



**Structural Adjustment, Gender and
Household Survival Strategies: Review of
Evidences and Concerns**

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Structural Adjustment, Gender and Household Survival Strategies: Review of Evidences and Concerns¹

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1. Introduction:

The period of 1980s and 1990s has heralded the introduction of Structural Adjustment Programs (SAP) differently named as the Economic Reconstruction Programmes (ERP), New Economic Policy, Economic Adjustment Programme and so on, in several African, Latin American, Caribbean and Asian countries, as part of the International Monetary Fund (IMF) and World Bank loan terms and conditions. The focus of the programs at the macro level has been towards liberalizing the markets and creating an environment for global transfer of goods, services, capital and labor, to meet the needs of global capitalism. At the meso level, the net effect of adjustment lead to the closure of several public sector units, loss of employment, spiraling prices, declines in food security, introduction of user fees in hospitals, increasing costs of services due to decline in Government subsidies and provisioning of the social sector. The 'opening up of markets' as these processes are often referred to, have severe class, community, household and gender specific impacts and have accentuated the pre-existing inequalities.

A critical review of selected literature emerging from the African, Latin American, Caribbean and Asian countries that have adopted structural adjustment programs throw light on the multi-dimensionality of effects at the household level and the cumulative gender implications. Major areas of concern revolve around examining household survival strategies as ways of coping with these impacts at the household level. The loss of employment due to closure of public sector companies, loss of demand for products produced internally and competition from external markets led to shift of jobs from the formal sector to the informal sector. Most studies recorded the growth in the informal sector and specifically increase in women in this sector. Women's income earning work is a counterbalance to male employment instability. Women intensified their working day to maximize earnings. Further, there is an 'added worker effect' – i.e., households have deployed more workers to retain the same level of household income. Women's domestic work burden increased without a corresponding increase in men's involvement. Women's work outside is assisted by another woman or the girl child taking over the domestic responsibility. Few studies have reported an increase in women's negotiating power within the household. At the same time, loss of employment, lack of sufficient income, and increase in alcoholism were reported as causes for increased domestic violence, mental stress and the

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rise of suicides in some countries. Rising food prices, and reductions in government, subsidies hit low income households hardest. Poor households reduced the frequency and content of meals. Reduction in protein rich foods – milk, meat, fish was reported. There are bound to be long term implications on health and well-being.

After a brief overview of positions vis-à-vis structural adjustment, in this paper an attempt has been made to examine:

- (a) the significant areas of concern that emerge from the literature around women's work, poverty and structural adjustment;
- (b) the household survival strategies and gender-specific impacts;
- (c) the popular notions around gender, poverty, household headship and household survival strategies and their critique have been presented in the final sections.

2. Structural Adjustment: The Proverbial Emperor

Literature on structural adjustment and its impacts at the country level, typically, conjure up the image of the proverbial emperor wearing 'new' robes. Proponents, who 'see' the robes, actually suggest that if not for structural adjustment policies (SAP), the countries that were in debt at the time of taking International Monetary Fund (IMF) and World Bank loans would have faced more distress. Further, the economic growth that ensues after opening up of the markets can actually help reduce inflation and poverty. So it is the poor implementation of SAP that is the problem not SAP itself. The evidences from various countries of declines in overall well-being are often questioned on methodological grounds and the findings are often attributed to economic crises that preceded the introduction of economic stabilization policies.

As opposed to this position the proponents who do not 'see' the robes, critique the neo-liberal policies being pursued through SAP as clearly threatening the sovereignty of nation states; creating political unrest and instability; increasing poverty and impoverishment, and creating a situation of neo-colonization. With minor variations the package of structural adjustment solutions to all countries undergoing debt crises or balance of payment crises are bewilderingly similar. The variations in the historical, political, economic, and cultural and development methodologies are completely ignored in producing recipes of homogeneous solutions to heterogeneous contexts. Further, the neo-liberal model that believes that economic growth can actually contribute to the declines in poverty is found not to be empirically sound.

2.1 Middle range Proponents

As opposed to a vehement critique of the SAP and globalization, there are positions that extol the need to provide safety nets for the poor, provide them the opportunities to participate and make decisions about what is good for them, gender sensitize policies and in effect create pro-poor policies that can facilitate structural adjustment. This perspective is often viewed by critiques as ironical and the solutions as superficial. The UNICEF report *Adjustment with a Human Face* (1987) prompted the need to examine impacts on children and women; the Copenhagen consensus of the World Social Summit 1995

conveyed the message that SAPs have failed to tackle poverty and underdevelopment and the World Bank's report *Voices of the Poor*, highlighted the need to examine people's perspectives on macro-policies. Such reports have significantly helped in questioning the Emperor's new robes, however, these perspectives can be broadly categorized as middle range standpoints that do not problematize SAP and its tenets.

2.2 Critique from Feminist Perspectives

Multiple standpoints in feminist writings exist that range from:

- seeking 'gender mainstreaming' as a solution to growing poverty among women;
- critiquing the economic growth oriented 'development' paradigm
- contesting whether 'development' in the first place is 'pro-women' or 'anti-women'
- highlighting the neglect of social reproduction to the privileging of markets as fundamentally problematic, and
- advocating the need for an 'alternative development paradigm' that is holistic, sustainable and makes social reproduction as the basis for societal organization.

Corresponding to these standpoints there is literature that:

1. documents women's work in the subsistence and informal economies to show the 'invisibility' of women's work in the way it is not accounted for, planned for and is marginalized;
2. closely examines the development process, shows the interconnectedness of this work to global processes of accumulation either in the form of colonization, development or globalization;
3. traces the offshore 'proletarianization' of poor women through an international division of labor where manufacturing takes place in economies where labor, specially women's labor is cheap;
4. examines the debt burden, the faulty dependency on international markets for survival, the threat to nation's sovereignty, and critiques policies that are not bringing in a structural transformation in global, local and gender inequalities but accentuating them; and
5. explores the immigration of women to contribute to the global 'care economy', the new household formations that these create in the labor exporting countries, issues of citizenship, violence, and women's human rights in the host countries.

In this paper, I do not intend to review the enormous literature that exists on the themes mentioned above. I shall attempt to examine literature that throws light on the implications of structural adjustment policies at the household level, especially among low income urban households; on how this is reshaping women's work and accentuating gender inequalities. I consider empirical studies that look at gender and household poverty, informal sector work in urban contexts, female headed households in Asia, Latin America and Africa; and select overview papers on gender and globalization here.

3. Gender, Poverty and Structural Adjustment

Any examination of the structural adjustment process has to account for the gender aspects of poverty which goes beyond an income based approach (which assesses poverty by the degree to which a person falls below the defined income line) or a basic needs approach (which reflects deprivation of the minimal material requirements to fulfil human needs of health and education and essential services) to a capabilities approach (which points to the need for individuals to function as contributing members of society and to reach their full potential). As survival becomes more and more threatening, the gender ideology undermines the capabilities aspects and prompts women to make greater sacrifices and shoulder the burden of household survival.

Women form the bulk of marginalized groups. They lag behind men on virtually every indicator of social and economic status. Women everywhere work longer hours but earn less income despite the fact that they are responsible for meeting 40 to 100 percent of a family's basic needs. Due to low levels of literacy, skill training and bargaining capacity, in several countries of the South, women are more often compelled to resort to jobs that are low paid, monotonous, seasonal, labor-intensive, and carry considerable occupational risk. As a result, poverty among women is more intractable than among men. Coupled with household poverty that women have to deal with they also face enormous disadvantage that is embedded in gender relations, for example, domestic violence, poor access to intra-household resources; the responsibility of social reproduction under adverse conditions and lack of access to decision-making and power.

It has been observed that women bear the major brunt of structural adjustment due to gender differentials in the impact of macro economic changes. Concepts like 'feminization of poverty' and 'feminization of the labor force' are used to describe increasing poverty among women especially among households headed by them and increased participation of women in the labor force, especially at the lower rungs of manufacturing and services sectors. A critical examination of these terms and their assumptions are taken up in Section 6.2. Deepening poverty among women, a product both of their low status and general economic decline, is contributing to a rise in prostitution, considered as one of the important reasons for the spread of sexually transmitted diseases and reproductive-tract infections world wide.

The period of globalization in several South Asian countries had also seen the boom in the entertainment industry and sex tourism. With loss and decline in employment opportunities in general the physical body is becoming the site of 'work' for women and young girls. The loss of survival and livelihood in the rural areas has also lead to migration to the cities, cross-border transfer of women resulting in increasing vulnerability to risky sexual life and contraction of HIV/AIDS. Prostitution, labor migration and illegal trafficking of women and children for the sex industry form the 'shadow economy' of globalization an indicator of 'feminization of survival'. The global transfer of women as nurses, nannies, mail-order brides, entertainers and comfort women is often legally

facilitated by Governments. Sassen (2000) describes women and immigrants as the systematic equivalent of 'off-shore proletariat'. She suggests that it is important to understand the 'licit' and illicit transfer of women as directly or indirectly linked to programs and conditions that are at the heart of the global economy. She calls them "as alternative global circuits" or "counter geographies of globalization" (Sassen, p. 511).

The overall declines in social sector funding – education, health, public distribution system, transportation- by governments that had to adhere to IMF/World Bank prescriptions, has also led to children dropping out of school, especially girl children, increase in infant and maternal mortality rates and growing malnourishment among the poor, especially women and children.

Studies from Swaziland, Kenya, Zimbabwe and Nigeria report that the introduction of user fees led to dramatic drops in health care utilization by women. Attendance at government run STD clinics dropped without an increase at mission hospitals. A study in Nigeria noted that maternal deaths rose by 50% in the Zaire region along with a decline in institutional deliveries. The ability of the poor to pay user fees is not only affected by their income but also by the prices of other goods in their basket of commodities and services. User fees are often not isolated, but additive to other out-of-pocket costs that people incur in seeking health care. For example, the opportunity costs of time spent in travel and in queuing, amounting to loss of a day's wage, can be a significant aspect of the total costs of using medical services. Where public services are distant, user fees add another layer of costs to the costs of transportation (Nanda, 2000).

4. Women's Work and Informal Sector

Studies on women in the informal sector highlight two features (a) that women predominate in the informal sector, and (b) that they are concentrated in a narrow range of activities with the lowest returns. The market as a whole is biased against the employment of women because of their lack of formal educational qualifications, their supposed lower job commitment and because capital-intensive skills tend to be considered 'male' skills. Women's employment, particularly in urban areas, is therefore concentrated outside this sector in the 'informal' or 'traditional' part of the labor market.

Working in the informal sector is not only laborious, but also disadvantageous since it is least protected by legislations. In urban areas, as a result of the privatization and deregulation, women in the informal sector have begun to face increased competition due to overcrowding (as former public sector employees enter the informal sector). Women in the formal sector, on the other hand, face the risk of being forced to work at home for a piece rate. Women from households where men have experienced loss of employment are forced out of their domestic domains to supplement the family income. This not only affects the availability of employment but also affects the elasticity of wages that are paid. Traditionally, employment in the formal sector is mainly based on wage and salaried labor, where workers are protected by unions and labor legislations and have good career prospects whereas the informal sector consists of self-employed, family labor and quasi-

wage workers with low pay and skills, mainly casual workers with few career prospects. However, with trade liberalization, governments are encouraged to support production for exports by establishing export processing zones. In order to have more exports and also to see that production has competitive global advantage there is a total deregulation of labor markets and withdrawal of protective labor legislations and weakening of the bargaining of trade unions.

The typical characteristic of women seeking flexible income earning opportunities, due to multiple and competing demands on their time and energy in the absence of any familial or community or state run support services, makes them susceptible to seek home based work or outsourced work as part of subcontracting. In the SAP scenario where manufacturing industries are characterized by skeletal permanent workforce, this 'flexibility' of labor supply seems to suit the need to 'outsource' or 'subcontract' to small-scale enterprises at times of peak demand or on a regular basis. Further, within the context of an international spread of the workforce, where manufacturing takes place in different locales, the tasks that require manual dexterity but least supervision are transferred to Asian countries with enormous labor supply and poor bargaining power. The 'footloose' nature of foreign capital is always in search of cheaper labor wage destinations. Hence, to retain the foreign investment, there is a further downward pressure on wages, a tendency that is described as 'race to the bottom' syndrome. Therefore, the informal economy emerges not as a residual category of the modernization process, but a sector that is embedded in the globalized economy holding the 'wrong end of the rope'.

Studies reviewed here have vociferously reiterated the expansion of informal sector economy and the predominance of women in this sector. In fact one study poses the crucial question: is it an informal sector or a female sector? (Scott, 1995). This process of expansion of the informal sector also has come to be termed as the process of 'feminization of labor'.

Humphery's (1996) paper focuses on the employment patterns of men and women in Greater Sao Paulo, Latin America, during periods of recession and recovery in the 1980s. The paper studies the distinctions between male and female workers, formal and informal sector work and protected and unprotected workers during these periods, and observes the increase in women's informal sector work and lack of recovery among men who have lost protected employment. Rodrigues (1994) discusses characteristics of women's efforts at survival via intensification of domestic work, participation in economic work and community support strategies in Ecuador. Women were involved in vending items within the house, neighborhood or streets.

Chant (1994) identifies the activities like income generation and domestic labor, as household survival strategies in the towns of Mexico and Costa Rica. Women have to substitute for the lack of civic amenities and labor-saving household gadgets with their own labor power. Very often, undertaking income-generating work implies an added burden for women. Outside work usually involves preparing and selling food and food-related things and offering domestic services. For many women home-based activity is their only option especially if they have young children and no child care support.

Florence (1996) states that low income urban women in Nicaragua are constantly making adjustment to their paid work as well as unpaid work in the home to absorb the pressure of neo-liberal policies of the 1980s and 1990s. The urban informal sector comprises of women who sell food, fruit, vegetables, ice and drinks, run barbershops and carpenters', tailors', and mechanics' workshops often in the front parts of their homes. Children add to family incomes by selling in the streets or asking for tips for guarding parked cars.

According to Deshpande and Deshpande (1992), macro level evidence from India shows that feminization of labor has started in urban India in the 1980's. The Census data reveals that the trend of feminization in Bombay witnessed in early 80's had strengthened in late 80's. It was also found that feminization took place through three methods. First, was increased employment of women workers at a rate faster than that of males; second, employment reduction of women workers was slower than that of men; thirdly, some employers reduced male employment and increased female employment. The analysis further reveals that the increase in female employment was not in high paid modern processes, but in low paid traditional processes in manufacturing. These women work as casual, contract, piece-rate workers and are not protected by any labor laws. Poverty and gender restrictions make them accept any work on any terms either at home or outside it.

Similar observations are made by Cerruti (2000) in her study of married women's employment in Buenos Aires and Mexico City, where she notes that the remarkable increase in female labor force participation is a result neither of improvements in the conditions of labor supply nor the diversification of the structure of occupational opportunities available for women. It is instead a response to increasing unemployment and job instability associated with the implementation of structural adjustment policies.

4.1 Determinants of women's work

Though poverty and need to survive in the context of adverse economic conditions are often given as reasons for women's participation in the work force, close examination of trend patterns in women's work participation reveals factors such as household type and composition, life cycle, women's age, marital status, and support structures as determinants of women's work. Articles reviewed here attribute insecurity of male employment as one of the causes for women entering the labor market. Women's presence in informal sector work is linked to life cycle factors such as whether they are married, single heads of the household, have children and whether they are of working age or not, whether they are part of family labor or supplement the family income, etc (Elson, 1998). In countries like Bangladesh, where women abide by seclusion practices, Salway, Rahman, and Jesmin highlight the fact that life cycle factors of women like marital status and having or not having children influence the work participation of women. Never married women and those who are divorced, deserted or separated are significantly more likely to be workers than the currently married. Socio-economic status and residential location influence women's work participation and type of employment. 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. Garment factory employers tend to demand educated women, and the uneducated do not perceive this as an employment option.
- Women with young children are more likely to adopt to street vending than the other three occupations.
- Compared to garment factory workers and housemaids, women from better-off households were less likely to be manual laborers.

Marcella Cerruti (2000) examines women's labor force participation in Buenos Aires, Argentina, within the context of unemployment and job instability due to SAP since 1991. The author observes that:

- Level of female education is positively linked to work participation
- Women with children below 5 years are less likely to participate in work;
- Female heads show high participation
- Stable/high income households do not show much female participation
- Poorest households had to send more members out to work to sustain the same level of living.

An empirical study undertaken among 55 households in Mexico City by Beneria (1992) observes household coping mechanisms as: labor market adjustments, budget changes and restructuring of daily life. In terms of labor market adjustments at the household level, this study also observes increases in number of members participating in income earning work. Women with children prefer industrial home work or work closer to residence in order to accommodate reproductive work. Men's opposition to women's public domain work continues.

Schroder's (2000) paper explores the spatial component of women's work in Tarija, Bolivia. The paper based on a study of 44 households observes that women spend long hours carrying out multiple income generating activities. Further,

- Household composition emerges as a key indicator that determines women's engagement in income-generating activity.
- Women rely on other women to facilitate income- generating work away from home.
- Young daughters share mothers' responsibility. Older woman members or young daughters with small children shoulder responsibilities to relieve adult women to work outside.
- Women who stay at home carry out several types of petty businesses that can be carried out from home.

4.2 Women's work participation and gender ideology

The economic changes and the resultant increase in women's work participation were closely examined to study if it facilitated changes in gender norms and relations. Gender relations are embedded in the family, market, religious and political institutions and the controls imposed within one are usually accepted and promoted as legitimate by the others. Different countries show differing levels of openness and acceptance towards women's labor force participation. The social construction of women's subordinate position is used by capital to divide and segment the labor force and treat women as inferior workers in the market place. Women's unequal position in the household mediates their participation in markets and substantially limits their capacity to respond to market opportunities. The question is: would the expanded mobility for women due to an increase in their employment really help relax the gender norms or would it facilitate the reinforcement of the patriarchal values?

Through an examination of information from several Asian countries, Bannerjee (1999) observes that capital or markets have not actually changed gender relations. In fact, it is households that have made adjustments on the demands for women's labor to suit the market demand. The shift from domestic to wage labor may not automatically reduce patriarchal controls over women. A classic example of household and communities adjusting patriarchal ideology to suit the markets emerges from Bangladesh. Feldman (1992) elaborates on the social construction of a female labor force suitable for the export-oriented production units in Bangladesh. Norms of 'appropriate' female behavior have been reworked to suit the migration of young women from rural areas to the cities. These young women live in hostels with other women, undergo skill training by NGOs and work for entrepreneurs who often belong to their village. These opportunities provide new avenues to work and earn for their families, however, they also pin women down to new forms of obligation and social control. Salway, Rahman and Jesmin (2003) highlight the man's right of veto over his wife's economic activities which often meant that the man decided to send or withdraw female members into or from the labor market as he saw fit. Further, women believed 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.

Though gender bound restrictions were challenged, the domination by men and social power structures continued to limit the opportunities of women for independence. But there are some contradictory observations made by Safe (1995), who studied the impact of paid labor on women's status on three countries of the Hispanic Caribbean, asking whether wage labor merely exploits women as a source of cheap labor or whether it gives women greater autonomy and a consciousness of gender subordination. The data for the study is from interviews and surveys of women industrial workers in Puerto

Rico, Dominican Republic and Cuba, collected between 1980 and 1986. According to the author,

- Increased importance of women's contribution to the household economy in all three countries eroded male authority and enabled women to challenge the myth of the male breadwinner. Women have gained more negotiating power in the household than in the public spaces of the workplace and the state; this suggests that there exist various levels of gender subordination, which need to be recognized as analytically separate.
- Women have begun to assume more authority in the household, deriving from their increased economic contribution to the family. They make decisions jointly with their husbands and also administer expenses together.
- Households with young children are in the most critical stage economically, and this is when women are most dependent on men. Lack of health services, funds, and equipment, coupled with the pressures of economic crisis increase women's fear of challenging male dominance.
- Very often, while men accept the idea that their wives work, most of them do not share in housework or childcare. In general, however, more egalitarian relationships in all three countries are found among stably married couples in which both members work and are better educated.
- Most women have come to consider paid employment as part of their domestic role, because they work for the household and not for their own self-esteem or personal autonomy.
- Women are thus still clearly subordinated in the workplace and the polity, and their confinement to the home has been replaced by occupational segregation. This allows women a limited representation in the workplace in selected female occupations that are often extensions of their domestic roles.

Many women who have been interviewed by Chant (1994) from the cities of Costa Rica and Mexico, mentioned that although the crises had made it harder to survive they themselves were enjoying their newfound freedom to get a job and to have some economic independence at last. More profound changes which could conceivably rise in the wake of increased labor force involvement among women are greater sensitivities to wider economic and political events and to the realization that they have some control over their own lives even if the jobs they perform are subject to low protection, security and earnings.

Obviously, these studies offer conflicting evidence about changing gender relations. While there are perceptible changes at the micro-level in terms of household control over resources or decision making experienced by poor women in some countries, the gender division of labor, conflicts, experience

of violence and mental stress that all this ensues point to the stubbornness of patriarchal institutions. As Bannerjee observes, 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.

4.3 Domestic Violence & Conflicts

Regardless of whether women worked outside or not, they had to do housework; they reorganized, stretched their time and reduced leisure options so as to maintain equilibrium between being mothers and workers. Kanji (1994) reports from an African study conflicts arising from men's expenditure on drink and 'girl friends'. Rocha (1995) from Latin America observes that domestic violence and conflict between individual and collective interests have increased due to change in use and control of income. Rodriguez (1994) discusses characteristics of women's efforts at survival via intensification of domestic work, participation in economic work and community support strategies in Ecuador. Conflicts arose over expenditure for family budget and household maintenance. Florence (1996) observes among low income urban women in Nicaragua that despair had driven some towards faith, others to suicide, and many to change their eating and living habits. Food and health care was minimal, and women had the added burden of stretching low incomes to manage family needs. Poncela (1996) discusses how neoliberal strategies of economic stabilization negatively affect the familial, social and labor relations of poor Nicaraguan women and looks at the consequent psychosocial disruptions in their lives. The study points out the direct upswing in all forms of violence. Violence against women has increased as have drug use, prostitution and youth gangs. Mupedziswa & Gumbo (1998) highlight the impact of Economic Structural Adjustment Programme (ESAP) by studying 175 women engaged in informal trade in 1992, 1993 and 1995 in Harare, Zimbabwe. The study observes that a higher proportion of women is heading households, caring for elderly/disabled/ill relatives and orphaned grand children because of AIDS. Retrenchment of men and a wave of abandonment of wives are rising. 35% of women in high-density areas of Harare are suffering mental health problems linked to stress.

5. Household survival strategies

The different household strategies that have been adopted in the context of economic crises were also dealt with in detail in many studies. Household strategies refer to the steps that households (read women) take to safeguard their position at the time of deteriorating economy. A critical examination of the household survival strategies concept is undertaken in Section 6.1.

Haris – Broekhuis Annelet's (1997) paper based on an empirical study of 841 households interviewed from the Sahelian town of Mopti, to understand how they sustained themselves during the period of economic instability, observed that households engage in multiple activities to earn a living: new workers

enter the labor markets; expenditure is restricted to basic requirements and household expenses are cut down. Closely examining the growth of the informal sector in Ghana, Owsu Francis (2001), argues that structural adjustment policies have created a favorable environment for intensification of multiple modes of livelihood (MML) strategies among salaried employees. The author describes these as 'accumulation strategies' as opposed to survival strategies among the poor. In fact the common MML activities were urban agriculture and trade. The study shows that the higher the income the greater is the chance for MML. Generally women could not participate in the MML because they were more pressed with household responsibilities.

Migration and changes in fertility behavior are generally observed to be major strategies that households use to adapt to periods of crisis. Since the focus of this review was households in urban poverty and not rural poverty, rural to urban migration as a strategy was not captured here. However, evidence of 'reverse migration' to villages to avoid intolerable urban life conditions was studied by Potts (1995), who argues that the rate of urban growth has actually slowed down in Zambia, Uganda and Tanzania. Increasing the number of workers per household and growing food on arable patches of land in urban areas are other coping strategies adopted by the urban poor. Kanji (1994) vividly describes with the help of a household study done in 1991 and 1992 the affect of SAP on low-income women in Harare, Zimbabwe. The study recorded intensification of women's work and seasonal migration to rural areas to contribute labor to family members' farms. This was an important support structure for resource flows from rural to urban areas. Unlike other studies that did not examine fertility behavior as part of household survival strategies, Beneria's (1992) empirical study from Mexico documents 46.7% of the families who decided to stop or postpone having children during the 1982-88 period. Women were open to discussing about birth control and family planning methods to postpone or delay having children during periods of economic crises.

5.1 Household Budgets and Consumption Patterns

Among the most significant fall outs of economic restructuring which have implications to health and well-being are the intensification of women's work, deterioration in the quality of life and reduced budgets for food and consumption patterns among the poor. Kanji (1994) records changes that occurred in consumption patterns with reduction in meat and luxury food items among the poor. Drakakis, Smith's (1994) paper based on observations of Harare, Zimbabwe, points out the difficulties faced by the urban poor in relation to food production, processing, distribution and retailing mechanisms. The author comments on policies that consider producing in urban contexts as illegal, while this strategy actually helps families survive, but also generates employment and uses unutilized land productively.

Rocha (1995) observes among other strategies that households allocated a larger proportion of income for food at the cost of education, clothing, recreation etc. Intensification of domestic work and reduction in purchases of expensive meat and milk products was also observed. Beneria (1992) observed household budget changes, reduction in food items, containment of meat consumption, fruits and milk and overall increase in indebtedness.

Rodrigues (1994) recorded cuts in subsidies resulting in reduced consumption of milk, bread, eggs and meat. Florence (1996) observed that households cut costs, changed habits – diets changed from large meals of rice, beans, eggs and cheese, to mixed rice, beans and coffee; meat, a daily dish earlier, now appeared once a week; washing/ironing tasks that were sent out for a small fee now got done at home; more time was spent looking for cheaper items; women walked instead of taking the bus. Mupedziswa & Gumbo (1998) from their study in Harare, Zimbabwe, found amounts spent on meat, dairy, beans and dried fish per week and number of visits per year to rural home have decreased among households. Beneria's (1992) study among 55 households in Mexico City observes intensification of domestic work, pressure on girls to undertake domestic work as opposed to boys. Trips to relatives, friends and social activities have also been affected. The author observes that family ties have intensified but previous inequalities have not changed. Rodrigues (1994) discusses women's efforts at survival via intensification of domestic work, participation in economic work and community support strategies in Ecuador. Care of young and sick family members was an additional burden. Often domestic responsibilities shifted to older daughters. Extended households provided support in terms of other older women extending support for domestic work and child care. Holland (1995) observes in her study in Kingston, Jamaica, that vulnerability in household structures is evident from how the erosion of collective welfare services has increased the domestic reproductive burden on those women unable to purchase labor-saving appliances or services. This additionally reduced their ability to be productive in the labor market.

5.2 Children's Education

In terms of children's education and whether SAP has given rise to child labor, papers by Kanji (1994) and Mupedziswa & Gumbo (1998) point out that families continue to spend on children's education. The Harare study by Mupedziswa & Gumbo (1998) in 1992, 1993 and 1995 observed that school drop-out rates have declined over the years; this was explained as a perseverance of low-income families to ensure their children's education. However, the country level information indicates that cost recovery measures in the education and health sectors have affected girl children and women.

5.3 Extended and Female headed Households

To conserve expenditure on housing there is evidence of increase in extended households with the continuation of married sons in parental families due to lack of jobs and housing. Rocha (1995) reports mechanisms for saving on housing costs and conserving/adding able-bodied members for salaried and domestic work is on the increase in extended households. Household composition underwent changes that enabled combating increasing costs and crises. Extended households provided support in terms of other women members sharing domestic work and childcare. Very often domestic responsibilities shifted to older daughters, thus reinforcing women's 'natural' responsibility to do domestic activities. A longitudinal study among informal traders in Harare by Mupedziswa & Gumbo (1998), traces changes in household composition. Sharing housing with unemployed married sons is placing a lot of pressure on the mothers who equally are struggling to survive.

Overcrowded conditions and frictions place strain on families. The responsibility of divorced daughters and orphaned grandchildren (with parental death due to AIDS) place additional strains on households and specifically elderly women.

Patterson (1994) observes in urban Guyana, that migration, marital abandonment and women's decisions to stay unmarried have led to an increase in female headed households – from 22.4% in 1970 to 35% in 1987. These households are poorer than other households because of fewer secondary earning members and more dependents. Paul's (undated) study to examine the causes of poverty among female-headed households in Kenya based on a sample of one hundred households in Eldoret town found poverty is mainly due to an inherently discriminatory culture as well as policy imbalances that work against women.

Female-headed households tend to be poor due to the added responsibilities of care of children, often young, as well. They have significantly less access to services and resources, most of which do not take into account the needs, timings and multiple roles of women. Rocha (1994) observed that households headed by women showed more balanced patterns of consumption, because women had greater control over resources and the material bases of survival. Although the absence of a male head of household increases the chance of permanent poverty, female-headed households have more balanced patterns of consumption, with less income devoted to alcohol and cigarettes and more to food, clothing, health, and education, as well as a tendency towards a more equitable allocation of household work. Based on a 1997 household survey carried out in Accra, Ghana, among 559 households, Levin et.al (1999) observed that though not all female headed households are poor, they are overrepresented among poor households. Women allocate household income differently than men. Women favor the provision of basic goods and services to meet the needs of their family. In terms of household calorie availability, female headed households have almost 10% higher than male household heads. This is obtained by purchasing street foods that contribute to dietary bulk but not quality. On the basis of food adequacy and proportion of household budget allocated to food, the authors find that a higher proportion of female headed households fall in the food vulnerable category.

Almost half the households in Nicaragua's cities are headed by women, and women make up at least 44% of the economically active population (Florence, 1996). Safa (1995) observes in her study of three Latin American countries, many female heads of household are younger women separated from one or more consensual unions; they are reluctant to remarry, citing the independence their work has given them as reason. Female-headed households are generally poorer, in part because they have fewer wage earners in family. Networks of relatives and neighbors are support systems for such households. The issue of household headship and poverty is revisited in Section 6.2.

5.4 Women's support groups and networks

Women have underwritten the cost of neoliberal development through their reproductive work, and not surprisingly, they are the most vocal in pressing for substantive change and alternatives to this model of development. Apart from falling back on the extended family support structures for support, care, physical and financial help, women have also formed solidarity groups in some countries to deal with the pressures of SAP. Women's solidarity as survival strategy was the unique thing reported from Guyana. Support groups such as day-care services, legal groups to mediate conflicts, recreational and informal educational classes for children, training programs to enhance skills in marketing, management, budgeting etc., and community development approach which has been part of Guyanese culture to help the impoverished people to cope with severe hardships collectively were a few measures adopted to 'stretch the dollar further'. (Patterson, 1994). The emphasis on cooperative planning and working to alleviate individual and family problems gives the work of women support groups community-wide dimensions. In line with other community initiatives in Latin America, for example community kitchens of Peru, consumer collection of Chile and the struggle for day care movement of Brazil, in Ecuador the women's collective has worked at developing such community networks through their activities. They set up a crèche under the national child-support and development program and communal shops – to deal with high prices and transport costs. They participated actively in a housing mobilization campaign as a resistance against increasing interest rates on housing loans and learned to press for their demands and strategize around power issues. At times they also fought with their men to gain representation on the campaign committees.

The term 'social capital' which has gained currency during the past decade, is often used to describe the resourcefulness of women's collectives in tackling poverty, social disintegration and in assisting the effective delivery of social welfare. In a critical examination of the usage of 'social capital', Molyenux (2002), states that "it is no substitute for policies designed to achieve a more socially integrated society through redistributive measures and sound economic policies" (Molyenux, p.185). Social capital approaches may render visible the survival economy but should not instrumentalize this in ways that will be detrimental to the poor. The mechanisms adopted at the household level are instrumental in household survival but also contribute to the inter-generational reproduction of household poverty. Survival strategies cannot be a substitute for equitable macro-economic policies.

6. Areas of Conceptual Contestation

6.1 Family Survival Strategy

Research in the decades of 1980s has unraveled the household not only as a unit where members co-reside, co-habit, produce, consume and share goals of common good, but as an arena where there is consensus and conflict and where control over resources, power and decision-making are mediated by age, gender and kinship status. Women's contribution to household labor does not necessarily translate into greater power within the household.

Further, a larger proportion of women's income is spent for the welfare of the household and children (Blumberg, 1988). Mounting literature on the household has reoriented the need to address women in development programs independently going beyond focusing on the household or men as the 'head' of the household.

The term 'family or household survival strategy' is extensively used to connote the deliberate social and economic moves by the poor who can be poignantly expressed as holding their 'heads above water' or keeping the 'wolf away from the door'. Research on poverty and household responses to economic restructuring has brought this term much more into the center stage. While the term is much in use, researchers often qualify that they do not imply rationality, conscious choice or consensual event, even though these may also be present. The term strategy more often connotes a continuum of adjustments made by households in response to internal and external factors, to survive at the same level or attain upward mobility. These strategies abide by the internal power hierarchies that exist within the household as well as the constraints posed by the larger context of class, race, caste, ethnicity and gender ideologies.

Diana Elson in the second edition of her book *Male Bias in the Development Process* probed into the questions of gender relations within households in the context of structural adjustment with the help of micro-studies. She posed the following questions: "Who absorbs the stress, and copes, when the economic environment deteriorates? Who disintegrates, or resorts to violence, or walks away? Who is able to quickly take up new opportunities to earn higher incomes when the environment improves? Who shares the fruits of such opportunities most widely with other family and community members? In the pressures, positive as well as negative, of structural adjustment, do gender relations stay the same or change? Does male bias diminish or increase or simply change its form?" (Elson, 1994, p.214).

Through a critical examination of fourteen research works (10 urban studies and 4 rural studies), she observed that:

- Households often respond by changing the way members generate income and organize expenditure and consumption;
- Loss of adult male real earning power is compensated by increasing women's and sometimes children's work participation rates.
- Despite methodological problems most of the studies reported increase in the time that women spent in carrying out number of tasks to make ends meet.
- The research bears out the view that despite pressures of economic crisis, the gender division of labor continues to remain fairly intact. Transfer or sharing of reproductive labor is found to be intergenerational, mother to daughter or grandmother rather than between men and women.
- Despite access to income where women participate in incoming earning work, they continue to acquiesce with a male bias within the household.

Examining the household survival strategies certainly highlights the agency that people, and especially poor women, have in making adjustments to cope

and survive in a context of economic restructuring. This was also referred to as 'household restructuring' and 'privatization of economic crisis' (Beneria, 1992; Gonzalez de la Rocha, 1988, 1991). Gonzalez de la Rocha who contributed to the understanding of household survival strategies and the concept of 'resources of the poor' had critically revisited the notion in her later writings. The literature that repeatedly reinforced 'household survival strategies', and 'social capital' of the poor, according to Gonzalez de la Rocha (2003) has overemphasized the resourcefulness of the poor and promoted a myth of 'survival'. Gonzalez de la Rocha explains that the resources-of-poverty model characterized by diverse income sources, multiple income earners, domestic budget adjustments, women's social provisioning and community support networks existed under certain structural conditions before and during the initial years of the economic restructuring. The period of the 1990s witnessed the stagnation and marginalization of the Mexican labor intensive industries due to the opening of external trade and influx of low priced Asian products. The impact of labor exclusion, precarious employment and extreme hardship experienced by urban poor households makes the 'resources-of-poverty' model empirically or theoretically unviable. In fact, cumulative disadvantages and the erosion of survival set the stage described by Gonzalez de la Rocha as 'poverty of resources'. Therefore, any use of the term has to be cognizant of the value of the notion but be vigilant not to romanticize poverty, which is a disservice to women and the poor.

6.2 Female Headed Households

Any discussion on poverty in the context of structural adjustment has used the expression 'feminization of poverty' to describe the intensity of poverty and often invariably paraphrased it with female heading households as the poorest of the poor. There are two sets of arguments that have come up against this description, one that contested female headed households as the poorest and assumptions that go with it, and the second that called for rescuing gender from the poverty trap. I shall elaborate the arguments about female headship of households here and the one on poverty in the next section.

Several studies that focus attention on the poor or on families that survive working in the informal sector, notice that female headed households have much lower earnings, higher dependency ratios, spend major proportion of earnings on food and are vulnerable because they do not get identified to benefit from poverty reduction programs or welfare measures. Chant (2003) in her writings questions the type casting that goes with describing female headed households as 'poorest of the poor' and experiencing more pronounced degrees of indigence than male household heads. She points out that income based measurement of poverty does not bear out that women experience more poverty or inequality. Not all households that are poor are headed by women and not all women who head households are poor. Further, this undermines women's experience of poverty and inequality within male headed households. It also perpetuates the orthodoxy that households have to be headed by men and female headed households perpetuate poverty inter-generationally, because female heads cannot support or ensure the well-being of their families. Research on the contrary, indicates that women heads spend greater proportion of their income on food, there is less domestic violence and no money spent at all on unnecessary luxuries like

cigarettes and alcohol. Chant observes that “while poverty generating processes are frequently seen to reside in women's social and economic position in society ironically perhaps, it appears that their domestic relationships with men can aggravate this situation”.(Chant, p.22).

The type casting of female headed households suits the neo-liberal orthodoxy to target programs to female heads, rather than broad-based poverty alleviation programs. The single group focus translates into single group interventions to the neglect of gender inequality in the home, the labor market and other institutions.

6.3 Gender and Poverty

The third area of contestation which is linked to the earlier argument about poverty is the need to examine the social dimensions of gender and poverty and not eclipse it with the dubbing of poverty as a women's problem. Jackson (1996, 1998) argues, that gender and poverty are distinct forms of disadvantage, which should not be collapsed into the notions of ‘feminization of poverty’ or ‘women are the poorest of the poor’. These notions overlook the gender mediation of poverty and also women’s subordination which is not necessarily only linked to poverty. Development programs which subscribe to this perspective have exclusively focused on reducing poverty among women, with the assumption that reducing poverty would automatically take care of gender issues. Women's participation in micro-credit programs as a poverty reduction strategy is often encouraged with an instrumentality to achieve smaller families, improve contraceptive use and so on. Through a review of research on women in micro-credit programs, Jackson notes that “money proves an inadequate currency for changing gender relations” (Jackson, 1996:491). In her plea to 'rescue gender from the poverty trap' Jackson highlights the need to focus on women's poverty not to the exclusion of gender mediation and integrate gender analysis into poverty reduction policy and programs. Further, she suggests that addressing gender subordination at a general level also will have positive fallouts for poor women. In sum, the relationship between the material and ideological aspects of being poor and being poor men and women need to be addressed.

Conclusion

The literature reviewed here emerged over the past one and half decades with a focus on different continents and different communities in diverse societies. The literature shows a broad consensus regarding the determinants of women's work, increase in women's public domain work as a strategy for survival of households, the mutual accommodation of markets and gender ideology in service of each other. The stubbornness with which gender division of work and gender relations within households remains unchanging, is demonstrated in most studies. Women as a resource for globalizing capital which simultaneously incorporates women's work but also undermines its significance is apparent through the literature.

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