sector for survival, 63 per cent are women. Women are drawn to the informal sector often because they have no access to finance, nor other tools of production.

Areas of women's investment

The few women who have excelled as entrepreneurs have invested in areas that



Zambia: Mrs Banda trained at a skills centre and started up in business with the help of a loan from an NGO. She can make up to eight dresses a day. Making clothes is an entrepreneurial activity in which women have proved successful.

ROBERT M. DAVIS/OXFAM

one would categorise as 'feminine', such as manufacturing of dresses and handbags, and flower growing. Following the transition from a one-party state to a multiparty democracy in Zambia, we have lost the official machinery in the government structures to plan, formulate policy, and ensure the implementation of gender-aware projects. This marks a break from the past where we, at least, had a partisan machinery, the UNIP Women's League, which was represented up to policy level.

Little help from NGOs or donors

A number of churches and NGOs have continued to carry on rather disjointed gender-aware projects to help women survive

during this critical time of economic crisis. Yet the NGOs have been known to be institutionally weak in terms of human and financial resources. So, in addition to being rather scanty, the programmes have made little impact due to lack of a sound capital base.

Most donors have not been helpful in this regard as they are programme-oriented, and underestimate indirect costs and overheads. Indeed, somebody has to be paid for effective delivery of any programme. In this era of economic crisis it is utopian to expect anybody to render voluntary services for such programmes.

The few government departments like Community Development and Social Welfare that have been addressing gender-aware programmes still base their planning on stereotyped programmes like baking and sewing, which have proved to be uneconomic. These activities do not change the position of women at all in their communities in terms of acquiring new skills, because of the welfare approach taken by the planners.

In this era of adjustment and debt the institutions set up should have a business-like approach so as to move women from welfare to economic empowerment, and stimulate women to entrepreneurship by providing them with information, training and credit, so they can enjoy meaningful benefits from their efforts.

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NGOs and gender policy:

some issues from the South Indian

silk-reeling industry

Linda Mayoux

SILK REELING is a crucial and potentially very profitable middle stage in silk production. Throughout the 1970s and 1980s there has been an expanding domestic and international market for silk products and the silk industry as a whole has been seen as a major growth industry. It is one of the industries where a gender policy has been introduced in the state administration. This has been prompted by loan requirements from the World Bank and Swiss Development Corporation, as well as in response to pressure from local women's organisations. The Department of Sericulture has recently been required to appoint female staff at all levels, to introduce gender sensitisation training for staff, and to prepare an Action Plan for women's development.

Entrepreneurship development: a disappointing record

In reeling there have been a number of measures to encourage women's entrepreneurship including training, credit, improved technology, and co-operative development. Although there has been some success in sericulture programmes for women (Acharya (ed.) 1992), the policies for entrepreneurship development in the more lucrative reeling industry have been notably unsuccessful. At the time of the

research there were no women entrepreneurs in the areas studied.

Credit issued in women's names had generally been taken by men in the household. In many cases women had not been consulted beyond being asked to sign the loan papers. Despite a number of attempts to set up women's co-operatives, none were operating. Policies for women have become incorporated as part of family strategies and as a result women have gained little, and no more than where assistance has been given to men (Mayoux, 1993c).

In this case it has not been sufficient merely to target credit and other facilities to women. Policies have vastly underestimated the complexity of reeling entrepreneurship and the potential problems for women. Although male labourers often become entrepreneurs (Mayoux, 1993a) reeling requires substantial amounts of capital and involves significant risk. Male entrepreneurs combine various sources of formal and informal credit, and poor, illiterate men have often moved up the labour process to gain the experience required. They use their friendship and kin networks, and particularly the unpaid labour of female family members, to overcome some of the difficulties of labour recruitment and lack of resources. Gender inequalities in access to resources and markets and an all-pervasive ideology of women's subordination both in the workplace and the family prevent women from

following this pattern. It is, therefore, highly unlikely that current schemes can succeed by focusing on entrepreneurship alone.

Problems of women labourers

Women and young girls are widely employed as unpaid family workers and wage labourers in both skilled and unskilled tasks (Acharya ed, 1992; Mayoux, 1992b, 1993c; Tom, 1989). There have been no policies for these female labourers despite continuing poverty and the stated aim of reaching poor women in the industry. Following the predominant market-oriented development orthodoxy, attempts to strengthen the position of labourers have been seen as contrary to the interests of expansion of the industry. Female labourers are assumed to benefit automatically through 'trickle down' from expanded employment opportunities.

However, the extent of 'trickle down' is limited. Women's wages are, by and large, strictly controlled by employer organisations. Although wages for men have risen significantly, and the labour process offers possibilities for upward mobility, women are stuck in low-paid, dead-end tasks despite a recognition of their skills. All workers in the industry are also exposed to a range of health hazards. For women these are made worse by the exhaustion and malnutrition caused by their responsibility for domestic as well as production work, and their lack of control over income (Mayoux, 1993b).

No defence of women's interests

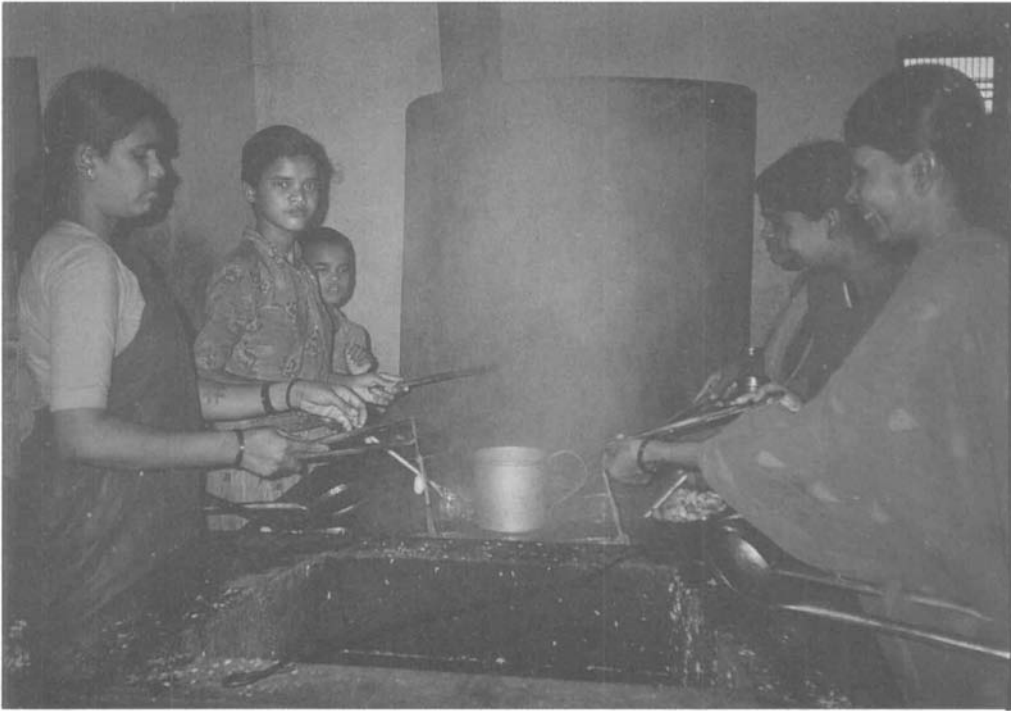
Labour legislation on minimum wages, maternity leave, pensions and insurance exists and would apply to larger enterprises in the industry but has not been updated since 1979. At the time of the research attempts at updating it were being blocked

at national level by the Reelers' (Entrepreneurs') Association which had powerful supporters in the Delhi administration. The Sericulture Department had given no assistance to those attempting to enforce existing labour legislation. On the contrary, Labour Inspectors reported blatant opposition and obstruction from Department officials. At the same time, women themselves were unable to organise to defend their interests. They lacked time, resources, and power. There were also numerous social and economic sanctions which could be used against them both within the industry and within the family and community.

Gender inequality and women's responses

There are no measures directly addressing gender issues in the family or wider context of the industry as a whole. These have been seen as socially divisive and unnecessary. Targeting facilities to women and increasing female employment have been seen as automatically leading to enhanced status in the family and community. The research found, however, not surprisingly, that this could by no means be assumed.

There were significant variations between and within communities and households in the way gender inequalities operated. There was also wide variation in the degree to which women were able to avoid gender prescriptions or manipulate them to their advantage (Acharya ed, 1992; Inbanathan, 1992; Mayoux, 1993b). In many cases, there was obviously a great deal of mutual respect and esteem between male and female family members. Women's responsibility for decisions about expenditure on food and other family needs gave them ways of expressing dissent. They also had a recognised right to maintenance. A man's inability to maintain female family members was a source of shame which women could, and did, manipulate. Some



Cooking cocoons in order to soften the gum to enable the silk to be wound off. A high level of skill and experience is needed to get the timing of this process right.

LINDA MAYOUX

women had small independent sources of income which in some cases were seen as legitimately theirs; in others these were hidden from men. Norms of female modesty and seclusion were also far from absolute. Even Muslim women in purdah developed important networks and contacts wherever possible. Nevertheless, for all the women interviewed, gender inequalities are fundamental to women's failure both to take up entrepreneurship and to improve significantly their position as labourers.

Gender inequality and gender policy: some issues for NGOs

The purely mechanical targeting of facilities to women, and reliance on market forces and 'trickle down', has in this case had serious limitations. Research by the

author and others (Acharya ed, 1992; Mayoux, 1992a,b, 1993,b,c,d; Inbanathan, 1992) indicates that a range of measures are needed to improve the position of women in the industry. There are various possible roles for NGOs.

In entrepreneurship development and co-operatives there is a need for better training and preparation of credit beneficiaries and co-operative members. Training needs to cover all aspects of entrepreneurship, including access to informal sources of credit, the intricacies of dealing with the marketing system, as well as the acquisition of 'male skills'. Co-operative working has significant advantages over individual entrepreneurship for women because of the potential for overcoming problems in the market and providing group security for loans; but, if it is to be successful, it needs intensive preparation, and attention to potential problems of corruption and



Silk reeling, unwinding the filament from cocoons, requires skill and care. LINDA MAYOUX

bribery within the industry which lead to mistrust between co-operative members (Mayoux, 1993e). The types of activities in which NGOs are currently developing expertise: participatory training, savings and credit organisations, and group formation, could all improve the success of entrepreneurship development.

For women labourers there is a need for organisation to counter pressure from employers to keep down wages, and to improve working conditions. At the same time, the interests of very small employers and the stability and continuing expansion of the industry must be safeguarded. However, very small employers often pay more to their male labourers than do larger units, indicating considerable possibilities for increasing incomes. There is also scope for changing levels of bank credit to poor small entrepreneurs to cover provision for

better working conditions and higher wages in initial stages of setting up.

At all levels there is a need for greater attention to gender inequalities. Ways must be found to increase women's control over income and resources, increase their access to the world outside the home, and decrease the time they spend on unpaid reproductive labour. Although women varied in their responses to inequality, they were certainly not merely 'passive pawns' in the system. Women, where their husbands failed to provide properly for their children, and where levels of domestic violence and alcoholism were particularly high, were also secretly keeping money aside from their husbands. In one area women had begun to use rotating credit or 'chit funds' (Mayoux, 1993c). Other women, particularly Muslim women in *purdah*, frequently initiated conversations with the author about problems in sexual relationships, and their anger and resentment about restrictions on their movements outside the home. There was a range of activities already being pursued by the women themselves which could be built on to assist them to protect what they see as their interests.

Labour organisation and 'feminist consciousness raising' are areas in which NGOs have traditionally been less keen to become involved, fearing potential conflicts of interest with government and large private vested interests, and potential tensions within the household. Such interventions may also disturb complex relations between people where differences in power have been accommodated by being presented as 'natural' and inevitable. This has often limited the degree to which women or labourers have themselves thought about possibilities for change. The specific defence of women's rights as labourers and in the family is, however, central to any serious attempt to address poverty and inequality. This is particularly the case within industries like silk-reeling,

where substantial profits are being made, and thus substantial possibilities for change exist. Far more discussion is needed about ways in which significant change can be brought about without causing unnecessary suffering and disruption, but also without compromising basic principles.

Notes

This paper is based on part of the findings of research on entrepreneurs and labourers in the Karnataka silk-reeling industry for an ESRC-funded project, in collaboration with Dr S R Charsley and Glasgow University and the Institute for Social and Economic Change, Bangalore. The main body of the research was conducted by the author with assistance from Shri Anand, Mary Nirmala and Shri V Uma Shankar between August 1989 and July 1991. This has subsequently been updated by information kindly supplied by Shri Anand, Dr S R Charsley and Shri A Inbanathan. The work was also indebted to assistance from Mr D Mahadevappa of the Karnataka Department of Sericulture. Any responsibility for the views expressed, however, lies entirely with the author.

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Saptagram opens up windows of opportunity in Bangladesh

Tahera Yasmin

This is drawn from a larger report, Study on Women and Employment, much of which is based on the author's eight years' working experience with Saptagram Nari Swanirvar Parishad.

NGOs IN BANGLADESH play a pivotal role in promoting women's income through self-employment and other economic activities. In view of the large percentage of male unemployment and the particular constraints women face, there is limited scope for improving women's employment prospects. Women confront a number of social barriers as well as the lack of technical or managerial skills. They do not have access to markets and resources, and have virtually no control over the means of production.

The experiences of one NGO, Saptagram Nari Swanirvar Parishad (Saptagram), illustrate how some of these barriers have been overcome. Saptagram, which was set up in 1976, challenges the traditional role of women in the rural areas through targeting the landless and marginal landless women who occupy the lowest rung on the socio-economic ladder and lead lives shaped by extreme poverty.

'Women don't work — only the men do'

At any given time, ask a woman in a village in Bangladesh what she is doing and the answer will be 'nothing' — is she working 'no', though her face may look tired

and her clothes splattered with mud. Her husband, standing nearby, would glance slightly disapprovingly at the questioner and say 'no, no, my wife doesn't work'.

Everyone, including women themselves, believes that women's work is not real work. Yet it is the women who take care of household chores, post-harvest work, and livestock. However, this work does not directly bring in a cash income. Instead, the men who sell the agricultural and household products that women produce are seen as the real workers since they are directly involved in cash exchanges. Cash in the rural society means power. The areas where cash transactions take place are in men's realm, which remains out of bounds for women. Rural society has reasonably clear areas demarcated as the 'male sphere' and the 'female sphere'. This demarcation is both geographical as well as social and includes a range of activities, norms and behaviours. It is a way of life. Transgressions are frowned upon because the 'izzat' (honour) of families depend to a large extent on each knowing their place in the village.

The work that women do

The work available for poor, rural women often leads them to the rich neighbour's



These women are working for Bridge, Oxfam Trading, and are receiving a fair wage for their work, and benefiting from other activities organised by their group, such as literacy training. BADAL/OXFAM

house where they may grind spices, wash clothes, or help with post-harvest activities. Payments generally consist of a cooked meal or a measure of grain and is seldom made in cash. In households where women are the producers of molasses, vegetables, fishing nets, pottery, for example, their labour is unpaid, never to be valued because it is the men who sell these products and thus become the 'owners' of the product and of the income derived.

The invisibility of women's work helps to support the view held by many development planners in the 1970s, that women have 'spare time' to undertake activities that will bring supplementary income to the household. As a result, projects more suited to urban, middle-class women were targeted at rural women who were persuaded to waste their time making products that could not find a market. The women were paid below any recognised standard because the work was being done

during 'spare time' that would have remained otherwise unproductive.

Coming together

Finding time to attend group meetings is not a commitment everyone can keep but many of the women meet regularly to discuss their lives and their problems. Often they are joined by their 'apa' (field worker) from Saptagram. Lack of cash is always a problem and it was suggested that the group form a savings kitty. Each group member contributes a certain amount by selling eggs, or the 'mushti chaal' towards a fund that the members manage jointly. This cash is available for emergencies or for investments. The savings kitty ensures that members meet regularly not just to pool their savings but to continue their discussions which often focus on the reasons for their powerlessness.

The experience of Saptagram shows that

the actual size of the fund is too small to generate income and employment but there are other benefits. With control over their own funds, groups not only have easy access to the money but decisions over its use tend to be taken in a more democratic manner. This process helps to develop skills of financial management that allow creative use of limited funds for both the individual and the group.

Getting around

If strides are to be made towards opening employment options for women the isolation and immobility of rural women has to be broken. Saptagram has developed a deceptively simple approach to mobilise its groups and at the same time make its members visible. Initially, meetings are held in a member's yard; as the number swells the venue is shifted to a space under a tree, which is more visible to the villagers. Within a few weeks, a workshop is arranged at the nearest Saptagram centre for the day.

Isolation and immobility of rural women has to be broken.

Saptagram also arranges for training and meetings at other centres that last for 2-3 days. This often proves to be the first time women travel because they want to, in the company of other women, leaving behind household responsibilities and husbands. Creating this space and opportunity for mobility is an extremely powerful catalyst towards building women's confidence and commitment for change.

The need to earn money

Saptagram's groups are encouraged to gain access to cash incomes, which adds value to women's work that otherwise remains

unrecognised by society. Women from similar backgrounds are encouraged to organise together on the grounds that women who share a class affinity are likely to be more united in their efforts to change their lives by identifying and challenging their common oppressors.

Those who have begun to earn cash incomes have commented on the positive changes at home. There has been an increase in the level of co-operation from the male members of their household, notably that of their husbands. Husbands being willing to take over household duties when their wives attend training or are busy earning an income are no longer isolated incidents. However, women are not oblivious to the fact that their earning capacity provides a strong impetus for the co-operation they receive from their husbands.

Saptagram realises that not all women are able to participate in non-traditional activities because they are already involved in household-based production. Many of them are Hindu and, being a minority group, their community tends to hold onto the more orthodox practices. They are women with family-based occupations such as potters, weavers, cane and bamboo basket makers, where the cash and capital flow is dependent on the money-lender. While they are the producers, they do not own or control the means of production nor do they control the income that they bring. Saptagram's strategy is to provide credit, widen access to raw materials and the market, and help women to establish some form of control over production.

The need for women to be literate

The need to count, to read and write became important for women only when they realised that they were being short-changed. Saptagram's literacy programme really took off when the groups involved in the Intensive Rural Works Programme,



Saptagram literacy student practising. Acquiring literacy can not only strengthen women in their ability to organise, but also have a powerful effect on their self-esteem, and standing in their family.

RO COLE/OXFAM

after being cheated by the contractor, demanded that the organisation teach them to read. Literacy helps to protect members from unscrupulous landlords and money-lenders. It lessens dependency on Saptagram staff who help to maintain their accounts, increases the group's responsibility to itself, and raises women's self-esteem — they are sometimes the only literate adult in the family.

Work through mass employment schemes

Faridpur, the home town of Saptagram, is now the headquarters of an infrastructure development project under which a vast number of women and men are employed in road building and maintenance. Originally, workers were hired through

labour gangs but later the project changed to hiring labourers directly, with the NGO acting as the bridge between the labourers and the project. The advantage of this is that labourers get paid directly and the NGO ensures that the labourers' rights are protected. Working in this project has helped women to develop technical skills in a non-traditional activity. They also develop negotiating and bargaining skills in asserting their rights as labourers.

Employment generated through collaboration with other organisations

In partnership with Mennonite Central Committee (MCC) Saptagram helped to create women's employment in horticulture and pisciculture, and has provided Saptagram with training for its staff and group members. Since 1990 over 600 women have been trained by MCC. While women have always been responsible for growing vegetables around the homestead, this scheme provides income and self-employment in a non-traditional way. Members learn low-cost techniques for growing vegetables and they market the surplus produce.

Despite its initial success, the fall in the price of paddy has depressed vegetable prices and threatened the livelihood of the workers. This is one of many cases where Saptagram is finding that the impact of macro-economics threatens the success of projects, despite appropriate training and adequate credit supply. This is illustrative of the wider problems faced by NGOs.

Government policy and the pricing mechanism

The adverse implications of macro policies at the micro level are not taken into account in the planning process. For instance, 1992 saw a bumper crop in paddy which depressed its price to an unprece-

dented low level. Farmers, including many of Saptagram's members, who had invested in paddy were unable to recover their costs, and many women had to work as unpaid labourers to replace the cost of the hired help. Matters were made worse by the price-rise of inputs like fertilisers, when the farmers had no option but to buy them at a higher price if they wanted to guarantee a good yield.

The disparity between the genders remains a major barrier.

The repercussions continue into 1993 as prices for other commodities have also declined. For example, vegetable cultivators cannot market their products because the cost of transporting vegetables to the market is higher than the potential proceeds from their sale.

There are other cases where the impact of government decisions, that remain beyond the control of workers and producers, have a far greater impact on people's income and employment than do training and credit inputs from NGOs. In an attempt to promote the sericulture industry and motivate cocoon rearers, the government raised the price of cocoons so as to make this sector viable for employment generation. However, the price of yarn was not raised, and to encourage textile production, importers were permitted to bring in silk yarn, tax free. As a result, in the last season the silk-worm rearers could not find a market for their cocoons. In such cases the government could have purchased the outputs in an attempt to stabilise the price, instead of leaving the poor poorer.

Traditional gender bias remains

The disparity between the genders remains a major barrier. Men still retain their gen-

der-based dominance in some areas. In particular, the majority of the women have problems working late and travelling far, and the threat of sexual violence always exists. Women's entry into the labour market as less-expensive labourers is seen as a threat by male labourers who feel that women are taking over work reserved for them. Harassment of women in the labour market and the conflicts that arise either force women to fight back or persuade them to try other options.

Saptagram's efforts to open up windows of opportunity for women's employment are part of the process towards empowerment. While some of its interventions have succeeded in providing women with a reasonable income, others have only supplemented existing income. Many of the employment generating activities were adopted based on the needs of the women concerned, while others were promoted on the strength of the organisation's belief in launching flagships. The value of flagships must not be under-estimated; they challenge preconceived notions of women's work and present the possibility of new activities. Saptagram views its activities with a holistic perspective where women find strength through solidarity to take actions to change their lives.

Tahera Yasmin has worked with women in Bangladesh for many years and is an ex-director of Saptagram. She is currently working as a consultant with Oxfam on a study looking at various issues regarding women and employment.

Empowerment through income-generating projects

Rajamma G.

DEVELOPMENT PLANNING in India has often ignored the problems of women. Of the total female workforce, 94 per cent work within the unorganised (informal) sector, characterised by low pay, long working hours, low levels of skill, and lack of job security. Wage discrimination against women is rampant in all sectors despite equal pay legislation.

Income generation projects (IGPs) for women are often seen as a way to bring about changes in their lives, but in most cases have only resulted in further marginalising them. Simply focusing on an increase in income as the main objective of IGPs distracts attention from the overall well-being and empowerment of women. Women's Liberation and Rehabilitation Society (WLARS), an organisation registered to work for improving the socio-economic and political well-being of women, believes in the importance of the empowerment approach to women's development through income generation programmes.

WLARS works with the women of scheduled castes (SC) and scheduled tribes (ST), in Madhugiri Taluk of Tumkur District in Karnataka State, South India. Hinduism is the principal religion, with a minority of Muslims and Christians. The Taluk has a wide range of castes and scheduled castes and scheduled tribes. Madhugiri Taluk is severely drought-prone and farmers mainly depend on rain-fed agriculture.

Women work primarily in the agricultural sector as unskilled labourers and there is no alternative for skills development. Women normally take up the work of sowing, transplanting, weeding, harvesting, and winnowing, which are considered low-skilled work. In addition, women are responsible for taking care of the family's water, fuel, fodder and child-care needs. Men restrict their activities to ploughing, applying fertilisers, spraying pesticides, and harvesting.

WLARS conducted a survey in Madhugiri Taluk in 1985 and identified the low status of women and the major problems which they were facing. Women's literacy rates and general health status are generally below that of men. Even if they do the same type of work as men, women are paid much lower wages. Women do not own any land nor do they have a say in the selection of crops, nor do they have control over nor access to property and income. Women have absolutely no control over their bodies and reproductive systems. The head of the household is always the male member of the family, although some women have become the head of their household after separation from their husbands owing to the practice of dowry, polygamy, migration of husbands in search of employment, or male alcoholism. Wife battering and prostitution are characteristic of the society. Frequent bouts of violence occur as a result of caste and class con-

flicts, and sex abuse and other forms of domestic conflict.

On the basis of this information, WLARS decided to work only with the SC/ST and those of similar socio-economic backgrounds. The following objectives were prioritised: to minimise the gap in economic and social conditions and to make use of government and other developmental facilities; to organise women to fight for their rights through literacy, health education and other programmes; to improve the economic status of women through the formation of various income generation programmes. Their broader strategic objectives included formation of a sustainable Taluk-level federation of women to tackle macro issues of women at large, and to develop a secular society without caste, religion, race and gender inequality.

Women's savings group

Initially each member contributed one rupee and formed the *sangha*. Later they started a small savings activity where women contributed five rupees weekly. After two years of saving, WLARS contributed Rs2,000 to each *sangha*, which was deposited in a joint bank account by one of the *sangha* members and WLARS staff.

Before starting the project, agriculture was the main occupation of both men and women. Men used to migrate in search of employment during the lean season whereas women had no sources of supplementary income. They were dependent on the landlords and were indebted to them. Whatever they produced or earned by labouring work went to service the high interest on loan repayment. Due to illiteracy and lack of awareness, many government schemes which existed for women were not taken up. This was in contrast to the men who participated in many schemes like IRDP (integrated rural development projects).

However, with the help of the Community Credit Fund, women began developing skills, which enabled them to become more independent. Now their long-term goal is self-reliance in all aspects. Even if the NGO withdraws, the women are empowered enough to sustain their achievements. The project is viable and, with little support from WLARS, is in a position to develop its own financial investment and mobilise government finance for self-reliance. Their efforts to obtain finance have given the project more accountability and viability. Even if the income earned is not very significant, the project has empowered women in other respects.

Support given to women's 'social reproduction'

The women are making every effort to mobilise and use all existing resources to meet their basic needs. Since most household requirements are now being made available by the *sanghas* locally, the additional burden of activities like marketing has been substantially reduced. This gives women more time and energy to concentrate on their work.

Ensuring equal participation among women is another strong point of the project. Responsibilities are shared by five committees, each with a membership of five to ten women, to look after the various aspects of other programmes.

Their experiences of failure and success have taught the women how best to choose their IGP activities. Activities are prioritised through discussion and studying the options. Increased income and economic independence is seen by the women as an important way of enhancing their status. The Community Credit Fund together with the IGPs have given the women of Madhugiri Taluk a platform which otherwise would not have been possible. While the increase in income is an added advan-

tage for the women, the empowerment of women is even more critical for achieving the longer-term goals.

Weaknesses of IGPs

The women lacked experience in economic affairs, which carries economic costs. For instance, the absence of skills in financial management has meant that money remained unused in the bank for long periods. They were reluctant to explore newer areas of economic activity and this restricted their progress. In other cases, marketing of projects is restricted to the villages in which the activity was initiated with no initiatives taken to explore newer markets.

Overall well-being

In general, there has been a positive change in the overall well-being of the women. Before starting this project, women depended on agricultural work for four to six months and the rest of the year they were engaged full-time in their reproductive and community roles. Now during the peak agricultural season, women concentrate on agricultural activities. The rest of the time they are involved in self-employment or group economic activities.

Some women have said that in the initial stages, their husbands were not co-operative, which put a great deal of pressure on them. But once their achievements began to materialise by way of getting community facilities like drinking water, land *pattas* in women's name, electricity for their houses and village, husbands gradually stopped their resistance. 'Now if I come for the *sangha* meetings and attend training programmes at Madhugiri, my husband takes care of the domestic work,' says Narasamma, one of the Income Generation Committee members of Masarapadi village.

Some compensation for increased workload

The project has, in certain ways, increased women's workload. The responsibilities of women in the *sangha* and weekly meetings increased their working hours. However, the *sangha* itself has taken responsibility for reducing the usual workload of women in domestic chores by providing drinking water nearby. Since the *sangha* started, women provide some of the basic necessities like soap and *ragi* locally, so they do not need to go to the market as frequently. The health committee has taken the responsibility for keeping a check on the health problems of women and their families and persuades them to take necessary care in time.

Empowerment and gender relations

The IGP has increased women's access to and control over the factors of production. Women started with the traditional activities and slowly they showed interest and confidence in taking up non-traditional employment, like brick making (which was usually done by men), running a food co-operative, construction of smokeless stoves, and construction of low-cost latrines. Some of the women have taken up non-traditional agricultural activities like ploughing, and applying fertiliser. Over the years, the positive changes within the community are very obvious. Child marriage is almost nil, both among the *sangha* members and the community in general, while the problems associated with untouchability and Dalit discrimination have diminished. Although it is a very slow process, the women of Madhugiri Taluk are steadily changing the system and in the process improving community life for everyone.

Two-thirds of the sky: women in development

Poems by Bridget Walker

Through Western Eyes 1: Invisible women, invisible work

*Bearded, sun-reddened skin,
the aid worker welcomed us
with apologetic grin,
as he said: 'I'm afraid
there's nobody here today.'*

*In the compounds the women
were pounding grain,
spreading the coffee berries to dry,
keeping a watchful eye
on children scuffling in the dust.*

*At the tap in the market place
young girls filled buckets to the brim,
joined hands to lift
the load with care –
not a drop to be spilled.*

*Invisible women,
invisible work;
as essential as the foundations
which hold up the house,
as dependable, and as unseen.*

Through Western eyes 2: Women's work

*The women travel by night
to reach the market place by dawn,
a long journey, but they get higher prices
in the South,
and every little counts.*

*We feast our eyes on
the profusion of produce,
corn and cassava, so many kinds of yam,
large misshapen tomatoes, small green-
skinned oranges,
fruits of long hours of labour.
Yet, the prices are low and we bargain them
down.*

*Last term Ndofor brought 5,000 francs of
school fees
entirely in five-franc pieces.
I counted them and thought – how many
cocoyams,
how many backbreaking hours on the farm;
thought too
of how Ndofor's sister Grace dropped out of
school last year.*

Resources

There are several organisations which carry out research and publish material on gender and economic issues:

Alt-WID (Alternative Women in Development) is a coalition of women researchers and policy advocates. They work on developing alternative policies to empower women in the US and the South, especially those living in poverty. Alt-WID argues that economic policies, promoted by the World Bank and the IMF, are linked to the deepening impoverishment of women. They publish *Reagonomics and Women*, which draws parallels between the problems faced by women in the US and those in the South, through the use of case-study material and statistics.

Alt-WID, *Reagonomics and Women: Structural Adjustment, US Style, 1980-1992: A Case Study of Women and Poverty in the US*.

The Development Gap, founded in 1976, is concerned with issues related to adjustment and economic policy. It manages the NGO Center for Action on Structural Adjustment (on behalf of the Third World Network) and works with groups from the South in challenging adjustment through providing information and a platform for views from the South. They have produced *The Other Side of the Story* in co-operation with a number of international NGOs. It is a useful resource which clarifies the nature

of structural adjustment programmes, for non-specialists. It reports on the International NGO forum on World Bank and IMF Adjustment Lending, held in 1992, and provides a number of interesting case studies. The Development Gap, 927 15th St. NW, 4th Floor, Washington, DC 20005, USA.

Hammond, R. and L. McGowan, *The Other Side of the Story: The Real Impact of World Bank and IMF Structural Adjustment Programs*, (1993) Washington DC: The Development GAP, Inc.

The Entre Mujeres Network provides a forum for North-South dialogue on development issues, particularly those which affect women. They publish *Women and the Crisis in Latin America*, which analyses the 'feminisation of poverty' in contemporary Latin America, and includes country statistics on women's participation in the labour force in an evaluation of the gender dynamics of economic crisis.

De Barbieri, M.T. *Women and the Crisis in Latin America* (1993) Lima, Peru: Red Entre Mujeres — Dialogo Sur-Norte.

The Freedom from Debt Coalition is a broad-based network of church groups, academic and professional bodies, and community organisations, which studies the social and environmental impact of debt, to try to find solutions to the crisis

which will ease poverty and suffering in the Philippines. Judy Taguiwalo, Freedom from Debt Coalition, PO Box No. 2, UP Diliman, Quezon City 1101, Philippines.

Women's organisations in the Philippines relate women-specific issues, such as women's health and reproductive rights, women's migration, sex-trafficking of women, and violence against women, to the issue of debt and structural adjustment programmes. Gender issues in the context of the Philippines are closely connected with official (both international and domestic) economic and development policies.

The importance of building an international front against debt and aid-related conditionalities inspired a Filipino peasant women organisation, **AMIHAN**, to organise in 1992 an Asian peasant women's dialogue on structural adjustment programmes and GATT. After the conference, participants from India, Indonesia, Vietnam, Nepal, Sri Lanka, South Korea, Japan, and the Philippines formed the Asian Peasant Women Network to co-ordinate a regional campaign to educate Asian peasant women on, and to oppose, structural adjustment programmes and other international economic programmes detrimental to women. The major papers presented and discussed at the conference have been published in a book, *Nurture the Seeds of Unity, Take Root and Reclaim our Lives!*

Several women's groups in the Philippines have produced publications on women, debt and development. These materials are valuable contributions to Filipino women's efforts to understand and confront debt and debt-related economic policies that are wrecking their lives: **The Center for Women's Resources** (CWR) has recently published the pamphlet *Living on the Edge, Women, the Debt Crisis and Structural Adjustment* (1992) in English and Filipino. **GABRIELA**, a national coalition of predominantly grassroots women's groups, publishes *Empowering Filipinos for Development*

(1988) which documents the results of consultations with urban poor women on how government policies and debt have affected women's lives. **KALAYAAN**, a service-oriented women's group has published *The Debt Crisis, A Treadmill of Poverty for Filipino Women* (1989).

Helsinki Citizens' Assembly has published a book on reproductive rights, based on meetings and conversations with new and independent women's groups throughout East and Central Europe. It provides a practical and informative update on the status of women's health-care issues including information on abortion rights, restructuring of the health-care systems, and projects and campaigns to secure women's rights. Helsinki Citizens' Assembly, Inter-national Secretariat, Panska 7, Praha 1, 11669 Czechoslovakia.

HCA Women's Commission (1992), *Reproductive Rights in East and Central Europe*, Helsinki Citizens' Assembly Publication, Series 3.

Mujer a Mujer is a collective of Mexican, US, Canadian and Caribbean women based in Mexico. It promotes communication, exchange and strategic connecting among activist women throughout the region. It publishes, three times a year, *Correspondencia*, a bilingual (English/Spanish) forum for women active in labour, urban popular, lesbian, anti-violence, popular education and cultural movements in Mexico, Canada and the US. *Mujer a Mujer/Woman to Woman*, PO Box 12322, San Antonio.

A selection of publications dealing with gender aspects of economic issues:

Council of Europe, *International Encounter, Human Rights and Democracy: The Role of Women in an Interdependent World*, Conference, Lisbon, April 1993. The conference papers provide a rich and varied

source of information, some of which link current international economic trends, the violation of women's basic human rights, and the global feminisation of poverty. The invisibility of much of women's work (as farmers, in the informal sector, and within the household) is emphasised.

Frank, E. *Report on Black and Migrant Women in Europe*, produced for the European Economic Commission, Women's Group. Available from the EEC, Women's Group, Brussels. This study looks at patterns of work and livingstandards among Black and migrant women in Europe, emphasising the effects of the move to a single market.

The Reality of Aid: An Independent Review of International Aid, Somerset: ActionAid. Produced on behalf of the International Council on Voluntary Agencies (ICVA) and European Consortium of Development Agencies (EUROSTEP), the Report links analyses by NGOs from 20 industrial nations, on the performance and policies of their government's Aid programmes and highlights major areas of concern for development NGOs. Public Advocacy Unit, ActionAid, Chataway House, Leach Road, Chard, Somerset TA20 1FA.

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News from Gadu

Sue Smith

Vienna UN Conference on Human Rights

Human rights and fundamental rights for poor women are indivisible. It is impossible to talk about the right to free expression without freedom from violence first having been achieved. This was the strong message to the UN bureaucracy from the women's lobby attending the Vienna UN Conference on Human Rights. GADU Coordinator Eugenia Piza-Lopez, attending the conference, spent time in the women's caucus, in preparations for Beijing 95, and in supporting counterparts by arranging meetings for women from funding agencies.

In the human rights debate, women's issues were previously seen as of special interest, and only representing the views of some people. The concept of human rights was challenged, redefined and expanded by the women's caucus to include gender issues, giving it a new language. Women wanted integration of gender-specific issues, such as violence, as well as the inclusion of a perspective throughout the whole debate, and the creation of mechanisms at UN level to address and monitor violence against women.

The major contribution of the women's process to the debate focused on: the private sphere as a legitimate arena of concern to the UN and human rights bodies; the indivisibility of human and economic

rights; and whether individual rights are universal and absolute, or modified by national cultural contexts.

Sponsored by a range of women's international organisations and networks, the global tribunal on 15 June which considered violations of women's human rights was attended by not more than 10 men and 1200 women. It provided a forum for women to protest against the failure of existing human rights laws and the lack of mechanisms to protect and promote women's human rights. Testimonies focused on human rights abuse in the family, war crimes against women, physical violations, socio-economic rights, and political persecution and discrimination.

The final declaration unequivocally included poverty and hunger among gross and systematic violations, and recognised the importance of gender in human rights abuses, asserting that violence against women is a human rights abuse whether it occurs in public or private. The declaration also called for the integration of women's concerns into every area of UN operations, including the work of all Treaty Bodies and the Human Rights Commission. Proposals on the agenda of the next UN General Assembly include the creation of a High Commissioner for Human Rights.

Oxfam will provide follow-up through its work with EUROSTEP and in relation to the UN.

EUROSTEP gender workshop

A meeting of gender experts from EUROSTEP, a network of 22 European non-governmental development agencies, met in Oxford in May 1993 to learn and share their experiences in the field of gender.

A total of 52 people from Belgium, Netherlands, Denmark, Germany, Italy, Greece, Spain and the UK, met for a programme of expert inputs and presentations. Strategies for influencing the EC, networking, and strengthening programmes were discussed. The programme included: mainstreaming gender in our NGDOs, frameworks for programme and project planning, and networking for change.

One important question raised was whether the model for successful institutionalising of gender should be a centralised team of gender experts, or gender teams integrated into other organisational structures. Oxfam, NOVIB and MS presented case studies. Although the experience of large and smaller agencies was different, delegates were agreed that, where possible, it was best to adopt both approaches; this prevented both marginalisation and dilution. The importance of gender-sensitive staff recruitment, staff development, and gender training was emphasised in the context of institutional support for women workers, and a change in work styles.

NOVIB, ACORD and MS shared their experience of developing a gender policy, which underpins and defines practice and links institutional and external issues. The process is as important as the outcome, and the challenge of translating policy into organisational tools and day-to-day practice is ongoing. The workshop recommended guidelines for the formulation, management and sharing of experiences of developing and implementing gender policies.

The overarching imperative of talking to women at all stages of the project cycle and using women as project workers came out

of discussions of programme issues, informed by research by IBIS and NOVIB. The choice of partners, defining what constitutes a women's organisation, and the merits of working with mixed or women-only organisations to achieve gender integration in projects were of crucial concern.

The workshop emphasised the role of networking as a vital tool in the task of mainstreaming gender. Networking helps to improve gender practice, provides models and examples for agencies newer to the issues, provides support and solidarity, and develops a common voice for lobbying.

The workshop is a first stage in sharing information, a vital part of networking and the gender learning process. A recognition of gender as a field of technical expertise, the acquisition of gender-disaggregated and gender-specific knowledge, and honest sharing of successes and failures, are all essential for gender to be moved forward in agencies.

The setting up of a gender group was agreed and ratified to the EUROSTEP assembly. Future gender work is focused in two areas — programme work led by NCOS, and lobbying led by Oxfam UK. Follow up includes a meeting of the steering group to discuss areas of further programme learning, hosted by NCOS, who will produce a plan to gather and systematise programme learning, especially in the areas of monitoring and evaluation. A lobby programme is in progress on population and reproductive rights (led by Action Aid) aimed at influencing EC governments and the UN Conference itself, which will coordinate efforts with other networks. A programme will be ready by October for a two-year European lobbying strategy aimed at influencing Horizon 2000, Lome, and other relevant policies including WID policy. A programme to coordinate efforts and strategy will follow the Human Rights Conference and lead to Beijing 1995.

Oxfam plans to publish the workshop proceedings, including issue-based papers,

case studies detailing the experience of agencies, and the keynote presentations.

Preparations for the UN Conference on Women, Beijing, 1995

Planning for the NGO Forum at the 1995 Beijing UN Conference on Women is the responsibility of CONGO's (NGO Planning Committee under the auspices of the Conference of NGOs in consultative status with ECOSOC) Planning Committee, which held an NGO consultation in March 1993 in Vienna, attended by Eugenia Piza-Lopez on behalf of Oxfam. The representatives of 71 NGOs on the planning committee follow UN discussions, assess the impact of possible decisions on women, seek to influence government delegates to include the women's concerns, and feed back UN decisions and activities to the NGO sector. A report of the consultation is available from Forum 95, Kirchengasse 26, A-1070 Vienna, Austria.

At the meeting, a number of NGOs discussed joint strategies between women's groups in the South and international agencies. Many NGOs emphasised the need for a co-ordinated approach to encourage greater representation of Southern, especially feminist, organisations and networks at the Prepcoms (preparatory meetings) and the NGO Forum. It was also hoped that Southern groups would achieve greater representation on the CONGO NGO Planning Committee and access to the UN system through CONGO.

Oxfam will be working at different levels. In some cases, it will support increased access for partners to the UN conference and its preparatory regional processes by supporting and strengthening groups and initiatives lobbying and influencing national governments. Ideas about developing a joint approach with other international agencies to maximise impact and share resources are being discussed. Regional

meetings in Africa, Latin America, Asia, Middle East and possibly Europe will be held over the next year.

For further information about the Beijing conference and NGO preparations, write to the International Women's Tribune Centre (IWTC), 777 UN Plaza, New York, NY10017, USA, who produce *95 Preview*, an occasional bulletin reporting on who is doing what in plans for the Prepcoms and the meeting itself. Most IWTC materials are free to individuals and groups in the South.

Preparations for the UN Conference on Population and Development, Cairo, 1994

Population is among the most contentious issues in development. Claudia Garcia Moreno, Coordinator of Oxfam's Health Unit, attended the second Prepcom in May 1993 for the 1994 Cairo UN Conference on Population and Development. Women's issues were high on the agenda at both the official and the NGO meetings.

The purpose of the meeting was for the country delegations to give guidance to the Conference Secretariat for a new World Population Plan of Action to be adopted in Cairo. Agreement was reached only on draft headings for the document, and discussions clustered around the interrelationship of population, environment and development, the role and status of women, reproductive rights, health and family planning, population distribution including migration, and resource allocation and mobilisation.

Oxfam will be working through the ODA in the UK to participate and provide inputs in preparatory national fora, participate in the UK Delegation for Prepcom 3, and through the EUROSTEP network to produce briefing papers with other agencies and explore channels in other networks such as WIDE. Oxfam's population strategy will be backed up with a forthcoming book on population and gender

issues in June 1994 and an issue of *Focus on Gender* devoted to population and reproductive rights. Oxfam's approach aims at a comprehensive strategy to link the Human Rights Conference, the 1994 Cairo conference and the 1995 Conference on Women.

In September 1993 the Conference Secretariat circulate the first draft of the Country Reports, and Prepcom 3 in New York in April 1994 will be the forum for major debate on the Plan of Action's exact wording, to be submitted to the Cairo conference in September.

Oxfam AGRA meetings

In June 1993 a meeting of AGRA (Action for Gender Relations in Asia) South on women and employment was attended by representatives from Oxfam offices on the Indian subcontinent, and a report will be available soon. The AGRA East meeting on women and health in November 1993 will be hosted by the Philippines team.

The structure of AGRA meetings in which expert inputs, case studies from the experience of field staff, and participatory learning are blended, make it an interesting cross-regional forum. The Philippines meeting will introduce the concept of and approaches to women's health. It will cover a wide range of issues including the nature and control of reproductive health, population issues and a look at the Cairo conference, the effects of war, conflict and violence against women on mental health.

News from the Women's Linking Project

The Women's Linking Project is entering an exciting time with four South-to-South Regional Meetings arranged to take place between October 1993 and January 1994. The Regional Meetings, for 10-30 participants, will enable groups of Southern women to exchange information and experience, and to explore and develop new

strategies. Women have been selected by Oxfam Field Offices worldwide (as well as a number of similar agencies) to attend the Regional Meetings in Bangladesh, Indonesia, Zimbabwe and Chile. These women are development practitioners working in Southern organisations, most with close links with Oxfam.

Over the next few months, many Field Office staff will be taking a close look at their own work with women and talking to the women they work with. They will be spending a month taking an in-depth look at their own efforts to integrate gender into their work, and at a selected project. They will try to find out how the project is working in practical ways to meet the challenges women face: the violence and poverty women experience, their need for support on health issues and on building their decision-making role in their societies, and their need to find an equal place in their particular culture and its traditions.

This preparation work and the recommendations from the Regional Meetings will feed into the International Conference to be held in Thailand in February 1994. The Conference is primarily for Oxfam staff, but delegates from the Regional Meetings and a number of other practitioners have been invited as well.

The Conference offers Oxfam a unique opportunity to take a fresh look at the impact of its gender and development work with women; to listen to the best possible group of advisers — the women it works with; and to provide a platform for their views. The participants will prepare an up-to-date assessment of Oxfam's work with women, and develop guidelines for future work.

And work does not stop with the meetings! All participants have a vital role to play; to make sure that recommendations are brought back home and put into practice. Oxfam will be integrating the findings of the Project into its preparation for Beijing 1995.

