Contents

Editorial 2
Caroline Sweetman

Passing the buck? Money literacy and alternatives to credit and savings schemes 10
Helen Pankhurst

Challenges for integrating gender into poverty alleviation programmes: lessons from Sudan 22
Abdal Monium Khidir Osman

Alive and kicking: women’s and men’s responses to poverty and globalisation in the UK 31
Jo Rowlands

Women’s oral knowledge and the poverty of formal education in the SE Peruvian Amazon 41
Sheila Aikman

Poverty, HIV, and barriers to education: street children’s experiences in Tanzania 51
Ruth Evans

Gender, poverty, and intergenerational vulnerability to HIV/AIDS 63
Mohga Kamal Smith

Resisting austerity: a gendered perspective on neo-liberal restructuring in Peru 71
Maureen Hays-Mitchell

Gender budgets: what’s in it for NGOs? 82
Debbie Budlender

‘Engendering’ Poverty Reduction Strategy Papers (PRSPs): the issues and the challenges 88
Elaine Zuckerman

Resources 95
Compiled by Ruth Evans

Publications 99
Journals 99
Electronic resources 99
Organisations 100
Videos 101
Conferences 102

This book converted to digital file in 2010
Editorial
Caroline Sweetman

Billions of dollars and working days have been expended over the past 50 years in the cause of the 'development' of countries in Africa, Latin America, Asia and the Pacific. The alleviation of poverty is the primary concern of many, but not all, organisations working in the development sector. Some, notably the international financial institutions, including the IMF and the World Bank, have focused primarily on promoting economic growth at macro-level, in the belief that increasing wealth at national level will, in the medium-term, alleviate poverty throughout entire populations. Grassroots poverty alleviation strategies fit into this vision as shorter-term activities, to complement appropriate macro-economic policies. In contrast, some development organisations - often NGOs - disbelieve that wealth will ever trickle down to women or men in poverty; they see community development initiatives seeking to support people in poverty as part of an alternative development approach.

The writers of the articles here examine the complex links between poverty and inequality between women and men. They show how gender inequalities impact on men, women, and children's experiences of poverty, and demonstrate the importance of integrating gender analysis into every aspect of development initiatives. The articles cover a range of issues including macro-level neo-liberal restructuring, poverty reduction strategies, gender budgets, education, HIV/AIDS, and globalisation and poverty in the North. Together, they give new insights into the impacts of gender-blind development policies from the macro- to the micro-levels. Gender equality forms an integral part of development, and must be mainstreamed into all poverty alleviation programmes and development initiatives.

Understanding poverty
First, how do we define poverty? Individuals and organisations informed by different understandings of development have very different definitions and understandings of poverty. Narrow definitions focus on economic want to a greater extent than broader definitions, and lead to a programme of action which focuses on wealth creation without much emphasis on social context. Broader definitions emphasise the connections between economic want and social – and sometimes political – marginalisation or exclusion. This exclusion is seen as both a symptom and a cause of economic want.

The Oxford Dictionary of Current English (1995) gives a broad definition very simply: poverty is described as 'want of the necessities of life'. What the 'necessities of life' are actually deemed to be is obviously
highly subjective. However, a useful list comes from the Beijing Platform for Action, in which poverty is described as follows: ‘Poverty has various manifestations, including lack of income and productive resources sufficient to ensure a sustainable livelihood; hunger and malnutrition; ill health; limited or lack of access to education and other basic services; increasing morbidity and mortality from illness; homelessness and inadequate housing; unsafe environments; and social discrimination and exclusion. It is also characterized by lack of participation in decision-making and in civil, social and cultural life. It occurs in all countries – as mass poverty in many developing countries and as pockets of poverty amidst wealth in developed countries’ (UN 1996, para. 47).

Exploring men’s and women’s experiences of poverty

Both women and men in poverty would recognise the key elements in the description of poverty given above. However, it is widely held that women’s experience of poverty is quantitatively and qualitatively different from that of men. How true is this?

Do poor women outnumber poor men?

Women are widely believed to outnumber men in the ranks of the poorest people on earth. Because poverty measures focus on households, not individuals, accurate figures are impossible to obtain. In 1995, the UN Human Development Report estimated that of the 1.3 billion people in poverty, 70 per cent were women (1995, 4). In the same year, UNIFEM stated that ‘women constitute at least 60 per cent of the world’s poor’ (1995, 7). These high figures have been quoted often because of their obvious power in persuading development policymakers of the need to address gender inequality. But they have also been the focus of debate and dispute (Marcoux 1997; King and Mason 2001). However, even sceptics admit that a general trend towards the ‘feminisation of poverty’ is ‘real and growing’ (Marcoux 1997, 4).

More generally, statistics like this need to be used with care. First, it is difficult to estimate the number of women in poverty because of biases in the way statistical analysis is carried out. As stated, poverty statistics tend to look at households, rather than at the individual women and men within households. They also use narrow definitions of poverty, focusing on economic want, typically measured through income or consumption. Second, quantitative data oversimplify complex issues. They cannot explore the social context of economic want, which is all-important in understanding the significance of the data – not only to women themselves, but to development policymakers. They also mask wide variations in women’s experience of poverty. While they are useful rallying cries for international activism, they can also alienate development workers who find they are facing a very different reality on the ground (El-Bushra 2000).

Female-headed households can be counted, and there has been much debate on the extent to which this status correlates with poverty (Chant 1997). In most societies, women living without a man are more likely to lack some of life’s basic necessities. This is due to multiple demands on their time which limit the time they can spend in productive activities, as well as social norms which govern their behaviour in the public sphere, and gendered prohibitions on certain kinds of work. Most institutions which determine the economic and social environment in which women and men in poverty live are unlikely to allow anyone in poverty to shape their decision-making. Men in poverty are clearly excluded from participating equally in decision-making at international and national levels, and this has a profound impact on how they live.
now, and their chances of escaping poverty in the future. Yet the majority of men in poverty are able to participate with their peers in formal decision-making bodies at the community level. If there is no male household head, women’s participation in these bodies may be difficult or impossible.

In addition, social norms governing the sexual division of labour may mean that a household with no adult men is not able to take advantage of the full range of livelihood opportunities. In farming communities in parts of sub-Saharan Africa, for example, some parts of the cultivation process cannot be undertaken by a woman, and access to credit and other inputs is targeted at men. Land sometimes has to remain fallow, leading to destitution for women and their dependants. AIDS is aggravating this situation in many African countries, since it leads to dramatic demographic change, in which female-headed and child-headed households are becoming common. In this issue, Mohga Kamal Smith discusses how poverty intersects with gender stereotyping and discrimination to make young girls disproportionately vulnerable to infection, whilst elderly women carers who become household heads face ostracism because of stigma when they care for their sick children and grandchildren.

In the very different context of poverty in Northern Europe, women heading households face a greater likelihood of poverty than men because they are less likely to command a wage sufficient for family survival. Women’s wages in industrialised and post-industrialised settings are depressed by old stereotypes of women’s wages being secondary to those of a male breadwinner. In her article, Jo Rowlands looks at the ways in which stereotypes and expectations of women’s economic role disadvantage poor women and their families.

Despite the above, it is important to note that the link between female household headship and poverty is not automatic. Not all female-headed households are economically needy relative to those headed by men. In fact, the context in which a woman has chosen, or been forced, to head a household is all-important in determining whether or not she is poor. Some women married to abusive men may opt to leave if they have an independent income. In addition, since poverty is not only a lack of economic necessities, women heading households could be seen as less disadvantaged socially than wives who are forced to continue living unhappily with abusive or cruel men.

Is poverty ‘different’ for women?
Poverty is qualitatively different for women than men. Poor men face social and economic exclusion from government bodies and other institutions which shape their lives, on the grounds of their poverty. Women are excluded twice over from public institutions, on the grounds of sexual discrimination as well as poverty. The fact that public institutions are male-dominated means they are likely to reflect men’s priorities and interests, assuming these to be shared by both sexes.

In addition to this exclusion in the public sphere, women in poverty have to cope with the effect of their relative lack of power in the household. A poor man’s experience of exclusion from decision-making is likely to end once he crosses the threshold of his home. Men in most societies are still viewed as household heads, even while they may not be the only or the most important breadwinner. Gender stereotypes and cultural norms mean men are likely to have the final say in decision-making about the use of the scant resources available to their families. They may well be able to get away with socially-condoned violence if women disagree with their decisions. Women’s lives are, too often, shaped by relative powerlessness to determine the way in which livelihoods are made and money is spent; the size of their families; or the way
in which the food they cook is divided among family members. In societies where men own assets, where women are not confident that they can make an independent living, and where being a female head of household carries social stigma as well as practical difficulty, the bargaining positions of husbands and wives are markedly different.

Getting gender equality onto the anti-poverty agenda

The promotion of women’s rights and gender equality is a prerequisite to grassroots poverty-alleviation and, ultimately, to national economic growth. Many of the arguments in support of this point of view stress the ways in which gender equality benefits not just women themselves, but their families as well.

One rationale for promoting gender equality as a means to poverty alleviation focuses on the idea that there is a direct correlation between girls’ education, female empowerment, and contraceptive usage. In fact, the evidence for this is not completely clear. First, to be empowering, education needs to be appropriate. In her article, Sheila Aikman gives an example of an inappropriate, colonial-style education which is closely linked to a process of impoverishment for the Haramkbut society in the Peruvian Amazon. Integration into the global economy has radically altered ways of life, and women’s traditional forms of education and knowledge-management have been marginalised. The second reason to be cautious when assuming connections between education, female empowerment and development goals is that empowerment may not lead to the outcome assumed by development policymakers. Education at its best is a process through which the learner becomes aware of the possibilities which surround her, and grows in confidence about her ability to make informed choices. This does not necessarily lead to choices of which policymakers approve. Moreover, female education does not necessarily lead to a greater say in marital decision-making (Jeffery and Jeffery 1998).

A second, and compelling, rationale for supporting gender equality as a means of delivering better poverty alleviation programmes comes from ideas of ‘maternal altruism’ (Whitehead 1984). Compelling evidence can be invoked by gender and development researchers and workers to prove that lack of equality between women and men aggravates and perpetuates economic want. Women are more likely than men to identify their own interests with those of their dependants, an attitude which is essential to the welfare of children and other household members (Jiggins 1989). Increasing women’s role in budgeting and decision-making is desirable, since evidence exists that improved nutritional status and family health correlates with female control of budgets (Whitehead 1984).

Is there a problem inherent in emphasising the benefits to families and society of gender equality? Some would say yes; women deserve to be supported in their struggle for emancipation, because this is a worthy end in itself. Others would say, from a pragmatic perspective, that it is acceptable to adopt this strategy since development organisations will not adopt the cause of gender equality otherwise.

A third perspective, based on the daily realities of women in poverty, is that gender equality and development cannot be conceptualised separately; if you can envisage such a separation, your vision of development is fundamentally flawed.

Families in poverty are living in contexts of constant insecurity and uncertainty. Women who have borne children and watched them suffer from curable illnesses and malnutrition do not see a separation between their own interests and the interests of the family. What they would like is the freedom to use their wits and
abilities to strategise a way to escape poverty. The ability of all family members to pool their learning, identify opportunities and cut their losses often signals the difference between further impoverishment and greater stability. Some households depend on the decision-making of a single adult man, or on the so-called 'joint' decision-making of people who are intimidated by the greater power (overt or hidden) of one of the group. Others depend on the pooled expertise of two or more confident women and men, who both/all have a voice in determining the best way forward. It is obvious which strategy is most likely to be valuable.

Integrating gender equality into development: the strategies so far

Over the past 30 years of gender mainstreaming in development organisations, various different rationales have been employed to 'sell' the need to work on equality concerns as part of development and poverty alleviation. Caroline Moser created a typology of different underlying rationales used by development organisations for beginning work to address women's and gender issues (Moser 1993).

Promoting equality as an end in itself: the equity approach

The equity approach called for development organisations to support women's demands for equality, on the grounds of their inherent right to this. With its emphasis on changing laws and challenging cultural practices, it was unpopular with governments. Voices from the international women's movement challenged development organisations to adopt a commitment to promoting women's right to equality with men. The challenge was first heard at a time when feminism was transforming the relationship between women and men, and women and male-dominated institutions, in the 'developed' world.

Freeing women to contribute to development: anti-poverty and efficiency approaches

These approaches were more attractive to development organisations and to governments, since they were based on economic arguments. Ester Boserup's research (1970) was influential in highlighting the true nature, extent and worth of women's contribution to Third World economies. Evidence from many countries showed that women's extensive economic role in production was ignored by planners, who assumed producers to be male. This resulted in a model of development which undermined women's activities and status, relegating them to economic dependency on their husbands, fathers and sons. It was fundamentally inefficient, since it wasted women's potential for production.

The anti-poverty approach was the earlier of the two that emerged from this analysis. It sought to support women as income-earners for their families. Women's work in growing food crops, looking after children and other family members, and cooking and cleaning has been recognised. Technical support is sometimes offered by development projects, aiming to cut the time women spend on onerous tasks. However, the impact of this support is very mixed, and, ultimately, production is prioritised over other work. The implicit assumption is that women will cope with any additional workload.

In the 1980s, as economic crisis gripped many countries and structural adjustment policies led to cutbacks in state spending on health and education, projects based on the efficiency approach began. The main goal was to 'harness women's efforts to make development more efficient and to alleviate poverty in the wake of neo-liberal restructuring' (Chant and Gutmann 2000, 7). Part of the poverty alleviation function of women has been to substitute for health and education services, which were dwindling due to austerity spending by governments.
In her article, Maureen Hays-Mitchell discusses the impact of structural adjustment on women and men in Peru. She provides a case-study of women mobilising of their own volition to ensure the day-to-day survival of their families. Hays-Mitchell argues that this action forms a part of 'a broader movement of resistance to neo-liberalism as a prescription for economic recovery and development' (this issue).

Ruth Evans gives an example of what happens when women can no longer shore up a crumbling social support system in the face of poverty and ill-health. In Tanzania, women's ability to provide health care and economic support for family members has stretched to breaking point. Levels of poverty have been pushed up by 'cost-sharing' in health and education sectors, and the economic and social impact of the AIDS epidemic. As families disintegrate under the pressure, increasing numbers of girls and boys are seeking a living independently on the streets of towns and cities. Evans argues that political will is required, as well as resources, to ensure street children receive vital care.

The efficiency and anti-poverty approaches have tended to be supremely inefficient, and have failed to alleviate poverty. They have, to varying degrees, focused on the importance of production for cash at the expense of the household economy as a whole. At best, these approaches have enabled women to earn and control money; however, there is much evidence to show that the money they earn more often passes to men. Ultimately, the approaches contribute to more unequal workloads for women and men. Women grow ever more exhausted, and essential work is either done at night, performed by daughters or grandmothers, or ignored altogether, if this is possible.

*Changing the rules? Empowering women in poverty*

The final approach identified by Caroline Moser is empowerment, through which Southern women living in poverty are supported by development organisations to take collective action to challenge unequal power relations with men (Moser 1993).

At best, women’s groups have had major and minor successes in challenging discrimination at home, in the marketplace and further afield. Their views have been heard and have had an impact on the development organisations which fund them and the local institutions which govern them. In her article on women organising to monitor government expenditure on gender issues, Debbie Budlender provides an example of this work. Over the last seven years, there has been increasing interest in gender budget work, in which the expenditure of governments is monitored to gain a picture of the impact of government policy on women’s needs and gender equality. This information is used in advocacy to ensure greater future impact. Over 50 countries have had gender budget initiatives of some sort or another.

The development of the role of development organisations in supporting women’s groups and organisations has been chequered. In contrast, the terminology of empowerment has been co-opted easily by many governments and development organisations. It often masks a prescriptive style of working and an efficiency approach. Phrases such as 'economic empowerment' have become common usage concerning projects which are fundamentally about harnessing women's energies without challenging inequality. In some quarters, if you say you are giving micro-credit to female heads of household, no further questions are asked about your work on gender and poverty. Credit has become a proxy for women’s empowerment, just as female heads of household are a proxy for women in poverty.

In her article, Helen Pankhurst critically assesses widespread claims that women are empowered through taking credit. Credit is not empowering in poor communities where markets for goods are saturated and
loans can never be repaid. The idea that micro-credit is a ‘magic bullet’ with which to end poverty is also false. Pankhurst argues that development workers need to develop complementary strategies for addressing poverty at macro-, meso- and micro-levels. Sustainable poverty alleviation at grassroots level cannot occur without policy change at the top.

**A new vision of development with equality**

Parallel to gender mainstreaming in development organisations, a new approach to development has grown up, in the wake of the ‘lost decade’ of the 1980s. The economic crisis during this decade, and the subsequent economic ‘reforms’ imposed by the World Bank and IMF, provided ample evidence that focusing solely on national economic growth does not guarantee poverty alleviation. Rather, international markets can negate plans for growth, while social inequality within a country means the weakest go to the wall. Small-scale projects in communities cannot succeed in eradicating poverty if the national economy is in free-fall.

In the lead-up to the Fourth World Conference on Women at Beijing in 1995, the international women’s movement grouped around demands for a different kind of development, which was sustainable and based on commitments to equality between men and women and between North and South. A major feminist critique of current models of development was mounted by Southern women’s networks and coalitions, including DAWN (Development Alternatives with Women for a New Era). Their goal is a new paradigm of development, focusing on power-sharing, universal human rights, and poverty-alleviation through sustainable development. They link male domination of women with the North’s domination of the South, causing growing human and environmental crisis (Sen and Grown 1988).

Parallel to this, during the 1990s the UN has called for a renewed attack on poverty at all levels, which begins with re-thinking the nature of development itself. Drawing on the thinking of celebrated economist Amartya Sen, it stated in its first Human Development Report that: ‘Recent development experience is thus a powerful reminder that the expansion of output and wealth is only a means. The end of development must be human well-being’ (UNDP 1990, 10).

Over the 12 years since the first UN Human Development Report, the concept of human development has been refined, and the thinking behind it has been adopted by other organisations. Renewed consideration of the nature of poverty, and its relation to national economic growth, is underway at the international financial institutions. In her article, Elaine Zuckerman discusses the process of integrating gender perspectives into the World Bank’s Poverty Reduction Strategy Plans (PRSPs). PRSPs, which are national plans to reduce poverty, began in 1999 after widespread advocacy efforts on the part of NGOs, including women’s organisations. Initially, the World Bank and IMF introduced PRSPs as a prerequisite for countries in the Highly Indebted Poor Country (HIPC) initiative to have their national debts reduced. Now, PRSPs are being introduced in non-HIPC countries too.

It is too early to tell whether the PRSP process can deliver real benefit to people in poverty; but in the absence of widespread commitment to more radical macro-economic policy reform, this is doubtful. It is not adequate for international development institutions to state a commitment to poverty reduction, and discuss ways in which promoting gender equality could improve economic efficiency (King and Mason 2001), in the absence of using their power to reform the macro-economic agreements which determine the choices available to poor women and men.
For example, a commitment to equal treatment for all involved in producing cash crops for export would lead to reform to international trade rules, including abolition of the tariffs which support unsustainable agriculture in the North at the expense of producers in the South. This would reduce economic want dramatically in developing countries (Oxfam 2002). As the UN states, 'Human well-being rests on economic prosperity, and equal social and political participation for all. People are the real wealth of nations. Development is thus about expanding the choices people have to lead lives that they value. And it is thus about much more than economic growth, which is only a means – although a very important one – of enlarging people’s choices.' (United Nations, hdr.undp.org/hd/, 16 September 2002).

References


UN Department of Public Information (1996), Beijing Declaration and Platform for Action, New York


Passing the buck?
Money literacy and alternatives to credit and savings schemes

Helen Pankhurst

Credit and savings schemes have much appeal for many different actors involved in development. They offer one of the few economic blueprints for tackling poverty. However, there is a growing consensus that their gains are highly exaggerated. They do not address structural issues such as intra-household relations of power and rights, or inequalities created at the global level, which have a detrimental impact on equitable development. These schemes are also unsustainable, seldom managing to cover costs and increase their capital base. If future credit and savings schemes are to be effective in poverty alleviation, they need to make stronger linkages between the macro- and micro-economies, and understand economic interventions as part of a wider programme of women’s empowerment. This article draws on examples and lessons learned by Womankind Worldwide and its international partners, to illustrate these points.

The visibility of women in a particular development sector, and, even more unusually, the existence of some gendered rationale for increasing their involvement, makes a refreshing change in development practice. Women’s economic poverty is highlighted by the oft-quoted statistic that women represent 70 per cent of the poor (UN 1995), and this is a common justification for targeting women in credit provision. However, there is another reason for women’s greater visibility in credit and savings schemes: their involvement in income-generation is believed to be a more effective path to poverty alleviation in households and communities. Women are said to be more ‘prudent’ and ‘trustworthy’ in terms of repayment, and they are easier to find if they fail to repay their debt. The link between mothers’ income and family welfare is also made – that is, the fact that women are more likely than men to prioritise spending income on the needs of their family.

A short critique of the pros and cons of credit and savings schemes follows, before I move on to discuss Womankind Worldwide’s approach to women’s poverty, and work which has been undertaken with Womankind’s partners to achieve sustainable livelihoods for women in poverty, from micro- to macro-level.

A critique of credit and saving schemes: the pros and cons

With few other forms of alternative micro-economic initiatives on offer, credit and savings schemes are seen as a useful support for many poor people. It is argued that the key benefit is that they can provide a resource to people otherwise left out of the loop, who would have to resort to less favourable lending and savings possibilities; being forced, for example, to bear the very high rates of moneylenders, or having to put their savings under the bed. These
alternatives to credit and savings schemes

11

schemes can allow people to pursue and protect their livelihoods, and repeat loans can be given, so that the schemes become part of a long-term support system that reduces vulnerability. Access to loans of increasing size provides the possibility of stepping up the economic ladder. Proponents of credit and savings argue that the schemes also avoid creating dependency; rather, they are premised on a business relationship, hence the focus on repayments with interest.

Credit and savings schemes are widely understood to be a springboard for other forms of individual and communal capacity-building: a means to a much greater end. Joining a credit and savings scheme may increase levels of self-esteem and self-worth for individuals, whilst the process of coming together in groups, developing a system of group management, and so on, can open doors leading to wider change and empowerment.

Credit schemes are assumed to be a form of economic development which is cost-effective, efficient, and relatively easy to administer. A group of clients can be inducted, trained, and monitored together. Group collateral, guarantors and group management systems can be adopted, and credit and savings operations can be consolidated into single accounts to maximise returns.

The combination of group structure and individual reward fits well with the predominant global neo-liberal economic ideology and the importance attached to community initiatives and active civil society. Credit schemes therefore offer the best of both worlds, seeming to meet both financial backers' and development practitioners' ideological and financial interests: ideological interests because of long term development goals, and financial interests in the sense that a single injection of capital – if managed 'properly' – can be seen to continue working by rotating indefinitely. This kind of development work is therefore seen to be good value for money.

the arguments against

Credit and savings schemes currently play a very visible role in poverty reduction strategies in the developing world. However, critics maintain that all they amount to is a banking service. Credit and savings schemes, when offered on their own, ignore the structural roots that make poverty stick. They do not tackle the underlying causes of poverty and vulnerability. Instead they assume that individuals can escape, by 'pulling themselves up by their bootstraps'.

Credit schemes only offer an advance on earnings. The money is not a grant, but a loan which carries risks. Basic economic theory highlights the fact that a desire to avert and minimise risk is a key element of human behaviour. Despite the clear association between poverty and particular reluctance to be exposed to risk, credit schemes are being heralded worldwide as a method of poverty alleviation.

Ensuring the sustainability of credit and savings schemes is often a goal as elusive as poverty reduction. Torn between the goals of organisational financial sustainability and poverty reduction, compromises are often made. In true capitalist spirit, the direct economic activity for which credit is given tends to be decided upon by individuals who are motivated to work in private endeavours. Schemes supporting joint income-generation activities are the exception rather than the rule. In a model of working within groups for individual financial gain, the issue of inter-household relations of power and rights are rarely addressed. The way that these individuals and groups relate to other socio-economic structures, particularly to the household and to other kinship structures, is ignored. Yet it is these other structures that centrally affect people's access to key resources such as land, labour and capital. The real costs of this form of economic support include the stresses and strains of maintaining group cohesion and the issue of people, often the
most vulnerable, dropping out. Problems within groups and issues of exclusion from them are rarely brought to the fore in assessments about credit and savings schemes.

In practice, few credit and savings schemes manage to cover costs and accumulate capital. However, most measure their success primarily in these terms – as if there are no other valid measurements of success, and despite the fact that the financial sustainability measure is rarely applied with such rigour to many other forms of development assistance. NGOs, bilateral agencies and governments have, in my view, focused on the issue of financial sustainability in ways that respond first and foremost to their own financial constraints. The gains of such schemes are invariably romanticised, and there is a silence around the costs.

Although women are increasingly targeted in credit and savings schemes and the language used is sometimes that of empowerment, the rationale behind the interest in women’s involvement is problematic. By increasing the burden on women, and making them responsible for repayment, such schemes use women as instruments to achieve efficiency and sustainability, while actually exacerbating their poverty and vulnerability. Promoting women’s involvement is rarely seen in terms of promoting their economic rights and the schemes fail to engage with the root causes of women’s subordination.

At different points in their life, women’s rights to property are subsumed by those of their husbands, fathers, or sons. Likewise, options open to them in terms of choice of economic activity are often narrowed down by traditional perceptions of the sexual division of labour. Credit schemes that fail to look into these realities fail to address the need for a more fundamental change in ownership rights in society.

NGOs and women’s organisations involved in credit and saving schemes often become involved in a policing role associated with repayment. The bulk of the effort of such organisations turns to issues of ensuring high repayment rates, and the difficulties of making the scheme work profitably. The reasons for women encountering problems with repayments – that is, constraints to individual women brought about by culture, tradition, laws, and much else besides – can cease to be the central concern.

At the level of service delivery, there is a lack of co-ordination which almost amounts to a culture of individualism between various micro-credit schemes (whether NGO- or government-led). The result is confusion for potential users of the services, with different rules and regulations to consider, patchy coverage (some communities, or groups within them offered a range of options, and others none at all) and people being able to play one scheme off against the other.

Issues of limited markets, and saturation of markets are a key constraint for almost all schemes. Poor women are likely to have a narrow choice of economic activities because of lack of resources, their existing reproductive and social roles, and cultural prohibitions on women doing particular kinds of work. The markets for activities that are open to them tend to get saturated, and profit margins are driven down. Unless these issues are addressed and market analyses made to identify new options, more money borrowed by groups of women in the same areas can yield limited benefits.

Credit schemes operate at the micro-economic level without giving attention to the macro-level reasons for poverty and inequality, and the ultimate goal of removing the need for such schemes. Work at the micro-level must be undertaken with a full realisation that action for change to national and international policies is required. Many service delivery-oriented NGOs do not engage in dialogue with policy-makers, and rarely consider economic issues within the wider context of the
community as a whole. The contradictions between micro- and macro-level policies are thus ignored, and the potential to change macro-policy lost.

To sum up, although saving and credit schemes provide banking services that can be useful to millions of poor people, they do not engage centrally with the reality of poor people’s experiences of making money. Questions remain; for instance, in whose interest are these schemes? Are development organisations ‘passing the buck’? A poverty-eradication strategy related to people’s struggles and needs requires a more holistic approach, based on a more grounded overview of the constraints that people face.

Women’s poverty and the ‘literacy’ approach

Womankind Worldwide is a UK-based international women’s rights and development organisation which, together with its local partner organisations, has been grappling with many of the issues outlined above. Our approach to the issues of women’s rights has evolved over the 13 years of Womankind’s existence, taking into account lessons learned in the process. Two key strategies that have emerged are the concept of the ‘four literacies’, and the concept of the ‘four tiers of activism’. Both of these shift the attention away from the resource provided to an individual or group – for example, provision of credit – to focus on a holistic and integrated approach through which people can gain knowledge and information, and hence power.

The conceptual framework of the ‘four literacies’ can be summarised as follows:

Each ‘literacy’ represents one component of women’s rights. Work with partner organisations and with women themselves aims to overcome barriers to women attaining the literacies. The fact that the framework recognises the existence of linkages between the literacies means it provides an integrated approach to women’s empowerment, which links development to social and political change. Although this article is most immediately concerned with money literacy, the issues it raises are also connected in various ways to the other literacies.

Womankind places its efforts on four levels: awareness-raising; individual- and community-level support; capacity-building of local organisations; and policy work. We have found that the most effective work relies on interventions at all levels, creating a momentum which can lead to real change. Womankind and its partners aim to look at women’s position, addressing the interconnectedness of constraints. We aim to bring NGOs together, supporting and valuing the direct work they do with particular communities, but also looking for opportunities for ‘peer learning’ with other organisations, in the form of joint awareness-raising, lobbying, or policy work.

Table 1: WOMANKIND’s four literacies

<table>
<thead>
<tr>
<th>Word literacy</th>
<th>Money literacy</th>
<th>Body literacy</th>
<th>Civil literacy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reading &amp; writing</td>
<td>Numeracy</td>
<td>Understanding your physical and mental health needs</td>
<td>Knowing and using your legal rights</td>
</tr>
<tr>
<td>Gaining access to information</td>
<td>Basic economics</td>
<td>Confronting taboos</td>
<td>Participation in decision-making</td>
</tr>
<tr>
<td>Expanding horizons</td>
<td>Improved livelihoods</td>
<td>Making decisions based on facts not fear</td>
<td>Human rights</td>
</tr>
<tr>
<td>Unleashing creativity</td>
<td>Entrepreneurship</td>
<td></td>
<td>Citizenship</td>
</tr>
<tr>
<td></td>
<td>Entitlements</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Our vision of peer-level learning is summarised in Figure 1. Starting from the bottom of the diagram, the four tiers of activism include in practice:

- Facilitating joint awareness-raising events (for example, demonstrations) or materials (for example, posters)
- Providing services and supporting capacity-building of individuals, and community-based groups
- Facilitating exchange visits for community members
- Supporting individual NGOs
- Forging programme links between a group of NGOs (joint funding, joint training)
- Forging links between bodies at macro-level, for example, NGO and government policy-makers

- Using individuals’ stories to raise awareness and advocate for policy change (in person, and via briefing papers), and looking at ways in which existing policies can be made more useful to individuals.

Using the four literacies approach

Training in money literacy
As with most other credit and savings schemes, the ones administered by Womankind’s partners tend to include training and explanations about the conditions before loans are provided, usually through a group-lending scheme. One element of the training is around basic procedures, including how much can be
borrowed for what, at what interest rates, repayment schedules, grace periods, and penalty costs. Another conventional element of the training for group-lending schemes is a focus on group dynamics and issues of transparency and accountability.

Womankind and its partners are giving attention to improving these two forms of training, as well as exploring and addressing additional issues which we feel constrain women's ability to access funds effectively.

The idea is to go beyond training NGO staff and community in the rules of credit and savings delivery, by providing information as to what is needed to make the money yield a safer profit, which women can control. Women themselves are encouraged to express what they think they need to arrive at these goals. Sometimes women express a desire to be given some basic maths skills. Others request basic banking and economic training, including knowledge of notes, coins, banking procedures and options, inflation, and so on. These are often issues women want to understand better. This training is based on experiential learning — that is, learning by doing, and based on people's own experiences rather than learning through formal standardised courses. As appropriate, the training moves on to focus on more complex areas of economics, finance, business, marketing and entrepreneurship. The aim is to expand women's understanding of the transactions they are involved in and their choices and their constraints, so as to maximise the chances of their being able to succeed in the economic exchanges undertaken to make a livelihood.

Once again, we have had mixed results in practice. However, the main lessons learned about these training sessions were concerned with over-ambitious agendas and poor follow-up.

We have also tried using a highly interactive business-simulation board game developed by a USA-based organisation, Making Cents, called the BEST game which simulates business environments. The game is based on creating a virtual market of producers, buyers, sellers and consumers, and involves participants in making business decisions and then experiencing the consequences of those decisions. The reaction amongst the different organisations to the usefulness of the training has ranged from those who have become complete converts, regularly using an adapted version of the board game called Making Cedis (the Ghanaian currency) in the training of non-literate communities, to some who have found the game unwieldy and abandoned it altogether.

Box 1: Outline of a workshop on money literacy

<table>
<thead>
<tr>
<th>What is money</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attitudes to money</td>
</tr>
<tr>
<td>Different functions of money</td>
</tr>
<tr>
<td>Time value of money</td>
</tr>
<tr>
<td>Inflation</td>
</tr>
<tr>
<td>Interest rates</td>
</tr>
<tr>
<td>Banking options and procedures</td>
</tr>
<tr>
<td>Comparisons with informal sector options</td>
</tr>
<tr>
<td>Social capital</td>
</tr>
<tr>
<td>Labour and money</td>
</tr>
<tr>
<td>Opportunity cost</td>
</tr>
</tbody>
</table>

Overall, however, both at community and at NGO level the importance of increasing economic literacy as a crucial step in economic empowerment is clearly valued. How best to achieve this remains a challenge.

Information exchange on micro-finance

In its Ghana Money Literacy Programme, Womankind tried to facilitate a process of information exchange, encouraging six local organisations in Ghana to share their experiences around micro-finance. The idea emerged out of a consultative process, and aimed to encourage best practice around micro-finance-related activities, and
to provide more effective use of resources. Over a three-year period, significant sharing of information at NGO level (and to a lesser extent at community level) was achieved. However, the overall goal of a more effective and rationalised economic support system for women remains as elusive as ever. Differences between each of the NGOs in size, resources, history, location, ideology and culture, as well as personal and political differences at the key levels of decision-making, have defied the simple logic of closer integration.

Perhaps even more telling has been the difficulty that Womankind itself has faced in trying to encourage collaboration from a distance, with limited resources. Practical problems have included that of recruiting and retaining an effective co-ordinator, difficulties in agreeing a system around joint use of a vehicle, poor planning and communications systems, problems around the contracting of facilitators and trainers, and staff changes at Womankind.

A relatively successful one-off event was a collaborative awards scheme for CBOs supported by all of the different partners in the three regions of Northern Ghana. The objectives were:

- To recognise, celebrate and promote grassroots community groups that have come together successfully with initiatives to support each other and the wider community;
- To encourage NGO staff to define the reasons that they have short-listed groups as excellent, and explain the factors that have contributed to success; and, from this, to compile a joint document which identifies criteria for, and examples of, development and social transformation;
- To bring together different NGOs and community groups, to learn from one another and to share positive experiences;
- To pilot-test the idea of an award scheme.

The feedback from those involved in the process was that the event was a great success for lots of very different reasons. It was a way of celebrating excellence at the level of community groups, and the women selected were very proud, as were husbands and the wider community. It brought together the different NGOs in the organisation of the event, whilst also introducing some element of competitiveness. Common weaknesses as well as comparative strengths were identified, and these have informed future programming.

Overall, despite many practical and logistical difficulties and the far from perfect record, the realisation that a more 'joined-up' approach to alleviating women's poverty, promoting sustainable livelihoods and addressing women's rights is the only way to go is increasingly endorsed by all. Lessons about how to improve planning and communication have been fed back into the programme, and into Womankind's other partnerships. Having now got our own house in better order, current work is concerned with developing a focus on challenging power relations in the household, and at community and policy levels. Better links are also being developed with government at the policy level, both to lobby and influence, but also to access funds available through government-led initiatives for HIPC countries to fund our work, rather than relying on rotating funds and contributions from international NGO donors.

**Micro-finance plus: integrated micro-economic initiatives**

As well as providing training for and support to micro-finance schemes, Womankind’s partners support a range of economic and livelihoods-related activities in an effort to address poverty and vulnerability in more direct ways. These include support to appropriate agriculture and livestock rearing. An example is support for organic agriculture that tends
Alternatives to credit and savings schemes

17

to need little cash investment and is based
on self-sufficiency and sustainability. It reduces dependence on imported agri-
cultural inputs and is therefore particularly
valued by women. Another kind of support
to livelihoods is that given for methods of
food-processing and transport which enable women to enter new markets – for
example, food-presses and mills, donkey
carts and ploughs. Women can also enter
new markets through skills training in
economic ventures relevant to the local
economy. In some cases this enables
women to move away from occupations
which are detrimental to themselves or the
wider community.

A case-study which supports the points
in the last paragraph is provided by Irula
Tribal Women's Welfare Society (ITWWS),
an NGO in Tamil Nadu, South India. It
focuses on developing and using the
traditional skills and knowledge of Irula
tribal women in the area. Activities include
a tree nursery, watershed management,
reforestation and a revival in income
generation and employment through
traditional Irula occupations, including
medicinal-herbal product preparation and
sale. The Society initiates village women's
groups, and provides training for adivasis
(traditional birth attendants), to support
a process of empowerment for them. Women
leaders have emerged from the process,
and have successfully lobbied for ration
cards, for improved access to education
and housing, and to improved water and
electricity provision. ITWWS has also
created an Adivasi Tribal Solidarity Council
covering four southern states in India,
which is linked in an alliance to other social
movements, including those on land rights
and women's political participation. It has
influenced the government to frame new
legislations for tribal protection, to form a
separate ministry and directorate for tribal
affairs, to allocate more funds for tribal
development, to update research and
studies on tribal empowerment, and to
work more closely with NGOs.

ITWWS has, over time, transformed its
own attitude to the forestry department
and, in turn, the forestry department's
attitude to the tribal community. Whereas
this was initially characterised by hostility
born out of the department's view that the
tribal community was trespassing on
forestry land, the situation is now one in
which tribal communities are becoming
partners in re-forestation and forest
maintenance. The economic benefit lies not
only in increasing access for women to
forestry land where they can gather forest
products for their own needs, but also in
the fact that they can find a source of
income in employment by the forestry
department as nursery and conservation
workers.

ITWWS has also learned to be
increasingly accountable and open to the
community it represents, rather than to
donors and other external bodies. It plays
this openness and accountability out in
ways that are very impressive. Its work
is integrated, in that the income generation
work links in to the promotion of
adivasi culture and identity. The work
is undertaken at all levels from general
awareness-raising, direct community and
individual support, and capacity building
of its members, to policy work in alliance
with other organisations.

Less successfully, ITWWS has looked at
ways of improving the packaging and
marketing side of the forest products.
However, since this always seems to take a
back seat to all the other activities, the
business has not been able to grow despite
a sense that it has economic potential.

Linking grassroots
experience to policy and
awareness-raising

Examples of advocacy work on economic
issues at policy-making level, and awareness-
raising work at the level of the general
population, are numerous. They include
work to integrate a gender perspective into the following areas:

- International and national macro policies, including Poverty Reduction Strategy Papers (PRSPs)
- Trade, including terms of trade and trade agreements
- National and local budget allocations
- Workers' rights, for example, issues facing women farm labourers, or women working in transnational corporations
- Rights in family law, for example, women demanding that men pay child maintenance
- Rights in the home, for example, divisions of labour and entitlements
- Land and property rights, including inheritance laws, and rights of widows.

**Countering legal barriers to women's livelihoods**

An example of this kind of work, which shows the importance of tackling the legal framework around women's experiences and economic position, is provided by WILSA (Women in Law Southern Africa) in Malawi. WILSA was involved in national research on women in relation to justice. The problem of property grabbing by in-laws following widowhood was found to be a major concern. In-laws could threaten the widow and take away household goods, land and the family home, as well as, in some cases, access to children. WILSA documented the problem and became involved in a campaign to raise awareness of women's rights in these situations, which included TV and radio work. WILSA also provided legal advice to individuals, and training within communities on inheritance rights; collaboratively made submissions to the Ministry of Gender; and assisted in drawing up amendments to the Inheritance Act.

Influencing policy and legislation was difficult. At times, submissions would be ignored, and at other times laws were successfully changed, yet implementation was clearly such a big hurdle that disillusionment with policy dialogue would creep in. Another problem in Malawi, in common with many other countries, was the dual legal system, consisting of a formal/statutory legal structure, and a customary system. The justice individuals receive varies depending on which system they can access. Family and civil cases are generally referred to, or dealt with by, customary law, while the formal courts are used primarily for criminal cases. It was always difficult to decide what to lobby for to ensure real change, and who the target should be.

**Countering globalisation's reliance on social inequality**

Another example of policy work by Womankind which is based on our experience of gender, poverty and livelihoods was our response to the British government's second policy paper: the White Paper on International Development entitled 'Eliminating World Poverty making Globalisation Work for the Poor' (2000). Our submission focused on the view that globalisation and equitable development were separate issues. In some cases, trade liberalisation and globalisation will lead to equitable development, whereas in others, they will lead to increasing inequality. We argued that there was no simple cause-and-effect relationship between globalisation and equality, and that globalisation is built on foundations of social inequality.

Our submission was partly based on evidence from the Women on Farms (WOF) Project in South Africa, an organisation with which Womankind works. WOF is a women's organisation in Stellenbosch that supports women involved in wine production. The
experience of men and women working in the Stellenbosch vineyards sheds light on the conflicting effects of globalisation in relation to the extent to which it relies on social inequality.

Historically, white owners of the vineyards employed people from the coloured communities as tied labour. African people were not involved in wine production. The white farmers hired whole families of men, and women and children, rather than individuals. This system had advantages and disadvantages for the workers. On the plus side, people were hired on long-term contracts. On the negative side, their jobs and housing were tied, so they could not easily leave abusive employment conditions. This system was particularly difficult for women. They worked on the vineyards, but because they were hired as part of the family, they had no individual employment rights. The system functioned on a male-breadwinner model which gave few opportunities for women.

In recent years, employment patterns in the vineyards have changed. In an attempt to compete in the global market place, farm owners have cut production costs. They have stopped hiring tied labour, partly because of the costs of meeting the increasing employment rights of on-farm workers. Instead, they have moved to hiring individuals on short-term contracts, often through contractors, who have little job security.

Like the old model, this has advantages and disadvantages. On the plus side, women, including black women, historically the poorest group, have an added employment opportunity. Also women are being hired as individuals, thus giving them personal income. On the negative side, nobody now has any security of labour and the jobs are poorly paid, and involve long hours and difficult working conditions. Finally, tensions have increased between coloured and black communities, since the coloured community are losing their jobs.

This case study shows how attaining equitable development requires more than opening up to the benefits of globalisation which many international and national bodies assume exist. It requires critical interrogation of social inequality, and a willingness to analyse particular situations to show how globalisation is built on a myriad of economic and social inequalities, just like previous stages of development.

WOF set up as an organisation supporting women living on farms, with the aim of securing their individual labour rights using a gendered approach. This agenda included working with men. The types of activities involved included working with farm management on women's rights; setting up mixed farm workers' committees which would prioritise women's concerns by raising awareness about violence; gender training with men; and life-skills training with groups of young boys and girls. However, the growing preference for seasonal and casual workers (predominantly black women) and the retrenchment of permanent tied workers (coloured men and women) presented some dilemmas for WOF: whose interests was the organisation supporting? Were those interests compatible? During its work, WOF's target group, approach, and activities all changed in response to the altered local context, itself a result of global and national economic forces.

Coloured men found that their work was under threat with the influx of seasonal women workers. It was getting more difficult, therefore, to convince them to support women workers and there was a danger that coloured men's needs were taking over field-staff time. At the same time, the already weak position of women in agriculture was deteriorating rapidly: seasonal and casual labour was insecure and poorly-paid, with few if any rights. As such, it represented the last resort for
many women. In addition, the needs of seasonal off-farm workers were very different, requiring practical interventions such as alternative employment opportunities.

After much critical reflection, WOF now find themselves increasingly sceptical of the gendered strategy of working with men in community groups, and they are now facilitating rural women's organisations that support both permanent on-farm and seasonal off-farm women workers. Ironically, the organisation that started out protecting labour rights is also now exploring ways in which women workers can generate additional income, and the possibility of credit provision.

**Women, poverty and globalisation: a money literacy programme**

The Womankind submission on globalisation argued that above all, it is important to liberalise trade in a way which promotes human development, rather than economic growth, as the ultimate goal. Economic growth is not intrinsically good for humanity. Accepting this argument means being honest to ourselves when macro-economic recipes for growth do not produce human development. As the White Paper itself states, 'The reality is that all profound economic and social change produces winners and losers'. We cannot afford to be resigned to the fate of the losers, on the knife's edge of survival. Womankind's submission urged policy-makers to allow room in the free market orthodoxy for critical reflection about its costs, and appropriate responses.

A comparison of the experience of our partners in Togo and Ghana was used to illustrate this point. Women in Ghana have found it very difficult to use micro-credit as a tool for poverty eradication. In Ghana, one of the prime export goods is cocoa. Recently, high inflation rates and currency devaluation have occurred, as cocoa prices have fallen. As a result of high inflation, interest repayment rates are very high. For women trading in services and processing, it is very difficult to make successful use of small loans. In fact, women can become indebted, and credit facilities intended to reduce poverty can significantly exacerbate it.

By contrast, women in Togo involved in micro-credit seem to be better able to plan financially, can repay the low repayment rates, and find it easier to make credit work to their advantage. Because the economy in Togo is linked to the French franc, the economy is shielded from some of the price fluctuations of the global market and, relatively speaking, inflation is not felt to be a problem in credit schemes. As a result, women in Togo seem more able to use credit as a tool for human development.

This case study highlights the fact that free trade and greater linkages to the global market do not necessarily lead to poverty eradication. Ghana, according to the free market orthodoxy, is doing the 'right' thing, but women operating in the informal sector in that country are having a harder time. Togo, on the other hand, has a protected economy and is hence missing out on some of the gains of trade liberalisation, yet women in that country seem to be better able to use micro-credit to escape poverty. Without a nuanced and detailed analysis, we risk overlooking the differing impacts of globalisation.

**Conclusion**

Solutions to women's poverty which come from a rights perspective need to address women's lack of entitlement to resources, and to strengthen women's capabilities. Credit and savings schemes on their own can provide opportunities; however, they exist in wider domestic, local, national and international contexts, all of which may exert negative force. Battle must be done against these forces if access to microfinance can bring about significant change.
Support needs to be given to attempts to investigate more holistic approaches to livelihood assistance that addresses the constraints on the poor, including ownership and access to resources. The capacity of civil society to speak out and demand pro-poor policies is part of this agenda, as is the need to work with local women’s groups in identifying ways in which they can be most successful in social transformation and in warding off poverty. However, all this will come to nothing if the macro-economic system remains unequal.

Womankind’s experiences suggest that micro-finance programmes can appear to be – and often are – tokenistic and based on a scattergun approach. Our experiences suggest that getting the right balance in terms of what to tackle, with what approaches and with whom is difficult. In general, the difficulties encountered in more innovative and targeted approaches to micro-finance lie in the massive need for money, and in the time-consuming nature of well-targeted support. The result is that organisations develop work-plans that they know can only touch the surface.

In tackling poverty and women’s rights, a more ‘joined-up’ approach is needed, which links the macro and the micro economic context as well as the economic agenda to social and political change. Micro-finance can be incredibly strategic, if awareness-raising, community micro-interventions and policy work are linked together in a tactical approach.

**Notes**

2. Assistance linked to the World Bank debt relief initiative for Heavily Indebted Poor Countries which involve integrated poverty reduction and economic reform programmes.
3. ‘Coloured’ is widely used in South Africa to refer to a long-established ethnic group of varied racial origin, differentiating this from black (African) and white communities.

*Helen Pankhurst was born and brought up in Ethiopia, has an economics and development background and is currently Head of the International Programmes Department at WOMANKIND Worldwide, 32-37 Cowper Street, London EC2A 4AP.*

*Helen@womankind.org.uk*
Challenges for integrating gender into poverty alleviation programmes: lessons from Sudan

Abdal Monium Khidir Osman

Integrating gender into poverty alleviation programmes requires a thorough understanding of gender relations, and well-crafted strategies by development organisations. This article discusses some of the strategies used to promote gender-fair development in the context of Sudan, with specific reference to Oxfam’s work in Sudan during the 1990s. The gender dimensions of poverty in rural communities of Sudan limit women’s entitlements and capabilities. An understanding of these is, therefore, critical in creating development strategies that transform social and political processes to enhance women’s capabilities and rights. These strategies need to be found for every aspect of organisational functioning, from the management structure to methods and approaches used in working with communities.

A n understanding of gender relations is central to poverty analysis, since gender equality is essential for poverty eradication and a sustainable development process. The reasons for this were well put during the International Conference on Population and Development (1994): ‘...as women are generally the poorest of the poor, eliminating social, cultural, political and economic discrimination against women is a prerequisite of eradicating poverty in the context of sustainable development’ (UN ICPD 1994).

However, it has been widely demonstrated in numerous studies that many policies and strategies for poverty eradication are not based on a clear understanding of the gender dimensions of poverty. Consequently, the formulation and implementation of such policies and programmes most often fail to improve the lives of women and their families, and may worsen their situation. Many policies and programmes have focused on men’s roles and male-dominated institutions, and assume that women and men benefit equally from development. As such, they effectively ignore women and fail to address the specific needs of women living in poverty. Consequently, they reinforce women’s subordinate position within their households and communities.

The author was associated with Oxfam GB from 1990-98. This article relates my understanding of gender inequality and poverty to Oxfam’s work in Sudan during that time. Oxfam GB has adopted a commitment to eradicating inequality between men and women, as in order to meet the organisation’s purpose of combating poverty and suffering, it has to challenge unequal power relations between women and men in different social contexts. Oxfam’s Gender Policy was agreed in 1993, on the grounds that ‘Oxfam believes that unless gender-related inequalities are addressed, it will not be possible to achieve
sustainable development and alleviate poverty' (Eade and Williams 1995, 1).

A primary challenge for organisations such as Oxfam GB is that gender-sensitive poverty eradication policies and strategies are context-specific. Accordingly, responses should be sensitive to local circumstances and respect the space, capacity for change, and strategies of local women. Below, I discuss some of the strategies used to promote gender-fair development in the specific socio-cultural context of Sudan. The first part provides a brief background on gender relations in Sudan. The second part discusses some of the organisational strategies and the third part reviews some structural strategies.

**Gender relations in Sudan**

Oxfam GB's strategic analysis of the situation in Sudan was undertaken to inform Oxfam's work from 1995-2000. It identified rural communities of eastern, western and southern Sudan as targets for poverty alleviation interventions in the country.

Poverty in Sudan is caused by factors such as unequal distribution of resources between communities. Within communities, there is unequal access to, and control of, resources, and limited participation in political and economic institutions. Men and women are not affected equally by these factors: ideas about gender roles and relations lead to women being more disadvantaged than men, and constrain women's participation in development.

The gender dimensions of poverty in rural communities can be seen usefully in terms of the different entitlements and rights conferred upon men and women. These shape their capabilities to participate in all aspects of life. Poor women have relatively low entitlements, including restricted access to land ownership, credit and other productive resources. They also have limited capabilities such as illiteracy and low educational levels, which are well-documented determinants of women's poverty (UNDP Khartoum 1998; Beneria and Bisnath 1996; Kabeer 1994).

Social and cultural expectations and norms constrain women from exercising all their capabilities. Women primarily perform unpaid household work. A few work as paid labourers, to varying degrees among the agro-pastoral communities, such as the Mundari, in the south, and agro-pastoral groups in the east and west of the country. Social constraints on women cause poverty, through restricting women's rights to entitlements, and preventing them from exercising and developing their capabilities.

The division of labour between women and men, and the constraints placed on women, vary from culture to culture, and from one economic grouping to another. In eastern Sudan, a very strict code of behaviour for women exists compared to western and southern Sudan, where it would appear to be less rigid. However, even here women face conservatism. Some common features underlie gender relations in all three areas. The outer public sphere of commerce, trade and decision-making is restricted almost exclusively to men. Men also provide the bridge between the private and public spheres of society, and with the wider world outside the community. Women's activities and influences are seen as belonging to the private sphere of the family and household. Women's household activities have little perceived economic or social value: they are not seen as 'real' work, but as part of the natural role women perform. Women's productive work, such as agricultural labour or petty trading, tends to be perceived as an extension of their household duties. In other words, the importance of the work changes according to whether it is done by women or men, and large parts of women's
work are ignored. Women in general are perceived, and perceive themselves, as having less social and economic value in every respect than men. The traditional men’s view of women has been summed up as ‘women are men’s assets; they are tools for men to do with as they wish’ (Strachan and Peters 1997, 4). This is a reflection of deeply-held patriarchal beliefs.

Programming strategies to address women’s poverty

As well as the above social perceptions and constraints, which adversely influence women’s participation in the economy, there are other reasons why it is difficult for the majority of women to participate in development work. Lack of time, low educational attainment, and physical distance are significant practical factors preventing women from getting involved in development work. Organisations which try to address gender-based inequality in their poverty alleviation programmes in Sudan’s rural areas face real challenges in programme implementation.

It is critical to be innovative about strategies to pursue in implementing programmes within communities. These strategies need to be considered carefully and worked out as part of any organisation’s planning. This section discusses some of the strategies that in my experience are likely to be useful to women in Sudan.

Find an entry point which brings quick benefits

As described above, gender roles are embedded in cultural traditions, and hence programmes which seek to address all aspects of women’s poverty present a great challenge to the cultural norms of the target community. It should come as no surprise that there might be serious resistance to such interventions – and especially in communities with the strictest gendered codes of behaviour, causing a narrow definition of women’s roles.

This poses a great challenge to organisations to find an entry point which will allow them to demonstrate quick benefits to the community, and which could lead to trust between the organisation and the community. Livestock projects have provided such an entry point in pastoral and agro-pastoral communities. An example is Oxfam’s work in the Red Sea area, Trekeka and Sobat basin of Sudan.

When Oxfam GB began implementing its development intervention in Tokar, in the Red Sea area of eastern Sudan, it first started to establish links with women. This, however, proved not to be the right choice for an organisation working with a conservative society like the Beja. It resulted in tensions between the community and the organisation, to such an extent that female staff were asked to leave the village. As a result, the organisation had to rework its strategy. It decided to focus on a livestock intervention as the new entry point, to build trust with the local groups, and then to shift smoothly to include other projects: in particular, to promote programmes including a gender component.

The livestock project, which included a community-based animal health component and a restocking component, re-established trust between the organisation and the community. One year later, the same Oxfam staff who had been rejected by the community were able to tour the different villages in the area, talking to both men and women. During the next year, Oxfam was able to train more than 20 women as paravets. Surprisingly, the community agreed to allow women to participate in the paravets’ training even though it was organised in a town some distance away from the women’s villages. This was in itself a breakthrough in the history of the area, as women’s mobility is traditionally restricted outside their villages. In order to be trained, the women had to leave their villages for the first time. This was an outcome of the trust established with the
community through the livestock intervention. After this, Oxfam was able to actively address other needs of women, and promote changes to gender relations through supporting women’s participation in decision-making at village and district levels.

A different entry point which Oxfam also used, this time in western Sudan, was through a water programme which included digging of haffirs (ponds) and renovation of other water resources. In this project, food for work was successfully used to ensure community participation and organisation, and to gear the community up for a wider community development intervention.

Do a thorough gender analysis of the context in which you work

Gender analysis – that is, the collection and processing of information to explore gender roles and relations in a community – is a critical step not only for identifying entry points, but also for the pursuit of sound, culturally-sensitive strategies. The purpose of undertaking gender analysis is to assess whether the needs and priorities of women, as well as men, are reflected in the policy and programme initiatives contemplated; whether steps are needed to enable women to participate or benefit, and whether opportunities exist to reduce or prevent ‘gender gaps’ (the different extents to which particular interventions benefit women and men).

Consider setting up women-specific projects

Another strategy to address the various aspects of women’s poverty and begin to challenge inequality is to formulate separate projects for women, or include women’s components within larger projects. In many cases, women’s projects and components have helped to facilitate and enhance women’s capabilities to participate in development.

Many people have argued that, even when these separate projects are innovative and useful, they are small in scale and have limited effect beyond the few women directly involved. Another criticism is that women’s projects and women’s components have a limited impact on the position of women, and even less on the social and economic processes which structure gender equalities. Others have pointed out that women’s components in larger projects often have little relation to the main concerns of the project. In short, the critiques of such initiatives tend to stress that they do little to prevent women from being bypassed in the allocation of most development resources and opportunities.

These criticisms are useful in that they point out the need to address the issues additionally at a higher or broader level. However, they overlook two important facts. First, the issue is not women’s participation in development projects as such, but the terms of their participation in the wider life of the community. Women are already integrated into society and the economy, and their work (including domestic and unpaid work) is critical to sustaining the economy. Increased participation in an unequal development process is therefore not an effective means of achieving real change in the position of women, particularly when women have so little influence on the development choices and directions being pursued at national and local levels. What that means at the grass-roots level is that it is vital to work with women to enhance their capabilities and confidence, strengthen their public voice, and increase their participation and influence in societal decision-making.

In this regard, and taking into account the context, women-specific projects can help build women’s capabilities, knowledge, skills, approaches and confidence.

Second, women-specific initiatives should be seen within a development approach that advocates for change at community, regional and national level in policies, institutional practices and
planning processes, so that a gender perspective is integrated into all these. This advocacy work is necessary because of the broader impact it has in setting the conditions under which communities, households, and individuals function.

This doesn't mean that women-specific projects should be blindly advocated, but if they are linked with a broader strategic framework that reflects and works towards gender equality goals they can amount to a strategy of critical importance for mainstreaming gender.

**Conduct gender awareness training among community members and staff**

As discussed earlier, development which promotes equality between women and men poses a cultural challenge to the targeted community. Training can play an important role in helping to change the perceptions and behaviour of community members, and especially leaders. An essential aspect of gender training is community gender awareness training. This involves raising awareness of gender issues among men and women, using tools of gender analysis. These tools highlight the differences in gender roles, the underlying gender stereotypes which result in these gender roles, and gender-based differences in terms of access to and control over resources.

Trained community members can assist in disseminating awareness of power between men and women in ways relevant to their particular context. Where possible, men and women from the target groups can be brought together for a mixed training session. This is very successful in providing insights into the respective work patterns of women and men, and into ways to address problems related to them. In other situations, this kind of training needs to be organised for women only. As stated earlier, women-only groups can help women build up their confidence and overcome their fear of expressing their views in public.

It should be noted that in gender awareness training for the community members, the role of the organisation’s staff (trainers) should be to provide smooth guidance and facilitation of the discussion among the trainees. The training should be an opportunity for the community members to discuss, reflect on and challenge their experiences, perceptions and behaviours.

The fact that alleviating poverty means gender-based inequality has to be challenged may also be a challenge to the organisation’s own staff – and especially for local staff from the community targeted by the organisation. Staff may be prevented by their cultural perspective from seeing the existing discrepancies in the way women and men are treated and valued in their community. Not only does gender-equitable development represent a challenge to the culture of each individual, but it may also be seen as promoting a Western model of gender relations. If this is the case, staff need to be equipped with the necessary knowledge, approaches and skills to help them to challenge their perceptions and change their behaviour, so that they can become advocates for gender equality in their community. Otherwise, work on gender issues may be resisted and constrained by staff. Gender training has proved to be a very effective means of improving, and potentially transforming, gender relations. Gender awareness training can be achieved not only through conventional training, but through networking and cross-learning visits to other areas and projects. Gender training represents an investment by the organisation in developing its institutional competence and scaling up its developmental impact. To have an impact, the training process should be regular, up-to-date and include all staff at the different levels of the organisation.

To cite an example, Oxfam experienced a problem with staff attitudes in Oxfam’s work in North Tokar, discussed earlier in
this article. The Beja staff were very reluctant – even resistant – to develop gender sensitivity and promote gender equality in Oxfam’s work among their community, in the first years of the Oxfam intervention. Above, I argued that it is critical for organisations to commit resources and time and adopt a good starting strategy to enable it to integrate a gender perspective in its work. Training was tailored for the staff and, after participating in this, the Beja staff were able to integrate women fully in the programme’s main activities. Moreover, they were able to play the role of gender resource persons and as gender trainers for Oxfam in other projects. Interestingly, Oxfam has since used them to train the staff of other local and international organisations. As this example clearly demonstrates, gender training represents a development of institutional competence, and an increase in development impact.

Female development groups versus community development groups

There are no universal strategies or mechanisms to achieve gender equity goals. Strategies used by development workers should be flexible to suit their context, and need to be linked to the aim of integrating women in development activities. This is because integrating women into development activities enables women as well as men to influence institutions and policies so that they actively promote gender equity. As such, it is more than just ensuring equal numbers of women and men as beneficiaries, or in the structures which manage the development activity.

In some instances where organisations push for mixed committees, women sit silently behind the men. Care should always be taken that enthusiasm does not obscure the critical need for a realistic and achievable strategy. In such situations, starting with women-only groups enables women to articulate their interests and strengthen their capabilities, confidence and leadership skills, before bringing them to public roles. This is a transition strategy, the ultimate aim being to have one community development committee. In UNDP’s Central Buttana Programme in Sudan, different strategies are adopted for different villages. In some villages, two different communities are formed, one for men and one for women, with the intention of forming a single development committee composed of 50 per cent male and 50 per cent female membership in the future. Despite the fact that there is a role for particular types of women-only groups, these should remain part of a coherent strategy aimed at promoting gender equity as a prerequisite for poverty alleviation.

Promotion of female leadership

Another strategy is to encourage women to take on management responsibilities and to enhance their skills and knowledge through all other initiatives and strategies. This enhances their confidence and status, promoting them as leaders. Successful women leaders are encouraged and trained to serve as model leaders for other women both in the wider community and at home.

Transformation and the structural level of organisations

By ‘structural level’, I mean the procedures, activities and regulations that translate an organisation’s purpose into outcomes. Achieving social transformation in development work can be derailed at this level: verbal and paper commitments to a vision of gender equity have a tendency to evaporate when the procedures, mechanisms and rules of the organisation give workers reasons for resisting the new agenda (Longwe 1997). There is a need to understand and combat such policy ‘evaporation’ (ibid). Angela Hadjipateras’s (1997) case study of ACORD points out that many development organisations have
adopted a gender policy statement detailing goals and principles, but without the clear guidelines that are needed to implement the policy.

The section below discusses some areas that need to be taken into account at the structural level of organisations working to promote gender equity within the context of a place like Sudan.

Gender focal points versus the generalist approach

The degree to which gender awareness is integrated into all aspects of programme activity is related to where responsibility lies for implementing the gender policy. ACORD, for example, found an effective staff structure in its work in Gulu (Hadjipateras 1997). Here, a gender committee was set up, comprising a cross-section of staff who were responsible for developing a gender strategy in line with the organisational policy. This responsibility was reinforced by its incorporation into staff job descriptions. A gender officer co-ordinated this work.

During the mid-1990s, Oxfam’s Sudan programme opted for a structure in which a gender co-ordinator was employed at senior management level, with gender focal points at each programme level. This structure was not sustained long, as it was not linked with a gender strategy or an overall plan. The female staff who were recruited to be focal points were not supported in developing their knowledge and skills on gender in order to face the new programme challenges. A crucial underlying assumption in this case was that the recruitment of female officers for this job would automatically lead to the formulation of a gender-sensitive strategy.

In addition to the problem of assuming that women are the right people to work on gender inequality, there is a problem in perceiving gender as a specific area of work. Many staff have argued that this approach treats gender equality as if it were a development sector like water or agriculture. However, gender equality is an end goal of development work in all sectors. All staff should therefore be involved in furthering gender equality in their work. If certain staff only are perceived as being responsible for integrating gender issues into the organisation’s work, other staff may not be enthusiastic and interested in pursuing a gender perspective in their own work, believing it to be the responsibility of somebody else. Instead, all staff should develop the skills and knowledge necessary for the integration of gender perspectives in all development and emergency work.

For example, a good health officer should be a good gender officer. In this way, gender can be integrated rapidly and professionally in all programme sectors.

However, there is still a need for catalysts to spark off and support good development work which integrates a commitment to gender equality. The process of integrating gender is still not well developed in organisations, and gender equality does not exist within the institutions themselves, or in the societies in which they act. The critical thing is that gender integration in development work is undermined if all questions and priorities concerning women are seen as the responsibility of one person.

Recruitment and promotion of women staff

There is a clear link between ensuring that gender concerns are fully integrated in organisations’ programmes and the gender balance of the organisation’s staff. When development organisations are working with communities which have strong beliefs and customs relating to women’s visibility and mobility, as in the case of Sudan, it is essential that female staff members are employed. This is because they are needed if the organisation is to gain access to women in the community.
This represents an important and culturally sensitive approach, especially at the early stages of programme implementation. In this regard, the case of Tokar area cited above is very instructive.

A very important aspect of an organisation's gender strategy is ensuring that female staff are found at senior management level, as their participation here should help to ensure that issues of equality are always on the agenda. Moreover, it brings the concerns and dilemmas of the female staff within the organisation to the attention of senior management, and facilitates networking between female staff on the issues they face as employees. In Sudan, Oxfam GB recruited a female gender advisor at senior level. ACORD opted for a female staff member as Country Director to their programme in Sudan. The World Food Programme, on the other hand, committed itself to recruiting and retaining women throughout the organisation with the aim of achieving a gender balance of professional staff within the organisation. Having said this, of course, it is not necessarily the case that women staff will champion gender issues in the organisation. This will only happen if the recruitment is focused also on the degree to which the appointee is committed to promoting gender equality.

Monitoring and evaluation
It is important that all projects and programmes aiming to eradicate poverty be monitored and evaluated from a gender perspective. The effectiveness of these procedures depends on the quality of the baseline data – i.e. the extent to which data has been acquired in a gender-sensitive manner. However, a main challenge here is the lack of performance indicators relating to gender equality, and a strategic gender framework within which the organisation can work. It seems that organisations are still struggling to fill these gaps. ACORD has been trying to address this problem over the last two years. Oxfam, similarly, is beginning to use a set of criteria drawn up by the Zambia Association for Research and Development. Finally, promotion of gender work requires the allocation of resources and time. Lack of resources will have a negative effect on the pace of progress, particularly with respect to progress training needs.

Conclusion
Development work which seeks to end gender inequality is not only concerned with analysing the different roles and relationships of men and women and asking whether this division of labour is in the best interests of individual women and household livelihoods. It is also concerned with challenging the unequal power structure inherent in the relationship between them. Women have less power than men. They face enormous barriers to participating in decision-making, and have less access to, and control over, resources upon which they depend. Social and cultural expectations and norms constrain the exercise of women's capabilities, and result in women primarily performing unpaid work in the household. Men, on the other hand, are born into a set of privileged roles and rights, which gives them power in the private and public sphere, and over the lives of women. The origin of women's subordination is in the patriarchal structure.

An understanding of the processes that limit women's entitlements and capabilities is critical to inform development organisation's analysis and understanding of poverty. It allows the organisation to opt for context-specific and appropriate entry points, and enables it to develop strategies to transform social and political processes in ways that enhance women's capabilities and rights. These entry points and strategies need to be found for every aspect of organisational functioning, from the
management structure to methods and approaches used in work with communities.

Abdal Monium Khidir Osman is a Ph.D. candidate at Tufts University School of Nutrition Science and Policy, USA. Previously he worked with the UNDP in Sudan as a Deputy Program Manager for the Area Development Scheme, Central Buttana, from 1998-99. From 1990-98, he worked for OXFAM/UK (Sudan) in various capacities. Address: Feinstein International Famine Center, 11 Curtis Ave, Somerville MA 02144, USA. abdal.osman@tufts.edu

References


Alive and kicking:
women’s and men’s responses to poverty and globalisation in the UK

Jo Rowlands

Globalisation is a process that affects people in the North as well as the South. Its negative effects are felt by people living in poverty in wealthier countries, as well as by those living in poorer ones. Drawing on experience from the work of Oxfam’s UK Poverty Programme, this article explores some aspects of how changing labour markets affect men and women living in poverty in the UK. People’s sex is a key determinant of who is poor. Women and men have different experiences of poverty, different livelihood options, and different potential routes out of poverty. Government attempts to eliminate poverty, whilst laudable and to some extent successful, have been hampered by the gendered complexities of poverty.

Globalisation has been defined as ‘the process through which an increasingly free flow of ideas, people, goods, services and capital leads to the integration of economies and societies’ (Köhler 2002). It is not news to say that globalisation is a major influence on the breadth and depth of poverty around the world. Nor is it news to say that it has affected the North as well as the South. That globalisation affects the nature of poverty in the North is something which perhaps fewer people are aware of.

Similarly, it is now well-known that people’s daily experience of poverty is defined and shaped by their sex, as well as by other variables. This is as true in the UK as elsewhere. The intersection of gender-based discrimination, poverty, and the forces of globalisation in the UK, however, is less familiar. Increasingly, the reasons for some women and some men being, becoming or remaining poor, and why this happens, are to do with their relationships with the labour market of a global economy.

This article will explore what it means to be poor in a country generally perceived as wealthy, and how poverty itself is shaped by people’s gender identity and their relationships to a changing labour market. Some of the issues raised will also have resonance in other contexts where paid employment has in the past been perceived as a predominantly male preserve.

Experience in two poor communities in the UK

Oxfam has been working in partnership with the South Bank Women’s Centre, in a very deprived area in Teesside in north-east England. This region has 27 per cent of people living on a low income, the highest proportion in England outside London. At a workshop, women involved with the centre were asked to describe the changes they had seen over the past decade. Jobs for men in steel and ship-building had gone. A very small number of men had taken over the housework to enable women to
undertake paid work, but men were not willing to take part-time work. The government had put resources into economic development in the area, and this had attracted small businesses, mostly foreign-owned. More women had entered the workforce on a part-time basis, often on short-term contracts. There was a constant challenge to juggle low and intermittent income with state welfare benefits. Women had increasingly taken on responsibility for household budgets, and described the way in which this left their menfolk feeling inadequate. Older men became depressed, and frustrations were often taken out on the women; there were many arguments. There was also an increase in the number of lone parents, with women being less willing to put up with the increased levels of abuse that followed when the men lost their jobs. Sue Andersen, the Centre's Director, expressed it in this way: 'There aren't the jobs that the men want. No big companies are coming in bringing traditional work. We're getting part-time and short contract work, and more women are interested in doing those jobs. Yet the men aren't involved in the regeneration of our area, it's the women taking leadership in the community. The men don't seem to want to do the work.'

Another Oxfam partner in the UK is a community organisation in the ex-mining communities of south Wales, which have been greatly affected by the switch from a national policy of sourcing of coal within the UK to importing cheaper coal supplies, largely from eastern Europe. The following account from the co-ordinator of the project illustrates the poverty that the organisation is fighting, and mentions some of the work it is undertaking:

'One of the first things we did was send around a questionnaire to everyone on the estate. We asked people what they thought about living on the estate. People said the best thing about the estate was the road out. We had no community services working with people here. No-one was dealing with the problems on the estate. There was nowhere for people to meet. We had environmental problems. There was no street lighting, and people were doing drugs in the derelict buildings. There are massive drug problems here and massive problems with anti-social behaviour. So nobody left their houses.

'Then we targeted the youth annoyance problem. The kids said they wanted somewhere to play football. We didn't have any youth schemes on the estate – every other estate had them, but there was nothing for kids to do here. So we kept asking and asking the authorities to start a youth scheme here. Now nearly every child on the estate is involved in the Foundation's youth activities. We've got teams for under 18s, under 16s, under 10s... Even a game of football can make a big difference to people on this estate. . .

'Before, there was no lighting in the middle of the estate, behind the shops. People didn't want to walk past the derelict buildings at night – they were frightened. People used to hang out there doing drugs. Now the Council has put a street light in. Before, people here didn't have anyone to represent them, so the estate was forgotten.

'The main employer here was a light bulb factory at the end of the road. It closed ten years ago and then there was massive unemployment on the estate. Things died completely when the social club closed seven or eight years ago. Nobody had anywhere to meet and there was no focus for the community. It made me so sad to see people just shutting their doors. Years ago, if someone was ill, the community would have all chipped in to help.

'It's been very difficult to get the men involved. When we wanted to interview people about their views on the estate,
we couldn't get any men to participate. We get a few men interested through the football but we have to work out other ways to get them more involved.'

(Project co-ordinator)

A detailed participatory needs assessment was undertaken, with Oxfam support, in January and February 2001. It was carried out by two local people, one man and one woman, who work for the local community organisation. Men and women were interviewed separately. The results reveal a wealth of detail about men's and women's experience of poverty, and the livelihood options available to them. Some of the findings are outlined below.

On the estate, family is the centre of women's world. Although they are willing to take up training, the needs assessment suggested that women's horizons are determined by the boundaries of the estate, and by what will be useful to them in getting jobs which mean they can support their children, or give them help of other kinds: for example, with homework. Women tend to recognise that the lack of training is a barrier which holds them back from reaching their full potential. They see everything through the lens of childcare responsibilities, and work is an additional rather than a central concern for many of them. The raising of children is seen by many as a life choice; when their children are grown up, then they can think about a job. Their concern is less with the state of the local employment market, and more with the practical difficulties that prevent them earning enough to support themselves and their children. They said that the jobs on offer are few, low-paid, and offer limited opportunities. Formal child-care is inflexible and scarce, and takes up a big percentage of the wage. They did not see the jobs which are available as an attractive option: they do not bring in enough money to replace the state benefits that would be lost as a result of entering paid employment. If they did work at all, they said they preferred it to be on a casual basis, and therefore able to be picked up and dropped around childcare needs.

Women saw life on welfare benefits as a struggle, in which they could expect to deprive themselves for the needs of their families, and expressed the view that it is hard to manage if there is no other income or support. Women spoke of the increased likelihood of going into debt in these circumstances, which was not something highlighted by men.

Men on the estate expressed the belief that academic qualifications are needed as the workforce is now very competitive – and this is a particular problem perceived by older men, with men over 40 tending to see themselves as unemployable. These men expressed willingness to undertake training if they could see a direct connection with better jobs, because their world-view means they live day to day for the necessity of bringing in money. They see the training that is currently on offer as slave labour, in that it is inadequate in the present, because the work it would prepare them for is badly paid, and inadequate for the future because it doesn't improve the quality of jobs actually on offer.

The fact that women see caring as their job, and men do not, is a critical factor holding women back from better training and employment, and men from greater involvement with their families. Women focused on the practical difficulties of undertaking training (for example, in information technology) which might open up new employment possibilities. The cost of materials and transport, course fees, combined with training not being flexible around school hours, childcare and part-time work, prevents them from taking it up. Women automatically accept responsibility for childcare. Many women said they would prefer to leave their children with a member of their family, who they feel they can trust. Finding childcare is a particular
problem for lone parents if they cannot call on family members – for them, the costs and emotional ties of having to have a childminder mean that it is difficult for them to go out to work or to undertake training at all. The vicious circle of getting into high interest debt, and then not taking up employment because of increased repayments once off benefits, impacts on women’s self esteem.

Women on the estate mentioned other personal barriers that men do not. They highlight the problem of ill-health and disability. They mention the personal isolation which comes from the lack of support and facilities for ill and disabled people and their carers. The fact that men do not mention them may be because of men’s reluctance to admit to problems and stresses, rather than because they don’t suffer from them. Men do highlight one problem, though, that may be particular to a male response to crisis – they say that alcohol and drugs offer a way out for many men when faced with the social and economic climate.

**Gender and poverty in the UK: the wider picture**

How do the two situations discussed above measure up against men’s and women’s gendered experiences of poverty in the UK? Some basic statistics show that the experience of poverty outlined above is not unique. The measure of people living in poverty most commonly used by government in the UK is that of people falling below the ‘low income threshold’ of 60 per cent of median household income, after deducting housing costs. This relative measure of poverty is based on the actual disposable income of households, gained from any legal source. Some 23 per cent of the population of the UK is poor by this measure (New Policy Institute 2002). It is not straightforward to break this statistic down by gender (see note 7), but two groups where women are predominant stand out in the figures experiencing persistent poverty: lone parents (27 per cent of this group – a figure that is falling but still significant, since lone parents are only 8 per cent of the general population), and single pensioners (21 per cent of this group, and increasing). The largest group of persistently poor people which can be discerned from statistics is the group living within workless households. As well as formally unemployed people, this figure includes people who do not do paid work because of caring responsibilities, illness and disability. So although the figures available are not transparent on gender, it is clear that poverty is a condition that affects women in greater numbers than men. Poverty in the UK also has an ethnic dimension, with 62 per cent of households headed by people of Pakistani or Bangladeshi origin being in the bottom 20 per cent income bracket.

The recent context within which poverty exists in the UK is that of an economy which has been growing faster than other European economies, and which is becoming more and more ‘individualised’, with the individual increasingly taking the place of the household or the community as the ‘building block of the economy’. However, in practice, one income is no longer generally seen as sufficient for household survival. Another change has been in the structure of the benefits system, whereby the Conservative government of the 1980s moved from linking increases in long-term benefits to earnings levels, to linking them to prices – thereby ensuring that, as the economy grows and some get wealthier, the poorest get left behind, and the gap between them gets wider. The current Labour government, elected in 1997, has selectively increased some benefits at a higher rate than prices, which has particularly benefited young children and pensioners, but the general principle has not been reversed.
There is a strong regional dimension to poverty in the UK, with great inequality between regions in terms of contribution to GDP. There is a strong overlap between the poorest regions and the areas of decline of heavy industry.

As stated earlier, change in the structure of the UK economy over the past two decades has brought a significant shift away from heavy industries, which generally employed full-time, mostly male labour, both skilled and unskilled. Heavy industrial processes have moved to parts of the world where labour and raw materials are cheaper, and the environmental effects associated with them are less effectively controlled. The move has been towards light industry and the service sector, where employees are more likely to be skilled, but employed part-time, paid low rates and generally female. A significant proportion of this new economic activity has been developed with direct foreign investment.

The present government in the UK has placed significant emphasis on employment as the best route out of poverty. There has been some accompanying concern on the part of the government to ensure that the income from employment is sufficient to ensure that poverty is left behind, through a system of tax credits for low paid workers. Tax credits and schemes to support people into employment have had a high profile, and have mostly been targeted at the main earner. This has had the effect, in many cases, of channelling resources to men - a difficulty that has been recognised and addressed in the new Child Tax Credit, which from April 2003 will go instead to the main carer who is still usually a woman, and who is more likely to use the resources for family maintenance. These approaches, however, still fail to address the problem of significant numbers of jobs not being paid a living wage. Nor are they adequate to address the power relations within the household which can subvert the best-intentioned policy instrument, and can lead to hidden poverty.

A trend toward the individual being called upon to support him or herself economically is very hard on anyone who is not able to generate income – for example, because of severe disability or long-term sickness. It is also hard on the people who care for the people who cannot generate their own income, most of whom are women, as it has the effect of placing stresses on their time and energy, and constraints on their own capacity to earn.

The gendered context of poverty

There continues to be a disparity between the earnings of men and women in the UK, with female full-time employees earning an average of 82 per cent of the salary of their male equivalents. Women’s gross individual income (including not just employment, but also benefits, pensions, investments, and so on) is on average only 52 per cent of that of men (EOC 2002). This ‘gender pay gap’ is largely the result of the fact that women continue to enter employment in the ghettos of the service and caring sectors, where their work continues to be undervalued because of its gendered nature. Women get this work because it resembles forms of work they carry out unpaid within their homes, and it commands a low wage because our society undervalues work associated with women.

The gap between women’s and men’s earnings also rests on the time commitment the majority of women make to their gendered role as primary carer for family and household, which continues to be generally unquestioned. Recent research into women’s and men’s incomes over a lifetime shows that for highly-educated women without children, the gender pay gap has significantly reduced (Rake 2000). But for all other groupings of women, the picture remains one where women lose out. The combined factors of women having to spend time out of the labour market raising
children, and receiving lower earnings when they are in the labour market have a dramatic effect. The link between lifetime earnings and women's caring responsibilities, particularly for children but increasingly for others, is unmistakable – but it is not just a question of earnings and income: mothers have higher outgoings because of the need to pay for childcare and other child-related expenditure. For lone mothers, finding this money is frequently impossible.

This inequality between women and men in terms of the earnings they command is by no means a new phenomenon in itself, and certainly cannot be blamed on globalisation. It is, however, a force which contributes in a critical way to the availability of a workforce willing to accept part-time employment on whatever terms are offered. It is, therefore essential to the introduction of the kind of industry attracted to the UK by the forces of globalisation.

Women have been entering the workforce in increasing numbers over the past two decades. More than two fifths go into part-time employment (EOC 2002). For some women, this has meant an improvement in their household income; but it has not brought with it any significant reduction in the hours of work they put in as unpaid labour in the home: caring and household tasks still fall predominantly to women. For many women, particularly if they have children, there is little if any financial benefit in taking low paid part-time work without freely available childcare provision, and many women are still better off if the household remains in receipt of welfare benefits. Anyone on low income during their working life will be unable to make sufficient provision for their own pension, and will therefore continue to be poor in retirement in a context in which the pattern of extended families living in close proximity, and its attendant pattern of inter-generational mutual support and caring, is far less common than it used to be. Despite specific tax measures designed to support families with children, which have been introduced with some flexibility about who claims them, state welfare provision continues to be broadly formed around a gendered division of labour, with women as carers and men as breadwinners.

Much of the gender-disaggregated data most commonly seen refers to the position of women as disadvantaged, which continues to be the dominant gender concern for many analysts. But what of the gender context as it relates to men who are poor? Why are some men poor? This relates in large part to their changing position in the labour market and its consequences, which are not just about loss of income, but also about loss of power. We have already seen in relation to women that poverty is not just about low income levels, but also about access to other kinds of resources including social capital, and ultimately is an issue of powerlessness.

The decline of heavy industry has left men in some parts of the UK with the challenge of re-training in order to have a skill that is needed in the current labour market. Some men have successfully made the transition, but for many, particularly men in the second half of their working life, this has been a major challenge. A man who has worked for many years in mining, steel or ship-building, for example, not only earned his living that way, but did so within a culture of a particular masculinity, being seen by society as 'the breadwinner', and with his idea of himself as a man very closely linked to his occupation. With the demise of that occupation, his whole identity as a man comes into question. If his wife becomes the breadwinner, as has been seen in many of the areas most affected by industrial decline, his identity as a man is further put in question. It is small wonder that many men in this situation become depressed. As Colette Carol from CREST, a New Deal for Communities
project in Salford currently supported by Oxfam's UK Poverty Programme, put it: 'older men don’t make a fuss, and their needs therefore get ignored' (Ruxton 2002).

Sandy Ruxton observes: 'It appears that older working-class men in particular are unwilling to enter training schemes. One central factor is that the self-image of older men (50+) is closely connected to paid employment rather than training. Another is that they are also apprehensive of involvement in education, and fear that more training could result in renewed failure.' (ibid). Large numbers of men in traditional industrial areas do not feature in the figures for employed or unemployed people: long-term sickness and disability, sometimes as a result of their previous employment, affect up to 30 per cent of 25-64 year old men in some areas (Fothergill et al., 1999).

Younger men in the poorer and more disadvantaged communities are also facing challenges which arise from the interface between masculine identity and the kinds of employment opportunities now available to them. In particular, in addition to the generic high levels of unemployment among men of Pakistani and Bangladeshi origin, young men of African-Caribbean heritage face high levels of unemployment. For example, a study by Berthoud found that young Caribbean men are more than twice as likely to be unemployed as young white men, and they also had lower earnings (Berthoud 1999). Whereas the number of suicides among women has decreased, the number among young men has more than doubled in the last 25 years. There is also a growing concern over the level of boys failing at school compared with girls.

Being poor and male in a society where leisure activity for men has often revolved around work-mates and spending money (often on alcohol or sport) brings a different dimension to poverty for men. For women who become poor, traditional female leisure activities, and the social relationships that go with them, less frequently have to be abandoned – a cup of tea and a chat with friends is usually still within reach. Many men find themselves having to deal with unanticipated isolation that women do not, on the whole, experience.

The discussion above has shown that the experiences of women in poverty and men in poverty are very different. Women in poverty are generally exploited because their caring responsibilities limit their access to the labour market and they end up in low paid jobs or workless; they also very often have high levels of dependence, and therefore a lack of autonomy. Men in poverty are generally exploited because they are unable to adapt to the new types of labour market, and they therefore remain unemployed, or take significant cuts in income in order to get work. This can affect their self-identity and standard of living, but is less likely to undermine autonomy and relative independence. Some (mostly white) men's refusal to take poorly paid and part-time work could be viewed positively as a refusal to be exploited, where male immigrant men are more likely to opt for a poorly paid job.12

**Addressing the needs of men and women in poverty**

What can be done to address the poverty that exists within the apparent plenty of a Northern industrialised country? There is a big challenge here to think more clearly about the complexity of gender and poverty. As stated earlier, government initiatives have tended to focus on promoting participation in paid employment, which clearly presents a problem in the light of the strongly gendered nature of people's actual experience. For example, the 'New Deal for the Long-Term Unemployed' (1998) and the 'New Deal for Lone Parents'(1998), and other similar programmes developed since, are packages of support and benefits
available to anyone who qualifies, regardless of sex. The former is by far the bigger pot of resources, yet only 27 per cent of people accessing it have been women. This is because generally, a male partner will apply on behalf of the household, and will therefore be eligible for the support scheme, which makes work compulsory. The female partner can access the ‘New Deal for Partners of the Unemployed’ scheme, which was set up in 1999 to offset the disadvantage experienced by partners of unemployed people who, since they do not claim benefit in their own right, cannot directly participate in the other scheme. This brings advisory support, but not the bigger range of training resources. Gender issues are also raised by the ‘New Deal for Lone Parents’. Most lone parents are women, and the scheme is perceived widely as a scheme for women. Few lone fathers apply for it, but when they do, they can be faced with incomprehension and may even be turned down. It would make a big difference if the various initiatives being taken to address poverty could be more ‘joined-up’ – that is, based on a more complete and real picture of the issues and needs, and designed to fit together more effectively.

We need frameworks to guide policy and action that enable all the work that is required to sustain human life and endeavour to be visible and valued. They need to enable action to be taken that is relevant to different stages of life for both men and women. We also need frameworks that enable gender analysis to reach within the household unit to examine relationships between individual men and women, and to see the many ways in which individuals, households, families and other social groupings interact with the wider society and economy. Poverty is an issue of power as well as resources, and this is as true in the UK as it is in other parts of the world.

In Oxfam, we are beginning to use a sustainable livelihoods framework that encompasses both income-generating/economically valued work and unpaid/caring/reproductive/economically uncounted and undervalued work and recognises the relationship between them. It is a model that recognises the value of

Figure 1: Combining livelihoods and gender analysis

(Kidder (2002), diagram from Oxfam internal presentation)
social relationships and social assets to the
survival and well-being of individuals and
households. This can be coupled with a
gender analysis that looks at how men and
women have differing access to and control
of resources, only some of which have
recognised financial value.

We think that strategies are more likely
to succeed if they recognise the ways
people living in poverty constantly juggle
and negotiate different elements of the
whole, in order to get by or improve their
position. Strategies that continue to focus
rigidly on one or two aspects, or focus on
one side of the equation, are not likely to
work.

In the UK, gender is not yet a concept
embedded in the thinking of policy-makers
or those charged with implementing policy.
This can be seen in the continuing focus on
‘equality of opportunity’, where policy
focuses on access to equal pay, equal
opportunities for employment and equal
rights under law. This puts an emphasis on
legislation and policy instruments that will,
in theory, mean that women and men have
the same chances, making it illegal to
discriminate, for example in the process of
recruitment for jobs, in favour of one sex or
the other. Equal opportunities is an
approach that fails to address the fact that
in many cases women have had less access
to certain kinds of experience, perhaps
because of spending time raising a family,
and therefore will tend to be less well-
qualified for the job.

As discussed above, despite decades of
initiatives to close the gender pay gap,
there is still a long way to go. We would
argue that the inequalities will continue,
and the effects of undervalued caring and
reproductive work will continue to
negatively affect the lives of both men and
women, until a shift of focus is made onto
achieving equality of outcomes, based on a
re-valuing of caring and reproductive
work, so that women’s double burden is
reduced. It is not enough to unlock a door
and invite women and other disadvantaged
people to cross the threshold. Obviously, we
need to make it possible for them to go
through the door if they so choose – but also
for society to value what is on their side of
the door more highly. Then more men will
choose also to transverse the boundary and
engage in caring activities as well, with all
the positive benefits that brings.

Jo Rowlands is Policy and Learning Adviser
(Gender and Participation) with Oxfam’s UK
poverty programme. She previously worked
with VSO as the manager of the programme
development and evaluation unit. Her book
‘Questioning Empowerment’ was published by
Oxfam in 1997. jrowlands@oxfam.org.uk

Notes
1 With thanks to Gina Hocking, Sue Smith
and Fran Bennett.
2 See, for example, LINKS, Oxfam GB,
3 The measure of poverty used is explored
later in the article.
4 Department of Work & Pensions 2000/1:
‘Households on Below Average Income
2000/1’.
5 The partner organisation prefers to
remain anonymous.
6 There are two aspects to this: direct
deductions are made for some debts
when the debtor is on benefits, making
them easier to manage; then when
people get into work, direct deductions
stop and creditors often demand
repayment of the whole debt.
7 The unit of measurement for poverty is
the household, which is a problem if we
wish to understand the gendered nature
of poverty, as it does not allow for the
possibility that unequal power relations
within households may mean that even
in some households with incomes above
the poverty line there may well be
hidden female poverty.
8 Adjusted to allow for size and
composition of the household in order to
allow comparisons to be made.
9 Below 60 per cent median income for three out of four years, 1996–9. Statistics from DWP: ‘Households Below Average Income 2000/1’.

10 The UK ranks second only to Mexico in the industrialised world for regional inequality (OECD Territorial Outlook 2001).

11 The introduction of a minimum wage has caused some incomes to rise, but is set too low.

12 Thanks to Caroline Sweetman (pers. comm.) for this point.

13 I am not aware of any systematic research on this, but the phenomenon is described to Oxfam by a UK partner, One Parent Families Support and Information Network in York: ‘The isolation, loneliness, displacement from society and anxiety that is experienced by many if not all the participants is shocking. The joy and pleasure that these fathers take from their fathering is obvious and the success that they achieve in creating warm loving safe environments for their children is clear. What is also clear are the barriers they face in their fathering, from social services who expect them to be substitute mothers to family and friends who expect them to fail and are surprised when they don’t.’

14 The UK now has a ‘Household Satellite Account, which estimates the value of unpaid work including childcare, but it remains separate from the main accounting systems.

15 My thanks to Thalia Kidder for permission to use this very helpful diagram here. Thalia works for Oxfam as Policy Adviser Livelihoods (Economics and Gender).

References


Women's oral knowledge and the poverty of formal education in the SE Peruvian Amazon

Sheila Aikman

Formal education is often assumed to be a positive force for change, enabling people to find a route out of poverty. However, this is not always the case. The Haramkbut community in the Peruvian Amazon are now questioning the widespread assumption that schooling can provide knowledge and skills for establishing alternative livelihoods. Indigenous knowledge and traditional forms of work have been devalued through economic changes forced upon the Haramkbut by ecological destruction and environmental degradation. The result of this has been a process of impoverishment, which has been worsened by missionary education and an adherence to the national Spanish-language curriculum. In contrast, the indigenous model of intercultural bilingual education which is currently being ‘rolled out’ to the Harakmbut puts indigenous knowledge and practices at the centre of its curriculum, pedagogy and philosophy. This in turn contrasts with the education reform measures currently being implemented nationally through the Ministry of Education. Education could and should be a positive force in the lives of the Harakmbut people, and Harakmbut women in particular, and in their fight against an impoverishment of their way of life.

In the Peruvian Amazon, education is generally thought by parents and education providers to be important for children’s acquisition of key skills and knowledge, which will help them later in their pursuit of livelihoods. Schooling is considered to be a key means of bringing about modernisation and economic development. However, there is less concern with what kind of education might contribute to this goal, and what kinds of livelihoods are appropriate and valued by different people.

The Harakmbut are an indigenous people who live on their ancestral territory in the south-east Peruvian Amazon. When I first lived with them at the end of the 1970s they had a mixed economy and semi-settled way of life, comprising hunting, fishing and swidden agriculture. At the beginning of the twentieth century, their population had been decimated through disease and the ravages of the rubber boom, and their numbers dropped from an estimated 30,000 (Gray 1996) to approximately 1,500 in the early 1980s. From the early 1980s to the present, I have carried out several extensive periods of fieldwork, investigating Harakmbut indigenous learning and bodies of knowledge. I have also worked in collaboration with their indigenous organisation, the Federation of Natives of Madre De Dios (FENAMAD), in their search for educational alternatives (see Aikman 1999a). This paper is based on my understandings of the changes they have experienced over this period and on my insights as a privileged ‘outsider’.

Economic poverty and the changing Harakmbut livelihoods

At the end of the 1970s, the Harakmbut of the community of San José de Karene were, in addition to hunting forest game, fishing,
practising slash and burn agriculture, and gathering edible forest fruits and plants. Harakmbut men panned for gold on the banks of the rivers on their legally recognised and delimited territory, using buckets and a sloping draining board to wash alluvial stones and trap the tiny deposits of riverine gold dust. During the 1980s, game became more scarce, due to the growing numbers of small-time entrepreneurs who transported landless Andean peasants down the Andes to the Amazon region. These newly arrived workers provided cheap labour in squalid camps on the banks of the rivers, and ever deeper in the forest, where old riverbeds held finite amounts of gold dust. They used slightly more technologically sophisticated gold-panning practices, involving noisy motor pumps and, in some places, diggers and dredgers. Over time, game and birds fled to more remote areas, and severely curtailed Harakmbut hunting (Gray 1986).

During the 1980s, when the price of gold was relatively high and the beaches yielded gold-bearing sediments, the Harakmbut dedicated more and more of their time to gold panning. They used the money earned to buy pasta, rice and other staples, as well as tinned fish and occasionally fresh eggs. Women continued to grow manioc, maize and plantains, but other more specialised and labour-intensive crops such as dry rice were supplanted by commercial products bought easily at colonists' riverside shacks which sprang up throughout Harakmbut territory. The women spent increasing amounts of time cooking at the gold camps on the beaches or deep in the forest, and time for intensive care of their gardens was limited. With increasing dedication to gold panning, men had less time to work with the women to fell and clear new gardens each year. When Harakmbut men began to employ migrants to work with them on their gold placers, the women found the labourers refused to eat plantains, sweet potato and fruits from their gardens, preferring to purchase Andean produce – cabbage, dried meat, potatoes and carrots – transported at great cost down the Andes. This situation was the result of a vicious circle of demand for money and market goods, which could only be met by continued and intensified gold panning. The gold could be exchanged for money, and also functioned as a hard currency along the south-east Amazon rivers.

Throughout the 1990s, the effects of under-nutrition were obvious among children and the elderly, as were diarrhoea diseases, tuberculosis, and malaria. Young men either completed primary schooling or dropped out to take part in gold panning, either in their villages or in migrants' gold camps, while some young women chose to leave their communities and work as cooks and cleaners in the same camps, or in the growing informal settlements in the region.

The impact of ecologically destructive economic practices, such as gold panning and timber extraction, had subtle and pervasive effects on the status of women's agriculture. Access through gold panning to the money market allowed the Harakmbut to purchase foodstuff, where previously women had produced all that was needed to complement the meat and fish brought in by the men. Senior women with large and numerous gardens ceased to cultivate quantities of manioc to make masato beer, since bottled lager, which men now drank, could be bought at every river bank stall. Young women growing up through the 1980s and 1990s did not have the time or the incentive to work with their elders and learn about the diversity of crops and types: the 17 different types of pineapple, each with a different colour, taste or texture; the different types of sweet potato and manioc, which were suited to different soils and resistant to different pests and predators; the chants and songs to protect seeds as they were being planted; and the rituals and myths to ensure that the spirits of the forest helped the crops grow.¹
Women’s knowledge is oral, and it is personal. It is not public, written down in a book for anyone to read should they want to. Instead, it belongs to the individual women, who, over their lifetimes, have built up their knowledge and understanding of the environment, the crops and the spirit world. This is their wisdom, which they used to pass on to their daughters and granddaughters as they grew up. But this is not happening as it used to. Now there is less demand for women’s garden produce, and their status as agriculturalists, gardeners and guardians of biodiversity are considered less important than the ability to pan gold and exchange it for hard currency. Women’s complex understandings and knowledge are valued less. As the women themselves get drawn into the new economic activities and roles, they are ceasing to cultivate their rich diversity of crops, and knowledge of how to cultivate these is disappearing. They find themselves in a new dependency on men for access to money, with which to buy the products – pasta, rice and maize flour – which they use in place of their garden produce.

Educational poverty and the ‘growth of ignorance’

The Harakmbut have welcomed formal education in the shape of primary schooling in their communities since the 1950s, and, more recently, secondary schooling in mission stations and urban centres. These forms of education are seen to provide access to new bodies of knowledge and sets of skills; in particular, to the Spanish language, which the Harakmbut need for the increasingly complex interactions they have with colonists, representatives of local and national government, and other indigenous peoples. However, schooling – with a Spanish-language national curriculum – is taught predominantly by Dominican lay-missionaries.

While gold production was becoming a more entrenched part of the Harakmbut ‘way of life’ through the 1980s, there was also growing access to formal community-based primary schooling. For some years there were high rates of dropout and attrition, especially amongst girls. But by the mid-1990s, girls were not only completing six years of primary schooling, but often out-performing boys. Much of this success, which has been documented in the community of San José (Aikman 1999a), can be attributed to the tireless efforts of two teachers. The latter lobbied and chivvied parents to send their children to school, using their powerful positions as lay-missionaries.

Success in primary school, however, is measured in terms of the attainment of narrow literate academic education, which provides few practical outcomes for Harakmbut students. Students successfully completing primary schooling in San José were groomed for more schooling and by the early 1990s many Harakmbut students were leaving home to attend missionary boarding secondary schools. Girls board under the strict control of Dominican missionaries, and are held in virtual confinement behind convent walls. The teaching that these schools promote is mostly carried out in ignorance of the knowledge children develop in their home environment. Girls’ growing knowledge of biodiversity and agricultural practices remain beyond the bounds of the school and the teachers, whose ignorance amounts to another pernicious influence on girls’ and women’s status and knowledge.

With increased participation in schooling, girls (and boys too) have less time to spend with their elders, less time to participate in agricultural activities, less time to learn about the intimate spiritual links between crops, their growth and the nutritional well-being of the community. Harakmbut children learn from their elders, from the spirit world, and experientially. Children
'learn by doing' in the safe presence of elders and kin, who guide and support. Learning also takes place through listening to elders and interacting with the spirit world.\(^2\)

By contrast, school educators teach and preach in a way which strengthens existing unequal economic, political and social relations. The school as an institution functions independently of Harakmbut space and time. Formal education takes place within the four walls of the school building, usually the only concrete, 'high status' building in the community. The school timetable and calendar force Harakmbut time into the rigid strictures of institutionalised learning, and secondary boarding schooling removes pupils completely from their indigenous environment. Schooling is about reading and writing, faithful memorisation, and obeying teacher authority.

While the primary school curriculum is exclusively focused on literacy and numeracy in Spanish, secondary schooling offers a gender-differentiated curriculum. Secondary schooling for indigenous children usually follows a vocational curriculum, which has lower status than the academic curriculum offered in certain urban centres.

Agricultural secondary schools aim to produce peasant farmers and, in the Dominican missionary secondary school of Shintuya, Harakmbut boys gain practical experience in the mission vegetable garden where, under plastic awnings, the priest attempts to grow tomatoes, lettuce and other crops not indigenous to the rainforest. Harakmbut girls, on the contrary, spend much of their time outside academic classes carrying out domestic chores, usually in the boarding school kitchens, dormitories and sewing-room. The way of life of the boarding school and the curriculum it promotes, is therefore one that encourages girls' domesticity and reproductive work (Aikman 1999b).

The agricultural lessons being carried out in the mid- to late 1990s in agricultural secondary schools were ad hoc and experimental, under the guidance of teachers with little or no knowledge of the Amazon environment, whose agricultural experience – if any – was with Andean or coastal crops and animals in Andean or coastal contexts. This curriculum denies the diversity and interrelatedness of women's productive and reproductive activities, and ignores their position as guardians and custodians of the biodiversity. On the contrary, gendered roles from other cultural and social contexts – boys become farmers and girls look after the home and children – are imposed. Girls are marginalised from activities which the teachers and missionaries associate with 'men's work' (i.e. agriculture, physical labour of different types and cattle herding) and steered towards home-based reproductive activities. This schooling contributes to a disempowerment of girls and women, and to a new sexual division of labour based on non-indigenous norms and practices. As Shiva has noted in another context, women's work is often discounted by economists because of the limited concept of economics they apply (Shiva 1993).

**Indigenous challenges to the poverty of education**

The Harakmbut have not been alone in questioning the quality of education. Many of the indigenous peoples of the Peruvian Amazon have found formal education, i.e. primary schooling, to be severely impoverished: it is gender-blind, ethnocentric, mono-cultural, monolingual (Spanish) and assimilatory (ISP/AIDESEP 1987). At the national level, civil society organisations are also criticising the general quality of schooling throughout the country, and have condemned it as bureaucratic, authoritarian and irrelevant to most pupils' needs (Ramirez et al. 1997). Their directions for change and qualitative
improvement, however, follow different concepts and principles.

In the late 1980s, the Amazon-wide organisation, Interethnic Association for the Development of the Peruvian Amazon (AIDESEP) focused its attention on formal education and the need to ensure that indigenous students received a relevant, quality education which reinforced the principles of the indigenous movement and the struggle for recognition of rights to land and way of life. AIDESEP is an umbrella organisation that brings together indigenous associations and federations, such as the Harakmbut organisation FENAMAD, to lobby nationally, regionally and internationally for recognition of indigenous rights to land, way of life, cultural practices and education.

Aware that schooling was not respecting indigenous values and priorities, AIDESEP began an innovative collaboration with a group of non-indigenous educationalists, anthropologists and linguists. They aimed to develop a new approach to training indigenous primary school teachers. This programme is a re-conceptualisation of schooling based on the concept and principle of interculturalism, which recognises cultural diversity as a positive force to create a viable and cohesive society (Avalos 1997). Interculturalism implies a culturally and ethnically diverse society, in which bilingualism, or plurilingualism, is the linguistic expression of this society (Chavez, cited in Camacho 1995, 155).

The programme starts from an analysis of indigenous history and social change. It strengthens understandings and valuing of indigenous identity, while at the same time ensuring that indigenous students have the knowledge and skills necessary to participate as citizens in the wider national and global arenas.³ By the early 1990s, the new trainee teachers had produced a new primary school curriculum. This was recognised by the Ministry of Education, and began to be implemented in a limited range of indigenous schools where the programme's graduates worked.

The Harakmbut have recently had the opportunity to join this programme in its expansion to the central and southern Amazon regions, with funding from the EU. With the increasing pressures on their way of life, and the slow but relentless undermining of Harakmbut as children's first language, in favour of Spanish, FENAMAD now considers indigenous-run intercultural bilingual education an important and necessary dimension of strengthening Harakmbut society and exercising its self-determination.

Harakmbut self-development

The Harakmbut want formal education because they believe it offers a means of acquiring knowledge and skills from the wider society, which can be used to provide alternatives to halt the pauperisation of their lives. They want schooling to value and positively reinforce learning and knowledge about the Harakmbut way of life, and its beliefs and practices, because these underpin a Harakmbut concept of self-development. They also want their children to access what they see as the benefits accruing to the migrants and colonists living around them: access to clean drinking water, participation in the market economy, and other trappings of 'modern' society, such as television.

In their vision of self-development, the Harakmbut reject state-oriented growth models and the blatant extraction of resources from indigenous territories which threaten the integrity of their physical and spiritual environment. They do, however, recognise that aspects of 'development' can also provide badly needed resources to protect and promote indigenous rights. These include new ways to manage forest resources, new technologies to extract gold dust without the use of mercury, and
management, negotiating and administrative skills. If allopathic medicines from the national society can cure diseases introduced into Harakmbut society, such as tuberculosis, they are welcomed. If roads are built so that they do not undermine the long-term sustainability of indigenous lands and resources, then they are welcomed. But first and foremost, the Harakmbut believe they should have the right to consent to their use or introduction (Gray 1997). Indigenous peoples have been discussing an alternative development based on the ability of indigenous peoples to become self-supporting, and based on their collective rights. Henriksen explains: ‘Too often, development is seen in economic terms. Indigenous self-development has to be seen as a whole, covering many areas. Unless the terms of development are defined by the people themselves, then there is no self-development’ (Henriksen, in Gray 1997, 252).

When applied to schooling, this self-development approach implies an education which respects indigenous beliefs and values, and also facilitates the learning of important skills and knowledge, which enable the Harakmbut to interact with wider society, and make informed decisions about their lives. ‘Education is important for our peoples’, states FENAMAD President, ‘so that we can defend our lands and not be cheated’ (personal communication, 1998). But this implies a qualitative and relevant bilingual education, which values the Harakmbut language while providing good skills in Spanish, the national language, and the ‘language’ of government, media and bureaucracy. The Haramkbut need the ability to utilise effectively a range of genre to serve self-development ends; for example, in the defence of their lands. They need to lobby government, to give radio interviews, to negotiate with colonists, to write project proposals, and much more (see Aikman 1999; 2001). The strength of their self-development should come from their own culture, history and identity, but also through alliances and collaboration with indigenous peoples and non-indigenous people around the world.

The AIDESEP intercultural bilingual education programme has been established in Madre de Dios, in collaboration with the regional teacher training college and the Ministry of Education. It is focusing on training Harakmbut teachers according to a new curriculum and pedagogy, based on indigenous principles and practices and developed by indigenous teachers and trainers in the northern rainforest (ISPL/ AIDESEP 1997). Indigenous teaching training develops indigenous trainees’ understanding of not only their cultural, social and linguistic heritage and practices but also helps them analyse the nature of change in indigenous and national society and their participation in the global society. It is also based on rights frameworks: indigenous collective rights (Committee on Indigenous Education 1998) and education as a human right and embedded in the 2015 international development target on ‘Education For All’.

Poverty of learning outcomes: national reform of education

Indigenous organisations and NGOs have been struggling for many years now to put indigenous basic education on the national agenda. The expansion and contraction of staff and resources dedicated to indigenous basic education within the Ministry of Education over the past fifteen years reflects a fluctuating acknowledgement of its importance. It is only since the middle of the 1990s that there has been strong government commitment to education and a resurgence of interest in education. Diagnostic studies carried out in the late 1980s and early 1990s, especially by civil society organisations such as the Foro Educativo, have highlighted high rates
of grade repetition, dropout and poor learning achievement, and the serious need for attention to qualitative aspects of primary education throughout the country. Government statistics have painted a bleak picture of poverty, malnutrition and poor living conditions for 90.1 per cent of the rural population (Ramirez et al. 1997). While enrolment was high, in global terms, the quality and relevance of education was poor and, as Ramirez’ study indicates, ‘children leave primary school without the competencies to understand what they read, unable to communicate verbally or produce writing, follow instructions or apply what they have memorised’ (Ramirez et al 1997, 80). And for many rural children, such as the Harakmbut, this is an education in and through a second language with no reference to their maternal culture.

While the indigenous analysis of quality and relevance of education in the 1980s led to the development of the AIDESEP intercultural bilingual education programme, based on self-determination and self-development, the government approach to educational change was unco-ordinated and sporadic until the mid-1990s. This reflected a lack of prioritisation of education in national policy-making. However, large-scale reform began to gather momentum through the late 1990s, and policies were implemented which were similar to many other basic education reforms in Latin America over the last two decades (Torres 2000). A meeting of UNESCO and the Economic Commission for Latin America (CEPAL) reported on the need for education for citizenship and to generally improve international economic competitiveness, by linking education closely with sustained economic development and participation. The reforms echoed the discourse of efficiency and decentralisation (Camacho 1995).

The Peruvian reform process took a ‘constructivist approach’ to curriculum and pedagogy (see also Torres 2000). Constructivism is understood as the process whereby learners construct their knowledge and understanding through active learning and their active engagement with the social and natural environment. This approach contrasts starkly with the passive, didactic, teacher-dominated approach hitherto promoted in schools. It implies a new focus on communication and a new set of teacher-pupil relationships and pupil-pupil interactions, whereby teachers are to be facilitators of children’s learning, and activities are varied and graduated.

This approach relies heavily on the ability and willingness of teachers and schools to adapt the nationally prescribed content to local cultural, social and geographical contexts so that competencies can be acquired through activities which are relevant to the children. However, while teachers are exhorted to make the curriculum flexible to local realities, the support and training they receive to do this is negligible. When teachers are not from or part of the local reality, it is impossible for them to do so in a meaningful way. The new Curriculum Framework for Children 2000 (Ministry of Education 2000) also states that ‘interculturalism’ (the defining concept and principle of the indigenous AIDESEP programme), is an important part of the Peruvian curriculum. However, it makes no attempt to explain what this means, or how it can be ‘facilitated’ in the classroom – which means that is it most likely ignored by teachers, or at best misunderstood (see Aikman 1999a for discussion of interculturalism).

The Curriculum 2000 is part of a reform designed by experts at the national and international level to be implemented by poorly-trained teachers. Knowledge is packaged in terms of competencies and lists of what children at different ‘key stages’ should know and be able to demonstrate – and by which they can be
measured. In contrast, the indigenous programme begins with the teacher. The curriculum is constructed by teachers and trainers together, through a collaborative and iterative process. The curriculum focuses on the interface between different ways of doing and knowing, local, national and global processes and knowledge, and an analysis of the children’s and teachers’ context. In the national approach, knowledge is uncontested, and unchallenged by teachers and by students; it is, moreover, usually written and measurable. In the former, knowledge is problematised, contested and challenged, and it is overwhelmingly oral. The national focus is on improving quality through active and child-focused pedagogy, and learning/teaching processes involved in the acquisition of a pre-defined (and clearly written down) set of competencies.

What does this mean for indigenous education and the Harakmbut in their rapidly changing environmental and socio-cultural context? It means that the national education reforms have no space for indigenous knowledge – of the rainforest, of the spirit world, of the biodiversity, of the impact of changes over the last 50 years on the indigenous social, cultural and physical worlds. Harakmbut knowledge and skills in managing the biodiversity for future generations lies outside the frame of school knowledge. It is not considered valid knowledge. It was not considered valid by the missionaries and their ‘content-oriented’ education, nor is it considered valid by the national ‘competency’ oriented reforms.

The momentum of national-level reform is gathering pace today, supported by international policies and funding from multi-lateral agencies such as the World Bank. This seems to be happening at the expense of a serious examination of Peruvian indigenous initiatives, such as that of the AIDESEP programme. This indigenous education programme questions whose knowledge underpins the curriculum, and who decides what competencies and how they should be taught. It strives to develop an intercultural awareness in children, and recognise those whose knowledge is excluded from the top-down education reform process. The national reform is being implemented in accordance with international agendas and demands for measurable outcomes and indicators of efficiency and effectiveness. The indigenous programme, which takes different definitions of efficiency and effectiveness, is struggling to make its voice heard in national debates. And the marginalisation and disappearance of indigenous women’s knowledge and wisdom, as we have discussed here with the Harakmbut, continues throughout many parts of the Amazon.

Conclusion

This article has documented some of the processes by which women’s rich knowledge of their biodiversity has been eroded by changes in economic practices, primarily the introduction of gold panning. With increased activity around servicing the gold production, knowledge of crops and their diversity is not being passed on to younger generations. As men increasingly control access to money and to purchased foodstuffs, women’s power and status in society as primary producers and decision-makers has decreased.

This process has also intensified through the increased participation of girls and boys in formal education: not only at primary school level but, through the 1990s, increasingly at boarding schools far from their home communities. Girls who attend secondary boarding schools are channelled into a narrow concept of home making and domesticity, far removed from their home environment and the sphere of wisdom and knowledge of their elders. Boys’ schooling encourages them to venture into what was formerly the female domain of agriculture, but this is a non-indigenous model of agriculture and the ‘farmer’.
For the Harakmbut, intercultural bilingual education appears to offer a means of their exerting some control over formal education and its definitions of what is knowledge in order to develop a curriculum oriented to their self-development, inclusion and self-determination. However, the indigenous intercultural programme is struggling for the right to be heard in the face of more powerful agendas set by national elites and international funding agencies. The intercultural bilingual education programme being implemented by the FENAMAD and the Harakmbut has to ensure a strong voice and a strong place for women's knowledge and skills, not only for their self-development but also for the enrichment of education and development more broadly.

Sheila Aikman has worked with the Harakmbut and their Federation, FENAMAD, since the early 1980s and has carried out ethnographic research into indigenous education and intercultural bilingual education. She has a PhD from London University and was a lecturer in Education and International Development at the Institute of Education before joining Oxfam in 2001 as Education Adviser in the Policy Department.

saikman@oxfam.org.uk

References

Aikman, S. (1999a) Intercultural Education and Literacy, Amsterdam: John Benjamins

Notes

1 See Aikman 1999a for more details of Harakmbut women’s knowledge and use of biodiversity.
2 See Aikman 1999a for a discussion of Harakmbut learning.
3 ISP/AIDESEP 1997 provides a detailed discussion of the nature of this programme. See for example the discussion of a 'Latin American' model in relation to the Bolivian reform in Aikman 2000.
Poverty, HIV, and barriers to education: street children’s experiences in Tanzania

Ruth Evans

This article discusses the links between poverty, HIV/AIDS, and barriers to education, based on the first-hand experiences of ‘street children’ in northern Tanzania. Within the context of national levels of poverty, ‘cost-sharing’ in health and education sectors, and the AIDS epidemic, poor families in Tanzania are under considerable pressure, and increasing numbers of girls and boys are consequently seeking a living independently on the streets of towns and cities. My research with street children shows that some children orphaned by AIDS are subject to rejection and exploitation by the extended family after the death of their parent(s). They are exposed to considerable risks of abuse, sexual violence and HIV within the street environment. Here, I discuss the links between poverty, HIV and barriers to education, which compound young people’s vulnerability, and offer some policy recommendations in response to the young people’s experiences.

The socio-economic and political context within which children live has a considerable impact on family life, in Tanzania as elsewhere. Levels of national poverty in contemporary Tanzania strain the relationships between household members, and, in particular, relationships between adults and children. The World Bank estimates that 43 per cent of the rural population and 19 per cent of the urban population live below the poverty line (Bendera 1999, 118). The global economic recession, and subsequent structural adjustment processes, have been felt by both the agricultural and urban sectors, each of which is increasingly unable to provide a livelihood for most households (Koda 1995). This has led to ‘a great exodus of human labour from the agricultural to, predominantly, the service sector’, with young girls and boys, in particular, migrating to urban areas in search of wage labour (ibid, 141).

The resources currently available to Tanzanian children – both material and in terms of human care – are stretched very thin. It has been consistently demonstrated that the cost of structural adjustment is disproportionately borne by the poor, and by women and children (Taylor and Mackenzie 1992). Even before structural adjustment, there were few, generally lower paid, employment possibilities open to women. One of the features of structural adjustment is to reduce the size of the public sector, which sheds lower-paid, less permanent jobs first, where more women are clustered. Family livelihoods are therefore increasingly dependent on casual income-generating opportunities in the informal sector.

Children are also increasingly engaging in income-generation activities in both rural and urban areas, and especially in the informal sector. They bring in cash to meet the needs of their families and themselves. Children’s own needs include school uniforms, pens, exercise books, school fees, and even food and clothing (Koda 2000). A recent study in Bagamoyo revealed that
55 per cent of boys and 37.5 per cent of girls were contributing to schooling costs through casual work (Bendera 1999, 124). Children are used on both a part-time and full-time basis as casual farm workers, hawkers of food stuffs, clothing, and miscellaneous items, house-girls, assistants in home beer brewing, and also in manufacturing and the mining industry, while the feminisation of child labour is mostly found in domestic labour and commercial sexual exploitation (Koda 2000). Researcher Bertha Koda concludes that, in contemporary Tanzania:

Dependong on the degree of poverty, the educational level of parents and the general policy environment, most children are forced to sacrifice much of their recreational, schooling and social needs in order to meet the broader needs of the family unit (domestic chores, child care, productive work etc.)

(Koda 2000, 250).

The introduction of cost-sharing measures for health and education has had a devastating effect on social services in Tanzania. Cost-sharing in the education sector has resulted in sharply declining primary school enrolment rates, accompanied by high drop-out rates and very low performance, particularly of girls, because of the inability of parents and guardians to pay school expenses, combined with their need for children's labour at home (Bendera 1999, Kuleana 1999). Access to medical care is also now reduced. The Tanzanian public health service has also become conspicuously under-funded in absolute terms, spending about US$3.50 per capita per annum, well below what is normally acceptable (Koda 1995, 142). This has led to a deterioration in staffing, infrastructure and availability of drugs and equipment in basic health care, reflected in increased mortality rates for children under five, high maternal mortality rates and AIDS deaths (Bendera 1999, 118; Koda 1995, 142).

The current AIDS epidemic is compounding many of the economic pressures facing Tanzania. There are an estimated one million AIDS cases in Tanzania, and 940,000 people have already died (Appleton 2000, 20). According to the Tanzanian Demographic and Health Survey in 1996, 64.6 per cent of the total population was under 25 years of age, with 47.2 per cent under 15 years of age, a situation which places an enormous burden on the economically active working population, now being gradually diminished by illness and death due to AIDS (UNICEF 1999a, 50). The majority of the 730,000 AIDS orphans in Tanzania are being cared for by extended family members. However, many guardians are either too old or too young to meet the orphaned children's material and emotional needs, and many older children leave their adoptive homes and make their way in the informal sector on the streets (Karlenza 1998).

This article is based on my doctoral research with street children and former street children in northern Tanzania. Field work began in 2000, and is continuing. In the next sections, I will explore young people's vulnerability to HIV infection and the linkages with education, showing how poverty, HIV/AIDS, gender inequalities and barriers to education all intersect to severely limit the potential of vulnerable young people in Tanzania. By way of conclusion, I offer some policy recommendations to address the inequalities and vulnerabilities discussed.

The impacts of poverty and AIDS on children

It is clear from the discussion above that poverty severely constrains families' abilities to provide for their children, and places great pressure on adult-child relationships within the family. In my research with street children, abject poverty affected the majority of the participants'
households. Indeed, 75 per cent of the young people interviewed cited the family's inability to meet their basic needs as a major factor forcing them to leave home. In over half the homes I visited, poverty was a major constraint on the household's ability to care for the children.

The young people's drawings also illustrated their experiences of poverty: Sophia\(^3\) was a former street girl, aged 17, who had a young baby. She lived with her mother and sisters, one of whom also had a baby. Her drawing (below) shows herself at home cooking food outside on a charcoal stove, with the words, 'Here I'm cooking food. We live with many problems. We don't have enough beds, we sleep on the floor, sometimes we overcome our hunger, other times we go to sleep hungry, we rely on selling fish so that we can eat. When we don't sell any we go to sleep hungry' (31/03/00). Her sister Halima's explanation of her picture reiterated Sophia's message, before adding, 'We play at home without any happiness' (interviews, 31/03/00).\(^4\)

Members of staff at all three street children projects involved in this study cited extreme poverty as a major factor causing children to leave home. However, many of the children's stories tell of other problems within the household which compounded their experiences of poverty, and triggered their decision to move to town.

Orphaned children living in households in which one or both parents have died would appear to be particularly vulnerable to poverty and insecurity, and as the AIDS epidemic attacks the prime age adult population, the particular difficulties faced by 'AIDS orphans' have come to the attention of non-governmental organisations and international development agencies such as UNICEF. Women and girls often bear the greatest costs of adult ill-health and death, 'primarily because of the significant opportunity costs to them of their traditional roles as carers and nurturers of the ill or dying' (Godwin 1998, 3).

However, whilst women and girls may suffer most from the 'opportunity costs' of

---

\(^3\)Sophia

\(^4\)Halima

---

Figure 1: Sophia's (a 17-year-old mother) drawing of herself at home: 'We rely on selling fish so that we can eat. When we don't sell any we go to sleep hungry' (UCSC shelter, 31/03/00).
their carer role and increased domestic burden, orphaned children and the elderly are identified by Barnett as the most vulnerable to the long term impacts, as the survivors of AIDS-afflicted and/or AIDS-affected households (Barnett 1998). Experience in many African countries has shown that a large proportion of orphan caregivers are extended family members. However, capacity and resources are stretched to breaking point, and those providing the necessary care in many cases are already impoverished. Most are widows, who may themselves be ill, elderly grandparents, or even siblings running child-headed households (Karlenza 1998).

Orphaned children experience loss, sorrow and suffering long before the eventual death of their parents, due to the psychological trauma of a long-term fatal illness that afflicts their parents, combined with the increasing domestic burden of nursing their dying parents, caring for their siblings or elderly grandparents, and increased work in the fields (UNICEF 1999b). The distress and social isolation experienced by children, both before and after the death of their parent(s) is exacerbated by the shame, fear and rejection of the AIDS stigma. As a result, children may be denied access to schooling and health care, and their rights to inheritance and property may be denied, particularly in the case of girls (UNICEF 1999b; Barnett and Whiteside 2002). The rights of children are closely linked to those of the surviving parent. Thus, in Tanzania, as in other African countries, the customary laws which deny widows the right to inherit their deceased husband’s land, can have devastating consequences for children after their father’s death (UNICEF 1999b).

According to Dr. Karlenza, Director of CREDO, a Tanzanian NGO working with AIDS survivors (orphans, the elderly and children in distress):

‘Many orphaned children are traumatised, poorly socialised, lack emotional support, receive little education, and are poorly equipped for adult life. Many older children leave their adoptive homes and seek a better life on the streets.’ (Karlenza 1998, 5)

The experiences of two of the street children participating in my study revealed that running away to the streets represents a survival strategy adopted by some children orphaned by AIDS when their families and communities fail to support them. Due to the stigma of the disease, people rarely mention AIDS. The experiences of children ostracised by their relatives following the death of their parents are likely to be linked to the stigma surrounding AIDS. The experiences of Simon, a fourteen-year-old boy living on the streets at the time of the interview, illustrate the rejection and stigma AIDS orphans may face:

‘I used to live in Babati with both my parents. My mama became ill with pneumonia and died in Babati. We moved to Arusha with my brother. Then my brother went away to Nairobi, and my sister got married and went back to Babati. Then my father too became ill, with TB, his lungs were rotten and he died. Then my [paternal] uncle treated us badly, I mean, we didn't have anywhere to stay. We had to leave. We left, the two of us, we went to a woman's house. We worked for her in her house but she refused to pay us. We left and my brother went to Morogoro and I came here. […] At home, there were problems, but not that we had to go without food or school fees. But when my parents died, then we went without food a lot and school fees.’

(Simon, aged 14, living on the street at time of interview, 11/06/00).

Simon’s story shows how the rights of children from some AIDS-affected households are denied, with the extended family effectively disowning them. It also demonstrates the economic exploitation faced by child domestic workers seeking a
living independently, once they have left home for the street.

For Amina,3 a 14-year-old girl living on the streets at the time of the interview, ‘home’ also offered no possibility of support after her mother’s death:

RE: At home, who would you go to/where would you go if you are ill?
A: At home, in Singida? In Singida, there’s only grandma, and she can’t look after herself, even if she’s ill, there’s no one to help her. She doesn’t work at all. The year before last, her shamba [plot of land for cultivating] was grabbed from her and they are building a school there. She just lives there by herself. My younger brother has already died. Grandma is there with another relative of mine, my brother – we have the same mother but different fathers. He lives with his father and goes to school. My mama died last year. (Amina, aged 14, UCSC shelter, 09/06/00.)4

Amina’s experiences testify to the rejection of orphans after the parent’s death of AIDS:

A: When my younger brother died, my mama left and went to Dar es Salaam, and my father left for Mwanza. And me, I stayed with my grandmother.

RE: Why did mama go to Dar es Salaam?
A: Because of the famine. She went to find food and work. She got work as a bar-maid. I stayed with my grandmother; when grandma’s land was taken away from her, then I left.

RE: Why did they take her land?
A: The land belonged to the government, grandma just got a place and cultivated there, she didn’t know whose land it was, she just grew crops. We carried on living there, but grandma didn’t have any food, not even a little, and we went hungry, we just picked fruit or vegetables, say, spinach, we picked it, boiled it, ate it and went to sleep. Then, grandma said to me, ‘Go

and live with your brother, the relative of your father’. And I went and lived there in Singida. My brother was a fisherman, he went off fishing. I stayed with my sister-in-law, she harassed me and beat me again and again.

RE: If you did something wrong?
A: I mean, she harassed me, she didn’t want me to stay there. [...] So I went back to grandma’s. At grandma’s, I met someone who offered to send me to school, and I went to live at boarding school.

RE: Someone paid your school fees?
A: Yes, for three years. Then at school one day, we were told that they’d run out of food. All the children had to be sent back home. So I stayed with my grandmother until mama came back. When she came, she was ill and I helped with the work at home, fetching water, for example, cooking, boiling water for mama, or relieving the pain with a cold press in the places she hurt. When she made it to the third month, yes, in the third month she died.

RE: I’m very sorry. What illness was it?
A: I don’t know, she was just ill, with malaria, coughing, being sick, passing diarrhoea and blood. Once she was buried by my relatives, they hated me, because mama had died and there was no one to look after me. I had to go to my brother’s and I lived there for about three months with my father’s relatives. I was harassed as I had been before and I said to myself, ‘I can’t be harassed like this again’, I’ll have to start out on the streets (Amina, UCSC shelter, 09/06/00.)4

Amina’s story not only illustrates the impact of AIDS on orphans and the elderly, but also highlights the linkages between poverty, gender inequalities and education. It reveals the increasing domestic burden Amina and her grandmother had to cope with in caring for and nursing her dying
mother and the rejection and harassment Amina faced from her extended family as an ‘AIDS orphan’. It also shows the impoverishment her elderly grandmother and her mother faced due to underlying gender inequalities, such as the lack of independent access to land and lack of employment opportunities, leaving urban migration as the only alternative for poor female-headed households in rural areas.

In response to the fear, harassment and rejection they sometimes face due to the AIDS stigma, some orphaned children, like Amina and Simon, try to survive independently on the streets. However, orphaned children’s emotional vulnerability and financial desperation living on the streets make them particularly vulnerable to sexual exploitation, abuse and survival sex. Thus, these young people are at a far greater risk of becoming infected with HIV themselves, thereby tragically perpetuating the cycle of poverty, HIV and AIDS which claimed one or both of their parents.

Simon and Amina’s experiences also reveal the vulnerable situation of child domestic workers, where they are often subjected to exploitation, harassment, and physical or sexual abuse, representing a hidden violation of children’s rights. The tradition of child fosterage in Tanzania leads to the recruitment of young children by relatives or non-related adults, particularly from rural areas, for domestic work in the homes of wealthier families. In Tanzania, a typical domestic servant is a young girl of between nine and eighteen years of age who may have been brought to her employer by a relative or a friend or a village-mate, or who has migrated to the urban area on her own (Koda 2000, 251). House girls work for long hours in housekeeping, cooking and child care, and are often vulnerable to patronisation, exploitation and sexual harassment from either the employer or his/her relatives, children and friends (ibid). As the experience of Simon shows, however, boys are also vulnerable to exploitation of their labour and harassment as domestic workers.

The exploitation of girls as domestic workers is linked to the smaller proportion of girls living independently in the street environment. Studies on street children in Tanzania suggest that girls only represent an estimated 20–30 per cent of the total numbers of ‘street youth’ due to the fact that traditional cultural values restrict girls’ freedom of movement compared to boys, thus girls are discouraged from migrating to urban areas; girls who are found on the streets are likely to be recruited into wealthier households as domestic servants; and female children represent a source of revenue for the family in the form of bride price when they get married, leading to forced early marriages (Mwakyanjala 1996). This reinforces the idea that girls’ presence on the street subverts cultural norms and gender relations more than boys’, since girls are responsible for reproductive duties within the home, while boys have more freedom to explore public space and engage in income-generation activities in urban areas (Koda 2000). Thus girls who do not conform to this conventional gender role, such as street girls, subvert norms of ‘gender’ as well as norms of ‘childhood’, and are sanctioned by society. This is also reflected in the lack of service provision for street girls – the majority of the twenty or so street children projects in Tanzania (most of which are located in Dar es Salaam) cater almost exclusively for boys.

While only two of the children participating in the study had clearly been orphaned by AIDS, seven others had lost one parent due to illness, and according to UCSC records of children at the Residential Centre, a quarter of the former street children staying at the centre had lost one or both parents (UCSC, February 2000). It is likely that some of these parental deaths were due to AIDS; however, as
Karlenza notes, experience from other countries suggests that it is important not to label children orphaned by AIDS as 'AIDS orphans', or single them out for development assistance, due to the stigma associated with AIDS and the fact that other children in poor communities suffer many of the same disadvantages (Karlenza, 1998, 4).

Indeed, my research with street children has revealed that children whom UNICEF defines as 'social' orphans (whose parents are not available to care for them) are just as vulnerable as 'biological' orphans (one or both parents have died). Parents in a discussion group conducted in Arusha as part of the UNICEF study 'Children in Need of Special Protection Measures: a Tanzanian Study' (1999a) suggested an all-inclusive definition: 'An orphan is a person [child] who does not have people to take care of him or her, or one who has lost his/her father or mother, or whose father and mother are unknown' (UNICEF 1999a, 116). Most of the young participants in my research are thus included in this definition of an orphan.

**Barriers to girls' education and vulnerability to HIV**

Within an environment of poverty, gender discrimination, and harassment at school, teenage girls are particularly vulnerable to HIV infection. Indeed, UNICEF notes that girls often become infected at a younger age than boys because they are biologically, socially and economically more vulnerable both to infection and to unprotected or coercive sex. Recent studies in Africa show that girls aged 15–19 are around eight times more likely to be HIV-positive than are boys their own age, and between the ages of 20 to 24, women are still three times more likely to be infected than men their age (UNICEF 1999b, 6).

Girls are often the first to be withdrawn from school (particularly secondary school) when the household encounters economic pressures (Kuleana 1999). Thus, engaging in a sexual relationship with an older man may represent the only way for a girl to continue her education. Several of the girls interviewed as part of my research had never attended school, while many of the girls and boys had suffered corporal punishment and dropped out of primary school due to their parents’ inability to pay school fees (UCSC shelter, 31/03/00).

As Amina’s story implied earlier in this article, it is common for teenage girls to find a ‘sugar daddy’—an older man who is often married—who can afford to sponsor her through school, in return for her sexual favours (ActionAid et al. 1997). This is reinforced by men’s preference for younger girls, believing they are less likely to be HIV positive. Furthermore, in West and Southern Africa, some men believe that sex with a virgin will cure AIDS (Garcia-Moreno 1991). It has also been noted that within school settings in Tanzania, and in some other African countries, some male teachers sexually harass female students, and a girl’s refusal to have sex can lead to public humiliation, unfairly low marks, exclusion from class or corporal punishment (Kuleana 1999, 56). Indeed, in focus groups with street children, the girls confirmed the issues raised in the literature on girls’ education in Tanzania that schools provide a ‘girl-unfriendly learning environment’ (ibid), commenting that they were sometimes insulted, teased, beaten and discriminated against at school.

A study conducted amongst schoolgirls in Mwanza found that the most commonly cited problems experienced by schoolgirls were pregnancy (50 per cent), followed by sexual harassment by boys (37 per cent) (Kuleana 1999, 57). The official practice is to expel all school girls who are found to be pregnant, and Kuleana estimated that the number of expulsions due to school pregnancies may be as much as 39,000 per year, that is, thirteen times the official
While the girls in the focus groups did not mention pregnancy as a problem preventing their continued attendance at school, Sophia, the 17-year-old former street girl participating in the discussion group with her baby, had not been able to continue at the vocational training school she had been attending (sponsored by UCSC) due to her pregnancy, and in my later visit six months later, I found that her 14-year-old sister, Halima, (who participated in the discussion and in an interview), had also stopped attending the vocational training school during her pregnancy. The discrimination and harassment girls experience at school is clearly a violation of girls’ right to education, which, though not recognised in the gender-blind language of the UN Convention on the Rights of the Child, is addressed explicitly in the African Charter on the Rights and Welfare of the Child (ANPPCAN 1999, Article 11:6).

Children’s vulnerability to HIV on the street

My research with street children suggests that young people – both girls and boys – living on the streets are particularly vulnerable to HIV infection since they are often sexually exploited and abused, may engage in survival sex with adults in return for minimal payment, goods or security, or for intimacy amongst themselves. Male clients of sex workers often prefer young women, girls and boys, due to the belief mentioned earlier that they are less likely to be infected with the HIV virus, and due to the myth that sex with a virgin can cure AIDS. Paradoxically, however, young people are more biologically vulnerable to becoming infected and their low social and economic status places them in a weak bargaining position to insist on safer sex. The power imbalance governing relations between child commercial sex workers and their clients means that ‘children have no power to ask for a high fee from adult customers’ (Ennew 1995, 206), or to negotiate condom use to protect themselves from STDs and HIV infection. Girls on the streets were perceived by street boys and girls to be at greater risk of sexual coercion, rape, survival sex, pregnancy and infection from sexually transmitted diseases, as one former street girl explained:

‘A street girl is in a lot more danger than a boy. Many, many women at the bus stand are raped. You hear the older boys saying, “there are girls sleeping in a certain place, let's go and find them”. But a boy can sleep anywhere, he doesn’t have any problem because he’s a boy.’

The perception that street girls face a higher level of vulnerability and risk than boys is also found in studies conducted in Latin America and the Caribbean (Green 1998), and Tanzanian studies on street children perceived this to be the case because commercial sex work seemed to be the only means of income for street girls (Yamamoto 1996). Indeed, my research showed that boys had more options available to them to earn money through casual work in the informal sector, and working in the mining industry, in addition to the survival strategies used by girls: begging, domestic work, commercial sex work and stealing. This is linked to the idea discussed earlier that girls’ presence on the street subverts gender norms, and young women are forced into commercial sex work through a lack of alternatives and societal sanctions.

In response to the question, ‘What are you afraid of?’ a group of former street girls unanimously expressed their fears about suffering from AIDS and other sexually transmitted diseases, which groups of boys did not mention, demonstrating the girls’ retrospective awareness that they were particularly at risk on the street. However, the cases of boys treated for STDs at the centre where I worked show that street boys are also vulnerable to HIV infection. On one occasion (noted in
Poverty, HIV and education in Tanzania

Figure 2: Amina's (aged 14) drawing of herself on the streets. Top: 'I was begging from this bus'; below left: 'A boy was beating me'; below right: 'You whore, give me the money you were given by that man' (Amina, UCSC shelter, 31/03/00).

my fieldwork diary), an older youth was attacked when he was found raping a younger boy at the bus stand. Many of the boys at the centre knew of him, saying 'he does bad things to us' [phrase used to imply sexual abuse], and 'he persecutes us', testifying that he was a known child abuser, thus younger boys' vulnerability should not be overlooked.

Many of the street children interviewed perceived life on the streets as 'bad' because of the violence, harassment and sexual abuse they suffered. In response to the question, 'When do you feel safest?' 63 per cent of the participants said that they did not feel safe on the street, and in response to the question, 'When do you feel lonely?' 70 per cent said that they were lonely in town. Many of the young people's drawings of life on the streets depicted violence and other negative aspects of street life. Both boys and girls drew violent images of figures being attacked and sexually abused, as illustrated in Figure 2.

However, the young people also drew positive images of street life, showing themselves employing survival strategies to earn money, with humorous captions. This reveals their resiliency and suggests that although they are exposed to violence and hardship on the street, they are not helpless victims and are able to often negotiate successfully for food and other goods.

In addition to facing considerable risks of violence and sexual exploitation in the street, the young people identified their lack of access to health care as a major problem of life on the street. They associated this with their inability to pay for medical treatment, demonstrating that the so-called 'cost-sharing' measures in the Tanzanian public health service, introduced as part of the IMF's structural adjustment policies, have devastating consequences for the poorest people at the grass-roots level. Ennew, however, suggests that street children's difficulty in accessing medical care may also be associated with their appearance and the stigma surrounding their existence, which can mean that they are chased away from hospitals and clinics (Ennew 1995).

In response to the question, 'Who would you go to/where would you go, if you were ill?' 40 per cent of the participants said that there was no one/norhere to go, while 27 per cent said they would go to the hospital and 13 per cent mentioned a 'street children' project. Some children felt that the hospital might treat them, even though they were unable to pay for their treatment:

'I just go to hospital and ask for help, if they give me help, yes, if they don't, I just leave.' (Devi, aged 15, UCSC residential centre, 16/07/00)

Others felt that there was no point going to the hospital since they would be refused treatment:
'I couldn't go to anyone. There's no one. You can go [to the hospital] but they would say 'Pay the money first', or maybe you're seriously ill and they tell you, 'you should be admitted', when you've got no money for the bed.'

(Amina, aged 14, UCSC shelter, 09/06/00)

On a later visit, I learned that Amina had initially been refused hospital treatment following a dangerous abortion attempt, but had sought help from the UCSC project in paying the medical fees for her treatment.

The children's responses suggest that there were some options open to them to seek assistance if they became ill or injured on the street, although the street environment was not conducive to a speedy recovery. Street children's lack of access to health care, combined with the fact that they have often missed out on sexual health education at school, and often suffer from other sexually transmitted diseases which facilitate HIV transmission, all further constrain their ability to protect themselves from HIV infection.

**Conclusion**

Parents' and guardians' inability to provide for their children, both economically and emotionally, has a major influence on children's decision to leave home, and it is usually compounded by other factors which trigger the transition to life on the street. Children whose parent(s) died from AIDS, are vulnerable to rejection by relatives, due to the AIDS stigma, and are susceptible to exploitation and harassment as domestic servants within the extended family or in wealthier households in urban areas. Young people living on the streets, especially girls and young women, are particularly vulnerable to HIV infection themselves, due partly to the fact that their presence on the street subverts gender norms as well as norms of 'childhood', and employment opportunities were limited to domestic work as servants in wealthier households and commercial sex work, which both expose them to a high risk of sexual exploitation and violence. Young boys were, however, also vulnerable to sexual abuse and exploitation within the street environment. My research suggests that poverty, HIV/AIDS, gender inequalities and barriers to education are all interlinked, and severely constrain the ability of young people from poor communities to mitigate the risks and impacts of HIV/AIDS.

Policy measures aimed at assisting 'AIDS orphans' should be based on a wider definition of 'social orphans', that is, children whose parents and guardians are unable to provide for them, which includes other vulnerable children from poor communities. This would avoid labelling children orphaned by AIDS as 'AIDS orphans' due to the stigma and because many other poor children suffer the same hardships. It is generally recognised that compared to institutionalisation, community-based care for orphans is cost-effective, builds on local communities' own coping strategies and, because it keeps children in a familiar social, cultural and ethnic environment, reduces their distress (UNICEF 1999b). Whilst such community-based initiatives are proving the most successful way of coping with the orphan crisis, they are still in their infancy and need to be significantly scaled up and replicated in other sub-Saharan African countries in order to deal with the crisis effectively (UNICEF 1999b). This requires political will and the mobilisation of far more resources than are currently available.

Non-governmental organisations working with street children should develop services to provide for girls and young women, integrate gender analysis into their work, and remain sensitive to the gendered experiences, vulnerabilities and needs of street girls and boys as identified
by young people themselves. As well as addressing the ‘practical’ needs of street children to mitigate the impacts and vulnerabilities to HIV/AIDS, young people’s ‘strategic’ needs must be addressed in order to challenge the structural inequalities facing them. This includes advocacy to protect children’s, particularly girls’, rights to education, health care, protection from exploitation, violence and abuse, and rights to participate in all decisions affecting them, within the family, community and street environment.

Ruth Evans has worked as a fieldwork researcher with young people in the UK for the Social Policy department at the University of Hull and is continuing her fieldwork with street children in Tanzania for her doctoral thesis in Gender Studies. Contact: Gender Studies, University of Hull, Hull HU6 2RX. ruthmcevans@yahoo.com

Notes

1 The term ‘street children’ is in itself problematic, since it sets up a dichotomy between children who use the street to live and work, and ‘normal’ children who live at home. However, the term is used here to discuss the particular situation of children and young people who live independently on the street in urban areas, supporting themselves, largely without adult supervision and with little or no family contact.

2 Based on findings from ethnographic research I conducted with street children, whilst working as a volunteer at a centre for street children in northern Tanzania during 1999–2000. A child-focused participatory methodology was undertaken, paying attention to gender and age differentials. Semi-structured interviews and focus group discussions were conducted in Swahili with girls and boys on the streets and at the centre, and with staff at local non-governmental organisations working with street children. Home visits to some of the children’s families in the region were also combined with participant observation and participatory techniques with the children, such as drawings and photographic representation of their lives on the street.

3 In the interests of confidentiality, the names of the children have been changed.

4 Translated from Swahili transcripts of tape-recorded semi-structured interviews and focus groups conducted with street girls and boys, as part of the fieldwork detailed above (note 2) (June 2000).

References


Gender, poverty, and intergenerational vulnerability to HIV/AIDS

Mohga Kamal Smith

This article examines how poverty and inequality increase girls' vulnerability to HIV, and affect the ability of older women to care for AIDS sufferers. It outlines the responses of health providers and development organisations to the crisis, and recommends that gender and age analysis be integrated into health and development policy and practice.

'Poverty is the major assault on humanity.'

'After the death of her husband, the wife now has the problem of looking after the family: looking for food, paying school fees, and finding money for treatment when children fall sick. A lot of money was spent in treating him. The wife even had to borrow money. Now they are in debt.'
A woman speaker from Kibaale, Uganda (Oxfam 1998)

HIV/AIDS is one of the major obstacles to achieving the 2015 development targets in Africa, where it is now the leading cause of death. This article looks at HIV/AIDS, poverty, and gender, and focuses on young girls and old women. It starts with some basic facts about HIV/AIDS, and then provides a framework for analysing vulnerability to the infection and to its impact, in relation to gender and age.

It briefly outlines institutional responses, and concludes with recommendations for development planners to combine gender and age analysis in any development or humanitarian work.

Women's limited economic options, and relative powerlessness, may force them into sex work in order to cope with household economic crisis. This exposes them to HIV infection and they in turn will transmit HIV to their clients. Young girls are particularly vulnerable to HIV infection, because of intergenerational sexual relationships, violence, and limited access to information. Migration caused by poverty, as people leave their homes to find work, can also be a factor in increased HIV transmission. In some contexts, such as in Southern Africa, it is men who migrate, while in others, such as Central America and Nepal, it is women. Migration increases the risk of infection to both the partner who leaves, and the partner who stays behind.
Box 1: HIV/AIDS, gender, and age: basic facts

- Worldwide, 40 million women, men, and children are currently infected with HIV/AIDS
- 99% of infected people live in developing countries
- 55% of infection in sub-Saharan Africa is among women
- Infection rate in teenage girls is five times higher than in boys in some countries
- AIDS is the largest cause of maternal mortality in South Africa (Sidley 2000)
- There are 14 million orphaned girls and boys as a result of HIV/AIDS
- Most of the world's poor are women
- Poverty is forcing women and girls into behaviour which increases their risk of HIV/AIDS
- Caring for the sick is mainly a function of women
- Older women are the main providers for AIDS orphans

HIV/AIDS, gender, and age

Traditionally, development programmes have tended to focus on men and women of reproductive age as the prime target for community projects, since, at this age, people are at their peak of economic productivity. However, HIV/AIDS is leading to demographic changes as well as changes in the traditional roles and responsibilities of different age groups. As a result, development planners are having to re-think their response to poverty and its relation to gender inequality.

Gender analysis, in relation to HIV/AIDS, has tended to focus on women of reproductive age, and occasionally on young girls, because of their role as mothers for future generations. The HIV/AIDS epidemic has been fuelled by gender inequality. Unequal power relations, sexual coercion and violence are widespread phenomena faced by women of all age-groups, and have an array of negative effects on female sexual, physical and mental health. HIV/AIDS infection reveals the disastrous effects of discrimination against women in the area of human health, and the consequent effects on the socio-economic structure of society.

Vulnerability: girls and older women

New studies reveal extremely high levels of infections among young girls, which are higher than those for boys. This is mainly because of the fact that at a young age, boys have sex with girls of a similar age, while girls have relations with older men, who are more likely to be infected (Gregson et al. 2002). Sexual harassment of schoolgirls by older men contributes to the fact that HIV infection in South Africa starts, and AIDS peaks, five years earlier in young women than in young men (Jewkes 1999). Poverty drives many girls to accept relationships with 'sugar daddies' (older men who are prepared to give money, goods or favours in return for sex).

The unequal power relations reflected in such relationships affect adolescent girls' ability to refuse unsafe sex, and expose them to sexually transmitted infections, including HIV/AIDS. Fear of sexual harassment by teachers, which may result in unwanted pregnancy, was cited as one of the factors that induce parents to stop girls' education (Oxfam GB 1998).

In order to avoid infection, some men want to have sex with young girls because as virgins they are free from the infection. The age at which a young girl is likely to be a virgin is decreasing, resulting in girl children being subjected to sexual violence. There is a prevailing myth in some South African cultures and elsewhere that sex with a virgin cures HIV/AIDS. It is worth remembering that in the Dark Ages of medieval Europe, a similar myth prevailed in relation to syphilis and gonorrhoea.

Violence against girls has recently been recognised as a widespread phenomenon worldwide. UN agencies such as WHO, together with NGOs concerned with women's rights and the research community, have been prominent in raising concerns about this issue (WHO 2000,
Violence against women seems to increase in times of conflict and wars. Conflict can cause rapid social change, resulting in large numbers of refugees and displaced women and men, and the breakdown of social norms. Rates of coercive sex, sexual violence, and HIV and STD infection are magnified and accelerated by conflict. The scale of violence against young girls during conflict situations is not known, but as a social group they are at particular risk, and face not only rape and sexual violence, but also the social rejection and punishment which often follow.

There are almost no statistics on the prevalence of HIV/AIDS among elderly women and men (UN 2002). This neglect reflects the stigma attached to HIV/AIDS, and the denial of the sexual health needs of older people by the research community, including funders and policy makers. The vulnerability of older women with regard to their relative inability to make decisions about the kind of sex they have (in particular, whether condoms are used) has not been widely studied. Neither has the prevalence of sexual violence against older women. In developing countries, the sexual health of older women has been largely ignored, because reproductive health professionals have historically focused on the maternal role of women, rather than the sexual and reproductive health of women who are not of child-bearing age. There is also an implicit denial of sexual activities and hence sexual health needs of older women in many societies, as if they have finished their reproductive functions once their child-bearing years are at an end.

**Stigma and its impact on vulnerability**

HIV/AIDS still carries with it a huge stigma and discrimination. Fear and denial are common, particularly in developing countries where treatment cannot be accessed without huge expense, and testing positive is tantamount to a death sentence.

Older parents of AIDS sufferers are sometimes too frightened of the reaction of their neighbours to disclose that their children were sick or died because of HIV/AIDS.

The sexual health needs of young girls, as well as older women, are generally ignored, since they fall beyond the realm of maternal health and family planning. Access to information, and treatment for other infections which facilitate the transmission of HIV and onset of AIDS, including sexually transmitted infections, are limited because of weak public health services, health workers' negative attitudes, and the high cost of treatment.

In many places, people from groups associated with high incidences of HIV infection – including injecting drug users, men who have sex with men, and commercial sex workers – are subject to a culture of fear and punishment when their HIV status is suspected. In some societies, it is most commonly women who are blamed for transmitting HIV to men. Even if the husband gets sick and dies first, the widow could be forced to abandon her house and land because she is held to be responsible. The very young and the very old among these groups are particularly vulnerable to the impact of stigma and abuse, since their age means they have less power to resist.

Given the stigma of sexual violence, which can be very severe for survivors, and women's generally low status and lack of voice in society, it can be difficult for women who fear having contracted HIV through sexual violence to access information, let alone demand treatment. It is possible to reduce the transmission of the HIV virus after exposure to it, by means of short-term treatment with antiretroviral medicines which inhibit the reproduction of the virus at the early stage of infection. Access to the medicines for rape survivors is not guaranteed in most developing countries. The drugs are very expensive,
even if used for the short period necessary after exposure to HIV, because of the patent rights in many countries. This makes them beyond the means of anyone in poverty. There is strong public pressure in some countries, for example in South Africa, for the government to provide such medicines free to rape survivors. Developing countries’ governments can and should use mechanisms to override patent laws and make cheap generic medicines available free, or at an affordable cost, for rape survivors as well as others infected with HIV.

Stigma and vulnerability affects particular groups of men as well as women. Although men generally have more access to information on sexual issues than women, and more decision-making power regarding sexual behaviour, young men may not be able to access information on same-sex sex, or have enough power to resist or negotiate sexual relationships with older men. This may be the case with young boys who assist truck drivers on long journeys, or young offenders in prison.

At a national level, whole communities and even political leaders may go to great lengths to deny the existence or significance of HIV, in order to avoid the necessity of facing its terrible consequences, or the costs of mitigation, prevention and treatment.

Vulnerability to the impact of HIV at household level

'I spend most of the time in hospital, I cannot do my garden because I have to attend to the sick patient so we end up harvesting a little.'

(Oxfam 1998)

Discrimination inhibits people, especially women, from revealing their status and taking action to stop further transmission. The cost of health care deters poor women from treating infections. Young girls and older women are often the last to seek health care, and the ones who care for sick members of the family who have often been failed by the health system. Oxfam’s research in Uganda showed that men used private clinics to treat sexually-transmitted diseases, while women used traditional healers, who may not provide effective treatment (Oxfam 1998).

Growing poverty in many developing countries, particularly in sub-Saharan Africa, is exacerbated by the impact of HIV-related illness on young and middle-aged adults in the household, who are normally the breadwinners. AIDS-related illnesses have enormous negative impact on the socio-economic structure of households, communities and societies in general. Existing gender inequalities are also exacerbated. The sickness of the main breadwinner adds the burden of care to the workload of women. Sooner or later, they are likely to become sick themselves. Frequent and long episodes of sickness deprive the family of their means of production – for example, they are unable to tend the land. Lack of money because of inability to work further limits people’s access to health services, and a vicious circle of illness and poverty develops, in which families sell their assets, borrow money and go further down the hill of poverty.

Lack of access to health services and under-funding of these services prohibit poor people from accessing other medicines which treat infections associated with HIV. Treatment of TB, and other opportunistic infections that occur in the earlier stages of HIV infection, can prolong and improve the quality of life in the absence of costly antiretrovirals. In order to earn income for the family to pay for treatment, as well as to help with the household work and care for ill members of the family, children, especially girls, are pulled out of school. As a last resort to bring in much-needed income, they may adopt risky behaviour, for example exchanging sex for money or resources.
Figure 1 summarises the chain of impacts on a household when a male individual is infected.

**Looking after the orphans**

"The orphans are helpless – nobody takes care of them."

(Participant in Oxfam research in Uganda, Oxfam 1998)

A major challenge for both the very young and the very old is the huge problem of caring for the orphans left behind after their parents die of AIDS. UNICEF estimates that there are currently 14 million children who have lost their mother and/or father to the epidemic.

Grandmothers often become the primary carers for these children. Traditionally supported by their children, grandmothers are instead becoming burdened with new roles including caring for their sick children and grandchildren, and bringing up grandchildren who are orphaned. This necessitates that they earn income, and/or work on the land to produce food for the family. Often ill-equipped to take on the extra physical burdens of work, older women also have to face social stigma if they are suspected of looking after an HIV-infected person. As the disease takes hold of their children, their own social networks may break down, leading to more isolation and begging the question 'Who cares for the carers?'

In some cases, orphaned children do not have relatives to look after them, and have to fend for themselves or look after each other. It is not uncommon in epidemic areas to have households headed by children. The girl tends to take on the traditional woman's role of producing food (earning income, or working on the land) and caring for other children within the household. The premature death of their parents leaves many children without the knowledge or skills they need to make a livelihood. They face the future without education or work training, or the many critical skills they would learn from their parents themselves. Many children, including migrants from rural areas, end up in the street, where they are exposed to risk including drug abuse, sexual abuse, violence and commercial sex. In turn, this way of life makes them susceptible to HIV infection, and increases their poverty.
**Institutional responses**

To date, government and NGO responses to HIV/AIDS have focused mainly on three types of work: community mobilisation for prevention through the promotion of fidelity, condom-use and abstinence; advocacy on access to affordable treatments, targeted at medicine producers and international trade bodies; and work to ‘mainstream’ support to AIDS-affected individuals and communities into poverty alleviation work. The link between poverty, gender inequality and HIV/AIDS has led institutions of many different kinds – including government, NGOs of different sizes, United Nations bodies, and development donors – to talk about mainstreaming gender and HIV/AIDS into development and poverty-reduction strategies.

**Strategies for prevention**

Campaigns to raise awareness on HIV and AIDS have to go beyond the simple message of using condoms, and address deep-rooted gender inequality (Doyal 2001) which exposes women to risks which are beyond their control.

In prevention strategies, young girls do appear as a target group. The education sector, and schools in particular, are often a prime target for HIV/AIDS prevention programmes, via sex education and knowledge of condom use. However, this approach is defective because of the fact that many young girls are often not in school. In addition, health education programmes which aim to empower women and girls to use condoms often fail to tackle the real problems with unequal power relations (Kuo et al. 2002). Significantly, the desired changes in the behaviour of young girls and boys cannot take place without a programme emphasis on the empowerment of girls, so that they feel able to say no to sexual relations; and a focus on the obligation of boys, teachers and other adults to respect the human rights of girls.

A solution would be for health and education sectors to work together to develop prevention programmes in schools which enhance awareness of gender inequality among boys and school staff, as well as girls themselves. Such programmes need to expand beyond the school boundaries, to reach girls and boys who do not attend school. This could reduce girls’ continuing vulnerability to violence, coercive sex and HIV infection.

**Access to affordable treatments**

The health sector in all HIV-affected countries, and its donors, needs to acknowledge that access to treatment is a crucial element in responding to HIV/AIDS. Access to affordable treatments provides ‘hope for the future’, as stated by Nelson Mandela in his closing speech to the Barcelona conference. As stated earlier, most poor people in developing countries are denied treatment because of the high prices of medicines and the under-funding of health services.

Advocacy to ensure affordable access to antiretrovirals for all pregnant women, to prevent mother-to-child transmission, has prompted a number of national programmes to supply these drugs, for example, in Thailand and Botswana. However, beyond stopping transmission, treatment for mothers does not seem to be on the global policy agenda. Yet such treatment can prolong life. Moreover, access to treatment for mothers would decrease the number of orphans, and enable children to grow up with parental care. The example of Brazil, which provides three treatments to those who need it, demonstrates the cost-effectiveness of this approach in improving quality of life and productivity of infected people. In addition to halving the mortality from HIV and AIDS, the government has managed to decrease the cost of health care by cutting down on hospitalisation. The net result has been economic gain, as well as adherence to human rights in terms of access to medicines and health-care.
Publicising the fact that treatment can prolong life might induce men and women to submit to voluntary testing and counselling, and might change their behaviour to reduce the risk for themselves and for others. For example, awareness/prevention programmes, which include treatment, may stop older men from sexual violence against young virgin girls and infants as they will know they can get properly treated. The Barcelona conference emphasised beyond doubt that prevention and treatment are crucial elements of one strategy in the response to HIV/AIDS. Prevention efforts without treatment cause death, increase stigma, and hence increase transmission. On the other hand, treatment without emphasis on prevention can lead to risky behaviour; evidence for this is emerging in some developed countries. UNAIDS and other concerned groups working on HIV/AIDS, including many NGOs, are advocating for a continuum of care approach which covers prevention, treatment, care and support for those infected and affected by the epidemic. Such an approach provides a coherent and effective response to the HIV/AIDS epidemic.

'Mainstreaming' support to HIV-affected people
Mainstreaming is a process by which the institutional capacity to deal with HIV/AIDS epidemic is enhanced, so that the impact of the epidemic on the populations with whom they work can be mitigated.

Institutional policies and programmes have to develop responses to the impact of HIV/AIDS on the development process, bearing in mind the demographic changes which result from AIDS-related sickness and death. For example, agricultural extension programmes have traditionally trained men or women farmers of reproductive age. In the era of HIV and AIDS, these programmes have to go out of their way to encourage the participation of the very young and the very old, and respond to their needs. This may necessitate the development of new methods of agriculture, as well as new methods of community outreach. For example, shifting to labour-saving techniques would enable the old and the young to farm.

The education sector needs to respond to the fact that children, particularly girls, are even less likely than before the HIV/AIDS epidemic to be able to stay in school long enough to acquire skills for the future. Flexibility within schools can allow for girls to combine their education with looking after younger siblings, and other reproductive activities. Schools could also provide skills training in addition to conventional education to help alleviate the impact of HIV/AIDS.

Development organisations also have to look at the impact of HIV/AIDS on their own sustainability and survival. Whether the institution is a government department at the district or national level, or an NGO, or a donor agency, it faces HIV/AIDS as an employer. Organisations must address staff problems such as sickness, absenteeism, high cost of treatment, low production, and the impact of stigma and ostracism on staff, which may be worse for women.

Conclusion
In many developing countries, poverty, and inequality between women and men are both strongly linked to the spread of HIV/AIDS. Gender and age analysis shows the ways in which women and girls of various ages are vulnerable to the infection, and in need of support to overcome the economic and social effects of the epidemic. More females than males are newly infected every day, and are likely to contract HIV and fall sick with AIDS at a younger age than men. Factors such as poverty and violence are responsible, with poverty leading women into unsafe sexual encounters, and sexual violence against women and girls being aggravated in societies where high instability or conflict exists. In responding to HIV/AIDS,
poverty alleviation strategies must take into account these interrelated factors that contribute to the epidemic, and health and development workers need to work on holistic policies and programmes.

At the other end of the age spectrum, the burden of caring for the sick and orphans is gradually falling on grandmothers, who are not socially supported to carry this load. Many of them are not physically fit enough to care for themselves and their young dependants, and some of them will have HIV themselves. Neither the sexual health of older women, nor their socio-economic needs as family carers, tend to figure in HIV prevention or poverty-alleviation programmes.

Development agencies and policymakers have not yet fully taken into account the demographic changes of HIV and AIDS, although there is a growing awareness of the critical need to do this. Combined gender and age analysis is a necessary step to help development agencies and institutions to design policies and programmes which decrease vulnerability to the epidemic, and mitigate its impact on health and livelihoods.

The Barcelona conference mobilised political commitment at a high level to tackle HIV/AIDS in a comprehensive way. The continuum of care approach needs commitment and enough funds to provide prevention, treatment and care for infected and affected people. Strategies to decrease gender inequality and to address the different needs of the diverse groups infected and affected by HIV/AIDS are urgently needed. The donor community is urged to provide the massive funding needed to address HIV/AIDS. Governments of developing countries are also urged to make political and funding commitments to mobilise a wide response to the epidemic.

Dr Mohga Kamal Smith is Health Policy Adviser for Oxfam. Policy Department, 274 Banbury Road, Oxford OX2 7DZ. msmith@oxfam.org.uk

Notes
1 Except where indicated, all figures in this box are from 2001 UNAIDS report.

References
Resisting austerity: a gendered perspective on neo-liberal restructuring in Peru

Maureen Hays-Mitchell

Since the early 1980s, development in Latin America has been defined by neo-liberal restructuring in response to the region's precarious debt. This paper examines the distinctly gendered impact of structural adjustment by analysing, first, the changing status of women's lives under neo-liberal reform and, second, their efforts to mitigate the deteriorating status of their households. The formation of community kitchens and village banks by women in shanty towns surrounding Lima offer examples of grassroots organisation to ensure collective survival and development. Such efforts constitute acts of resistance to neo-liberal restructuring and, hence, are part of a broader movement of resistance to neo-liberalism as a prescription for economic recovery and development.

Peru’s economy is considered by some to be a structural adjustment success story. Since regaining status within the international development community by adopting a stringent program of stabilisation and structural adjustment in late 1990, its economy has expanded and political violence has diminished. In 1994, Peru’s was the most rapidly growing economy in the world. Despite this, more than half its national population was living – and continues to live – in a state of poverty.

Although neo-liberal reform has exacted a heavy toll on broad swathes of Peruvian society, no segment of society has been as severely affected as that of low-income women. Moreover, low-income women are often credited with offsetting the debilitating effects of structural adjustment through their collective survival strategies. Hence, in this paper I will examine not only the changing status of women’s lives under neo-liberal restructuring, but their diverse responses and efforts to ameliorate – indeed resist – the deteriorating status of their households.

To understand how vulnerable populations in Peru manage poverty, it is necessary to appreciate the relationship between structural adjustment and the feminisation of poverty and community management. I analyse two distinct examples of women’s collective, grassroots efforts within their communities in Lima, Peru, to confront the effects of poverty caused by restructuring. One example, the formation of community kitchens, embodies a coping strategy for collective survival. The other, the establishment of community banks, constitutes a coping strategy for collective development. Women’s collective organisation is interesting for two reasons. As we will see, the most vulnerable populations of Peru frequently converge in the lives – and homes – of low-income women, as their households commonly include elderly and youthful dependants. Moreover, the coping strategies of low-income women do much to mitigate the impact of neo-liberal reform
on Peru’s other ‘vulnerables’; that is, their activities provide sustenance – nutritional and/or financial – for large segments of the urban poor.

This analysis builds on an emerging body of feminist scholarship whose methodologies provide a more gender-aware economics, while they reveal broader dimensions of women’s resistance to their subordinate status than previously recognised (Bakker 1994; Elson 1995). For instance, Aptheker contends that since much resistance is based on the need to survive, the act of survival itself is a form of resistance and ‘[t]o see women’s resistance is to also see the accumulated effects of daily, arduous, creative, sometimes ingenious labours, performed over time, sometimes over generations’ (Aptheker 1989, 173-4). It is possible to see how the daily ‘survival’ activities of poor urban women represent, in the words of Eckstein, ‘different traditions of protest’ to the market and state forces that have made their lives increasingly difficult (Eckstein 1986, 10-11).

Accordingly, I suggest that the collective struggles of low-income urban women in Peru contribute to a growing social movement – that is, a broad-based and increasingly heterogeneous movement of resistance to neo-liberal restructuring. As such, low-income women of Peru join other groups throughout Latin American civil society who are actively calling into question the presumption of a ‘neo-liberal consolidation’ as well as exposing the fallacy of the neo-liberal philosophy and prescription of economic recovery (Petras 1997). This discussion represents one component of an ongoing investigation into the gendered dimensions of capitalist development and economic restructuring in Latin America. The article is based on fieldwork that I conducted in 1993, 1994, 1997 and 2001, which itself is the outgrowth of a national-level investigation of urban poverty and informal sector employment that I conducted between 1985 and 1988.

**Neo-liberal restructuring in Peru: 1980 to present**

Since 1980, structural adjustment has passed through three distinct phases in Peru. Although this article focuses on the impact of the third phase (that is, 1990 to the present), it is important to understand the context from which it emerged. Each programme has proved increasingly far-reaching, severe, and debilitating in its impact. The first was initiated in 1980 by the right-wing government of Victor Belaúnde Terry, as part of an agreement made under international pressure to service foreign debt and control inflation. Its results were unimpressive. When Belaúnde left office in 1985, economic conditions had deteriorated further. In 1985, populist president Alan García Pérez launched an alternative structural adjustment program, known as ‘unorthodox adjustment’. Because it imposed a ceiling on foreign debt service, Peru was ostracised from the international financial community for deviating from IMF-prescribed restructuring policies. By mid-1987, the programme proved unsustainable as the economy collapsed. By 1990, the eve of the third phase of structural adjustment, Peru had experienced one of the ‘most rapid and severe peace-time deteriorations of living standards ever recorded’ (Glewwe and Hall 1992, 7).

Despite campaign promises not to institute IMF-style structural adjustments, newly elected president Alberto Fujimori did precisely that within two weeks of his inauguration. Ostensibly, the programme’s immediate goals were to stabilise the Peruvian economy and halt inflation, as well as to ‘reinsert’ Peru into the international financial community. On August 8 1990, the Peruvian populace awakened to what has become known as ‘Fujishock’. Overnight, the price of critical goods and services soared. Gasoline prices rose by 3,000 per cent; water and telephone by 1,300 per cent; electricity by 5,300
per cent (Webb and Fernández-Baca 1993, 473). Food subsidies were withdrawn, and the price of bread increased by more than 4,000 per cent (Webb and Fernández-Baca 1993, 471). Sales taxes increased significantly. The initial impact was devastating, for the poor and middle classes alike. In the month of August alone, inflation rose by 400 per cent, and real wages declined by more than 50 per cent (Webb and Fernández-Baca 1993, 149). In 1990 in general, real wages were less than a third of what they had been in 1980; real GDP per capita dropped to 1960 levels; underemployment exceeded 80 per cent, with only 10 per cent of the labour force considered adequately employed (Webb and Fernández-Baca 1993, 176).

Severe economic recession and endemic poverty has ensued. By 1994, 59 per cent of the national population was living in poverty; poverty among women was even higher (Webb 1997, 64). The incidence of serious disease was on the rise, and diseases of poverty (that is, related to poor living conditions and inadequate nutrition), such as typhoid fever and hepatitis, were endemic. Tuberculosis, malaria and yellow fever were escalating. The most serious outbreak of cholera to occur in the hemisphere in this century began in a shanty town outside Lima in 1991. Meanwhile, political violence was escalating rapidly. Peru had been embroiled in a civil war since 1984. By the early 1990s it had turned excessively brutal. By 1993, more than 27,000 lives had been lost – the majority among poor civilians (IPEDEHP 1999). Forty per cent of national territory was designated as an emergency zone, and parts of Lima were under siege. Life everywhere assumed a heightened sense of insecurity.

When assessed in macro-economic terms, Fujimori's structural adjustment programme is considered a success within international financial policy circles. By the mid-1990s, the Peruvian economy was in a state of expansion; inflation and unemployment were low; political violence had diminished dramatically. However, this proved to be only a respite, as the windfall from the privatisation of state entities came to an end.

Currently, the Peruvian economy is in deep recession. Debt and debt service remain high, underemployment exceeds 40 per cent of the economically active population, the distribution of income is highly skewed, and more than half the national population subsists in poverty (World Bank 2001). Although political violence has abated significantly, much of the population fears its imminent return. Growing disillusionment with President Fujimori and growing anxiety in general climaxed in November 2000, with the sudden resignation and flight of Fujimori amid mounting evidence of corruption.

The impact of neo-liberal restructuring on women

The austerity measures and ongoing political violence that accompanied the most recent and stringent structural adjustment programme have yielded debilitating consequences not only for low-income and middle-income families in general, but also particularly for women in disproportionate, gender-specific and multi-dimensional ways. The majority of those affected by poverty and violence in Peru are women and their dependent children (Tanski 1994).

Peru’s economic collapse, and political near-collapse, set off a new wave of migration from the rural highlands to the urban coast. In contrast to earlier migrants, these were poorly-educated, highly traumatised, and more impoverished. Many were monolingual Quechua speakers who held, at best, a minimal command of Spanish. Women, children and elderly persons predominated among this population of internally displaced people.
Most sought refuge in the shanty towns (asentimientos humanos) surrounding Lima — which nearly doubled in size from the mid-1980s to mid-1990s (from seven million people to approximately twelve million) — and other major cities. There, they were stigmatised as cholos/as (indigenous persons of rural origin) and, with few resources upon which to draw, they encountered significant difficulty not only in finding employment but, in many cases, in simply meeting their own basic needs.

The prevailing economic and social policies aggravated conditions of malnutrition, disease, hostility and danger for displaced, as well as newly-impoverished, families seeking shelter in the crowded, under-serviced, and insecure shanty towns surrounding cities such as Lima. Poor urban women, whether single-heads or co-heads of households, have seen their purchasing power as food providers deteriorate as adjustment policies have reduced wages, eliminated food subsidies, and inflated prices. Cutbacks in public expenditures in health care and education have led to diminished care and training for poor women and their families, while increasing their burden as the primary health-care providers and educators within families and communities. When attempting to fill the vacuum created by state retrenchment from the provision of critical social-services, women's community groups frequently found themselves trapped between competing forces, as both state-military and rebel bands pressured, intimidated, attacked, and even assassinated leaders of community-based associations. As women have been increasingly forced to balance greater amounts of wage work with higher levels of domestic production and community management in order to meet household needs, not only has their triple burden intensified, but they have brought heightened levels of risk into their daily lives.

Seeking to explain women's gender-specific experience of neo-liberal restructuring, feminist analysis suggests that it is the outcome of gender bias inherent in the planning and implementation of structural adjustment policies. The reductions in social expenditures and the gendered inequities in both the labour market and the distribution of development resources, which are both results of neo-liberal reform, work together to affect poor women in disproportionate and debilitating ways (Stahl 1996). Under structural adjustment policies, the economic sectors in which poor women predominate tend to be bypassed for development, at once depressing their income-earning capacity while increasing the time expended and activities undertaken to meet basic needs. Furthermore, structural adjustment policies fail to consider women's unpaid work (and the resources required to discharge that work) as well as the correlation between women's occupational subordination and gender relations within societies such as Peru (Elson 1995; Moser 1989).

In essence, neo-liberal restructuring is premised on women's unpaid labour as well as the existing unequal division of roles, responsibilities, and rights between men and women within underdeveloped societies (Bakker 1994; O'Connell 1996). Not only does neo-liberal restructuring perpetuate and exacerbate such conditions, it also presumes that the time and effort that women expend in unwaged work within the home, community, and workplace are unproblematically available and inexhaustible (Moser 1989). The implications are complex and far-reaching. By minimising the value of tasks necessary for social reproduction, a pattern of production based on the exploitation of the socio-economic vulnerabilities of low-income women is promoted, ultimately leading to increased levels of poverty (Moser 1989). And, by constraining the economic opportunities available to poor urban women while expanding the reproductive tasks for which they are responsible,
structural adjustment limits the contribution of poor women to the process of development. As suggested by Kuenyehia, women in a country such as Peru suffer a double injury. As citizens of the South, they suffer structural adjustment; as women, they suffer the structural discrimination inherent in structural adjustment (Kuenyehia 1994). Because of women's unique social role, however, the double injury of neo-liberal reform extends insidiously to all of society.

Women's responses to neo-liberal reform: examples of collective activism

Women throughout Latin America, and especially Peru, share a rich heritage, grounded in pre-colonial practices, of addressing a wide range of interests and needs through collective organisation. The past two decades have witnessed the proliferation of women's collective organisation, both across the political spectrum and independent of it. Most recently, in response to political crisis and economic restructuring, poor urban women have mobilised in community activism – often framed as protest against state inadequacies – as a strategy for family and household survival. In this way, women's organisations often take the lead in pointing out the inequitable impacts of state development policies on local political, economic and family structures, as well as in making connections between global development and everyday life (Beneria 1989). Under neo-liberal reform, support for social services and community organisations has disappeared at a time when economic circumstances are more difficult than ever. Rather than demand non-existent social benefits from the state, women have designed independent solutions based on their own meagre resources. Throughout Peru, women's grassroots organisations provide examples of how women have responded collectively to the hidden transfer of welfare responsibilities to the community level at a time of extreme fiscal austerity and civil upheaval.

Los comedores populares (communal kitchens)

Peru's social crisis has assumed many forms, perhaps none more compelling than that of food consumption and distribution. The economic crisis of the early 1980s, associated with Peru's early structural adjustment programs, brought a rise in the incidence of malnutrition and hunger, especially within the poorest neighbourhoods of Lima where significant numbers of rural migrants resided. In reaction to this, a network of communal kitchens (comedores populares), organised and operated by local women who pooled their human and material resources to feed their families, began to take shape. The majority of participants were middle-aged women migrants, most escaping poverty and violence in their rural communities. However, the intense economic reforms and unprecedented levels of violence that followed the 'Fujishock' of August 1990 infused new forms of poverty into Lima. Thousands of younger and newly impoverished Limeños turned to the comedores for sustenance. By the mid-1990s, approximately two thousand comedores populares, each run by 20 to 30 local women, were operating in metropolitan Lima, and approximately two hundred thousand people were being fed daily (Lind and Farmelo 1996, 17-18). The numbers continue to rise. The character of the comedores has changed apace with the economic and political circumstances of Peru. Today, younger women, many of whom have spent their lifetime in Lima, have established comedores in their own communities. Regardless, the mission has remained the same – to ensure minimal nutritional sustenance for the families of local people.

The rise and proliferation of comedores populares provides an example of how poor urban women in Peru have developed a
strong activist network to ensure collective survival. While the struggle for survival is a key motivating factor for many women to establish *comedores populares*, the institutions themselves play a broader role within many poor neighbourhoods. For example, *comedores populares* have become an accepted venue to raise awareness about other community issues. For example, community organisations such as those that monitor domestic violence and violations of civil liberties, as well as those designed to foster occupational skills, political literacy and family health, typically meet in *comedores populares*. Clearly, they provide an important political and social base for members to debate community and national issues. In speaking with women activists affiliated with the *comedores*, it is clear that they are aware of the relevance to their lives of national and global economic processes. They demonstrate a striking awareness of their roles in social reproduction as well as in community and civic action. Their activism has transformed members' understandings of the value of domestic labour, as well as the understanding within the broader community of the shared costs of reproduction. Even the poorest members, once collectively organised, tend to question the basic social relations and structural inequities (e.g. class, gender, neo-liberal austerity, political violence) that shape and constrain their daily lives (Barris 1996; Lind and Farmelo 1996). Hence, this experience of collective survival demonstrates Aptheker's point that the act of survival itself can become a form of resistance (Aptheker 1989).

The efforts of low-income women to address issues of poverty associated with food consumption and distribution, expose the inadequacies of the Peruvian state to provide for its most vulnerable members as well as the contradictions that neo-liberal reform places upon the lives of the poor. The experience further prods participating women not only to challenge the basic beliefs on which neo-liberal reform is grounded, but also the gendered inequities that underpin both structural adjustment and their own society.

In engaging and mobilising poor urban women, such as these, into collective activism, neo-liberalism may have achieved the unanticipated result of institutionalising what were once viewed as isolated and temporary strategies to cope with momentary crisis (Alvarez 1996). As the crucial role that *comedores populares* play in community survival becomes more visible, they become vulnerable to political exploitation. The concerted resolve and determination of members to maintain the political autonomy of the *comedores* – in the face of extreme fiscal austerity – is testimony to the degree of resistance that their efforts entail, and highlights the need for more adequate, equitable, and non-partisan distribution of social welfare in general.

Irrespective of this, the mere survival of the *comedores* is premised on volunteer participation which, in addition to an already strenuous workload, impinges enormously on the time that women are able to expend on jobs and family. Moreover, policies and projects that support comedores often exacerbate the problem. They expand the reproductive tasks for which women are responsible, assume that women have expendable time and energy to participate in social reproduction, and leave unexamined women's unequal burdens in community food provision. They (like neo-liberalism in general) are premised on the socio-economic vulnerabilities of poor urban women.

It is important to note that, while neo-liberal development frameworks either do not account for gender relations, or assume that women have indefinite time to participate in volunteer-based community groups, some policymakers express concern that economic recession results in an extended workday for women. Notwithstanding, as Moser's research with poor women in Guayaquil illustrates, the true
problem is not necessarily the length of time that women work, but rather, how women balance their time between reproductive, productive, and community-management roles (i.e., their ‘triple shift’) (Moser 1989). Moser identifies three types of poor women: those coping, those hanging on, and those burnt out. And she cautions, ‘Not all women can cope under crisis and it is vital that the romantic myth of their infinite capacity to do so be debunked’ (Moser 1989, 153). As long as neo-liberal restructuring is premised on women’s unpaid labour, especially in community management activities such as the comedores populares of Peru, Moser’s admonition is prescient; ‘burn out’ among poor women is a very real possibility – or inevitability.

Los bancos comunitarios

As the economic and social crisis has progressed, women’s participation within the paid workforce (in both the formal and informal sectors) has increased more rapidly than men’s participation. It is characterised by employment relations and work conditions that place them at the bottom of the occupational hierarchy. Their occupations tend to be gender-segregated and poorly remunerated, as they predominate in such activities as street-vending, domestic service, industrial home-working, food preparation, and repetitious manual production. Most occupations fall within the informal sector. Not only do women comprise approximately 40 per cent of the informal sector in Peru (Webb 1998), but their occupations – whether considered informal or formal – are among the least well supplied with financial capital. Most credit-extension programmes that are designed to support small-scale, informal businesses exclude women. Under neo-liberal capitalism, development programmes operate in an environment of diminishing financial support and heightened demand for accountability. They are pressured to target ‘credit-worthy’ clients whose success is measured in neo-liberal terms of capital accumulation and employment creation. Criteria for acceptance into most programmes correspond to a ‘male template’. Typically, participants are expected to be involved in relatively lucrative lines of work, employ non-family workers, hold the potential to expand and be profitable, and have previous business experience.

The majority of women informal workers, especially the poorest, do not typically fit these criteria. When administrators of micro-enterprise development programmes are asked why they neglect the types of activities in which low-income women predominate, despite compelling international data that support the ‘credit-worthiness’ of poor women (e.g. Grameen Bank and similar projects), their responses betray the gender bias inherent in neo-liberal development. They explain that the purpose of their programs is to foster business development not poverty alleviation, implying not only that the work of low-income women is limited to immediate survival, but that it is devoid of potential to contribute meaningfully to the development of society.

Accordingly, throughout the asenimientos humanos of Peru’s major cities, some women are creating their own business-development programmes, in the form of community or village banks. Typically, a village bank coalesces around a pre-existing collective of women, such as a club de madres (mothers’ club), a comedor popular, a street vendors’ union, or an informal credit co-operative. Once formed, its members seek sponsorship from a local or intermediate NGO that is cognisant not only of the biases low-income women encounter in accessing finance capital but also of the high potential for success – measured in both economic and social terms – that women’s small-scale businesses possess.

The relatively few gender-informed micro-enterprise development programmes
that exist use feminist methods. To overcome resistance from male members of the family, most include the entire family in training sessions. They address the need to access working capital on non-exploitative terms, while also imparting the resources and skills that enable poor women to enter the job market, leave unfavourable employment arrangements, develop existing businesses, and/or switch to more lucrative lines of work. In short, they offer poor urban women the opportunity to exert greater control over their own labour, which translates into greater control over their own lives.

The experiences of six micro-enterprise development programmes that cater to poor urban women suggest not only that they have enabled women to develop viable business endeavours, but also that their gendered methodologies have opened a space for women to nurture the skills necessary to challenge and resist the difficulties associated with structural adjustment.1 The benefit of supporting the small-scale business ventures of poor women in Peru can be measured in four interrelated ways: the physical well-being of individual women and their families, women’s self-perception, the collective consciousness of women, and community welfare (Hays-Mitchell 2000).

First, improving a woman’s income-earning capacity enhances her ability to make short and long-term investments in her professional and personal lives. It allows for improved nutrition, clothing and education for herself and her children, investment in upgraded housing conditions, and reinvestment in her own (and often her spouse’s) business. Second, a woman’s changing self-perception enables her to exert greater control over decisions affecting fertility and income expenditure, to bring pressure to bear more ably within the household and at the workplace, and to acquire a clearer sense of her rights. Third, women claim they can accomplish more for themselves, their families, and their communities through collective organisation. They also acquire a mutual support system that allows them to establish relationships outside the family, to recognise that their problems extend beyond their own households, and to seek solutions collectively. Fourth, capital formation among working women can affect the physical appearance of communities as homes are upgraded, new businesses opened, and community facilities improved. Since development resources are commonly channelled through established organisations, such as women’s village banks, community-based activities and projects often spring from the collective organisations. And women who participate in village banks commonly assume leadership roles within their communities, thereby bringing an alternative perspective to community affairs.

Despite the successes of this example of collective development, we must ask why should poor urban women, such as these, be forced to take development into their own hands? In other words, why are they denied equal access to development resources when the benefits are so obvious? The answer, of course, lies in the gender bias inherent in neo-liberal restructuring that is identified earlier in the discussion. Development is conceptualised in narrowly defined economistic terms and measured according to masculinist criteria. The economic opportunities available to women in general are constrained, women’s access to productive resources in particular is limited, and the opportunity of women to participate fully in the process of development is denied. Neo-liberal restructuring not only limits the contribution of poor women to the process of development within their own societies, but, as I have argued elsewhere, it also constitutes a violation of the basic human right of women to development as set forth in the 1986 United Nations Declaration of the Right to Development (Hays-Mitchell 2000).
Making the decision to participate in a micro-enterprise development programme constitutes a strategy of defiance and/or resistance that is rooted in the everyday experience of poor urban women. The experiences of women who participate in such programmes indicate that the few programmes that respond to the needs and aspirations of participating women help them confront and cope with the debilitating effects of neo-liberal restructuring (Hays-Mitchell 1999 and 2002). The experience of poor urban women taking collective development into their own hands, together with the particular methodologies of gender-informed micro-enterprise development programmes, allows women to nurture the skills and strategies necessary to challenge their exclusion from the benefits of neo-liberal reform. In this way, their experience in collective development further illustrates the point that the act of survival itself can become a form of resistance. Similar to the experience of their sisters struggling to ensure collective survival through comedores populares, this experience in collective development illustrates that poor urban women in Peru are developing strong activist networks that challenge, resist, and undermine the very premise of neo-liberal reform.

**Conclusion**

The experiences of poor urban women in Peru illustrate, first, that the impact of neo-liberal restructuring has been decidedly negative for the most vulnerable sectors of Peruvian society and, second, that these sectors have managed their changing circumstances in ways that are at once innovative, exhausting, precarious, and even empowering. Chandra Mohanty has argued that the collective efforts of women to resist, challenge, and subvert repressive practices reveal that they are not passive victims of structural forces but rather active agents of change (Mohanty 1991).

In this vein, the various and diverse collective struggles of women throughout Peru's poorest communities underscore the inequitable burden of state development policies as well as the connection between global economic processes and everyday life.

As much as comedores populares and bancos communitarios provide a powerful example of women's community action, they also constitute an important part of a broader popular women's movement in Peru, and ultimately of a growing movement of resistance to the neo-liberal economic order throughout the region. Women's collective organisation should not be interpreted as a solution to, but rather as a symptom of, a powerful systemic crisis that is rooted in the unsustainability of the neo-liberal order. It is the inherent contradiction of neo-liberal restructuring that has made necessary the collective activism of poor urban women in Peru, just as it has set in motion the heterogeneous, broad-based movement of resistance to which their collective activism contributes.

The architects and advocates of neo-liberal reform anticipated that poverty would worsen as a consequence of structural adjustment (Ramos 1997). It was not anticipated that the experience would embolden the collective consciousness of those most negatively affected by it. It is tempting to seek solace, even inspiration, in the struggles of poor urban women to ensure collective survival and development within their beleaguered communities, as well as in the optimism generated by such unifying events as international conferences in celebration of the efforts of poor women. We must, however, not lose sight of the issue at hand: How is it that such actions and events have become necessary, even institutionalised? At the heart of this question is a challenge about what we, as a global society, value and the direction in which our world is evolving. As the narrow benefits, inherent contradictions, and sheer fallacy of neo-liberal development are
brought into focus, we encounter the opportunity to conceive of an alternative model of development. Clearly, problems associated with the type of poverty addressed in this analysis – problems of nutrition, health, education, housing, employment, personal security, civil liberties, and human rights – are not exclusively women’s problems. Therefore, invoking women’s collective organisation as a solution is disingenuous. Instead, these poverty-related problems are structural problems that, if not caused by neo-liberalism, have been exacerbated by its social, economic and political failures. As we struggle to conceive of an alternative socio-economic model of development, we must remain mindful not only of this, but of the imperative to place at its core the needs and interests of ordinary people, as well as the human dignity and self-worth of society’s most vulnerable.

Maureen Hays-Mitchell works at the Department of Geography, Colgate University, Hamilton, New York 13346, USA. Tel: 315/228-7521; fax 315/228-7726. mhaysmitchell@mail.colgate.edu

Notes

1 This analysis is drawn from case studies of micro-enterprise development projects sponsored by Care-Perú; Finca-Perú; Catholic Relief Services, Peru; Acción Comunitaria; Perú-Mujer; and La Casa de Manuela Ramos.

References


Neo-liberal restructuring in Peru


Gender budgets: what’s in it for NGOs?

Debbie Budlender

Over the last seven years, there has been increasing interest in gender budget work worldwide. Over 50 countries have had gender budget initiatives of one sort or another. There are, however, big differences between the initiatives in different countries. In particular, in some cases the initiatives have been located inside government; in other cases in Parliament; and in yet others within civil society. This article discusses what gender budgets entail, and why non-governmental organisations (NGOs) might be interested in engaging in them.

What is gender budget work?

Gender budget work focuses on the impact of government budgets on women and men, girls and boys, and different sub-groups of women and men, girls and boys – for example, rich and poor, black and white, rural and urban, young and old. The work is a special type of policy work. The ‘added value’ of focusing on the budget is that the budget is the most important tool of policy of any government. Stated simply, no other policy tool of government will work unless money is allocated to implement it.

Gender budget work involves five steps:

- First, you need to describe the situation of women and men, girls and boys, who are served by a particular sector or ministry, such as agriculture or health.

- Second, you need to examine government policies and programmes in the sector, to see whether they address the ‘gender gaps’ – that is, inequalities in the service offered to each group as described in the first step.

- Third, you examine the budget to see whether sufficient money has been allocated to implement effectively the gender-sensitive policies and programmes identified in step two.

- Fourth, you need to monitor whether the allocated money has been spent. You also need to monitor who benefited from the money – for example, whether funding for health services reached women or men through clinics, hospitals and extension services, and whether these women and men were rich or poor, urban or rural, etc.

- Fifth, you need to go back to the first step and re-examine the situation, to see whether the budget and its associated programme has improved on what was initially described.

Anyone who has engaged in policy analysis will recognise many of these steps.
The 'added value' of the gender budget approach begins at step three, where we move beyond wish lists of what is desirable, to see whether programmes and policies are being implemented.

**What gender budget work is not**

Gender budget work is not about advocating for the establishment of a separate budget for women, or a separate budget for the eradication of gender inequality. It is also not about calculating what percentage of the budget is allocated to projects which address gender inequality, the resources (for example, staffing and associated costs) of institutions which work on inequality, or women's projects. Instead, it is about ensuring that all parts of the government budget take account of the different needs and interests of different groups of citizens.

Nor is gender budget work about requesting a 50/50 share of budgets to go to female and male citizens. Rather, it is about understanding the needs and interests of female and male citizens, and seeing that the available resources are allocated equitably. In health, for example, more than 50 per cent of the budget must be allocated for female citizens, because women bear children as well as suffer from non-sex-specific conditions like malaria, HIV/AIDS or influenza.

**Why should NGOs get involved?**

Because gender budget work focuses on government budgets, it might seem that the natural location for the work is within government. Many of the multilateral institutions and bilateral donors have adopted this standpoint, and targeted their energy and resources on government in their advocacy work. Gender budget work within government aims to ensure that policies are planned and budgets are allocated in a gender-sensitive way. It also aims to ensure that governments report on their allocations and budget implementation in a transparent and gender-specific way.

Believing that the only useful location for gender budget work is within government is, however, limited. Gender budget work carried out within Parliament and civil society can also bring many benefits. This work involves research and advocacy to understand what governments are doing with their money, and to try to influence the allocations. In virtually any country, performing gender budget work outside government can contribute to broad objectives such as democratic governance, transparency, accountability and civic participation. Depending on the politics of a particular country at a particular time, working from outside government can sometimes bring more benefits than working within it. Perhaps a good example of this is the case of Tanzania, where the government is working together with the Tanzania Gender Networking Programme, Tanzania's gender budget NGO. (For more information about TGNP, see the web page www.tgnp.org.za).

Even if an NGO carries out gender budget work in isolation from government, which results in minimal shifts in budget allocations, such work can make a difference in other ways. In addition to undertaking gender budget work as a stand-alone activity, NGOs can also incorporate gender budget analysis and advocacy as a tool in their existing programmes. For example, a South African NGO, the Centre for the Study of Violence and Reconciliation (CSVR), which has extensive experience in researching, training police, and advocacy on gender-based violence, has added the gender budget approach to its tool-kit. First, CSVR conducted a survey to find out what financial and other assistance was being given by government to national and provincial NGOs who were providing...
services to survivors of gender-based violence, in areas where government was not providing these services. Secondly, it interviewed national and provincial government officials to find out what allocations for gender-based violence exist in their budgets. Thirdly, it conducted case studies of women who have been subjected to violence to find out the financial costs they incurred.

Where to start?

Decide the focus
The description of the five steps of the gender budget process which I gave above will have revealed to an alert reader that gender budget work is about an analysis of sectoral budgets rather than the budget of the Ministry of Finance. In most countries, the Ministry of Finance is the main decision-maker in determining the overall amount of money available, how this is raised, and how much each ministry gets. However, the individual ministries make most of the decisions about how they allocate and spend the money.

A focus on the Ministry of Finance can, however, also be useful. In particular, it reveals who the key decision-makers are. It can also lead to looking at the budget process in more detail, and seeing where there are opportunities for influence.

Unfortunately, in most countries the opportunities for influence are very few. One important part of gender budget work taking place outside government is about trying to increase the number and scope of such opportunities. Many people think that Parliament presents a ‘window of opportunity’. In fact, in most countries parliamentarians have very few powers in relation to budgets. Further, in many countries even female parliamentarians have shown limited interest in gender budget work. But there are exceptions, such as in Uganda and South Africa, where female parliamentarians have played a key role in gender budget initiatives.

In Uganda, it is the NGO founded by female parliamentarians, Forum for Women in Democracy (FOWODE), that is leading the initiative. In South Africa, female parliamentarians in the national Parliament collaborated with two policy research NGOs to launch the Women’s Budget Initiative.

Limit the scale
The potential scope of gender budget work is enormous. It is therefore important to choose a manageable focus to begin with. What that initial focus is depends on the particular country and the actors leading the initiative.

In South Africa after the first democratic elections, there was an opportunity to do a broad policy review, as there was widespread interest in initiating major changes. In the first three years, the gender budget initiative, therefore, reviewed the budgets of all 27 national ministries. In Mexico, the NGO specialising in budget research, and the women’s organisation which led gender budget work, decided to focus on budgets for reproductive health. This approach helped them to build on their previous involvement in the International Conference on Population and Development (ICPD) in Cairo in 1994.1 In Tanzania and Uganda, NGOs have focused on health and education spending, as these were major concerns at the community level after structural adjustment programmes had reduced spending on social sectors.

By restricting the initial focus of your gender budget work, you can increase your understanding, expertise and confidence. Then, in subsequent years, you can build on that foundation and develop the work. Further, in many countries, gender budget workers have found that there are unanticipated opportunities (and sometimes obstacles!) that they could not have foreseen when planning the project at the beginning. Starting small allows you to expand in the direction of the opportunities and avoid the obstacles. It is also necessary for funders to allow you this flexibility.
Who does the work?

Many people think that it is only economists who can do gender budget work. But some countries have successfully relied on non-economists to do gender budget work. Others think that it is only researchers or academics who can do gender budget research. But again, there are exciting examples of people without prior experience in research successfully doing, enjoying, and benefiting from engaging in gender budget analysis.

Involving a wide range of people in gender budget work spreads understanding of the issues and arguments. It provides for a wider range of activists using these arguments convincingly in their advocacy. It also avoids a split between the ‘experts’ and the activists. In South Africa, the core of NGOs leading this work drew on people in sectoral NGOs to analyse relevant sectoral budgets. For example, the health budget was analysed by a staff member of the Women’s Health Project. In Mexico, a policy research organisation did the analysis, but it worked in close collaboration with a broad-based, feminist women’s organisation. In Bacolod City in the Philippines, members of a women’s organisation working on women’s political advancement decided to do the research into their local government budget themselves. Those involved did not have prior experience of research. But they did have experience and knowledge of local government. In fact, one was a city councillor, and another had become the city administrator by the time the first round of research was published. These activists are now using the knowledge they gained in trying to implement gender-sensitive policies in their own city.

One aspect of gender budget work, which often discourages gender activists from attempting it, is the need to engage with numbers. At an ideological level, some women activists see numbers and quantitative research in general as part of a male plot to ignore the subtle differences in women’s and men’s experiences. For others, fear of numbers acts as a barrier to prevent them from taking part.

When activists face their aversion to numbers and overcome this, the results are often exciting. Firstly, you only need very simple arithmetic for gender budget work. The numbers are very large, but the operations are simple addition, subtraction and calculating percentages. Secondly – as stated before – the activists are better able to put forward the arguments if they have learnt to read the budget documents and done the calculations themselves.

How to be taken seriously

In engaging with government on something as ‘serious’ as the budget, we need to find strategies that assist in ensuring that our work is taken seriously.

One strategy is to make it clear that you are not asking for more money to be allocated to the budget, as asking for more will label you as unrealistic. Instead, whenever suggesting that more be allocated to a particular gender-sensitive programme, you can point out where the money for this can be found – that is, where less can be spent.

When gender budget work begins, many people turn first to military expenditure as a source of money. In South Africa, the gender budget initiative decided not to do this. Firstly, military expenditure had already decreased during the last years of apartheid, once negotiations had started. Secondly, too many other advocates had already made suggestions as to what military expenditure could be used for. Thirdly, the gender budget initiative felt it would be taken more seriously if it focused...
on intra-ministry shifts in spending until the budgets of all ministries had been examined. The initiative thus argued, for example, for a shift from promoting tertiary education to adult basic education.

The issue of how to be taken seriously also relates to using the right language, and going into the appropriate amount of detail in your advocacy. To convince government officers, you need to prove that you can engage with them in their own jargon. You also need to show that you understand the subtleties of their work. This understanding is necessary because it avoids their fobbing you off with sidetracking arguments. But it is also important, because some of the subtleties are significant.

The above paragraphs are concerned with being taken seriously by government. But an NGO will also want to be taken seriously by fellow activists, members of other organisations, and the general public. Most people in wider society, and even parliamentarians, will not read a 30-page report. They also will not understand technical jargon. To address this challenge, gender budget workers in South Africa, Tanzania and Uganda developed popular versions of their research, using simpler language. In Tanzania, the NGO illustrated the popular version with cartoons. In South Africa, the initiative developed workshop materials to use with non-reading audiences. These materials have recently been adapted for use in Botswana and Zimbabwe.

**Common dangers**

There are several common dangers which can confront those who get involved in gender budget work.

The first danger is that one focuses only on women, or gender-targeted expenditures. This approach can be useful in particular circumstances. For example, WomenLink in Korea adopted it to monitor the country’s newly introduced gender policy requirement that all local governments make allocation for gender at local government level. However, the danger with this approach is that focus is placed on the sidelines, while 99 per cent of the budget remains gender-neutral or, even worse, is gender-biased.

The second danger is that analysis gets stuck on the earlier of the steps described above. Getting stuck at step two is a particular danger for women’s organisations and experienced gender analysts. The danger in having too elaborate a policy analysis is that readers of the work will lose interest before they get to the added value of the focus on budget.

Getting stuck at step three is also a danger. Information on allocations is usually much easier to obtain than information on actual expenditure. However, in many developing countries there is a large difference between allocations and what is actually spent. Alternatively, the money is spent, but goes into someone’s back pocket rather than being spent on the intended purpose. Ideally, we want to know both whether the allocated money was spent, and whom it reached.

The third danger is that focus may be misplaced on groups that are relatively less disadvantaged. All governments have less money than they need to meet all the interests of all the different groups. Gender budget work argues that governments should prioritise their expenditure on those who need it most. To put it differently, they should focus expenditure on those who are most disadvantaged and those whose contributions to society are often invisible. Gender is, however, not the only axis of disadvantage. Alongside gender, there is disadvantage on lines of race, location, age, and class.

One way in which this third danger manifests is where gender budgeters focus attention on government grants to women’s organisations, without asking what these organisations do and whether the money could be better spent. Another way it manifests itself is when the analysis
and advocacy concentrate on middle-class issues. For example, you might focus attention on the duties imposed on sanitary pads, without acknowledging that the majority of women use rags or newspapers. Or you might focus on the needs of women entrepreneurs without paying attention to women employees and those who are unemployed. Or you could focus on the interests of women civil servants rather than most of female civic society.

The fourth danger is to focus solely on participation. For example, you might advocate strongly for more of the top decision-makers in government to be women, for more female parliamentarians, and for women’s participation in public hearings. However, participation of women, either in decision-making or elsewhere, does not ensure sensitivity to gender equality. High-level women are not necessarily gender-sensitive, nor are they necessarily more interested than their male colleagues in poverty issues. They might, though, be more inclined to be aware of issues of unpaid labour.

More generally, providing women with opportunities to participate in public fora does not always ensure either that women attend, or that their voices are heard. In literature and speeches, there is often a conflation of ‘gender-sensitive’, ‘pro-poor’ and ‘participatory’ budgets. These aspects sometimes go together, but they do not do so automatically. Each of the aspects needs to be fought for and monitored separately.

Conclusion

Gender budget work can be exciting. But it is also hard work. Without detailed work, gender budget projects can end up making broad generalised statements that only convince the converted. They can begin and end with sensitisation workshops without any follow-up activity. It is only when you begin to know the facts and figures that you can make the unconvinced sit up and take notice. When you present the factual arguments, the other side has to make the choice to refute your arguments, or find good reasons why they do not act on your suggestions.

Debbie Budlender has been the Co-ordinator of the South African Women's Budget Initiative since it was started in 1995. Since 1995, she has worked on gender budget initiatives in about 20 countries, sometimes working with governments, sometimes with non-governmental organisations, and sometimes with Parliament. 20 Alfred Street, Observatory, 7925 Cape Town, SOUTH AFRICA. debbieb@wn.apc.org

Notes

1 Previously, around 80 women’s organisations from around the country came together to form the network Foro Nacional de Mujeres y Políticas de Población (Foro). The main objective of Foro is to ensure that the agreements and benchmarks of Cairo become reality.

Bibliography


Information about budget policy work in general, and links to some organisations working from a gender budget perspective, can be found at www.internationalbudget.org

UNIFEM has established a webpage specifically on gender budget work at www.unifem.undp.org/gender_budgets/
‘Engendering’ Poverty Reduction Strategy Papers (PRSPs): the issues and the challenges

Elaine Zuckerman

This paper discusses the ‘engendering’ of Poverty Reduction Strategy Papers (PRSPs), and the role of organisations such as Oxfam in supporting this process, at the country level and internationally. It is based on an evaluation assessing the extent to which Oxfam Great Britain’s (GB’s) work on PRSPs has been mainstreaming perspectives on gender and diversity. The evaluation was part of a larger gender mainstreaming evaluation, demonstrating Oxfam’s strong commitment to promoting gender equality in its development work.

PRSPs had their birth in 1999 as a result of advocacy efforts of NGOs including Oxfam. Initially, the World Bank and IMF introduced PRSPs as a prerequisite for countries in the Highly Indebted Poor Country (HIPC) initiative to have their national debts reduced. Now, PRSPs are being introduced in non-HIPC countries too. PRSPs are de facto national economic plans directed at reducing poverty. Bilateral aid agencies like the UK Department for International Development (DFID) are underwriting PRSP preparation. Many PRSPs are still in draft, many others have yet to be formulated, and existing PRSPs will be reformulated periodically to reflect changing needs.

Oxfam has prioritised advocacy around PRSP preparation and implementation as an important poverty reduction strategy. Oxfam’s main PRSP advocacy strategy to date has been to influence participatory processes that solicit PRSP inputs from a broad spectrum of civil society voices. These voices are supposed to feed into PRSP preparation. So far, payoff from the efforts of Oxfam and its local partner organisations to ensure PRSP processes are genuinely participatory has been mixed. Oxfam’s considerable investment in these activities has precipitated increased involvement from community organisations. However, while Oxfam’s efforts have improved the participatory process, civil society inputs into the process have hardly fed into the content of most PRSPs. Oxfam intends to expand its PRSP advocacy to trying to influence PRSP content, budgets and implementation monitoring (Oxfam International 2001).

Oxfam’s PRSP advocacy, like all Oxfam work, is supposed to mainstream gender analysis and promote gender equality. In a few countries like Uganda, where Oxfam influenced PRSP participatory processes, women have participated actively and participatory outputs were engendered. However, as in most advocacy activities,
Oxfam cannot claim sole credit for this success (Derbyshire 2002a). Even in countries like Uganda where the participatory process mainstreamed gender, inputs from this process have hardly fed into PRSP content. Among the PRSPs reviewed as part of the Oxfam evaluation, only Rwanda’s mainstreamed gender issues, but Oxfam was not involved in the Rwandan PRSP.2

PRSPs, gender equality, and participation

PRSPs are supposed to express not only government interests, but also the interests of civil society groups. Women, and women's gender interests, remain marginalised from government decision-making; therefore, participatory processes provide their main opportunity for input. However, participatory processes in most countries have hardly been either participatory or gender-sensitive. Input from civil society is often organised ad hoc, with information about opportunities for input circulated either late or not at all. Women face particular problems in participating. On little or short notice, women not only have little or no time to prepare for meetings, but they face the additional problems of having to arrange home care and safe transport (Bamberger et al. 2001; Derbyshire 2002a; Zuckerman 2001). Even where women’s groups have been integrated into participatory exercises, women generally remain marginalised from government, civil society and grassroots decision-making and women’s organisations feel removed from macroeconomic debates central to PRSPs (Derbyshire 2002a).

In a study for this evaluation of the extent to which Oxfam GB’s PRSP work has been mainstreaming gender, Helen Derbyshire pinpointed three sets of issues which have hampered these attempts (Derbyshire 2002a):

• A significant problem of 'policy evaporation' in all contexts, as the implementation and impact of PRSPs fail to reflect government policy commitments to gender equality.

• Widespread conceptual confusion between Women in Development (WID) approaches and gender mainstreaming, which hampers policy and practice.3

• Inequalities between women and men in the staffing and culture of development organisations, which inhibit effective implementation of gender equality policy commitments.

Policy evaporation

One reason so few PRSPs have integrated gender issues effectively is because of the widespread stakeholder assumption that 'engendered' participatory processes would feed into PRSPs.

Based on this assumption, civil society groups, governments, and NGOs (including Oxfam), have made considerable efforts to ensure participatory processes include women and participatory analyses raise key gender issues. Oxfam’s advocacy on integrating gender concerns into PRSPs has entailed working with local CSOs and other stakeholders to build their capacity around women’s participation and gender analysis. Oxfam has undertaken such capacity-building in several countries, including Uganda and Vietnam. However, ‘policy evaporation’ after Oxfam’s capacity-building has been a serious problem. The Ugandan experience described below provides a good example.

Ugandan women's groups played a key role in the national PRSP participatory process, called the Participatory Poverty Assessment Programme (UPPAP). This was partly owing to Uganda's strong women's groups, and partly owing to Oxfam's organisational role. From 1998 to 2002, Uganda conducted the extensive and gender-aware UPPAP. This assessment consulted the poor, including women, to ensure their voices would be integrated into the PRSP (Uganda 2002). UPPAP
included gender training on what gender means, how gender issues influence people’s vulnerability to poverty, and how to collect sex-disaggregated data. As part of UPPAP, women’s focus groups were convened to overcome women’s reluctance to speak publicly. Despite these measures, the subsequent national participatory ‘synthesis workshop’ diminished gender issues (Debyshire 2002a). Previously disaggregated data were aggregated, obscuring gender differences and inequalities. This obscuring process was eventually reflected in the Ugandan PRSP, which takes a WID approach, scattering a few references relating to women’s problems or gender inequalities here and there rather than systematically mainstreaming gender (Uganda 2000). In preparation for its next PRSP, Ugandan stakeholders are undertaking another participatory effort that is even stronger on gender issues than was the first. Efforts are being made to ensure the gender analysis and sex-disaggregated data remain intact. Oxfam is financing this initiative, but is appropriately leaving its organisation to local stakeholders (Bell 2002).

**Conceptual confusion about WID versus GAD approaches to poverty**

Most PRSPs produced to date weakly apply an obsolete Women in Development (WID) approach, mentioning a few female problems in isolation from an analysis of the underlying power relations which give rise to the problems. Examples are girls not attending school, women experiencing reproductive health problems, and domestic violence.

A literature analysis carried out for the Oxfam evaluation corroborated this finding (Derbyshire 2002a). The important gender themes addressed by PRSPs tend to be mentioned in isolated, free-standing paragraphs or sentences. But most PRSPs fail to mainstream gender by applying a gender and development (GAD) approach, which analyses inequalities between males and females and proposes programmes to eliminate these inequalities. A GAD approach would mainstream gender by analysing women’s and men’s roles sector by sector and issue by issue. This is the approach that is essential for reducing poverty.

The only PRSP to date that mainstreams gender into its analysis of poverty, with few missed opportunities, is Rwanda’s (Government of Rwanda 2002). The Rwandan PRSP process provides some valuable lessons (Zuckerman 2001). Box 1 on page 91 provides details.

**Staff capacity-building and organisational culture**

Strong organisational capacity of staff – staff knowledge, skills and commitment to address gender issues in their work and work culture – is one of the essential elements identified by Helen Derbyshire for gender mainstreaming. Therefore, this evaluation of the extent to which Oxfam’s PRSP advocacy work has mainstreamed gender assessed staff capacity. To do so, the author interviewed Oxfam GB staff in Oxford and in several Oxfam GB country offices, Oxfam GB partner agency staff, and Oxfam International (OI) staff in Washington DC, USA. Country office and OI staff cited insufficient capacity on gender mainstreaming as one of the key elements contributing to weak work on gender and PRSPs. None of the country offices whose staff were interviewed had gender experts on the staff. Some had gender focal points, but said they needed gender experts to better understand how to mainstream gender into the PRSP, especially when it comes to complex macro-economic issues. Country office staff interviewed also attributed weak work on integrating gender into PRSPs to insufficient support from Oxfam headquarters. Several country offices requested greater guidance from headquarters around gender issues, and PRSP macro-economic policy issues, and stated they would welcome relevant training.
Box 1: An example of good practice: the Rwandan PRSP

Rwanda succeeded in 'engendering' its PRSP because it initiated a series of deliberate steps, backed by strong moral and financial commitment, described below:

1. The Ministry of Gender and the Promotion of Women (MIGEPROFE) hired an external gender expert to facilitate the process. The expert analysed the Interim Poverty Reduction Strategy Paper's (IPRSP's) failure to mainstream gender issues in detail and suggested how this could have been done.

2. The consultant held meetings with the PRSP writing team at the Ministry of Economics and Finance (MINECOFIN) to ensure its members were committed to mainstreaming gender into the PRSP.

3. PRSP stakeholders including MIGEPROFE, community organisations and PRSP writing team members tried to persuade the participatory exercise facilitators (also headed by an external consultant) of the importance of ensuring that women's as well as men's views were solicited.

4. MIGEPROFE and MINECOFIN co-sponsored a gender mainstreaming workshop. 50 representatives from a broad range of sectors participated. Two dynamic civil society activists co-facilitated it. The MIGEPROFE and MINECOFIN ministers opened and closed the workshop, giving it a high profile. The gender consultant made a presentation highlighting the importance of integrating gender into the PRSP in order to achieve poverty reduction, and of providing tools to do this. Participants practised using the tools in teams by integrating gender issues into the IPRSP text sector by sector. Teams formulated and shared recommendations on how best to engender the PRSP using the tools provided.

5. An inter-agency PRSP Engendering Committee was established at the consultant's suggestion to promote PRSP gender mainstreaming. Committee members consisted of the Director of the PRSP writing team, the MIGEPROFE Gender and Development Department Director, and a representative of Pro-Femmes (Rwanda's women's civil society groups' umbrella organisation).

In the Rwanda example, it helped that the PRSP writing team director was previously the MIGEPROFE Director of Administration. Although the IPRSP neglected gender, he readily agreed to promote gender equality in the PRSP. It was also critical to convince other PRSP writing team members of the importance of mainstreaming gender to achieve poverty reduction goals, through individual meetings and especially through the workshop training practice in mainstreaming gender.

A good example of these issues is the case of Oxfam GB in Vietnam.

Because civil society organisations have difficulty registering and getting recognised in Vietnam, Oxfam has been working mainly in its own right, engaging the government in direct advocacy on PRSPs, rather than through partner organisations. At the same time, Oxfam supports the development of Vietnamese civil society organisations. Oxfam GB is the only Oxfam office with this kind of involvement in the formulation of the PRSP, and staff wonder if it should be involved in what should be a 'country-owned' process. Moreover, many government officials feel cynical about the PRSP, since it is perceived as donor-imposed.

Oxfam is represented on the World Bank-organised Gender and Poverty Task Forces in Vietnam that participate in PRSP consultations. Oxfam reviews PRSP drafts, and tries to ensure they address gender and diversity issues faced by marginalised groups and ethnic minorities. Oxfam GB is also promoting the creation of a ministry-by-ministry gender budget analysis, incorporating available sex-disaggregated data. However, since existing sex-disaggregated data tend to be sparse, it would also be very helpful if Oxfam could support its collection.

As elsewhere, Oxfam GB staff in Vietnam believe the Participatory Poverty Assessments (PPAs) are a good starting point for influencing the PRSP. Oxfam GB led the Mekong district PPA, one of four held in the country. Oxfam selected researchers from diverse backgrounds, including women from ethnic minorities, and helped
train them on gender and diversity issues. The Mekong PPA addressed contentious gender issues like violence against women (40 per cent of women suffer from domestic violence) and HIV/AIDS. It also introduced diversity by interviewing illiterate people, ethnic minorities, and other groups. The PPA has paid off by getting the government to acknowledge these problems, which it formerly denied, and incorporate them into the draft IPRSP. However, Oxfam Vietnam staff pointed out that this success cannot be attributed solely to Oxfam.

The Vietnamese IPRSP only mentioned issues facing women in a few instances, and did not mainstream gender perspectives although it raised the needs of ethnic minorities and specific regions several times. Repeated IPRSP discussions about poverty, macro-economic issues including trade liberalisation, and SOE equitisation (a euphemism for privatisation) neglected gender ramifications. An IPRSP ‘wish-list’ included care for the environment and addressing the problems faced by the urban poor, but was gender-blind except for promoting women’s equality in leadership positions (GSRV 2001).

Recently Oxfam returned to the Mekong district for PPA consultations about the PRSP, to ensure it addresses gender and diversity issues.

Despite Oxfam’s participation in the PPA and in the World Bank-supported Gender Task Force consultations with the objective of mainstreaming gender into the PRSP, the PRSP is not expected to address gender inequalities systematically. Although the PRSP will not be strong on gender, Oxfam staff expect that it will address gender better than other official documents do. Oxfam staff believe their advocacy has contributed to this progress. A key reason for expecting the PRSP to be weak on gender issues is that gender-unaware young male government officials predominate in the drafting team. Another reason is the lack of sex-disaggregated data. However, recent gender analyses provide considerable qualitative data and some quantitative data which have not been adequately analysed and used. Oxfam staff expect the PRSP budget will be gender-blind.

Other constraints and challenges facing advocates working to mainstream gender into the Vietnam PRSP include the existence of laws on equality between men and women, and party-based mass women’s organisations. Their existence leads many, including some Oxfam staff, to think gender issues have already been addressed. However, the laws on equality between the sexes are often flouted in practice, and the party women’s organisations lack power and address women’s issues without analysing gender inequalities. A key area of work in which Oxfam could become involved further is mainstreaming a gender perspective within the government and women’s party organisations. Oxfam could work on convincing the government of the virtues of gender equality in terms of poverty reduction – a goal the government is keenly promoting.

Oxfam staff in Vietnam face other internal challenges in their work on gender and PRSPs. They volunteered that they are confused by the concept of gender, and this hinders the ability of staff to incorporate gender perspectives into work. For example, staff feel fuzzy about the differences between equity and equality. Staff also feel they do not know how to mainstream gender and need more analytical tools for doing so. Despite using gender manuals, organising gender training and introducing gender-related performance objectives for staff, promoting gender equality is not a priority for all Oxfam Vietnam staff. The SE Asia Regional Office is recruiting a gender adviser, but there is no specialist in the country office.

Country office staff from several other Oxfam offices also expressed lack of confidence in mainstreaming gender.
One said 'mainstreaming gender is a "mysterious" process', and asked for help in 'mainstreaming techniques'. Staff in other countries undergoing democratic transitions, for example those in Armenia, like those in Vietnam, expressed concern about special problems they confront such as local staff believing that gender inequality is not a problem because their countries have gender equality laws and mass women's organisations (Bell 2002).

To facilitate addressing these problems, Oxfam country offices would benefit from adding gender experts to their staff. Managers, usually already overburdened, do not have sufficient time personally to ensure that PRSP work is 'engendered' properly. Even gender focal points may not have the time and skills needed for such work. Encouragingly, Oxfam's nine regional offices have begun hiring gender experts. Hopefully, other countries will follow.

At the other end of the spectrum from country-level work, Oxfam International (OI) based in Washington DC, USA, conducts advocacy work with the Washington-based international financial institutions. OI staff told the author that they too need gender training in gender analysis techniques and on how to mainstream gender into PRSP, trade, and broader macro-economic advocacy work.

Training is just one of various complementary change strategies that development organisations including Oxfam need to implement. One lesson in organisational experience is that 'engendering' organisations requires sustained nurturing. It is an on-going process that needs continuous work (Rao, Stuart and Kelleher 1999). This lesson has been learned at Oxfam GB headquarters where gender awareness has long been promoted, and gender mainstreaming has been policy for the last several years. However, even at Oxfam GB headquarters, not all staff practise gender equality advocacy. Oxfam's PRSP experiences suggest that making everyone responsible for gender remains a challenge needing special and continuous interventions. Mainstreaming gender requires deep, broad and continuous nurturing among staff throughout organisations.

Oxfam GB's decision to analyse the extent to which gender equality has been mainstreamed into its advocacy work around PRSPs is in itself an encouraging process. Other commendable initiatives include:

- Current Oxfam GB PRSP case studies include assessments of mainstreaming gender and diversity perspectives;
- Oxfam GB and OA have initiated a PRSP e-mail support mailing list, and are considering developing a PRSP list-serve which could address gender mainstreaming issues, amongst other things. Oxfam should consider installing a dedicated online gender advisory list-serve to respond to queries and provide 'just-in-time' support modelled on the World Bank's stellar Education Advisory Service, which provides multiple, rich and usually rapid responses to queries from all corners of the world.

Conclusion

Currently, the need to integrate the interests and needs of diverse groups into analyses of poverty and development is being increasingly recognised by development organisations, including Oxfam. Like gender, diversity needs to become a more integral part of the PRSP advocacy agenda. A few PRSPs pay attention to ethnic minority and other diverse groups, but in an inconsistent, 'add-on' way, reminiscent of WID approaches, rather than through mainstreaming. Oxfam needs to deepen both gender and diversity mainstreaming into its PRSP advocacy work.
Elaine Zuckerman is the President of Gender Action, a new non-profit organisation dedicated to ensuring that women and men equally participate in and benefit from multilateral investments in developing countries. ezuck@sprynet.com

Notes
1 'Engendering' is used here in the sense of 'integrating of gender into'.
2 The author was privileged to contribute technical assistance to Rwanda on engendering the PRSP.
3 Derbyshire defines a Women in Development (WID) approach as '...small and separate projects and project components run by women for women, typified by women's income generation projects'. In contrast, she believes that 'Gender mainstreaming changes the focus of interventions from women as a target group to gender analysis of women's and men's roles and relations as part of the planning process of all development interventions, and to gender equality as a goal' (Derbyshire 2002a).
4 Kenya's PRSP, soon to be published, is also reported to mainstream gender.
5 Vietnam hosts five Oxfam offices including that of Oxfam GB.

References
Resources
Compiled by Ruth Evans

Publications


This working paper discusses the relationship between poverty and gender inequalities, from the earlier approach to ‘women and poverty’, which focused mainly on female-headed households, to new concepts of poverty and their relevance for understanding the linkages between gender and poverty. The paper explores the policy implications, with case studies of UNDP’s approach to tackling women’s poverty in their anti-poverty programmes.


This paper, commissioned by the Swedish International Development Co-operation Agency (Sida), explores the basis of the term, the ‘feminisation of poverty’ and shows that because of consistent use of gender-blind statistics, it is difficult to substantiate the claim that the number of women living in poverty is rising. Covering issues such as addressing poverty and gender inequality, female-headed households, labour force participation, changes in how poverty is understood and policy implications, it argues that what makes men or women more vulnerable and the different ways they are able to move out of poverty need to be explored further, and calls for more attention to gender-disaggregated data collection and research.


This UNDP report explores the gendered dimensions of poverty, poverty producing processes and methods of formulating poverty alleviation measures within the context of development. It examines the ways in which traditional concepts and interpretations obscure the gendered dimensions of poverty and often result in the formulation and implementation of policies that fail to improve the lives of poor women and their families. Several practical policy recommendations are offered to help identify and alleviate poverty, and in particular, its gendered dimensions.
This volume, inspired by feminist theoretical work, interrogates development concepts and policy from a feminist perspective and offers some useful insights into the linkages between concepts of gender and poverty. In particular, Cecile Jackson’s paper, ‘Rescuing Gender from the Poverty Trap’, argues that the concept of poverty cannot serve as a proxy for the subordination of women, interrogates the assumption that anti-poverty policies will necessarily improve the position of women and emphasises the importance of a gender analysis, as distinct from poverty analyses. Naila Kabeer’s paper, ‘Jumping to Conclusions? Struggles over Meaning and Method in the Study of Household Economics’ critiques the concept of the unified household from a feminist perspective and offers alternative approaches to the household which are more able to take account of the diverse and complex nature of household relations and resource allocation.


This issue of the Bulletin of the Institute for Development Studies focuses on the links between gender inequality and poverty, and challenges some of the common assumptions. The Bulletin includes both overview articles on issues such as household models and the limits of economism, woman-headed households, and post-poverty, gender and development, as well as regional perspectives exploring gender, poverty and education, reproduction, land rights, and changing labour relations. Abstracts available on line at:

www.ids.ac.uk/ids/bookshop/bulletin/bull283.html

In this classic, Sen draws together the most important strands of his recent thinking on economic development, social justice and human rights, and argues that development can be seen as a process of expanding the real freedoms that people enjoy. While growth of Gross National Product (GNP) or individual incomes can be seen as a means to expand people’s freedoms, Sen asserts that equality is crucial for poverty eradication, since freedom is dependent on social and economic factors, such as access to education and health care, as well as political and civil rights to participation.

In her work, Naila Kabeer traces the emergence of ‘women’ as a specific category in development thought and examines alternative frameworks for analysing development policy from a gender perspective. Of particular relevance are the chapters focusing on gender and household economics, ‘Benevolent Dictators, Maternal Altruists and Patriarchal Contracts’, and the inadequacies of the poverty line as a measuring tool, ‘Beyond the Poverty Line: Measuring Poverty and Impoverishing Measures’. Here, Kabeer proposes an alternative approach to conceptualising and measuring poverty, which takes account of gender biases of the state and the process of poverty.

This classic book shows that in the Third World, the household is an arena of conflict marked by inequality and negotiation over
income and expenditure decisions. The contributors offer differing perspectives on the functioning of households and the role income plays in confirming or altering household arrangements in Asia, Africa, the Middle East and Latin America.


This extensive report presents the World Bank's perspective on gender inequality and argues for a three-part strategy for promoting gender equality: reform institutions to establish equal rights and opportunities for women and men; foster economic development to strengthen incentives for more equal resources and participation; take active measures to redress persistent disparities in command over resources and political voice. While the language and evidence used reflect the neo-liberal economic approach, the report nevertheless gives insight into the current thinking and strategy of the World Bank towards gender inequality and development.


This classic provides a useful introductory account and review of research on the roles and status of women in low- and middle-income societies, providing insight into the links between gender, poverty and development. These issues are illustrated with material from rural and urban areas, drawing out key findings and the main differences among regions.

*Development with Women* (1999), Deborah Eade (ed.) Oxfam, 274 Banbury Road, Oxford OX2 7DZ

Part of the Development in Practice Readers series, this book brings together a diverse range of papers on issues such as 'mainstreaming' gender versus specialisation, methodologies for incorporating gender analysis into planning and evaluation, the limitations of gender training, the unintended impacts of women-focused credit programmes, and how institutional policies to promote gender equity are often tacitly undermined by patriarchal interests. Of particular relevance is Naila Kabeer's paper, 'Targeting Women or Transforming Institutions? Policy Lessons from NGO Anti-Poverty Efforts'.

'Women's and Gender Budgets: An Annotated Resource List' (1999), Hazel Reeves and Heike Wach, BRIDGE Institute of Development Studies, Brighton, UK.

This annotated resource list gives details of publications and other resources on women's or gender budgets at national, provincial, and local levels and within institutions. It also provides references that give an overview of the budget process from a gender perspective and of conceptual issues in gender budget analysis.

*Gender Budgets Make Cents* (2002), D. Budlender, D. Elson, G. Hewitt and T. Mukhopadhyay, Commonwealth Secretariat, Customer Services, York Publishing Services, 64 Hallfield Road, Layerthorpe, York YO31 7ZQ, UK

www.thecommonwealth.org/

Gender Budgets Make Cents reviews over 40 country experiences in gender budget work, giving a comprehensive understanding of gender responsive budgets. The book explains what is meant by gender responsive budgets, provides a conceptual framework, traces the evolution of work in this area, assesses the role of different stakeholders and highlights lessons learned to date.

Providing examples of credit agencies and initiatives in the North and South, this book takes a historical perspective on the relationship between women and credit and raises important policy issues. It also addresses important questions about women and credit, which have previously been neglected, such as: what contribution did women make to the development of industrial capitalism? How does women’s access to credit vary across time and cultures? How has the development of micro-credit initiatives affected women’s economic position and what role will such initiatives play in the future?

“Money can’t buy me love”? Re-evaluating Gender, Credit and Empowerment in Rural Bangladesh’ (1998), Naila Kabeer, IDS Discussion Paper 363, Institute of Development Studies, Brighton, UK

This discussion paper examines the conflicting conclusions drawn by evaluations of the effectiveness of credit in addressing the needs of poor rural women and the goal of women’s empowerment in Bangladesh. Kabeer analyses the empowerment impact of loans to women from the perspective of the women themselves, rather than from the perspective of the credit organisations, and questions the concept of ‘empowerment’.

Microfinance and Poverty Reduction (1997), Susan Johnson and Ben Rogaly, Oxfam, Oxford and ActionAid, Hamlyn House, Macdonald Road, Archway, London N19 5PG, UK

This Oxfam Development Guidelines book sets out the main debates surrounding interventions to provide financial services, as background to exploring the wide variety of informal financial services that poor people make use of in different contexts. The elements involved in designing a micro-finance scheme are discussed and emphasis is put on finding ways of sustaining the provision of financial services in the long term.

AIDS in the Twenty-First Century: Disease and Globalisation (2002), Tony Barnett and Alan Whiteside, Palgrave Macmillan, Houndmills, Basingstoke, Hampshire RG21 6XS, UK / 175 Fifth Avenue, New York, NY 10010, USA

This book examines the social and economic impacts of HIV/ AIDS to date, linking the growth of the epidemic to national and global inequalities. After examining some of the forces driving the pandemic, the book focuses on a detailed analysis of the impact of the disease on households, communities, economic sectors and business, as well as policy responses and government interventions.


The chapters in this book examine the impacts of structural adjustment on education throughout Latin America and Africa, examining the links between poverty, development and education from a gender perspective. The book also presents a critical theoretical analysis of the World Bank’s view of women’s education, taking issue with the view that education for girls and women is important primarily as a cost-effective mechanism for making women more economically productive, and asking why the gender gap remains as wide as ever, despite significant improvements in access to education.
**Journals**


**Electronic resources**

*Gender Information Network (GENIE):* www.genie.ids.ac.uk

This website, hosted by the Institute of Development Studies, UK, provides links to and information about gender mainstreaming resources produced and/or funded by donor agencies. It aims to support the gender mainstreaming efforts of gender and non-gender specialists in donor agencies, other development organisations and partners by providing gender information and facilitating the exchange of gender resources – research, tools, methodologies, experiences and good practice.

'In Whose Interest?' (2002), Helen Pankhurst, Womankind Worldwide, available on-line under the 'Money Literacy' publications: www.womankind.org.uk

This paper analyses the impact of credit and savings schemes on women and argues for a more realistic assessment of their impact. Pankhurst develops the Womankind concept of ‘money literacy’ as a tool to analyse the impact of micro-finance initiatives at different levels, focusing on women's economic rights and structural inequalities.

*WomenWatch:* www.un.org/womenwatch

WomenWatch is a joint UN project to create a website dedicated to global women's issues. It was created to monitor the results of the Fourth World Conference on Women, held in Beijing in 1995 and founded in 1997 by the Division for the Advancement of Women (DAW), the United Nations Development Fund for Women (UNIFEM) and the International Research and Training Institute for the Advancement of Women (INSTRAW). Contains country and region-specific data about women, regional plans of action for women's advancement and empowerment, reports and news updates.

*UNDP Gender:* undp.org/gender

The UNDP Gender web pages contain an extensive range of on-line resources including a paper by Sally Baden (1999), ‘Gender Governance and the “Feminisation of Poverty”’, which summarises current thinking on the theoretical and empirical relationships between gender inequality and poverty, including reflection on how these relationships have been articulated in development policy discourse. UNDP Gender also contains a link to the Gender Policy Briefing Kit, developed by UNDP and Women's Environment and Development Organization (WEDO). This tool kit brings together advocacy materials on ‘Gender and Financing for Development’ (FfD), background on macroeconomic research, policy initiatives such as gender budgets, and available data on women in finance ministries, to further promote a gender perspective on economic issues at the national level. The Gender Policy Briefing Kit is available on-line at: www.wedo.org/ffd/kit.htm

*Women in Development Network (WIDNET):* www.focusintl.com/widnet.htm

Women in Development Network (WIDNET) is a bilingual English/ French website hosted by Focus International, containing a
database of gender and development resources and organisations concerned with women and development around the world.

**GREAT Development-Gender Network:**
www.uea.ac.uk/dev/greatnet/index.htm

The Gender Research and Training (GREAT) network aims to bridge the divides between gender and development researchers and development practitioners, and between individuals at dispersed institutions, by disseminating research results to development agencies and academics, informing subscribers of relevant debates and information on the web, managing topical debates, and keeping members up-to-date with job advertisements, journal and conferences calls.

**Organisations**

**Association for Women’s Rights in Development (AWID)**
96 Spadina Ave., Suite 401, Toronto, Ont., Canada M5V 2J6
Tel: (416) 594-3773; Fax: (416) 594-0330
awid@awid.org
www.awid.org

The Association for Women’s Rights in Development (AWID) is an international membership organisation connecting, informing and mobilising people and organisations committed to achieving gender equality, sustainable development and women’s human rights. AWID's goal is to cause policy, institutional and individual change that will improve the lives of women and girls everywhere by facilitating ongoing debates on key issues as well as by building the individual and organisational capacities of those working for women's empowerment and social justice. Under the project theme of 'Women’s Rights and Economic Change', there are a number of documents by the Women’s Consultation (UNIFEM/WEDO) to the 2002 UN Financing for Development (FFD) Conference, available on-line.

**Development Alternatives with Women for a New Era (DAWN)**
Dawn Secretariat, PO Box 13124, Suva, Fiji
Tel/Fax: (679) 314 770
admin@dawn.org.fj
www.dawn.org.fj

DAWN is a network of Southern feminists and activists working for economic and gender justice and political transformation at the global level. DAWN’s research themes provide the focus for the network’s global advocacy efforts: political economy of globalisation, sexual and reproductive health and rights, political restructuring and social transformation and sustainable livelihoods. Advocacy work is aimed at influencing mainstream development thinking and policy, securing the gains made through the UN conferences, working for greater accountability and radical restructuring of international financial institutions, and mainstreaming gender analysis in progressive development organisations.

**ABANTU for Development**
1 Winchester House, 11 Cranmer Road, London SW9 6EJ, UK
Tel: 44 207 8200066 Fax: 44 207 8200088
directorate@abantu.org
Mbaazi Avenue, P O Box 56241,00200 City Square, Nairobi, Kenya
Tel: 254 2 570343/574876 Fax: 254 2 570668
esadirect@abantu.org
www.abantu.org

ABANTU for Development, an international NGO, focuses its work on training, providing information and advice on mobilising resources towards sustainable development in Africa. It aims to empower African people, particularly women, to participate at local, national, regional and international levels in making decisions that affect their lives, enabling action for change. Achievements include the development and trial-run of a manual on engendering budgets in Africa, and through the advocacy, public awareness and networking
programme in Africa, ABANTU was able to run a series of Gender and Poverty Hearings, facilitating public scrutiny of government policies in the Eastern and Southern Africa region.

International Center for Research on Women (ICRW)
1717 Massachusetts Avenue, NW, Suite 302, Washington, DC 20036, USA
Tel: (202) 797-0007; Fax: (202) 797-0020
info@icrw.org
www.icrw.org

ICRW's mission is to improve the lives of women in poverty, advance women's equality and human rights and contribute to their economic and social well-being through research, capacity building and advocacy. The poverty and economic rights research project includes publications on poverty reduction and economic growth, strengthening women's economic capacities, employment and globalisation, micro-credit and micro-enterprise.

Women Working Worldwide
Angela Hale, Room 4.12, Dept of Sociology, Manton Building, Rosamond Street West, Manchester M15 6LL, UK
Tel: 0161 247 1760; Fax: 0161 247 6333
women-ww@mcrl.popetel.org.uk
www.popetel.org.uk/women-ww

This UK-based non-governmental organisation works with a global network of women worker organisations. It aims to support the rights of women workers in the global economy, focusing on industries which have relocated to the developing world, particularly the textile and garment and electronics industries. Women Working Worldwide also co-ordinates the Labour Behind the Label network which campaigns for improved conditions in the international garment industry. The website contains a range of information, working papers, and bulletins available in English and Spanish.

Womankind Worldwide
Viking House, 3rd Floor, 5–11 Worship Street, London EC2A 2BH, UK
Tel: 00 44 (0)20 7588 6096; Fax: 00 44 (0)20 7588 6101
info@womankind.org.uk
www.womankind.org.uk

Womankind Worldwide is a UK-based charity dedicated to women's development and women's human rights globally. Supports local women's groups in Africa, Latin America, Asia and Eastern Europe and campaigns on international women's human rights. 'Money Literacy', one of the four 'Literacies' guiding Womankind's work, focuses on women's economic rights and improved livelihoods.

Videos

Windows of Hope, Volumes I and II, Lutheran World Relief, Lutheran Visuals, 10466 Plano Road, Dallas, TX 75238, USA
This film series of five-minute segments shows how programmes of sustainable development enable those trapped by poverty to meet their basic needs and participate in their communities. Discussion guides are included, and segments particularly appropriate for gender and development discussions focus on projects in India, Latin America, Burkina Faso, Kenya.

Credit Where Credit is Due (2000), Ashley Bruce, Televisions Trust for the Environment. Available from Bullfrog Films, PO Box 149, Oley, PA 19547.
www.bullfrogfilms.com
This film recounts the success of the Bangladesh Rural Advancement Committee in providing micro-credit loans to poor rural women, which not only increased their incomes, but also helped to improve their own health as well as that of their children.

This film looks at a scheme which is helping poor people, especially women, in China break out of the cycle of poverty by providing them with small loans, basic health information, education and hope.


This film highlights the situation of girls and young women’s access to education in Africa, where the odds are stacked against girls getting an education. A case study of three sisters who are AIDS orphans being brought up by their grandmother in Zimbabwe illustrates how poverty and gender intersect to constrain young women’s opportunities for education.

Conférences

International Conference on Staying Poor: Chronic Poverty and Development Policy, 7–9 April 2003, Chronic Poverty Research Centre, Institute for Development Policy and Management, University of Manchester, UK

www.chronicpoverty.org

This conference is aimed at researchers, policy analysts and development practitioners who seek to make poverty reduction policies and actions (especially those to assist the chronic poor) more effective. The conference aims to raise awareness about the chronically poor, to deepen the understanding and analysis of chronic poverty, and to contribute to the identification of policies and actions that will help to reduce levels of poverty and chronic poverty. Call for papers deadline for abstracts: 2 December 2002.
The books in Oxfam's Focus on Gender series were originally published as single issues of the journal Gender and Development, which is published by Oxfam three times a year. It is the only European journal to focus specifically on gender and development issues internationally, to explore the links between gender and development initiatives, and to make the links between theoretical and practical work in this field. For information about subscription rates, please apply to Routledge Publishing, T & F Informa UK Ltd., Sheepen Place, Colchester, Essex, OC3 3LP, UK. Tel: +44 (0) 207 017 5544; Fax: +44 (0) 207 017 5198. In North America, please apply to Routledge Publishing, Taylor and Francis Inc., Customer Services Department, 325 Chestnut Street, 8th Floor, Philadelphia, PA 19106, USA; Fax +1 800 821 8312.

ejournal.orders@tandf.co.uk
ww.tandf.co.uk/journals

The views expressed in this book are those of the individual contributors, and not necessarily those of the Editor or the Publisher.

Front cover: Woman holding newly picked seedlings at a rice nursery, Haiti
Photo: Toby Adamson, Oxfam

This edition transferred to print-on-demand in 2007
© Oxfam GB 2002
ISBN 0 85598 480 5
A catalogue record for this publication is available from the British Library.

All rights reserved. Reproduction, copy, transmission, or translation of any part of this publication may be made only under the following conditions:
• with the prior written permission of the publisher; or
• with a licence from the Copyright Licensing Agency Ltd., 90 Tottenham Court Road, London W1P 9HE, UK, or from another national licensing agency; or
• for quotation in a review of the work; or
• under the terms set out below.

This publication is copyright, but may be reproduced by any method without fee for teaching purposes, but not for resale. Formal permission is required for all such uses, but normally will be granted immediately. For copying in any other circumstances, or for re-use in other publications, or for translation or adaptation, prior written permission must be obtained from the publisher, and a fee may be payable.

Available from:
Bournemouth English Book Centre, PO Box 1496, Parkstone, Dorset, BH12 3YD, UK
tel: +44 (0)1202 712933; fax: +44 (0)1202 712930; email: oxfam@bebc.co.uk
USA: Stylus Publishing LLC, PO Box 605, Herndon, VA 20172-0605, USA
tel: +1 (0)703 661 1581; fax: +1 (0)703 661 1547; email: styluspub@aol.com

For details of local agents and representatives in other countries, consult our website: www.oxfam.org.uk/publications
or contact Oxfam Publishing, Oxfam House, John Smith Drive, Cowley, Oxford, OX4 2JY, UK
tel +44 (0) 1865 472255; fax (0) 1865 472393; email: publish@oxfam.org.uk

Our website contains a fully searchable database of all our titles, and facilities for secure on-line ordering.
Published by Oxfam GB, Oxfam House, John Smith Drive, Cowley, Oxford, OX4 2JY, UK
Oxfam GB is a registered charity, no. 202918, and is a member of Oxfam International.