

**THE IMPACT OF STABILISATION AND STRUCTURAL ADJUSTMENT ON WOMEN:  
THE CASE OF TRINIDAD AND TOBAGO**

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## I. BACKGROUND TO THE STUDY

Since the UN Decade for Women which culminated in the Women's World Conference in Nairobi, Kenya, in 1985, there has been increasing concern, particularly in developing societies, about the need for a more gender-aware approach in the shaping and implementation of public policy. Gender, like other social categories such as class, race, age and rural/urban differentiation, is a key determinant of the way in which public policy programmes - as outputs and outcomes - impact upon the quality of life of a population within any given policy environment.

Hogwood and Gunn see public policy as a process that has several facets and stages of planning and action. For example, policy determination in its earliest phase is conceived of as expressions of general purpose or desired states of affairs: "It expresses the broad purposes or 'ends' of government activity... and also describes the state of affairs which would prevail on the achievement of those purposes" (Hogwood and Gunn 1984: p.14). Usually following upon statements of intent, there are specific proposals which emerge as the decisions of a political directorate. These decisions are the formal authorisations which are converted into programmes and projects, the outcomes of which are assessed in order to evaluate the effectiveness of public policy in the given setting. Increasingly, the effectiveness of public policy directions and the actual measures are determined, among other factors, by the extent to which there is explicit consideration of gender in policy formulations from the expression of intent to outcomes.

### 1. The State of the Economy in Trinidad and Tobago since 1982

Official documentation on the state of the economy since 1982 substantiates the view that the six year period 1982-87 was one of negative economic growth. Petroleum sector earnings fell by close to 50 per cent, and government revenue from petroleum by 40 per cent. The unemployment rate increased from 10 to 22 per cent and real GDP in 1987 was 28 per cent below the level of 1982. Foreign exchange earnings dwindled, with a loss of some US\$2.8 billion between 1982 and 1987. The Draft Medium Term Programme 1989-1991 [p.1] lists several profound reasons for the economic downturn. They included both domestic and external factors, such as : the weakening and ultimate collapse of oil prices; declining oil production deriving from failure to promote exploration in the late 1970s and early 1980s; errors in economic management during the oil boom (1974-82); difficulties in the strategy of diversification through industries downstream of oil or energy-intensive industries, for example, petrochemicals and steel; and the failure to develop appropriate structures for production flexibility (Ministry of Finance and the Economy, 1988: p.1).

### 2. The Stabilisation Response

In order to halt the steep decline of the economy, the Government has provided, through its Draft Medium-Term Programme for 1989-91, a sense of its strategies for recovery. These include:

- (i) putting into effect stabilisation and structural adjustment measures;

- (ii) control mechanisms that will ensure "as much fairness and equity as is humanly possible in the adjustment process", this includes "Some measures of protection for the weakest and most defenceless members of the society";
- (iii) strategies for structural transformation via the continued diversification of the economy; and
- (iv) the creation of viable institutional development apparatuses that are adaptable to the contingencies of the change process and "particularly sensitive to the considerations of effective human resource management and development" (Ministry of Finance and Economy 1988:p.1).

The strategies of (ii) and (iv) suggest that the specific policies of stabilisation, adjustment and transformation will pay attention to the way in which the various measures will affect the quality of life of the different sections of society and the community, including those members who have historically been adversely affected by the demographic factors of class, race and ethnicity, age and gender.

It is important to differentiate between, on the one hand, the adjustment process the Trinidad and Tobago economy experienced as the foreign exchange and fiscal crises emerged and, on the other hand, the structural adjustment measures specifically imposed by the Government to deal with the crises. If the latter are narrowly defined in terms of the programmes normally applied when countries are forced to resort to assistance from the IMF, or expect to have to seek such help, then it is only recently that Trinidad and Tobago has had to embark on such a programme. In 1982, the Government appointed a Task Force under the chairmanship of the then President of the Caribbean Development Bank, Mr.W.G. Demas. The Task Force was required to develop a medium-term public sector investment programme preparatory to a more comprehensive multi-sectoral plan.

The developing concern in Trinidad and Tobago about the need for adjustment was convergent with regional anxieties that dated back into the 1970s. Indeed structural adjustment in Caribbean economies was the subject of a study prepared in 1985 by the Caribbean Development Bank (CDB) and entitled "Measures for Structural Adjustment in the Member States in the Caribbean Community". Adjustment measures were introduced in order to respond to a serious adverse change in the terms of trade, an increase in oil prices, serious external debt-servicing problems and a decline in production and productivity in the key sectors of the economy. the resultant impact of the structural adjustment strategy led to a reduction in subsidies for basic items of consumption - food, medicine and public transport - high prices for goods and services, a reduction in imports, a strain on internal savings efforts, and a drastic reallocation of manpower and other resources between sectors of the economy.

In Trinidad and Tobago where, by 1982, the problem stemmed from the decline of its main foreign exchange earner - oil and petro-chemicals - the Task Force could draw on the experience of the wider region that had had to adopt structural adjustment measures during the 1970s.

The major document produced by the Task Force, the "Imperatives of Adjustment", provided the basis for policy formulation as the Government

attempted to set the stage to deal with rapidly dwindling public finances. The collapse of oil prices and an increasing debt burden prompted a partial devaluation and the application of a dual exchange rate system from 1 January 1986. Food, drugs, agriculture supplies, school books and a few other items were to be imported at the old official rate of TT\$2.40 to US\$1.00, while a new rate of \$3.60 was to apply to all other items. Significantly, the exemption of food supplies from the new alignment of the currency was geared to protect the population from an inordinate increase in the cost of living, particularly of essential food.

The regionally devised framework for adjustment was, at the level of intent, cognisant of the human side of the process. By 1987, however, the realities of the measures put in place reflected a gap between intent and actuality. 'Adjustment with a human face' increasingly became a mirage. The administration that took office at the end of 1986 immediately adjusted the exchange rate by eliminating the two-tier structure. However, its general approach was in the mould of a formal structural adjustment model. Public expenditure on salaries was reduced by \$540m (or 3 per cent of GDP) by the suspension of merit increases, acting allowances, and the substantial cost of living allowance. The last mentioned was based on a formula derived from an agreement that had expired at the end of 1983 but which, in keeping with custom, had continued to apply pending the ratification of a new agreement. The arrangement had provided an important element of relief to public servants at the bottom of the pyramid. By the end of 1988, the Government was to go even further in its cost cutting exercise, by reducing salaries in the public service by 10 per cent.

The budget of 1987 also brought a reduction of transfers and subsidies to state enterprises and public activities, as well as a decrease in the level of subsidy on some essential food items, and an increase in excise duties and tariffs on other items. Employment in work relief programmes was also cut, and a large number of workers who had many years of service in this programme were made redundant and given termination benefits. Those who remained became a casual workforce who would gain employment for only a small number of days at a time. The programme was renamed the 'Labour Intensive Development (LID)' projects. The school feeding programme was discontinued except in Tobago where other resources than those of the state allowed for its continuation. The school feeding programme had provided a hot meal and a drink at midday to children in many primary schools. While universal coverage was not achieved, a large number of children benefited from this programme, which was administered by a specially created state enterprise, the School Nutrition Company. The only major areas of subsidies and transfers that have escaped reduction so far have old age pensions and social welfare assistance.

On 16 November 1988, three months after the devaluation of the Trinidad and Tobago dollar from \$3.60 to \$4.25 per US\$1.00, the Prime Minister wrote to the Managing Director of the IMF setting out the stabilisation measures which his Government undertook to introduce. The measures outlined included commitments to :

- (i) reduce transfers to public utilities by rationalisation of employment and adjustment of tariffs - the Port Authority, the Water and Sewerage Authority, and the Public Transport Service Corporation responsible for omnibus services throughout the country, were specifically identified;

- (ii) reduce transfers to Caroni (1975) Ltd., the state sugar company, by rationalisation of its operations and an increase in the domestic price of sugar;
- (iii) reduce transfers to local authorities with the immediate consequence of cutting back on the use of casual labour and on the services provided;
- (iv) introduce a tax reform programme, the major objective being to shift the burden of the tax system toward indirect taxation;
- (v) reduce the price controls on a selected number of essential goods and services to about 20 items (poultry and animal feeds had been fully decontrolled in September 1988, with immediate consequences for the price of chicken, the most common form of meat protein in the domestic diet);
- (vi) reduce the size of the public service by the introduction of a voluntary retirement plan details of which were published for comment early in 1989.

The measures specifically designed to reorganise the structure of production were unveiled in August 1988 in the three-year Public Sector Investment Programme (PSIP). This detailed projects to be undertaken over the period by the central government and state enterprises to stimulate growth in the economy through diversification of the energy sector and the promotion of tourism, manufacturing and agriculture, geared to earning foreign exchange and, specifically in the case of agriculture, to saving it as well. The projects have employment implications in the short run but it is hoped they will create permanent jobs in viable enterprises targeted for competition in international markets. In addition to focusing on the effects of measures that were introduced to manage and stabilise the economy after the shock of the oil price collapse and its attendant consequences after 1983, one needs to examine how the erosion of gains made between 1974 and 1982 in health, education, housing and social development has impacted on significant social groups in society, including children and women.

## II. ELEMENTS OF A GENDER-AWARE APPROACH

It is now widely acknowledged that gender, particularly with respect to the status and role of women in the development process, has not been a significant variable in the areas of macro-economic policies, sectoral analysis and institutional development. This is a grave deficiency in so far as it reflects the under-utilisation and inadequate recognition of a very significant proportion of the world's human resources. The 1980 Copenhagen statement pointed out the insidious effect of policy measures which result in a scenario which "half the world's population performs two-thirds of the world's work, receives one-tenth of the world's income and owns less than 1 per cent of the world's property."

In explaining this gross maldistribution of resources, Moser (1985, p.5) identified two fundamental misrepresentations. One is the widespread tendency to assume that the male headed household is the dominant type and that the sexual division of labour within the family - with man the producer and his wife the reproducer - is the 'natural' order of things. The other is that planners are usually blind to the triple role of women and to the

economic and social utility of women when these roles are integrated, linking domestic and household management to economic activities, political management and social development. For example, the "ideology of housewife", which helps to create the invisibility of the contribution of women to the public realm and restrict them to the "privacy" of the home, blinds planners to the contribution they have already made to the development of the political process as community organisers, political mobilisers and, to the extent allowed, as political leaders.

Moser points to the following critical indicators of women's status in the society, community and home environment: their marital status; access to productive resources and income; the particulars of their reproductive activities; household composition and their status in the household; and the social, communal and national context of female leadership.

The status of women based on these indicators suggests three strategic and functional roles for all women in society. These are related to production, reproduction and the managing of both the domestic household and community action groups. Women as producers are bona fide participants in economic activities whether as wage or salary earners, as recipients of rents or, as entrepreneurs, of profits and dividends, or as contributors to unpaid work. The reproductive function results in their being child bearers and sole or joint parents. They are also spouses, household managers, liaisons for the extended family unit, and community organisers.

The extensive role played by women in economic, political, social life as well as in domestic household management requires that policy statements of intent, programmes, projects and outcomes reflect the contribution as well as the interests of women as a separate constituency of interest involved in, and impacted upon by, the decision making that takes place in the policy environment. What is required is a world view that directly recognises the existence of this group as both contributors to and beneficiaries of development.

In a 1986 colloquium report on Gender Issues in Development Cooperation, reference was made to the utility of a "gender-lens" that should be used to modify the existing methods of policy planning, so that the variable of gender could receive specific treatment at each stage of policy determination and implementation. The report notes that the idea of the use of a "gender lens" represents a very different approach from that of treating women as a special interest group. It opens up the real possibility that with the use of the lens - which reveals the triple role of women in development, in the areas of economic management, population management and household/community management - there will emerge a governmental and professional responsibility to take the economic and social aspects of gender into account in the shaping of public policy. The report continues: "Instead of looking at 'impacts on women' we must look at gender differentials in benchmark planning data and in evaluation impacts....Gender differentials can be a technical tool....sex disaggregated data an institutional strategy" (p.19).

Data analysis that is gender sensitive in the way described, helps in the policy planning process with respect to : (i) the identification of critical policy issues as these reflect development planning "with a human face"; (ii) forecasting, in terms of needs assessment and problem concentration; (iii) the determination of objectives and priorities; (iv)

options analysis in the light of priorities set and resources available; and (v) policy implementation, control, evaluation and review.

A more gender-sensitive approach will take shape, therefore, after there is a clear world view of women as active contributors and beneficiaries in the development process. This must be followed up by a development planning methodology which systematically removes the "invisibility" of women in the various stages of policy studies and analysis. To do this, gender has to be used as a technical variable that guides data generation, analysis, and use so that the triple role of women will impact on policy and decision-making programmes, outcomes and effects.

### III. NATURE OF THE STUDY

#### 1. Objectives

These are:

- i) to examine the level of gender sensitivity in the policy shifts brought on by the structural adjustment programme for the revitalisation, stabilisation and transformation of the Trinidad and Tobago economy; and
- ii) to assess the impact of the programme measures on the position of women in the society.

#### 2. Methods, Limitations

The study utilises, for the most part, data and analysis that have already been published. The data have been reassessed for their implications on women undertaking their respective roles in society and the economy. There is therefore a heavy dependence on descriptive statistics. Based on the structural parameters discerned from the more recent data an attempt is made to forecast the problems that structural adjustment measures cause for women. At the same time efforts are made to identify the presence or absence of gender sensitivity, based on the criteria established for this factor.

The study is limited to an examination of gender sensitivity from published reports and statements of the relevant arms of Government. There has been no attempt at original research nor at attitudinal surveys of the women or men in the face of the structural adjustment measures that are being implemented. The material presented is therefore a snap-shot of what is a very dynamic situation. The data are used, then, to derive some feel for the dynamic movements, but in the absence of longitudinal studies at the household level and for different types of households the present study should be seen as providing good working syntheses rather than definitive conclusions.

The limitations of secondary data as the major instrument have meant that the study cannot be used to test varying hypotheses on the impact of structural adjustment on different kinds of households. For example, there is a lack of published data on female-headed households of the type that would allow us to compare experiences with male-headed households. The data on credit from state agencies are not differentiated by sex, the gender-lens being relatively new to many areas of economic and social administration.

### 3. Significance of the Study

The non-explicit treatment of gender in the policy planning process has helped to create and maintain the "invisibility" of women as key contributors to and as beneficiaries of public policy. To remove this invisibility, it is necessary to put the spotlight on women as they live in society - shaped by class, race, age and rural/urban differentiation. The multiple and complex roles of women in society need to be publicly explicated. Also, it is important to locate these roles in the institutional settings where women are asked to contribute and in which the outcomes of policy measures have unique effects on women as a social category. In this regard, matters related specifically to economic management, political management and social policy administration have definite implications for women in the society. This is due to the fact that they are central to economic activity at the institutional and domestic levels. They are also the main purveyors of the culture, and first line of defence against the shocks of downward adjustment in quality-of-life provisions made by the state.

The study is important in that it seeks to reveal how much structural adjustment needs to be gender-sensitive. In view of this, it points to the need for appropriate methodologies in economic management and social policy planning that would explicitly take account of the variable of gender in the development process.

### 4. Framework for the Analysis

The findings of the study have been centred round the critical indicators of women's role and status in society as a whole. These indicators, as identified by Moser, are used here in the following ways:

- (i) to show how access to productive resources and income has led to a focus on equality of job opportunity and labour-force impact on a gender basis. This is done in the context of the general state of the economy under conditions of structural adjustment and efforts at transformation; and
- (ii) to demonstrate that the women's marital status provides a basis for determining the nature of the domestic household and the community which serve as the settings in which household economic management and family-care activities take place.

## IV. FINDINGS AND DISCUSSION

### 1. The Decline of the Economy

Table 1 presents changes in GDP for the period 1984-88. (The data for 1988 are provisional estimates.) The decline in the economy which started in 1982/83 continued up to 1988, except that there might have been a slowing of the rate of decline in 1988. The agricultural sector is the only one to have recorded consistent growth over the period, even though it was surpassed by electricity and water in three of the five years. The performance of the latter sector is possibly due to rationalisation, and to the application of higher user charges in assessing its contribution to national output.

TABLE 1 : GROSS DOMESTIC PRODUCT, 1984-88  
Annual Percentage Changes

	1984	1985	1986	1987	1988
GDP	-5.9	-4.4	-3.3	-7.3	-4.0
Petroleum	4.7	7.4	-4.0	-8.2	-6.2
Non-petroleum	-8.7	-8.0	-3.6	-7.9	-3.4
Non-petroleum (econ.goods)	-12.4	-15.5	-3.4	-5.3	2.8
Agriculture	0.3	6.0	3.0	5.0	4.7
Manufacturing	-4.9	-17.1	8.2	-6.9	0.0
Construction	-19.5	-20.5	-14.2	-8.8	4.8
Electricity and water	3.1	0.9	9.1	5.5	-0.9
Non-petroleum (econ.services.)	-6.8	-4.5	-3.7	-9.0	-6.0
Distribution <sup>1</sup>	-22.4	-12.4	-9.9	-22.9	-9.5
Tourism	-21.3	-13.7	-3.3	-0.9	-1.8
Transportation <sup>2</sup>	7.4	4.0	0.1	-2.7	-2.7
Finance <sup>3</sup>	-15.0	-9.2	-11.7	-15.3	-8.1
Government	6.0	-1.2	2.5	-5.6	-7.9
All other services	1.6	-0.5	-0.2	1.1	-1.0

<sup>1</sup> Also includes restaurants

<sup>2</sup> Includes storage and communication

<sup>3</sup> Includes insurance and real estate

Source: Central Statistical Office

## 2. Impact on the Labour Force

Table 2 presents sectoral data from 1964 to 1988, on changes in the labour market, the proportion of that labour that is female, and rates of unemployment among women and in total within the sector. Almost a quarter of a century earlier, the agriculture sector - which formally also encompasses forestry, hunting and fishing - was the largest single employer, absorbing 23 per cent of the labour force. This shows that over the years, there has been distinct tendency for unemployment among women consistently to exceed the overall unemployment rate in the labour force. However it was only the second largest employer of women, being led by the services sector where women employed outnumbered men. As the female agriculture sector declined in importance in the 1970s, the percentage of the labour force dropped from 31 per cent in 1964 to 24 per cent in 1975. The sector continued to decline in terms of employment creation up until the mid-1980s when the fall in oil prices impacted on government revenues and triggered a shift in the distribution of employment among all sectors of the economy.

A major problem in oil exporting countries has been an inability to transform their economies even when resources are available for diversification. This has been described as the 'OPEC disease', or the 'Dutch disease', after Holland's first experience of de-industrialisation following the exploitation of natural gas. Pollard (1985) has shown, in the case of Trinidad and Tobago, how this phenomenon affected the agriculture sector in particular, as domestic supplies became uncompetitive with imported food.

TABLE 2 : SELECTED LABOUR FORCE DATA,  
1964-81 (selected years)

	December 1964			December 1968			December 1975			December 1981		
	Labour Force	% Female	% Female Unemployed <sup>1</sup>	Labour Force	% Female	% Female Unemployed <sup>1</sup>	Labour Force	% Female	% Female Unemployed <sup>1</sup>	Labour Force	% Female	% Female Unemployed <sup>1</sup>
Agriculture forestry/hunting and fishing	77,300	31	5(7)	73,200	29	4(8)	50,500	24	6(8)	35,700	29	7(5)
Mining/quarrying and manufacturing	64,800	19	18(11)	61,900	24	16(14)	75,700	20	11(11)	74,700	24	9(7)
Construction (including gas, electricity and water)	36,600	4	37(20)	52,700	6	38(25)	60,000	11	45(24)	109,700	15	38(17)
Commerce	45,900	38	10(9)	50,400	34	8(8)	67,300	42	9(6)	78,500	52	6(5)
Transportation and communication	24,100	7	15(10)	24,600	7	14(10)	28,900	8	4(7)	33,800	12	14(7)
Services	73,300	56	16(12)	86,800	59	15(12)	85,500	41	10(8)	95,800	46	9(6)
Never worked	11,800	54		10,600	55		15,100	56		7,000	67	
Labour Force	333,900	31	18(14)	360,900	32	17(15)	386,100	28	19(15)	438,700	34	15(10)

	December 1964			December 1968			December 1975			December 1981		
	Labour Force	% Female	% Female Unemployed <sup>1</sup>	Labour Force	% Female	% Female Unemployed <sup>1</sup>	Labour Force	% Female	% Female Unemployed <sup>1</sup>	Labour Force	% Female	% Female Unemployed <sup>1</sup>
Agriculture forestry/hunting and fishing	35,200	23	7(5)	44,500	24	2(4)	47,000	18	13(10)	48,500	22	1(5)
Mining/quarrying and manufacturing	72,800	26	9(7)	66,400	27	11(11)	66,600	21	23(22)	70,300	28	31(20)
Construction (including gas, electricity and water)	106,300	14	41(20)	103,800	11	44(29)	91,000	11	73(46)	92,000	16	62(43)
Commerce	99,000	49	8(7)	108,600	54	13(12)	108,200	56	26(20)	101,000	52	27(21)
Transportation and Communication	32,700	12	4(3)	30,000	14	15(7)	33,100	16	9(9)	30,100	13	10(11)
Services	101,600	45	10(6)	110,700	44	11(10)	134,100	48	19(17)	135,700	46	20(17)
Never Worked	7,400	70		10,200	61							
Labour Force	456,400	33	15(11)	475,100	33	17(16)	480,600	34	25(23)	477,500	34	26(22)

<sup>1</sup> Figures in brackets are national unemployment rates for the sector.

<sup>2</sup> Includes "not stated". (Not indicated in tables?)

Source : Central Statistical Office, Continuous Sample Survey of the Population, various issues.

Moreover, employment in government work relief programmes, which carried higher wages than most sectors relative to the labour commitment required, reduced the supply of manpower available to the more demanding tasks in agriculture. Auty and Gelb (1986) have examined the profound problems created for the wider economy as the quantum of revenue enabled massive government expenditure and gave rise to numerous and unsustainable inefficiencies in the domestic economy. These presaged enormous difficulties when oil prices declined. Seers (1964 and 1978) too had detailed the implications of booming conditions for smaller oil exporters.

Significant among these difficulties was the collapse in employment which had been directly linked to government expenditure. In the late 1970s and early 1980s, the infrastructural activity financed by government and undertaken by private construction firms as well as by the government itself was responsible for much of the increase in employment in the construction industry directly, and indirectly in other sectors having regard to the multiplier effect of a relatively labour-intensive sector. The collapse in government revenue led to an immediate cut-back or postponement of projects and to a decrease even in basic maintenance. On the other hand, since there was less retrenchment in the public sector than in the private sector, the public sector share in employment increased.

Trinidad and Tobago proved to be no exception to countries with the 'OPEC disease' and as oil revenues plummeted, there was an increase in unemployment generally, from about 10 per cent in the early 1980s to 25 per cent in 1987. As the sector most capable of relying on domestic resource endowments and of generating output to satisfy domestic demand, the agricultural sector contributed to employment growth. But even so, the female percentage of the sector's labour force continued to decline, to 18 per cent at the end of 1987.

On the other hand, it is well known that rural women among the Indian community are engaged in a high degree of home production, much of which is for sale. Thus, while their husbands may be registered as own-account farmers, the women's activities may be unrecorded or under-recorded. But their contribution is nevertheless substantial, particularly where the male is engaged in other formal sector activity and leaves the tending of the agricultural enterprise to his wife (Harry, 1980). Hand craft activity by women may be subject to a similar under-recording but there is visual evidence of an increase in their involvement.

Another interesting feature is the participation of women in the construction industry, which in the present context includes electricity and water supply. The construction industry, as in many other countries, has been considered the natural preserve of men. In the 1960s a mere 4-6 per cent of the labour force was female. The boom that took place in construction, deriving from the expansion of the social and economic infrastructure and from the Government's attempts at economic diversification through setting up heavy and light industries, created a massive demand for labour and some of the traditional barriers to the employment of women were substantially eroded. Training through established state institutions (technical and vocational institutes, and the National Training Board), opened up opportunities for women, with the result that, in the fastest growing sector of employment during the boom years, the percentage of the work-force that was female increased more than three-fold on the 1964 figure.

It is noteworthy, however, that the female component continued to experience difficulty, possibly because of the residual status ascribed to women in the construction work force. Thus, women in the construction industry always had inordinately higher rates of unemployment as compared to men. In 1981, the unemployment rate for women in the construction industry was 38 per cent, as compared to a national average for the sector of 17 per cent. By the end of 1987, when the downturn was already severe, the unemployment rate for women in the sector was some 73 per cent as compared to the national average of 46 per cent. In other words, while the downturn had seriously affected the entire construction work-force, the impact was most severe on the female work-force.

The obverse of the decline in the number of jobs provided by established employers has been the growing self employment in the sectors where self employment is practicable. In this regard, it is useful to examine the growth of the commerce and services sectors, between 1964 and 1981. These sectors grew respectively by 71 per cent and 31 per cent as compared to an overall labour force growth of 31 per cent and of almost 20.0 per cent for the construction workforce. This growth in the commerce and services sectors reflected an increase in demand for these activities with the expansion of consumer demand in distributive trades, retailing and in personal and community services. With the subsequent downturn, the evidence of increases in employment in these sectors has had less to do with a net generation of jobs than with a change in the employment market, as self employment and shared employment replaced more productive jobs. Trinidad and Tobago witnessed in five short years, from 1982, a massive increase in informal sector activities, with large numbers of people engaged in the small-scale retailing characteristic of many other Third World countries - hawking of newspapers, lottery tickets, and other forms of street vending.

The dominance of women in commerce and services underlines the fact that women workers have been forced to seek relief from unemployment by engaging in what amounts to job-sharing in sectors where ease of market entry affords the opportunity of eking out income probably over very long hours, and also involving long periods of inactivity, for low rates of remuneration. Table 1 showed the large fall that took place in the amount of GDP contributed by the services sector. If that was the sector with the largest increase in employment, particularly for women workers, at the same time that it was experiencing a major decrease in output, then job-sharing and under-employment would obviously have been significant factors. Additionally, the slump in economic activity in this area would mean the reduction of earning power by women who have a large participation rate in the sector. When one considers that the women involved are low-earners and that one-third of them are single heads of household, it becomes clear that the drop in earnings creates a crisis of domestic household management for the women concerned.

Another area which has experienced a decline in employment is the manufacturing, quarrying and mining sector. The downward changes in so far as they relate to women are almost entirely in the manufacturing sub-sector, given the general absence of women from mining and quarrying. The decline in demand generally has hurt the manufacturing sector which was built on an import-substitution regime. The high level of protection of this sector has made it incapable of exporting and the collapse of domestic demand had profound implications for the labour force. The Garment industry and some of the light assembly industries are cases in point.

Table 3 shows changes in the sex employment patterns. Between 1965 and 1973, substantial improvement took place in women's participation in the public sector. In 1965 only 15 per cent of females employed in the labour market were in the public sector; by 1973, the proportion had climbed to 26 per cent; growing to 33 per cent in 1979, to 35 per cent in 1983 and to 35.2 per cent in the first quarter of 1987. Overall there has been a tendency toward parity in the participation of men and women in government employment, in contrast to the situation that prevailed in the rest of the job market. It is known that mobility has been easier for women in the public service and public sector generally than in the private sector. The data, however, mask the fact that women tend to be concentrated in certain fields and relatively sparse in others, nursing, teaching and clerical jobs, for example, are heavily biased toward females, but, their entry into the executive management class in the public sector has been constrained, as shown by Williams and Hewitt (1988).

Given the possibility of cut-backs in public service employment as part of the ongoing stabilisation and adjustment programme, the clerical establishment would be likely to be most seriously affected, with obvious implications for the employment of women who dominate the lower and middle management levels - thus there might well be some reversal in the gains achieved over the years. While data are not readily available fully to substantiate the point, it is known that the freezing of posts and the elimination of a number of temporary posts in the public service already put into effect have had their greatest impact on clerical positions and therefore on women.

Another feature of Table 3 is the continuing decline of the percentage of female workers who are unpaid workers. Some 19 per cent of the female workforce in 1965 were in this category; the figure was almost halved by 1985 and was 8.8 per cent at the first quarter of 1987, displaying, at least until then, a growing convergence with the percentage for males. The decline of the economy, and the structural adjustment measures in place might hold adverse implications for the disposition of women over their labour power, and could conceivably lead to a reversal in the positive trend established over the last two decades.

Table 4 presents the age-specific labour force participation rates by sex for selected years from 1965 to 1987. While participation rates have generally remained stable for the entire labour force, in the range 59-63 per cent of the adult population, the period witnessed some changes between the sexes, and particularly within the female component. Among the 15-19 age group, there was a decline in participation rates from the levels of the 1960s. With the expansion in educational facilities at the secondary level, and with co-educational junior secondary and senior comprehensive schools catering for the age group 11-17+, fewer young women would have sought to enter the labour market before their late teens (indeed evidence from other sources (Henry, et al. 1988) suggests that the participation of girls exceeded that of boys at the secondary educational level). The increase in the participation rates for the age groups between 20 and 44 years, during the 1970s and early 1980s would have been attributable not only to the buoyant economic condition and easy availability of jobs, but also to the effects of modernisation and the increasing desire of women to put to use in the "formal" economy the improved education and training to which they had had access.



TABLE 4 - AGE-SPECIFIC LABOUR FORCE PARTICIPATION RATES BY SEX, 1965-85 (SELECTED YEARS)

Age Group	1965			1973			1978			1981			1983			1985		
	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female
15-19	44	62	28	43	60	25	40	56	23	41	58	24	39	57	23	41	56	24
20-24	70	96	46	71	93	51	75	95	53	72	92	51	71	93	52	72	92	51
25-34	70	96	46	71	96	42	73	96	47	73	98	49	73	97	50	74	95	53
35-44	73	98	48	70	98	42	72	98	47	72	97	47	75	96	52	72	97	48
45-54	74	91	50	70	96	42	69	95	44	66	95	38	68	96	41	68	94	41
55-59	69	94	43	69	94	39	66	38	38	62	90	36	62	91	34	59	86	34
60-64	53	72	33	54	78	24	51	81	23	48	76	23	48	76	17	43	61	24
65+	30	50	16	26	41	13	18	30	8	19	32	8	15	24	7	15	26	6
All age groups	63	87	40	61	84	36	60	82	38	60	82	38	61	83	39	60	81	40

Source: Central Statistical Office, Continuous Sample Survey of the Population, various issues.

On the other hand, the fact that the increase in the participation rate for those groups, and even for the 45-54 age group since the mid-1970s, took place concurrently with a decline in the overall participation rate suggests that there has been an element of 'added-worker' effect among women in the prime age group 20-54. This was in addition to such factors as modernisation and the increasing independence of women. Thus, as their men became unemployed or experienced the 'discouraged worker effect' and withdrew from the labour market, women sought out jobs or engaged in self-employment in order to maintain a flow of income to the household. Obviously, in single female-headed households, the women had little choice.

### 3. Equality of Opportunity for Women

A career opportunity can be measured in terms of the following:

- (i) provisions for identifying, on a personal basis, areas of talents and skills;
- (ii) access to education and training, particularly at the secondary and tertiary levels of the formal and non-formal education systems;
- (iii) appropriate curriculum channels, unfettered by considerations of gender, class, race and age;
- (iv) the existence of equity in job availability and placement; and
- (v) remuneration and career path progress on the basis of merit.

#### Access to jobs

An increasing number of women are entering the labour market in the developed world and Trinidad and Tobago has experienced a similar trend. By 1980, for example, 51 per cent of American women were employed full-time outside the home (Coleman, Wallston, Calway-Fagen, 1980). In Canada, from 1962 to 1982 the percentage of women in the labour market rose from 27.2 to 41.2 per cent (Ontario Women's Directorate 1985). In Trinidad and Tobago, the 1980 Census revealed that 28.7 per cent of those employed were women. The Census also showed that while women were fairly well represented in the professional, technical, administrative, clerical and sales categories of jobs, they were under represented in manufacturing, construction, transport and agriculture. It is important to note that the growing equality in opportunity for education and training did not fully eliminate the disparities which continued to exist in job access and compensation during the boom years 1974-82. These disparities will become even more pronounced as the state and community find it increasingly difficult to continue with affirmative action programmes for recruitment, selection and placement, particularly in the public sector.

Table 6, derived from the Continuous Sample Survey of the Population Labour Force, has a higher level of aggregation than Table 5, but lends support to the discussion above from a longitudinal perspective. It shows that women increased their presence in the professional and technical categories as well as in the administrative, executive, managerial and clerical areas. On the other hand, their representation in construction declined thus suggesting they were among the first to be fired as that sector ran into early difficulties with the downturn in the economy.

TABLE 5 : PERSONS EMPLOYED IN A GIVEN WEEK BY SEX  
AND OCCUPATIONAL GROUP, 1980

	Males		Females	
	Nos.	%	Nos.	%
Professionals, technicians, and architects, engineers and related technicians	5,757	2.33	336	0.34
Medical, dental, veterinary and related professions	1,714	0.69	3,750	3.80
Other professional, technical and related staff	12,308	4.98	12,518	12.69
Administrative and managerial staff	5,081	2.05	843	0.85
Clerical and related workers	20,402	8.25	29,031	29.44
Sales workers	15,332	6.20	12,071	12.24
Service workers	21,783	8.81	18,568	18.83
Farmers, loggers, fishermen and hunters	24,058	9.73	4,496	4.56
Craftsmen and tradesmen	17,059	6.90	6,145	6.23
Construction workers	22,445	9.08	153	0.16
Transport and equipment operators	18,100	7.32	147	0.15
Other production and related workers including labourers	78,840	31.88	9,075	9.20
Not stated/not elsewhere classified	4,398	1.78	1,491	1.51
All occupational groups	247,277	100.00	98,624	100.00

Source: Central Statistical Office, Census of Population, 1980.

Any projection of the future of the stabilisation and adjustment programmes would have to take account of the implications deriving from these data. Since certain sectors are still seen as the preserve of men, women are going to be forced into a highly bifurcated system of labour force participation. Either they qualify for and enter into professional, technical, administrative, managerial and other high-level occupations or they are reduced to the residual category of low-level workers participating in informal sector activity or in the very specifically female oriented manufacturing industries that may be set up in the Export-Processing Zones now being established, where low wage and unskilled labour will predominate. The apparent dominance of women in the higher levels may have not a little to do with the far more constrained access to other kinds of jobs that are seen as the preserve of men. The latter may have been more affected by the adjustment measures in force which may thus exacerbate such inequitable labour market tendencies.

While, women were reasonably well represented in the professional, administrative/managerial and clerical categories, their distribution within these categories is interesting. For example, of the 6,093 persons employed

TABLE 6 : EMPLOYED WORKFORCE BY OCCUPATIONAL CATEGORY  
AND PERCENTAGE OF FEMALE EMPLOYEES, 1980-86

	1980		1982		1984		1986	
	Total	% Females	Total	% Females	Total	% Females	Total	% Females
Professional and technical worker	35,100	42.5	39,700	47.9	34,400	50.9	39,600	50.5
Administrative, executive, managerial and clerical worker	54,400	57.7	60,000	59.3	58,700	59.5	57,000	64.6
Commercial, financial and insurance worker	36,000	52.8	40,900	53.5	50,200	52.0	44,500	47.9
Farmer, fisherman, hunter, logger and forest worker	33,400	25.8	29,900	22.4	36,300	27.0	41,700	21.1
Craftsman, production process worker	80,000	16.1	86,600	13.6	87,000	13.9	77,500	14.7
Worker in transport and communications	27,600	6.9	26,100	7.7	29,900	6.0	25,900	8.5
Worker in construction and labourer	74,100	9.0	69,200	11.6	58,700	8.3	51,100	5.7
Service worker	45,600	48.9	51,500	44.5	47,700	47.4	50,700	46.4
Not stated	1,600	12.5	400	25.0	-	-	-	-
Total	387,900	30.0	404,400	31.6	402,900	32.2	388,000	32.7

Note: Table relates to data at year end.

Source: Central Statistical Office, Continuous Sample Survey of the Population, various issues.

in architecture, engineering and related areas, only 5.5 per cent (336) were women. The picture in medicine, dentistry, veterinary science was very different, these women constituting about 68.8% of these workers. In the other professional, technical and related areas the distribution of the sexes was more or less even. Much unevenness existed in the administrative/managerial category women accounting only 14.2 per cent of the total (843 out of 5,924), much less than their representation in the labour force. Employment opportunities and careers in manufacturing, construction, and transport were scarce, and in 1980, only 4,496 of the 28,554 workers in agriculture, animal husbandry, forestry, fishing and hunting were women; 6,145 of the 23,204 craftsmen and tradesmen in 1980 were women, while in construction, only 153 out of 22,598 workers were women.

### EDUCATION AND TRAINING

A CSO study entitled Changes in the Status of Women 1900 - 1977, noted that over the period 1964-1976, the female student population had increased appreciably. Nonetheless, as a group, female graduates had yet to attain equality of status with their male counterparts. This inequality was exacerbated by the fields of study females generally pursued in comparison with those taken up by males.

Table 7 shows the percentage of males and females registered in first degree courses in the various faculties for 1980/81, 1981/2 and 1982/83. For all three years, the total percentage of male registrants was higher than that of females, but the difference grew smaller each year. The number of men was far greater than that of women for the three-year period in engineering and medicine. The gap was widest in the former discipline but there were signs of a reduction in the disparity. However, women far outnumbered the men in the Faculty of Arts and General Studies. It is to be noted, also that men outnumbered women in the Faculty of Natural Sciences for the same period, but the difference was dramatically reduced in the last two years. When the number of female students rose to 43.5 per cent and 41.9 per cent. The differences were relatively small with the Faculties of Law, Agriculture and Social Sciences.

In an exhaustive research report for the National Training Board Lewis (1985), dealt with the issue of equality of career opportunities for the graduates from eight randomly selected Senior Comprehensive Schools graduating in 1982. Some of the major findings and conclusions were: (i) that while vocational graduates of both sexes were more likely to find employment than non-vocational graduates, vocational male graduates were more likely to find jobs than their female counterparts and this was the case in every job sector; (ii) that compared with female graduates, vocational male graduates took a shorter time to get jobs and were five times more likely to be self-employment; female graduates had the highest unemployment rate (55 per cent); and (iii) 51.9 per cent of male vocational graduates and 40 per cent of the females found work related to their training.

The study showed conclusively that there was no evidence that the males were better trained than the females. Yet qualifications requirements were more rigidly applied and wage rates significantly lower in respect of women. Lewis also noted the structures that still beset the absorption of women with specific training in the vocational and technical areas: "For the comprehensive female, curricula cannot override gender: their position in the labour market is in a sense predestined. This is, of course, irrational and

**Table 7 : PERCENTAGES OF MALE AND FEMALE REGISTRANTS  
IN FULL-TIME DEGREE COURSES BY FACULTY, 1980/81-1982/83**

Faculty	1980/81		1981/82		1982/83	
	% Males	% Females	% Males	% Female	% Males	% Females
Arts and general studies	31.6	63.9	34.4	65.6	26.4	73.6
Social sciences	51.8	48.2	48.7	51.3	46.5	53.5
Law	47.4	52.6	44.4	55.6	42.3	57.7
Education	-	-	-	-	-	-
Natural sciences	70.3	29.7	56.5	43.5	58.1	41.9
Medicine	78.2	21.8	73.3	26.7	68.6	31.4
Agriculture	56	44	50.9	49.1	54.1	45.9
Engineering	83.9	16.1	82.5	17.5	79.9	20.1
All faculties	56.1	43.9	54.3	45.7	53.5	46.5

totally undesirable, but a sobering reminder that tradition and preferences of employers (in the private sector at least) have a lot more to do with the way jobs are given out than any contrivance of the school...." (Lewis 1985: p.27). Thus the overall picture in respect of equality of career opportunity is that women are disadvantaged in varying degrees as regards employment and remuneration. This pattern is expected to persist under the conditions of adjustment outlined by the Government.

#### 4. Sociology of Adjustment

##### Domestic household management

The downturn in the economy has had and will continue to have a variable impact on individual households, not simply because of the different economic circumstances deriving from the sectors in which household members work, but also because of the different structures of households. Table 8 provides some data on the relative movement in wages and prices for production workers between 1985 and 1988. While the index of average weekly earnings rose by 9.1 per cent over the period, the cost of living rose by 28.5 per cent, thereby occasioning a substantial fall in real incomes of those employed in the formal sector. Inflation would have been specially severe on the unemployed and the underemployed, among whom women were disproportionately represented.

Trinidad and Tobago, like other Caribbean countries that have experienced slavery and indentureship, display a rich variety of family structures. Moreover, the Indian community, which was slightly larger than the African population at the last Census, retains some of the characteristics of traditional forms of family organisation which the indentured labourers brought with them in the last century. Modernisation and the assimilation of

TABLE 8 : INDEX OF AVERAGE WEEKLY EARNINGS FOR PRODUCTION WORKERS, AND OF RETAIL PRICES, 1985-88

Qtr.	Weekly Earnings				Annual av.	Retail Prices
	I	II	III	IV		
	(1982 = 100)					
1985	335.1	357.2	354.0	372.7	354.5	140.5
1986	360.4	363.9	361.1	362.0	361.8	151.3
1987	354.0	379.3	389.1	397.0	381.2	167.6
1988	377.0	387.7	393.2	389.6	386.9	180.6

Source: Central Statistical Office, Economic Indicators, various issues.

the wider Trinidad and Tobago culture have led to some changes and created tensions between tradition and evolving forms (Mohammed 1988). The concern of this study is the impact of adjustment on families and the extent to which women experience differential problems depending on the kind of households they live in.

Three major types of relationships between men and women are recognised in the sociological literature: formal marriage, with husband and wife legally married and living together; the common-law arrangement where man and woman cohabit but without a formal marriage; the visiting union where there is a sexual union between a man and a woman but without their living in the same household. Recognition of the different types of relationships help in understanding the patterns of economic household management. For example, there is utility in conceiving household management and decision-making in terms of the dominant action and the degree of power and influence as well as of the level of financial, material and social contribution to family care at the particular stage of the family cycle, that is, from establishment to dispersement.

To illustrate the point, both the formal and the common-law unions may be seen as having an approach to decision-making, contribution and distribution, that is influenced by the form of household headship. These forms are:

- (i) joint-cooperative, where the partners (married or common-law) take responsibility for family care on the basis of economic and social equity;
- (ii) joint-disjointed, where there is inequity in the contribution and distribution patterns for family care;

- (iii) joint-denuded, where there is an absent partner owing to death, physical desertion or abandonment;
- (iv) single-headedness, where from the very start, the head of household (usually the woman, especially in the low-income households) has total or, in some instances, almost total responsibility for family care.

In respect of (iii) and (iv), the research findings present the discussion in terms of the visiting union. According to Abdulla (1988), a survey on fertility in the late 1970s established that women in visiting unions had lower average fertility than those in cohabiting unions (whether formal marriages or common-law unions). Indian women, on the other hand, enter their first union at an earlier age and the first union is predominantly a formal one. The presence of the nuclear family within larger extended household means too that there are greater possibilities for sharing the problems of adjustment that exist among Afro-Trinidad families, where the woman in a visiting union lives with her children in a nuclear unit. Where an extended family unit exists, it is still matrifocal with a grandmother as the head of a household of adult children, some of whom have their own offspring living with them but not their mates. Of particular concern are the female-headed households, especially those with children. This is a very common phenomenon in the Afro-Caribbean community.

The loss of a job in such circumstances imposes great strain on the household, since the woman is the sole dependable breadwinner; and while the visiting mate may contribute to the upkeep of his children, consistency has always been a problem. Lacking the support of the extended family, the nuclear female-headed household is at most risk during adjustment in view of the fact that women have a higher unemployment rate than men, and are more likely to be relegated to sectors where job-sharing is the norm. Moreover, the nature of institutional support mechanisms exacerbates the situation. For example, as discussed in more detail below, day-care centres or services are neither cheap relative to the incomes that are earned in the sectors to which women must gravitate, nor are they sufficiently widespread to be readily accessible in all areas of the country.

#### **Parental child care**

The impact of the adjustment process on women can be assessed by the effect not only on them, but also on children who, in the context of Trinidad and Tobago, whether within the African, Indian or other sub-groups, fall under the residual control of their mothers. Thus an examination of data on babies and young children serves as a good proxy for the quality of life to which their mothers are exposed.

McIntosh and Francis (1988) reported on an analysis undertaken by the Ministry of Health in 1987 which showed that 6 per cent of the children under five years suffered from protein-energy malnutrition. The analysis also showed that protein-energy malnutrition was three times more likely to be found among low birthweight children and that this incidence of low birthweight was in turn associated with teenage pregnancies. According to Rennie (1988), while there was a decline in the specific fertility rate of the 15-19 year age group between 1955 and 1975, from 181 to 82 per 1000 females, the rate subsequently rose, reaching 91 per 1000 in 1981. In 1987, 17 per cent of the births at five hospitals were to teenage mothers. In Tobago a

1986 study found a high degree of acceptance and encouragement of early pregnancy and that some 76 per cent of teenage mothers were still living with their parents (Jack et al 1986). Rennie also reported an increase in live births under 2500g, the proportion reaching 13.5 per cent in 1987.

The increase in teenage pregnancies and a declining job-market, particularly for females, would surely expose many teenage mothers and their children to poverty-stricken conditions. The diagram below illustrates pictorially the situation in 1985 before the more draconian measures were taken by the Government to deal with the fiscal balance of payments and debt problems. The data behind the bar charts were derived from health centres across the country. There were obviously pockets of serious malnutrition in every county of the country. The adjustment measures imposed since then would surely have exacerbated conditions, particularly for the female single parent households.

The reduced importance of the extended family with so-called modernisation has not led to the pari passu development of alternative support institutions for the nuclear family. A good example is the slow growth of day-care centres. While middle-income households often have the resources to employ paid help within the household to supervise pre-school children, working lower-income women can seldom afford such services. There is a developing network of community-based day-care centres but their coverage is not country-wide nor are standards generally adequate.

Only in a few cases are such services available in or contiguous to industrial estates or areas where there are major concentrations of workers. The implication is that women seeking such community services are usually required to travel substantial distances and to allocate much time and money in taking and collecting their children on their way to and from work. The decline in the quality of public transport with the cutback in government transfers to the Public Transport Service Corporation also meant that lower-income working mothers have to utilise much more expensive taxis in making trips to the few widely dispersed day-care centres that do exist.

There is, however, a developing nursery school system, partly funded and supervised by the Ministry of Education. There are about 50 pre-schools in Trinidad under the direct control of the Ministry of Education and six establishments in Tobago. There are, as well, a large number of private pre-schools of varying quality. The better private nurseries are beyond the resources of lower-income mothers, and with a national total of 56 state and community supported nurseries, national coverage is again inadequate to meet the needs of lower-income working mothers. Slender budgets and the absence of a school feeding provision may deter parents - and women are most important in this area - from availing themselves of this service. There has been a reported decline in enrolment in some districts, which may be due to loss of jobs by parents and/or their inability to pay even a low fee and to provide breakfast and a packed lunch for their children attending nursery school. Both at the nursery school and the primary school there is some evidence of a withdrawal of children, postponed entry, or reduced attendance that are directly attributable to the spread of poverty.

Another area that has hardly been touched and which would afflict particularly the lower-income female-headed household, relates to the care of parents who are infirm. This problem is almost specific to the sub-nuclear Afro-Caribbean household. A woman who is the only breadwinner in her

household is often responsible not only for her own children but also for her parents, usually her mother. The higher life expectancy of women over men, and the general increase in life expectancy, raises the probability that the surviving parent will be a mother. Just as children are seen as being, in the final analysis, the responsibility of their mother, likewise the care of elderly parents is seen to reside with daughters rather than with sons. This matrifocal puts excessive financial burdens on lower-income females given that the old-age pensions received by poorer parents, which have not been increased for the last five years in spite of the increases in the cost of living, are inadequate to provide the basic necessities, let alone to allow for medication and hired help to supervise an elderly person who is no longer self-sufficient. Meanwhile day-care centres for the elderly remains merely a concept. There is as yet no development of a supporting infrastructure to protect the lower-income woman who has to combine employment with care of the old and infirm. There are indeed homes for the aged, but they are few in number, receive only a little financial support from the Government, are run by voluntary organisations and religious bodies, and do not exist in numbers adequate to the needs of the lower-income groups.

### Old age pensions

Old age pensions are paid to persons over the age of 65 who can prove an inability to maintain themselves otherwise. The amount paid to each person is \$275.00. This figure has remained constant for at least four years in spite of increases in the cost of living. Old age pensioners are also entitled to passes which allow them to free travel on the Public Transport Bus Service. As at the first quarter of 1988, there were 57,354 old age pensioners in receipt of this benefit, according to estimates from the Ministry responsible for Social Welfare. The population over the age of 65 years was estimated by the Central Statistical Office to be 75,200 for the first quarter of 1988, 44.7 per cent of whom were males; labour force participation rates were 23.5 per cent for males and 8.4 per cent for females. While no data are available on the sex distribution of old age pensioners, it is highly likely that women, given their higher life expectancy, would predominate, especially since they are more likely as well to be outside the labour market and therefore to qualify more easily for the grant or transfer payment.

The fact that the grant has not been reduced in nominal terms, even though other kinds of expenditures have been cut, may be seen in positive terms as the structural adjustment measures impact across different groups in society. At the very least, there seems to be some degree of protection for the aged, and particularly for older women. On the other hand, given the sociology of the family structure, there may be households where an old age pension is the only income, as joblessness and lack of savings afflicts others who have little flexibility in adjusting. In those circumstances the older (female) relative may be required to share an already inadequate income. Moreover, the elimination in fiscal year 1989 of the facility of deeds of covenants to tax-payers as an allowable tax deduction, except those made to registered charitable organisations, would have had some impact on a number of older people who used to be beneficiaries, many of whom would be women. It is known that the deed of covenant was sometimes used as a "tax-dodge" but there would have been a number of cases where older people, or particularly older women, benefited directly from the arrangement. The revenue-raising strategy consequent on the stabilisation and structural adjustment programme would indirectly hurt the previous beneficiaries, and the absence of any increase in

old age pensions implies that as a group, they would have suffered a fall even in their nominal income and a steeper one in their real income because of increases in the cost of living.

### **Social assistance**

There is a procedure for allocating social assistance to household that are indigent. The criteria are quite exacting and the general policy is that adult males under retirement age receive social assistance for their families and themselves only if they are in some way incapacitated. In other words, there are no welfare payments to protect households from the unemployment of a male head of household. Women do however qualify, and tend to be the major beneficiaries on behalf of themselves and their children. But they are usually required to prove abandonment and desertion by their husbands or partners and, as a result of this, an inability to seek employment because of the number and age of their children. But in order to qualify for social assistance, a woman has to prove that she had sought and failed to get maintenance payments from her mate through the court. The increase in unemployment stemming from the economic decline and the cutback in public expenditure has put many people out of work. It means that more women may need to seek social assistance, even under the very restrictive qualifying conditions, simply to survive. Yet the fact that in the 1989 budget, the Government indicated its inability to increase provision in this area implies that a much smaller than those requiring such assistance actually receive it.

## **V. SUMMARY AND RECOMMENDATIONS**

The problem of lack of gender sensitivity in economic policies is not unrelated to the failure in development policy generally to accord pride of place to equity. For a brief period in the 1970s, especially after the emergence of basic needs strategies promoted by the International Labour Organisation, development literature argued for marrying the objectives of equity and economic growth. However, because of the persistent economic difficulties of that period and the failure to achieve growth where equity became an overriding consideration, the focus was soon redirected. The current adage, implicit in structural adjustment measures, is more akin to "grow now and redistribute later". It is therefore not strange that gender equity tends to come much lower down the developmental hierarchy. The experience with stabilisation through the IMF has been extensive enough for its impact to be properly understood and analysed. The verdict seems to suggest that while the economic measures may serve to jolt an economy out of stagnation, the social costs, which have been largely ignored, are not insignificant and may fetter a society's development far into the future. For example, falling nutritional standards because of the removal of subsidies on basic items can have a deleterious effect for one or two generations on the 'quality' of the work force and on the population at large. Equity can no longer be summarily dismissed, or postponed as deserving of consideration only in the medium and long run.

### **1. Key Elements of a Gender-Equity Policy**

The achievement of gender equity, therefore, given the special circumstances of women, requires policies which at every stage of their implementation ensure that the system evolves positively to guarantee continuing reduction in the barriers that beset women. Some of the more important elements are enumerated hereunder.

## **Training**

Even when the economy declines, or when structural adjustment measures lead to drastic sectoral shifts in the pattern of output, resources should be so distributed that women have an equitable opportunity of securing training for areas from which they have traditionally been excluded. There are admittedly costs attached to this guideline. For example, vocational and technical training programmes would require the provision of child-care facilities such that women with young children or babies can embark on or continue training that prepares them for some of the more dynamic areas or sectors of the economy. The principle would apply to the reabsorption of teenagers in the secondary school system on those occasions where early pregnancy requires withdrawal from school.

The development of flexible training and/or educational programmes that facilitate easy re-entry would allow more women to prepare for a return to the labour market when they elect to withdraw from it during childbearing or pre-teenage development of their children.

One critical area where action is badly needed relates to training for informal sector activities. There is need for modules in business development that allow women who have to engage in part-time activities as they attempt to accommodate child-bearing and child-rearing with labour force participation. They need the kind of preparation that will enable them to effect a business evaluation of their efforts in order to maximise the benefits from them. There is need for assistance in time-management, budgeting etc., so that as they organise resources and their labour power to provide services or products, they are fully apprised of the value of their output. There is also the question of upgrading skills for occupations which are amenable to flexible participation but which, because they are seen as the preserve of women, do not normally engage the attention of formal training institutions and/or programmes, e.g. the preparation of meals, and snacks for sale by itinerant pedlars and hawkers. Unless the household has the resources to prepare a woman to produce non-restaurant meals like "doubles", "roti", "bake and saltfish" etc., or to sell coconuts for immediate consumption from road-side stands and stalls, there are few locations where she can acquire the relevant skills. There is need to mount a range of non-traditional short and intensive courses that assist women in particular in respect of the so-called informal sector activities which, if better organised, could indeed lend themselves to greater formalisation and to such status improvement that they offer highly productive employment and substantial income to both sexes.

## **Credit and business development support**

In this regard, the provision of credit to small-scale enterprises needs to be explored. Lower-income women usually lack the collateral required for bank credit, or even for the cheaper credit offered by such institutions as the Industrial Development Corporation and the Development Finance Corporation. In the case of the former, the emphasis is on credit for export-oriented activity even where small businesses are accepted as part of the portfolio. The implication of this is that few women get access to such resources, even though in terms of ideas and initiative they may be no less entrepreneurial than the men who do secure such loans. The Government has decided to establish an institution specifically for small businesses. It is imperative therefore that a gender focus be integrated in its brief. Efficiency in credit-allocation must be gender-sensitive.

There is need for appropriate institutional support for the genuinely small-scale activity, not only by way of credit, but by the establishment of forward and backward links to and from agencies like the Export Development Corporation, and the Management Development Centre, and by the creation of institutional mechanisms such that women and as well as men can become involved in "a putting out system" and in subcontracting to larger enterprises involved in the formal sector activities, including export marketing. With regard to unsecured credit, there is an apparent need to examine some of the experiences of Bangladesh in providing credit to small-scale enterprises.

### **Social policy**

There are a range of areas that need to be addressed in order to ensure that structural adjustment measures have a more benign impact on women and become gender sensitive. Only a few of the more important areas are enumerated here.

In respect of physical planning, it is obvious that past developments in housing have been undertaken without regard for the infrastructural services needed to support the family and to ease the burdens on women. Provision should be made in all housing development districts not only for community centres but also for day-care centres for the young and the aged. This does not imply that the state should run the required facilities. Rather, it is proposed that no housing development should be approved without provision being made for such facilities.

The severity of the economic downturn has already impacted on migration flows. Although analysis on the participation of females as against males in permanent or long stay migration is still lacking, there is need to address the issue. While some families do migrate en bloc, a substantial number of migrants are single individuals. There is therefore some probability of extended households being denuded as a spouse or partner (male or female) goes abroad, often with a view to getting established in a new country prior to sending for the rest of the household. This is particularly the case for "undocumented" migrants. Depending on the terms of their status in the new country of residence, or because of other social parameters, it may be many years before the household can be fully restored as an integrated unit (if at all). This is an area in which policy-oriented research is urgently needed.

'Family Life Education', is now part of the school-curriculum, and therefore the next generation of adults will have some formal exposure to it, although this will be limited to the issue of household establishment and management. There is need however to address the larger public in order to sensitise both men and women to the way in which the problems of household management can be shared, with due regard to the religious and cultural diversity of the country. The nature of the responsibility system in the household can be made explicit. The emphasis may need to be on the provision of information, which can help households in developing their own coping strategies in managing stress and dealing with serious economic difficulties. This would extend to such areas as meal planning and diet so that eating would at the very least be directed at the maintenance of good health. There is a dearth of organised programmes on nutrition education or information in the mass media to enable households to select foods immediately and cheaply available. Low income need not mean starvation or inadequate nutrition if a well informed selection of food can be made. Such an approach would also

serve to demedicalise health-care, and make the population more conscious of dietary needs over the life cycle. Finally, Family Life Education in the public domain also has to address the issues of financial management and investment over the household cycle, birth planning and co-operation within the household. While much of the above may seem of general relevance to the whole population, there is an underlying gender implication, since the failure to establish the appropriate mechanisms has entailed domestic destabilisation which, in the existing social structure of the family and the household in Trinidad and Tobago, has meant that women are saddled with a host of problems.

The level of social assistance and its distribution must be addressed since the increase in unemployment is bound to push more and more households below the poverty line, however this is defined. Government and academic research is currently directed at the identification of a poverty line and at computing the number of people living in poverty on the basis of a recent household budgetary survey by the Central Statistical Office. Some preliminary work suggests that over 18.5 per cent of the population lived in poverty in 1988 (Henry and Melville 1989). The results of this and continuing work should help in targeting those who have been most seriously hurt in the structural adjustment process, many of whom are likely to be single parent female-headed households. Policy should be directed in the short term at reducing the bureaucratic and legalistic hurdles that women face in gaining assistance for their families when, as so often, it is badly needed to arrest starvation and malnutrition.

## **2. General Recommendations : The Need for an Inter-Sectoral Approach to Public Policy**

There is need to modify the present public policy emphasis on fiscal and monetary dimensions and move to a more interdisciplinary methodology that seeks to reconcile economic policy with social policy and political development considerations. Such an interdisciplinary approach to public policy would allow for a more realistic perspective on the place of social policy in the process of structural stabilisation, adjustment and transformation.

Secondly, there is need to concentrate the economic adjustment process around social policy/social development considerations. Political consensus building is imperative in providing the framework of analysis for treating the issue of social equity. In this way a viable methodology can be adopted to take care of the social issues of distribution, poverty and the vulnerability during adjustment. A social policy and a political consensus-building approach would provide an explicit framework for treating gender as an essential and self-explanatory variable in the development process, particularly during the period of structural adjustment.

Thirdly, the Government must devise and use this interdisciplinary framework for negotiations with the international lending agencies, so that the conditionalities of loan agreements can be social policy oriented, thereby allowing the opportunity for gender-aware analysis. In view of the centrality of the role of the women in managing the domestic household, the basic units of analysis for growth oriented structural adjustment should emanate from formal economic indicators as well as the non-formal/informal indicators displayed in the household and the community.

The underlying principle here is that equity, including gender equity is socially efficient, and should enjoy equal pride of place with the economic efficiency criterion established in structural adjustment programmes. Nor should gender equity be seen as pandering to women but rather as the sine qua non for the maintenance of the human resources capability and quality of the population, particularly having regard to the role that women play in the formal and informal economy for and/or in the management of the household economy. In other words, whether or not the economy is improving or in decline, policy must be directed at increasing the level of equity generally, and specifically between the genders many of the recommendations proposed above would apply whether or not the country had embraced a structural adjustment programme; however, their importance is heightened in the circumstances of a severe economic downturn.

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