



# **Gender, Work and Structural Adjustment: A Selected Annotated Bibliography**

**Section I – Asian Papers**

**Section II – African Papers**

**Section III – Latin American & Caribbean Papers**

**Lakshmi Lingam  
Professor, Unit for Women's Studies  
Tata Institute of Social Sciences, Mumbai India  
Visiting Scholar, CEW  
February 2005**

**Center for the Education of Women  
The University of Michigan  
330 E. Liberty St. Ann Arbor, MI 48104-2289  
734/998-7080  
<http://www.cew.umich.edu>**

## ACKNOWLEDGEMENTS

This annotated bibliography was prepared as a prelude to a review of research on structural adjustment policies and their gender and household impacts; and as an accompaniment to an empirical study that I have undertaken in Mumbai, India. My keen interest in looking at research emerging from the African, Asian and Latin American continents was positively supported by the Center for the Education of Women (CEW), University of Michigan, Ann Arbor through the Jean Campbell fellowship for the Visiting Scholar Program. I spent the spring of 2003, collecting lot of literature from the virtual and real library at the University, which is a gold mine and their staff extremely helpful. I sincerely hope that these annotations of important research in the field will spur many researchers to carry out micro studies in many other countries to accumulate evidences to counter neo-liberal policies being pursued world over, which are proving to be anti-women and anti-poor.

I would like to extend my sincere thanks to Ms. Jean Campbell, who had made this possible through the fellowship that she had instituted. She also took personal interest in meeting with me and attending my presentation. I would like to express my heartfelt thanks to Ms Carol Hollenshead, the Director of CEW, who not only had extended the fellowship but had provided an extremely congenial work environment for me to carry out my work. Her warmth and energy are positively contagious at the CEW. I am delighted to come in touch with Ms. Susan Kaufmann, Ms. Beth Sullivan, Ms. Jeanne Miller and Ms. Heather Branton among all the wonderful staff at the CEW. I owe my thanks to my research staff in India, Ms. Lakshmi Kutty and Ms. Shanti Nakkeran who helped me in carrying out the compilation of this monograph.

The review in the form of a working paper is also available on this site. I would welcome researchers use both these resources, give me feedback and duly cite the works whenever used.

Dr. Lakshmi Lingam,  
Professor, Unit for Women's Studies,  
Tata Institute of Social Sciences,  
Mumbai, INDIA.  
Email: lakshmil@tiss.edu

## I. Asian Papers

### 1. Arora, Dolly (1999): 'Structural Adjustment Program and Gender Concerns in India' *Journal of Contemporary Asia*, Vol. 29, No 3, 1999, pp. 328-361.

This article discusses the gender specific impact of the structural adjustment program and analyzes how these policies impact upon the lives of women; it also points to distortions in analyzing and measuring the real effects of these policies. For, a lot of what in effect are quite serious negative outcomes remain obscure because of the very failure of analytical categories to either perceive or disaggregate the data in a manner that accounts for the gendered nature of policy implications.

- The mediation of the severity of effects because of the interventions by women at various levels in ways that often remain invisible and unacknowledged have a significant bearing in shaping the effects of policy at the level of household, community as well as economy itself. It is crucial therefore to understand the nature of these mediations and their implications for women.
- The focus is on:
  - a) Implications of changes being effected in production structures and processes, and the consequent reorganization of labor markets
  - b) Effects of state withdrawal and pattern of social sector allocations, especially in the context of increasing inflation
  - c) Effects produced by policy changes with regard to management of natural resources and environment
  - d) Effects of increased consumerism in consequence of liberalization and globalization
- These effects have been examined particularly in terms of developments evident in respect of
  - a) Health and nutritional status of women
  - b) Nature and extent of domestic and/or market related work burdened on women
  - c) Access to resources and fair opportunities of healthy conditions of work and leisure
  - d) Extent of liberation or objectification and victimization of women, especially as evident in the state of crimes against women on the one hand and their participation or exclusion from political processes on the other
- The increasing reliance on modern technology causing reduction in employment, growth of contract labor and casualization of work, proves the need for a cautious approach towards reading too much into SAP as far as gains for women are concerned; the data suggests a mixed picture rather than a definite positive trend.
- There is an increase in informal sector employment of women not only because women not retained by the formal sector have no alternative, but also because the organized sector itself finds it profitable to use women's

labor through home-based contract work in the informal sector without having to provide any labor security or other benefits. Further, as informal sector offers the possibility of combining paid work with housework, a possibility which does not come into conflict with the dominant patriarchal forces either, paid work only doubles the burden on women.

- Greater stress on resource-intensive and commercial agriculture, concentration of agricultural resources and land holding have led to increasing marginalization of small and landless peasant households and resulting in increasing burden on women when men migrate, and stress and hardships when they themselves have to.
- Foreign collaborations are being given a wide range of tax and other concessions and loans as well as infrastructure facilities which local entrepreneurs do not have, thus giving rise to unequal competition, pushing the local industry or other rural activities in difficult situation. Many such moves either discriminate against women or inflict immense burden on them.
- Living conditions worsen in the face of heavy reductions in government spending on social sections like food, health and education in particular, and overall cuts in public sector investment in general.
- Increase in exports after devaluation and wide variability of foodgrain production due to sharp increase in fertilizer prices and increased rates for electricity, irrigation, etc., have also resulted in a decline in the per capita net availability of cereals and pulses per day for the Indian population. Primarily, women and children of poor families face the real cuts because of the tradition of protecting the food intake of adult earning males in the family.
- In rehabilitation and development policies, women are not considered as separate entities under the laws and policies; they are treated as dependents and women-headed households completely ignored. Women being set aside in enumerative social analysis is worth close examination because sometimes there are problems in the methodologies being used.
- Further, the extent of liberation or victimization of women is evident in the state of crimes against them on one hand and their participation in or exclusion from political processes on the other. Contradictions under the SAP regime have led to women being in positions where they are at the center of the 'empowerment', 'development', 'Panchayat participation' discourses, but still the wider processes at work in the economy and polity contest whatever little is offered through the political structures.

Resource distribution in society, labor differentiation, market control mechanisms, differential effect of policy on men and women because of their political and economic power: these provide significant points for intervention. It is important to place the analysis of SAP and its implications in the socio-cultural and economic context without ignoring the relevance of the political and policy context which both facilitates and furthers it. The need is for transformation rather than adjustment.

**2. Banerjee, Nirmala (1999): ‘Can Markets Alter Gender Relations?’ *Gender, Technology and Development*, 3(1), pp. 103-122.**

The author asserts that in the study of Asian countries undergoing economic development with a globalized perspective, capital has seldom challenged the existing patriarchal traditions; rather it has harnessed them to its own benefit. In view of the changing labor processes and of the situation of women engaged in globalized markets, the article argues that a similarity in women’s employment pattern at one stage of development does not warrant the assumption that this will continue to be so at more advanced stages of industrialization.

- It has been generally considered that work in the market economy was an important tool for women’s empowerment. But women’s increasing employment especially in export-oriented industries is now being viewed as further reinforcing gender-based discrimination and hence against women’s interests.
- The 1990s study discussed in the article was to assess the impact of globalization and new technologies on the social and economic positions of women in several Asian countries – China, South Korea, Vietnam, India, Bangladesh, Sri Lanka, Malaysia and Indonesia.
- Gender relations have constantly been interacting with the demands of the market forces, and have been decomposed and then recomposed in new forms to meet those demands better. The reconstituted gender relations as well as the ease or otherwise with which the transition takes place in each society depends on the relative strengths of the gendering social institutions and of women’s own capabilities to struggle against these. The different countries show differing levels of openness and acceptance towards women’s labor force participation.
- Whatever kinds of crises arise out of the increasing presence of women in the work force (i.e., increasing feminization, or women being seen as an integral part of the same condemnable development processes), the social construction of and approval for women’s subordination is used by capital to divide the labor force and treat women as inferiors. Women’s unequal position in the household limits their capacity to respond to market opportunities. Gender relations are embedded in the family, market relations, religious and political institutions, etc., and the controls imposed within one are usually accepted and promoted as legitimate by the others.
- With economic development, the balance between such controls shifts from one form to another without always enhancing women’s status, as is the case in the Indian situation – a shift from household to wage labor may not automatically reduce the overall degree of patriarchal controls over women.
- The industries that came up in the first phase of development in all the countries used primitive and labor-intensive technologies. This did open up job opportunities for women, but with different patterns in different countries – in South Korea women joined the work force only after all the men had got jobs, India leaned in this direction too, China and Vietnam had women moving into high-technology jobs simultaneously with men, Malaysia, Sri Lanka and Bangladesh had no history of urban wage work

but the women were brought on as incentive, i.e., cheap female labor.

- In the low-technology phase it did not matter whether or how women got to swell the ranks of the industrial force, but when the switch to advanced technologies took place women's presence in jobs considered fit for men became problematic, as in South Korea. Malaysia and Bangladesh provided training and technical education for women to adapt to the changes, probably in accordance with market demands. In India there was reluctance by women as well as male-dominated industries and unions to adapt to new technologies. Thus, entry into public production by itself did not alter women's status.
- Women's status as flexible labor spells out the following scenarios: they are that part of the labor supply that expands or contracts to suit demand conditions, they readily accept increases in work intensity, young unmarried women are the most flexible, older married women with young children are the least flexible. Most times industries let off women or did not hire them at all because they could not adapt to changing conditions and content.
- A workforce differentiated on the basis of a non-work variable like workers' gender perceptions, reduces the overall wage bill, as workload can be divided into differentiated packages and women can be paid lower, thus preventing men also from demanding higher wages. Finding households and families getting priority over women's labor may be another reason employers are reluctant to employ women, as also employers' own prejudices about women's qualifications.
- Capital then did little to change gender relations; instead very often it was the household that made adjustments to market demands for women's labor. This is evidenced by increase in the age at marriage, fall in average number of children, investing in daughters' education, allowing women to migrate for employment, etc.
- Based on junior sex ratio, percentage of literate women and girl children, women's average age at marriage, and rate of maternal mortality the author has constructed an index of patriarchy with South Korea having the lowest level of women's subordination. The list continues: Sri Lanka, Malaysia, Vietnam, China, India, with Bangladesh having the strongest tradition of women's subordination.

3. **Bhatt, Ela (1994): 'From Survival to Self-reliance: The Experience of the Self Employed Women's Association (SEWA)'** in Meer Fatima (ed.), *Poverty in the 1990s: The Responses of Urban Women*, UNESCO and International Social Science Council, Paris, pp. 275-285.

The article discusses the manner in which women workers who have conventionally been regarded 'informal', 'peripheral' and 'unorganized' become self-reliant and take control of their lives by forming co-operatives of self-employed women with the support of SEWA – the 'trade union' of the unorganized.

- Women form the bulk of India's self-employed – about 60% – but this is not visible in official figures because of the invisibility of the self-employed and because of how women's work remains largely

unrecognized.

- Most of these are illiterate or semi-literate and are unable to keep pace with modernization due to their inability to access skills, technologies and markets. Many suffer from prejudices in laws and regulations, as also from discriminatory attitudes of co-workers and authorities.
- SEWA was established in Ahmedabad from the Women's Wing of the Textile labor Association, a trade union established on the basis of trusteeship. Its members include vendors and hawkers, home-based producers, and laborers. Its goals are full employment – that produces food, cash, social security, health-care, child-care and shelter, and self-reliance – self-sufficiency in finance and decision-making, individually and collectively. The union fights against the exploitation of middlemen and contractors so that co-operatives can generate income, profits and assets. It also set up its own bank to improve poor women's access to credit.
- SEWA co-operatives provide supportive services like enhancing marketing skills, entrepreneurial ability and access to raw materials and markets. It provides each co-op with office space at its headquarters, a trained manager, working capital and access to its accounting service. The women are trained in all aspects of manufacture, marketing and other technical skills so that the co-ops can become independent units.
- The various co-ops established by it are those of: patchworkers, block printers, cane and bamboo workers, paper pickers, milk producers, weavers, kerosene vendors, vegetable vendors, cleaners, child-care co-ops, tree planters employed by the Department of Forestry, and a fledgling video production enterprise.
- It has successfully lobbied with the Gujarat government to become an active buyer of the goods and services of women's organizations like SEWA, thus facilitating its development.
- SEWA has seen that when women organize, their self-esteem increases and they become conscious of their contribution to the national economy, and they also overcome the boundaries of caste, religion and ethnicity to help each other in times of crisis.

**4. Deshpande, S. & Deshpande, L.K. (1992): New Economic Policy and Female Employment. *Economic & Political Weekly*, Vol.27(41), 2248-2252.**

Feminization is the result of the informalization of the employer-employee relationship, observed in the various developed and the developing countries during 70's and 80's. Feminization has resulted in a rise in female labor participation compared to male labor participation. This process should be understood in the context of the deregulation of markets since 80's. The deregulation of markets has resulted in the removal or in some cases partial removal of labor protection policies and has also altered the nature of employment by making it casual, contractual and of temporary nature. In this process, the female labor force has risen rapidly and has weakened their bargaining capacity.

In this context, the authors have tried to project the feminization process in India, since 80's, through various databases and have also tried to visualize the likely future

trends in feminization in the light of the New Economic Policy (NEP) announced in 1991.

Based on the data available from quinquennial employment-unemployment surveys of NSSO, shows a negligible rise in female work participation from 70's and a perceptible fall in men's work participation rates has been observed. It was also observed that the labor absorption of women in the manufacturing sector was twice as compared to males. There was a considerable rise in the women being self employed and going in for casual work but data on unemployment shows a very grave picture with regard to self employment and casual workers. The two together accounted for nearly 73% of urban female workers. Thus nearly three-fourth of the urban female workforce was subjected to insecurity of either income or employment, mostly both. The NEP is going to affect the manufacturing sector more, it was observed that role of women was not marginalized, instead their share in this sector had increased, despite the sector being considered to be a male domain. Thus, these macro level evidences show that feminization of labor activity has started in urban India since 1980's.

The NEP brings in deflation, devaluation and deregulation. Deflation policy would lead to large retrenchment of women workers and would put pressure on the women and children to work for living at least at the subsistence level. Devaluation is a part of deregulation, and would bring in trade liberalization. Trade liberalization would encourage governments to have more production for exports. The government would be encouraged to establish export processing zones (EPZ). In order to have more exports, there would be a total deregulation of labor market and there would not be any protection from labor legislations, and as these units need the help of Multi-National Companies for their technological, managerial and organizational up gradation, they do not have any protective labor legislations and strong trade unions.

The EPZ are basically labor intensive, the skills they demand are conducive for the employment of women. They require semi-skilled labor at best with middle to secondary level schooling and very little on the job training. There is a need for doing jobs with dexterity and doing repetitive jobs and women workers fit the bill. The growth of women's employment would be of flexible nature like contract, casual, temporary, etc. Experience shows that employers use contract labor and female laborers as substitutes of each other. Large firms are expected to retain the core process and resort to ancillarization to reduce labor cost, for example, as seen in garment, food processing industry, etc. Thus, the NEP would increase employment opportunities for women.

Findings of a study of a sample firm in Santacruz Electronic Export Processing Zone (SEEPZ), Mumbai found that women workers contributed a third to the household income on an average, thus keeping their family at the subsistence level, by clinging to their jobs despite the low wages, insecurity of job, health hazards faced and the adverse impact of shift work on family life. Poverty has been the main reason for women to be taking up such kinds of job. Health hazards like damage to sight, loss of hearing, loss of appetite and loss of weight were reported.

The authors suggest that the government should take active steps in reducing the health hazards faced by women in their workplace. It should also explore domestic

capabilities instead of fully depending on exports-led growth and above all poverty must be abolished and there should be an equitable distribution of income, so that, no woman takes up work which is harmful to them.

**5. Dewan, Ritu (1999): Gender Implications of the “New” Economic Policy: A Conceptual Overview. *Women’s Studies International Forum*, Vol.22 (4), 425-429.**

The “New” Economic Policy of 1991 consisted of a package of reforms comprising four strategies: devaluation, privatization, liberalization and globalization. The implications of globalization in the context of the “New” Economic Policy in India assumes great significance in the reality of Indian women, particularly in the wake of increasing feminization of poverty, displacement of women from the organized workforce and resultant expansion of female-headed households to almost one-third of the total rural households in the country.

This article demonstrates the impact upon women, and how policy makers take for granted that the burden of social services can be “costlessly” transferred from “productive” economy to the “non-productive” economy, i.e. to women within the household.

The generally negative impact of liberalization can be judged in terms of the fall out of declining and distorted social sector expenditure. Apart from the decline in social sector spending over the years (especially in education and health), there is increased distortion of allocation of resources within the sectors themselves. E.g.: of the total health outlay, only 30% goes to the rural sector which supports 68% of the country’s population. Furthermore, the share of the grains sold under the Public Distribution System, as a percentage of the net availability of foodgrains, declined by half from 13.1% in 1990-91 to 7% in 1992-93. Women workers, 92% of whom already work in the unorganized sector, are the hardest hit in the context of increasing competition for jobs, the gender based segmentation of the labor market and the perception of women as “auxiliary” labor force.

The author analyzes gender in relation to men having economic power which in turn is edged by various societal and situational conditions. In India, female work participation increases as poverty increases, and declines with increase in household income and male earnings. While male participation rates in India are determined by the level of employment available and by seasonality, women’s participation rates are more likely to be affected by additional determinants, such as pattern of fertility and home responsibilities.

Woman’s economic roles of a producer and consumer, make for unpaid labor at home. As a producer, she provides services to the household itself as a wife and mother. As a consumer, she acts as the purchasing agent for the family and in effect buys the raw materials that she uses in household production. Neither as a producer nor as consumer does she have the freedom or choice allotted to a man. This situation is further complicated in under-developed, non-capitalist economies like India, where women are largely involved in non-market, subsistence, and economic activities.

In a nutshell, the author enumerates the impact of the Structural Adjustment Program on four major fronts:

- A reduction in the absolute size of the distributive shares of the national cake;
- A severe cut in social development expenditure like housing, health and education;
- Greater unemployment for women, given the built-in gender discrimination in the labor market; and
- An adverse effect on women's economic activity in the rural areas, with the further accentuation of female poverty already demonstrated by the increasing proportions of women turning to casual wage labor for survival.

The absence of gender incorporation and analysis in economic policies leads to both mis-allocation of resources and a virtual denial of the existence of households and vulnerable sections. The exclusion of the concept of family from economic theory negates women's multiple roles in production, reproduction, and maintenance tasks, as well as negates the distribution and absorption of resources within producing households.

**6. Feldman, Shelley (1992): 'Crisis, Islam and Gender in Bangladesh: The Social Construction of a Female labor Force' in Beneria Lourdes and Feldman, Shelley (eds.), *Unequal Burden: Economic Crises, Persistent Poverty, and Women's Work*, Westview Press, Boulder, pp. 105-130.**

This article looks at how the reorganization of production has reshaped the gender division of labor in Bangladesh, where prior to the structural adjustment program women's presence in paid work was relatively nil.

- Economic restructuring in Bangladesh in the period following the 1980s global economic crisis was in terms of reorganization of industrial production, and restructuring of the labor process. These changes created wage-earning opportunities especially in export garment manufacture for a segment of the rural population heretofore underestimated in terms of employment – women. Along side this, however, the growing presence of the Islamic fundamentalist party Jamaati-i-Islami has reorganized notions of 'appropriate' female behavior posing a challenge to the immediate mobility of young women and their long-run employment opportunities.
- Interviews with workers and entrepreneurs collected between 1977 and 1984 form the database.
- The political economy of Bangladesh has been restructured to better adapt to the state's need to maintain international credit, gain foreign exchange, and respond to the interest of multinational garment firms in their search for cheap sources of labor. The demand for work has been a result of the transformation of agricultural labor relations, as also the New Industrial Policy; the former expanded the need for non-agricultural employment, the latter created opportunities for work to be subcontracted.
- Women have traditionally been excluded from labor market participation,

but the implementation of export-led growth strategies led to the creation of a female labor force that was particularly suited to the needs of the export-processing industry. Changes in terms of women's presence in export manufacturing were constructed in a period of less than two years. Women were offered training programs and hired as apprentices through nongovernmental programs. Demands for housing after migrating from rural to urban areas were met by organizations like the YWCA.

- Institutional restructuring and ideological rearticulations of normative assessments were supported by the government as well as Islamic fundamentalist parties. Commitment to Islamic religious and ideological concerns created support for new interpretations of purdah and Islamic proscriptions characterizing women's appropriate behavior.
- Along with the increasing demands to secure waged work, women have managed to create means by which they both manipulate definitions of appropriate female behavior and challenge their exclusion from paid work. They wear the burkha (veil) in order to access opportunities outside, they live and work with other women they know, and very often work for entrepreneurs who belong to their village. These opportunities for employment also have contradictory effects; women are being tied to new forms of obligation and social control.
- Employers and state agencies have recognized the normative proscriptions shaping gender relations and draw upon traditional definitions of female propriety and seclusion within the family and patterns of village guardianship to construct recruitment strategies and legitimate new living arrangements in Dhaka city.
- The increasing demand for women workers was accompanied by the simultaneous use of Islam as a mechanism for maintaining forms of gender exploitation in the early 1980s. Between 1985 and 1988 there has been a resurgence of the fundamentalist Islamic party, the Jamaat-i-Islami, which encouraged selected elements of the urban middle classes to adopt more conservative Islamic practices like wearing the veil in public places. New proscriptions on women serve only to limit their chances of mobility and employment, and spell difficult times ahead for women.

**7. Ghosh, Jayati (1999): 'Globalization and Women's Employment in Asia', *Women in Action*, No: 2, p 22.**

This article looks at the effects of globalization policies on the working women of East and Southeast Asia in the period of the huge export boom from the mid-1980s to the mid-1990s, which was followed by severe economic crisis. The article argues that there is an acknowledgment now that the beneficial effects of globalization are less radical and more complex than has been thought.

- The increase in export-related activities and the opening up of the domestic economies of this region during this period resulted in the need for more labor and more importantly 'labor market flexibility', which was amply fulfilled by the increasing presence of women workers.
- This trend of 'feminization of employment' saw employers benefiting from hire-and-fire policies and engaging women workers for piece-rate

contracts or part-time work. Employers often acted from their belief that women workers are subservient to authority, willing to accept lower wages and easier to dismiss.

- This feminization of paid employment has been seen as a double-edged process; women do gain greater control over household income and raise their status in the family/society, but it also creates the extra burden of unpaid work in the household coupled with insecure conditions of paid work outside.
- Whether paid work improves the condition of women or not also depends on the total household income – if the man loses employment or earns less then the unstable nature of household income has a negative impact on women.
- Moreover, it has been seen that during periods of economic recession or because of the high burnout associated with some tasks, women are the first to be laid off. Reports from South Korea and Thailand in their low-end manufacturing industries (garment manufacture, assembly of consumer electronic goods, low-end plastics, etc.) – low technology, labor intensive – corroborate this view. This is increasingly affecting the employment of women workers in the service and finance sectors as well.
- The scenario in India is similar in the urban areas but the feminization of employment in the agricultural sector is slightly different, mainly because of an increase in self-employment. This only points to an overall decline in the productive employment opportunities in other sectors, and spells further distress.

The policies of the SAP (often under IMF supervision) have had the above-mentioned employment implications for women workers. Their effects on women's roles/responsibilities as producers, mothers, household managers and community organizers have also been impacted quite negatively, in terms of reduction in real wages and standards of living.

- There has been an overall trend towards reduction in public capital formation and in government expenditure on social welfare. Cutting of subsidies, lack of unemployment benefits, liberalizing external trade and easing conditions to enable foreign capital inflow – all these result in deregulating labor market structures and removing protective legislations/benefits for workers.
- These above factors negatively affect women's access to basic resources (food, clothing, shelter), to skill-improvement for upgradation in the labor market, to health and social services for the reproduction and nurture of the young, as also control over household and social resources.
- The emphasis on the market rather than public and community provision of basic needs tends to undervalue everything that is not calculable in market terms, unpaid housework being a prime example. The reduction of subsidies to essential services puts an additional burden on women who then have to work harder at provisioning these within the household. Culturally determined intra-household distribution of resources and housework ensures that women and girl children have to deal with the most pressure. All this results in an increase in the unpaid labor of women.

The gender-specific result of such policies therefore, is that SAPs emphasize the role of the market in allocation of resources but implicitly rely upon a supply of extra unpaid labor. Pushing the burden of adjustment from the paid to the unpaid sector of the economy, the fact that it is women who will have to provide that extra supply of unpaid labor is largely ignored.

**8. Ghosh, Jayati (1994): Gender Concerns in Macro – Economic Policy. *Economic and Political Weekly*, Vol.29 (18), ws2-ws4.**

In the wake of stabilization measures by the Indian government to tide over its economic crisis of 1990-91 and consequent liberalization measures initiated in the Indian economy, the author raises the issue of how such macroeconomic changes stand to affect the Indian woman. She also forwards an alternate economic strategy to ensure a life of dignity to all citizens of India.

The author speaks from a position that espouses the cause of all groups that will be affected by the new economic policy of the Government, with special sensitization to women's needs. She also questions the inevitability of the economic reforms package that is presently being pursued by the Government of India and suggests that alternative economic strategies ensuring equitable social distribution should be forwarded.

The stabilization measures adopted by the government in 1990-91 were essentially short term measures to tide over the immediate economic crisis of the period, especially, our critical balance of payments position. Liberalization, on the other hand, refers to the medium or long term changes in the Indian economy to make it more market oriented and internationally competitive. Such measures include: a)reduction of fiscal deficit of the government, b)control over domestic credit expansion, c)valuation of the rupee in relation to other currencies of the world, d)liberalization of external trade, e)facilitation of foreign investment, f)deregulation of the domestic market, g) reduction in subsidies, h)reform of public sector enterprises and i)strengthening the capital markets in the country.

The author contends that measures carried out in furtherance of the above mentioned goals cannot be said to have realized their objectives. For example, stability on our balance of payments position has been brought about by further official borrowing and inflow of 'hot money' (speculative capital) into the economy. Consecutive good monsoons leading to sufficient agricultural output have contained inflation in the economy. The success of any governmental policy should be gauged by indices that better the quality of life of the people. These include: access to basic needs like food, clothing, shelter; access to evaluation and skills that increase their productive capacity; provision of health care; access to productive employment outside home and recognition of household work and; autonomy and control over resources within the household and outside. With the gradual withdrawal of the Indian state from the social sectors and the initiation of macro economic policies, such quality of life indicators show a decline. Even the increasing visibility of women in the work place (feminization of work) consequent to the economic reforms should not be seen as laudatory since they are indicative of declining levels of income in the household and increased work burden on women. Investment in health, education and other human

resources are often seen by governments as an entry into 'soft sectors' out of welfarist concerns. The author argues that such investments should be seen of prime concern since they enable the population and combat poverty in the economy.

More debilitating, ideologically and socio-economically, is the Indian government's liberalization package that seeks to bring about long-term macro economic adjustments in the economy. It erodes the power of the nation state and multinational corporations become key players in shaping the economy. Moreover, such policies benefit the large corporations. The interests of the smaller enterprises are often overlooked and the conditions of labour are also often sacrificed in order to make way for more managerial friendly policies.

In an increasingly capitalised economy, the access of women to basic goods and services are limited and their rights as workers and child bearers affected. The commoditization of basic goods and services, cut in subsidies that promote social development viz. health, education, food etc., as well as profit concerns worsen the conditions of labour. Moreover, as the experience of east European countries show, the entry of the women to the labour market is further handicapped by absence or erosion of child care facilities maternal benefits. Benefits like maternity leave, equal pay for equal work, compensation for work related accidents and illnesses that ensure a life of dignity to women are seen as anti-growth and often done away with in the private sector. The overwhelming images of consumerism and the resurgence of religious fundamentalisms are also consequences of a global world pegged to a market economy.

Instead of a global economy that does not ensure the betterment of its people, the author suggests an alternative strategy. This is marked by a governance that promises decentralised decision making, assures the meeting of basic necessities of the people, promotes equitable development of all social groups and is accountable to its people. This calls for a prudent state intervention instead of total withdrawal of the state from the economic sector and reliance on market forces alone. It is in view of such a challenge that the women's movement today is faced with two principal tasks- one, to counter the rising tide of religious fundamentalism and other patriarchal doctrines that threaten to mitigate the hard won freedom of the movement and secondly, to counter the emphasis on globalization of the economy that will significantly worsen the existing conditions of women workers and jeopardize women's right to a life of dignity.

**9. Heyzer, Noeleen (1989): 'Asian Women Wage-Earners: Their Situation and Possibilities for Donor Intervention' *World Development*, Vol. 17, No 17, pp. 1109-1123.**

This article profiles four categories of Asian women wage earners in poverty groups during the 1980s-1990s – agricultural laborers, plantation workers, women who have migrated as service workers, and women industrial workers – aiming to create profiles that will provide a realistic account of women's work and thus enable intervention to improve the situation of these working women.

- Structural changes brought about by an increase in commercial agriculture,

urbanization, and the growth of industry and government bureaucracy, have altered the life and work structure of women, especially those in low-income groups. Their productive capacity is now linked to the ability to earn wages; they are very often left out of services and trainings set up to deliver resources, technology and education regarding new production techniques; they get placed at the bottom of the industrial hierarchy as formal education and certificates are used as screening mechanisms for jobs; and the resources and services that women provide for the household are completely overlooked as state programs emphasize the nuclear family with men as household heads and women as dependents.

- Work is classified as formal employment only when it is done on a regular basis and paid for outside the boundaries of the home and family group. This means that many female irregular-wage earners are not categorized as 'economically active' or belonging to the 'formal' sector. According to this definition, most 'economically active' Asian women work in agriculture, followed by industry and services.
- Women agricultural workers: the impact of commercial farming and technical change on the employment of women is that they are losing out on the higher productivity tasks and are left with the more labor-intensive work, or they are marginalized and displaced altogether. Because wages are low, many such women are involved simultaneously in a variety of farm and non-farm activities: cultivating their own farms if they have land, providing regular or irregular wage labor if they are landless, working for wages during off seasons, doing petty trading, or working as semi-wage labor doing piece-work at home.
- Women plantation workers: employment practices on plantations have varied over time, mainly influenced by international market prices of natural commodities as plantation export trade is the major foreign exchange earner in the Southeast Asian countries. Here too, women's labor-intensive work in weeding and dealing with dangerous chemicals is compounded by indebtedness and alcoholism of husbands. Though trends in employment and income, as well as opportunities for mobility have changed between the 1960s and 1980s (with women getting better wages, becoming more involved in union activities for workers' issues, and some getting educated and moving out to other jobs) women's exploitation as unpaid family labor continues to be linked to profitability and cost-effectiveness. Women now get equal pay as men, but the other side of this is the increase in hiring low-paid casual women laborers.
- Women migrants as service workers: women migrate to gain greater security and to improve their socio-economic position, and this has resulted in some Asian countries institutionalizing the export of female labor as a long-term strategy to earn foreign exchange. Migrant women workers face problems linked to the network of agencies associated with the migration process (travel and employment agencies), linked to the new country and consequent acclimatization problems (language, work pressures, psychological and physical abuse and harassment), and also linked to conditions on their return from the foreign work term (use/misuse of their remittances, changed attitude towards wage-level and self-autonomy, better standard of living). In addition, there are severe restrictions relating to movement, job contracts, and even

personal freedom and social life, which keep foreign maids' wages low and prevent them from assimilating into the mainstream of life in the country.

- Women workers in the industrial sector: although employment generation through greater industrialization has benefited women, they are mostly recruited in the lower ranks of industrial work, work under strong male supervision, are paid low wages, seldom have a say in decisions about conditions or organization of work, and are offered little training to assist in upward mobility. In many countries women's work is regarded as secondary despite the mass mobilization of women into industry, which expresses itself in occupational segregation and wage discrimination. Thus, the way women are integrated into the workforce makes them especially vulnerable to technological, economic and industrial change, like recession or restructuring.
- Countries shifting to high technology acknowledge that upgrading their female workforce is desirable; those adopting a more labor-intensive strategy seem to concentrate on policies to generate quick but short-term employment and to support horizontal mobility – participation of women from one unskilled or semi-skilled sector into another. To take advantage of technological advancements women workers must acquire multi-skills and learn to make more effective use of these, in order to reduce their vulnerability.
- Recognize women's roles and perspectives in policy and funding decisions; concentrate on education and training; effectively legalize ownership rights in property and other resources; improve services that respond directly to their needs; effect greater vigilance and regulations that protect the interests of migrant workers; improve work conditions and provide support services – these are some of the directional trends for intervention strategies that can be taken up by NGOs, government agencies, women's groups, worker's unions, and international donors. Only a network involving these different interest groups will enable change.

**10. Salway, Sarah, Shahana Rahman & Sonia Jesmin (2003): 'A Profile of Women's Work Participation Among the Urban Poor of Dhaka', *World Development*, Vol. 31, No 5, pp. 881-901.**

The article highlights the importance and diversity of 'informal' employment of women by focusing on life-cycle factors, socioeconomic status and residential location, all of which influence women's' work participation and type of employment.

- The data consists of statistics from the Urban Livelihoods Study, looking at 731 households in 3 areas of a slum settlement in Bangladesh in 1996. Questionnaires administered in 1997 formed the qualitative aspect of the study. The inhabitants were largely migrants, living in nuclear set-ups with little or no social support networks. Insecure income flows and extreme environmental conditions (with regard to lack of amenities) meant high physical vulnerability and restricted opportunities for economic independence.
- Traditional gender-based restrictions on women were being challenged in view of their increasing participation in income-earning work, freedom of

- movement, and access to material resources, but domination by men and social power structures continued to limit their opportunities for independence.
- There is a sharp gender division in occupations, with women mostly engaged in garment factory work, domestic service and manual laboring, mostly brick-breaking. They also operate as street-sellers and traders, but with restrictions on movement, type of goods sold, timings of work, and interaction with male customers – all concerned with maintaining a certain level of modesty.
  - Predictors of female work participation are identified thus:
    - Currently married and widowed women do not differ significantly in their level of work participation, but that never married women and those who are divorced, deserted or separated are significantly more likely to be workers than the currently married. Unmarried young women are heavily concentrated in garment factory work, which is recognized as a highly feminized and acceptable sector for these women.
    - The presence of alternative wage-workers and of young children, and the absence of alternative household-maintenance workers (other women or relatives) reduces the likelihood of women participating in income-earning work. Also, the man's right of veto over his wife's economic activities often meant that the man decided to send or withdraw female members into or from the labor market as he saw fit. Add to this the assertion by many women that female wage-work was associated with loss of status and honor, and that they preferred not to work.
    - Women's employment is considered a sign of poverty, and upsets gender roles since it implies an inability of the male to fulfill the bread-winning responsibility. Women from better-off households did not work; insecure incomes in poorer households meant that concerns about adherence to gender norms had to take a back seat. However, the trend of female employment is increasingly associated with higher security and potential for socio-economic advancement.
    - Education showed no association with women's work participation.
  - The conditions of female employment are identified thus:
    - 62% men can be categorized as own-account workers, whereas nearly 70% working women receive daily, weekly or monthly wages from an employer. Receiving payment in kind (often meals) was reported by 3% of men compared to 13% of women. Women earn much lower amounts of cash income than men, and men's jobs were more likely to include benefits. Women were also more likely than men to be involved in home-based activities, and own tools and equipment of lesser value.
    - Income differentials among women largely reflected the differing occupational profiles of the sub-groups, e.g., garment workers earn better monthly salaries than housemaids or manual laborers.
    - Overall there was no difference between men and women in the mean monthly hours spent working. The differentials among women workers could again be attributed to occupational differences, e.g., daily hours

of work are significantly longer for manual laborers than street vendors. Also, manual laborers negotiate work on a daily basis as opposed to garment workers or housemaids.

- The predictors of women's participation in the four main employment types (housemaid, garment factory worker, street vendor, and manual laborer) are:
  - Younger age is associated with garment factory work, increasing age with street vending. Unmarried women are far more likely to be in garment work than currently married.
  - Women with young children are more likely to adopt street vending than the other 3 occupations.
  - Compared to garment factory workers and housemaids, women from better-off households were less likely to be manual laborers.
  - Garment factory employers tend to demand educated women, and the uneducated do not perceive this as an employment option.
- The contribution of female employment to household livelihoods is quite significant, considering that in households where women work their income represented on average 34% of all household income. Households managed to improve their economic position and security as women were more likely to directly contribute their entire income to the household as compared to men, and also because women's work meant increased diversification and more stability of income.
- Important policy interventions should occur in terms of improving standards of employment for women in unskilled, low-paid occupations; increasing access to consumption credit; and upgrading the quality of female human capital through education and training.

**11. Sen, Gita (1999): Engendering Poverty Alleviation: Challenges and Opportunities. *Development and Change*, Vol. 30, Institute of Social Studies, Oxford, UK, 685-692.**

In the 1970s strategies for poverty eradication focussed on 'growth with redistribution' and meeting basic minimum needs through government policies. The 80s saw a shift away from redistribution and basic needs and towards structural adjustment and market-oriented economic reforms. By the 90s, a 'new poverty agenda' had surfaced in World Bank's *World Development Report*, 1990, as a counterpart to 'Washington consensus' on structural reforms. In this article, the author addresses the challenges posed by changes in the political and ideological climate to the implementation of anti-poverty strategies.

The potential of labour-intensive growth to reduce poverty, female poverty in particular, is diminished by the fact that much of this use of female labour has been at relatively low wages and under poor working conditions in the informal sector and in export-processing zones. Piece-work payments, extremely long working hours, sweatshop conditions, considerable occupational health risks and high job insecurity are the hallmarks of the jobs done by the young women workers employed in the

various industries in this sector. A number of countries have gone back on ILO conventions guaranteeing different rights to workers in order to attract foreign investment into export-processing zones. The fact that young women, when interviewed, sometimes prefer this type of work to going back to the confines of rural patriarchal households only emphasise how harsh the conditions of rural poverty and rural patriarchal dominance are for young women in particular.

Existing gender systems are oppressive to women in two ways:

- Unequal division of and access to different kinds of resources; unequal division of labour within and outside the home, and the associated ideologies and behavioural norms;
- Non-recognition of the 'care economy' which shapes the resources, labour and ideologies that go into the reproduction of human beings in both daily and generational terms.

Unequal gender systems can impinge on the formulation, implementation and impact of anti-poverty strategies or policies. For example, a strategy to provide credit or training to poor households may increase disparities if these resources are provided only to men, or may place unconscionable burdens on the already stretched time and health of poor women.

This indicates that anti-poverty strategies and programs often attempt to side-step gender systems. Sometimes this can be successful, particularly if the program shows that it benefits both the powerful within a community or in the household as well as the women themselves. At other times, where a program inherently challenges gender power relations, gender may have to be addressed head-on if the program is to be effective.

Challenges and opportunities at the global, national and local level, in engendering their poverty strategies:

- The challenge at the global level is the capacity of civil organisations to hold global institutions accountable. A plethora of non-governmental organisations provide development services and support to communities and challenge governments when their actions are perceived to pose threats to the livelihoods or survival of the poor. Despite limited number, the impact of such organizations has been significant in terms of making powerful global institutions take notice, like the work of Narmada Bachao Andolon (the people's movement against hydroelectric projects on the River Narmada) or the new SAPRI (Structural Adjustment Programme Review Initiative), a tripartite initiative of NGOs, the World Bank and participating governments. Women's organisations at this level are few in numbers and need considerable capacity building before they can become truly effective.
- A challenge to anti-poverty strategies at the national level is how to organize workers who work long hours but still do not earn enough to ensure the security of family incomes or livelihoods. In the face of national policies that have been shaped by governments vying with each other to provide favorable conditions to investment in export processing

zones, the pressures on those who try to organize such workers can be quite severe.

- At the local level, there is a need to move beyond the assumption that gender power relations at the local level are embedded in intra-household relations alone. The power structures that women confront at the local level operate not only within the home, but also in the terrain of communities, local markets and government officials.

Empowering women as part of the anti-poverty strategies would therefore involve strengthening their capacity to address and confront all these loci of power and their interrelations. An important source of women's lack of power has been lack of information. If anti-poverty strategies are to enhance women's capabilities then formal education and literacy in addition to access to information is critical. Thus, the strengthening of capacity among women and women's organizations at all the three levels is crucial if strategies to engender anti-poverty programmes are to be truly effective on the ground.

**12. Swaminathan, Madhura (2000): Structural Adjustment and Food Subsidy. Selected Country Experiences. In *Weakening Welfare. The Public Distribution of Food in India*, LeftWord, New Delhi, 64-77.**

The Structural adjustment has entailed a reduction in food subsidies and a shift from universal to targeted schemes in many countries. One of the means of reducing the food subsidy bill has been the introduction of food stamps or coupons. Since India's experiments with structural adjustment are relatively recent, the author briefly reviews the international experience in this chapter, specifically the experience of Mexico, Sri Lanka, Jamaica, Zambia and Tunisia, to identify the impact of structural adjustment on food subsidies, and on the consumption, nutrition and food security of vulnerable populations.

Mexico: Mexico was one of the first countries to be hit by the debt crisis of the 1980s leading to changes in food subsidy policy due to budgetary pressures. The major policy changes included the elimination of the public program (termed SAM) aimed at raising the domestic grain production and consumption, and trimming down of CONASUPO (National Basic Foods Company) from being a food distributive agency to a grain importing agency. On the whole, between 1982 and 1988, food subsidies were cut by 80%.

In April 1986, a targeted food stamps program involved three types of targeting:

- Income criterion: only households with an income less than twice the minimum wage were eligible for food stamps.
- Geographic targeting: only low-income neighborhoods had retail stores where subsidised food could be purchased.
- Self-targeting: household had to go and register at local CONASUPO offices for tortilla stamps.

Changes in food policy affected many households adversely:

- Targeting led to a fall in the number of households that received subsidised food. The two major subsidy schemes of the 1990s, *tortivales* and the milk

subsidy, were both urban-based programs, and little attention was paid to poor rural consumers. Thus, substantial sections of the population that faced falling incomes did not have access to subsidized food.

- Most general price subsidies were on goods that were a larger proportion of the diets of the poor than of the rich. The price of tortillas increased by 140% between 1982 and 1988. This, along with no adequate increase in targeted programmes affected the poor adversely.
- A survey undertaken by the National Consumers Institute in Mexico City showed that the 'majority of families with incomes lower than twice the minimum wage experienced a decrease in consumption of all food products except tortillas. Thus there was a fall in consumption during the major part of the 1980.

Sri Lanka: Food rationing was first introduced in Sri Lanka in 1942 as a war-time relief measure. Faced with large budget deficit and inflation in 1977, the newly elected Sri Lankan government, decided to cut food subsidies. In 1978, the policy changed from universal ration to a means-tested or targeted ration, whereby only households with a monthly income less than Rs.300 were eligible for the ration. In 1980, under the agreement of IMF, the administered prices of various commodities were raised leading to a rise in the prices of rice, flour, sugar, etc.

Consequences of the new Policies:

- The number of beneficiary households declined significantly. The number of participating households fell by 50% when the targeted rations were introduced in 1978. Although the recipients in upper income groups were reduced, a significant proportion of household in the lower income groups was also excluded from the food stamp programs.
- With the removal of subsidies and devaluation, prices of several food commodities rose sharply. E.g.: The price of wheat flour rose by 170% while that of sugar rose by 133% between 1979-82.
- The shift from a universal ration to means-tested food stamps adversely affected consumption and nutrition among the poor. Anthropometric data from two surveys of nutritional status, undertaken in 1975-76 and 1980-82 (prior to targeting and after targeting) showed an increase in the proportion of children suffering from acute malnutrition.

Zambia:

The Zambian economy can be seen in two phases after Independence. 1. From 1964-74: when the economy prospered as the price of its main product and export commodity, copper, rose. This led to a rise in profits and rise in government revenues. 2. From 1974-the 1990s, the economy faltered and fell into a deep debt crisis as copper prices fell and terms of trade worsened.

Maize is the most important agricultural commodity in Zambia, accounting for about 70% of the marketed value of all agricultural commodities. The adjustment and fall in incomes had led a large number of poor consumers to shift from high quality foods to maize meal, the only commodity with a stable price. In this context, the announcement of a price rise for maize by the 1986 government created large-scale rioting.

The next major change in food subsidies occurred in January 1989 when the government introduced a system of food coupons, which were made available to all urban households but not to rural households. In July of the same year, targeting of coupons on the basis of incomes began.

Effects of the introduction of food coupons:

The food stamp scheme led to a reduction in the food subsidy bill.

Many poor households were excluded from the new scheme. Food security worsened among poor rural households, many of whom were headed by women.

The real value of subsidy declined. The estimated expenditure on maize for an average family of 6 persons requiring about 50kg. of maize meal increased 417% between 1988-1991.

Jamaica:

Structural adjustment in this country was initiated following an economic recession in 1977 and the pace of liberalization quickened in 1980. A reduction in food subsidies and social expenditure in general was one component of adjustment in the 1980s. In 1984, general subsidies were eliminated and replaced by a targeted food stamp and an additional school-feeding programme.

Effects of the shift from general subsidies to targeted food stamps:

- A reduction in government spending on food subsidies was achieved with a shift to food stamps. Between 1972 and 1975 about 1% of national income was spent on food subsidies.
- Within a year of their introduction, the real value of stamps fell by 17%.
- High inflation in food prices led to a steep rise in the cost of minimum commodities
- The number of participants in the food stamp program was restricted. Almost ten years after the program began, only 67% of the goals had been achieved.
- Targeting led to under-coverage or the exclusion of eligible persons. The identification of poor households was based on crude and simple survey with no attempts to verify reported incomes except during a brief home visit.

Tunisia:

The first attempt to increase the price of foods was in December 1983 when the doubling of prices of cereal products was announced. In the early 1990s, as part of a structural adjustment loan, an approach based on self-targeting was taken, and this policy reduced expenditure on food subsidies. There was an attempt to demarcate 'inferior goods' from 'superior goods' and to provide a subsidy only on 'inferior goods'. It was assumed that because of unattractive features of 'inferior goods', only the poor would consume them.

Effects of the introduction of targeting in 1991:

- In 1993, food subsidies accounted for 2% of GDP and 6% of government expenditure as compared to 4% of GDP a decade earlier.
- The share of food subsidies in total calorie and protein intake declined, with adverse effects on nutrition. On an average, between 1990 and 1993,

there was a 14% fall in calorie intake and a 16% fall in protein intake. The impact was differential across income groups; in terms of protein intake, the reduction was higher among the lowest income quantile than the highest quantile.

The review of country experiences show that if the objective of policy reform was to reduce spending, then targeted food stamps were a success in all countries. However, food stamps have failed miserably in protecting vulnerable individuals. These experiences show that the reform of food subsidies as part of structural adjustment worsened economic and social inequalities and imposed further hardships on the poor.