

**STRUCTURAL ADJUSTMENT IN ZIMBABWE:
ITS IMPACT ON WOMEN**

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**ON ASSIGNMENT FROM THE
CANADIAN INTERNATIONAL DEVELOPMENT AGENCY**

for

**The Government of Zimbabwe: Ministry of
Cooperatives Community Development and
Women's Affairs**

November 1988

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I. INTRODUCTION

The task of assessing the impact of structural adjustment programmes on the women of Zimbabwe is unusually difficult for four basic reasons. First, there is no clear definition in Zimbabwe of which particular programmes of government constitute the structural adjustment effort or are intended to effect structural adjustment in the economy. Secondly, there has been no pronouncement by the Government that Zimbabwe has embarked on a programme of structural adjustment. Rather, it has strongly denied implementing an International Monetary Fund type of structural adjustment, let alone doing so at the behest of the IMF.¹ Rather, the Government has claimed that Zimbabwe has begun, or is preparing, to effect its own form of structural adjustment. As early as 1982, Senior Minister Chidzero, in explaining a decision to tighten foreign currency allocations, said that:

We must take measures which will promote exports ... and will sustain production for export ... for our minerals, agricultural produce, and manufactures. To do these things we must take a number of policy measures for adjustment.²

Speaking at a World Bank-sponsored regional seminar on structural adjustment, held at Victoria Falls, Zimbabwe, in March 1988, the Minister of Trade and Commerce rejected structural adjustment of the type promoted by the IMF and World Bank because, in his view, "the Structural Adjustment that is expected of us is an adjustment to suit our masters rather than to suit us". He also criticised mandatory exchange rate devaluations and trade liberalisation on the grounds that they do not result in increased exports of manufactured goods. Thirdly, the impact of structural adjustment programmes on women is simply difficult to quantify. Fourthly, government interventions are occurring in the midst of an overall policy which seeks to re-orient the economy towards socialism.

For all these reasons it is necessary at the outset to attempt first to define what is meant by structural adjustment in the Zimbabwean context and then to distinguish which of the Government's interventions can be linked specifically to the structural adjustment concept.

1. Definition of Structural Adjustment

Structural adjustment can generally be defined as the reorientation of the economy towards a different set of relationships between various sectors of the national economy on the one hand, and between the national and the international economy on the other hand. The convention to date tends to identify structural adjustment with IMF and or World Bank-mandated measures which seek primarily to:

- (i) reduce government involvement in determining the sectoral relationships in the economy - i.e. liberalise the local factor and product markets;
- (ii) liberalise international trade, mainly by opening up the local market to foreign products - especially by lifting protection of local industries;
- (iii) evolve an export-led process of industrial development;

- (iv) reduce government spending, mainly by cutting social support or subsidy programmes;
- (v) relinquish the activities of public-sector statutory production or service organisations to private hands, particularly for the purpose of improving efficiency; and
- (vi) encourage private self-interested initiative as a path to economic development.

Generally, critics of the IMF and World Bank have said that the above guidelines are intended not to benefit the implementing country but to guarantee that the two institutions can recover the money they have lent to the adjusting country.

As stated earlier, the Zimbabwe Government has denied the influence of, let alone any instruction by, the IMF or World Bank in its policy development; yet it has also admitted considering its own interventions as a form of structural adjustment whose objective is to shift the economy towards a "self-financing" position, whereby the productive sector can both finance itself and support the budgetary costs of social and other non-productive elements of the national programme. In planning for the 1988/89 budget, the Ministry of Finance, Economic Planning and Development prepared three major papers on this subject; one dealt with trade liberalisation, the other two concerned subsidies.

2. Instruments to Achieve Structural Adjustment

The instruments used in Zimbabwe's type of structural adjustment have not so far been made very explicit. However, there have been a number of Government activities and instruments of intervention which fall within the purview of the Zimbabwean concept of structural adjustment, as well as those which are included in the IMF's or the World Bank's prescriptions for structural adjustment. But there are yet other instruments whose effects might at one point or another negate the objectives both of the Government and of the IMF/World Bank.

Since independence the Government has used the following instruments to intervene in the economy:

- (i) exchange rate devaluation
- (ii) removal of consumer subsidies
- (iii) support for farmers
- (iv) credit facilitation for small enterprises
- (v) price controls
- (vi) income controls
- (vii) labour relations controls
- (viii) education subsidies
- (ix) investment controls
- (x) import restrictions
- (xi) import liberalisation
- (xii) export promotion
- (xiii) land reform
- (xiv) rent control
- (xv) reduction in welfare spending
- (xvi) expenditure switching

- (xvii) transport subsidies
- (xviii) health care subsidies.

Of these 18 instruments only seven can be described as belonging to the concept of structural adjustment. These are: exchange rate devaluation, removal of consumer subsidies, support for farmers, credit facilitation, import liberalisation, export promotion and reduction in welfare spending. The educational subsidy is under discussion and may be withdrawn.

In Section II an attempt is made to "contextualise" these instruments of structural adjustment and to examine any cushioning measures that have been introduced in connection with each of them. Section III attempts to assess the impact of structural adjustment on women's socio-economic position and aspirations, and Section IV summarises women's position and makes some proposals to help upgrade their economic status.

II. REVIEW OF STRUCTURAL ADJUSTMENT MEASURES AND RELATED ARRANGEMENTS

1. Exchange Rate Devaluation

Early in 1983 the Zimbabwe dollar was devalued by about 20 per cent in the wake of negotiations with the IMF on a standby agreement which was concluded in March 1983. Neither the devaluation nor the negotiations with the IMF were popular with the public, some members of parliament or the industrial establishment. It was felt by some that the Government might well have devalued and taken other steps either at the behest of the IMF or as a voluntary initiative in preparation for the standby agreement. It is not however clear which of these was the case.³

The industrial establishment was concerned with the immediate effect of the devaluation on the local costs of debt denominated in foreign currency and of imports. For though devaluation was intended to raise the "exportability" of Zimbabwe products, it had the effect of reducing local capacity to import foreign inputs to industry. In the absence of (i) adequate supplies of foreign exchange, (ii) assured export markets, and (iii) sufficient local supplies of capital equipment and inputs to manufacturing, it is difficult to visualise how the devaluation could have helped economic expansion.

2. Removal of Consumer Subsidies

Soon after independence the Government adopted a policy which allowed for the gradual reduction of consumer subsidies, with a view to achieving their eventual elimination. Table 1 shows the level and rate of removal of consumer subsidies in 1980-84.

The Government argued that subsidies exert an undue financial burden on the state and also tend to benefit high-income urban people more than low-income rural groups. In line with the objective of shifting resources away from the 'non-productive' sectors of the economy so as to benefit the 'productive' sectors, subsidies have now been removed from all consumer items. Their removal has, however, been tied in with the parallel implementation of both a pricing policy and an incomes policy.

As regards the pricing policy, the Government in 1982 established a Price Control Board and a Price Control Committee whose functions were to: advise the Minister of Trade and Commerce on matters relating to price control; check on profiteering and public exploitation by traders; and determine whether basic commodities are available at reasonable prices.

TABLE 1: Phasing Out of Consumer Subsidies, 1980-84
(Z\$million and percentages)

Subsidy	1980	1981	Per cent change	1982	Per cent change	1983	Per cent change	1984	Per cent change
Bakers flour		14.9	n.a.	8.5	-43	0	-100	0	0
Edible oils		5.0	n.a.	6.2	24	0	-100	0	0
Maize meal		12.5	n.a.	64.8	418	n.a.	n.a.	n.a.	n.a.
Opaque beer		0.7	n.a.	0.4	-43	0	-100	0	0
Total consumer	8.1	33.0	307	79.9	142	52.0	-35	28.0*	-46
Total producer and consumer	37.7	68.7	82	122.1	78	126.5	4	64.5	-49

* Wheat and maize meal subsidy only.
n.a. not available.

Following a general freeze on prices for all commodities introduced in 1981, various price controls were instituted between 1982 and 1987, as shown in Table 2. But it has to be appreciated that these controls are basically nominal, as the Government has been unable to enforce them at retail outlets.

TABLE 2: Some Products with Controlled Prices:
Price Increases, 1982-87
(Percentages)

Olivine bottles	375ml	83.6
" "	750ml	81.7
Panol bottles	375ml	83.3
" "	750ml	81.7
Helio bottles	750ml	82.5
Covo bottles	375ml	83.6
Solo bottles	738ml	82.5
Roil bottles	375ml	83.3
Holsum fat	125g	83.3
" "	250g	81.8
" "	500g	83.8
Beef fillet	kg	88.7
Beef rump steak	kg	101.2
Beef topside	kg	98.3
Soft drinks	175ml	50.0 _a
" "	300ml	42.1 _a
" "	750ml	42.5 _a
" "	750ml (screw top)	40.5 _a

_a Percentage change 1983-87.

Source: Estimates by Zimbabwe Institute of Development Studies.

Under its incomes policy the Government enacted minimum wages on the one hand and imposed wage freezes with controlled adjustments for both industry and the public sector on the other hand. Minimum wages were instituted for each year from 1980, as shown in Table 3. Under this arrangement the average real income for workers paid the minimum wage in 1988 was about 5 per cent below the 1980 level and about 20 per cent lower than the 1982 peak of Z\$83.90. Real incomes for agricultural and domestic workers on the minimum wage, however, increased by 43 per cent. The incomes of people not on the minimum wage are periodically reviewed by the Government and increased according to a percentage schedule. Some of these increases are shown in Tables 4(a)-(c).

**TABLE 3: Minimum Wage Stipulations, 1980-88
(Z\$s)**

Year	Average, nominal terms	Average, real terms	Agricultural workers, real terms	Domestic workers, real terms
1980	70	70	30	30
1981	85	75	30	30
1982	105	84	30	30
1983	115	75	50	50
1984	125	67	65	65
1985	143	71	75	75
1986	158	69	n.a.	n.a.
1987	158	61	n.a.	n.a.
1988	182	67	115	120

Sources: Col. 2: Zimbabwe Congress of Trade Unions; Cols. 4 & 5: Government Gazette.

Other instruments which affect incomes, particularly those of women, are contained in the Labour Relations Act. These prohibit discriminatory wage practices on the basis of sex and grant paid maternity leave under certain conditions.

**TABLE 4(a): Maximum Permitted Rates of Increase of
Income, January 1982**

Income (Z\$)	Maximum Increase (Percentages)
1 200 or less	23.5
1 201 to 2 200	20.0
2 201 to 3 000	17.0
3 001 to 4 000	16.0
4 001 to 5 000	15.0
5 001 to 6 000	14.5
6 001 to 7 000	14.0
7 001 to 8 000	13.5
8 001 to 9 000	13.0
9 001 to 10 000	12.5
10 001 to 12 000	9.0
12 001 to 15 000	5.0
15 001 to 18 000	2.0
18 001 to 20 000	1.0
over 20 000	0

Source: Government Gazette.

**TABLE 4(b): Maximum Permitted Rates of Increase
on Income, January 1985**

Income (Z\$)	Maximum Increase (Percentages)
3 600 or less	15.0
3 601 to 7 200	14.0
7 201 to 10 800	12.5
10 801 to 14 400	11.0
14 401 to 18 000	9.5
18 001 to 21 600	8.0
21 001 to 25 200	6.5
25 201 to 28 500	5.0
28 501 to 32 800	3.5
32 801 to 36 000	2.0
over 36 000	0

Source: Government Gazette.

**TABLE 4(c): Maximum Permitted Rates of Increase of
Income, March 1988**

Income (Z\$)	Maximum Increase (Percentages)
3 600 or less	15
3 601 to 5 400	14
5 401 to 7 200	13
7 201 to 10 800	12
10 801 to 14 400	11
14 401 to 18 000	10
18 001 to 21 600	9
21 601 to 25 200	7
25 201 to 28 800	5
28 801 to 32 400	4
32 401 to 36 000	3
36 001 to 39 600	2.5
39 601 to 45 000	2
over 45 000	0

Source: Government Gazette, Statutory Instrument 26A,
1988.

3. Support for Farmers

There are four categories of farmer in Zimbabwe: the large-scale commercial farmers (LSCF), the small-scale commercial farmers (SSCF), the farmers still on comparatively poor communal land assigned to them during the colonial era, and those farmers who have recently been or are in the process of being resettled in more productive land areas.⁴

For the farmers on communal land, producer prices above levels at which the Grain Marketing Board (GMB) sells products to its customers are granted to compensate for high input costs and to enable them to enjoy some margin on their sales. The level of subsidies to these farmers can be estimated by the value of the compensation payments made by the Government to the GMB. These are shown in Table 5 for the period 1985/86-1987/88. Grain marketing facilities are also being extended to the more remote farming areas, as part of the normal process of agricultural development.

**TABLE 5: Agricultural Trading Subsidies: Government Payments
to the Grain Marketing Board: 1985/86-1987/88
(Z\$ million)**

Agricultural Product	1985/86	1986/87	1987/88
Maize	47.99	44.07	88.78
Soya Beans	2.51	1.63	1.62
Wheat	10.73	6.06	17.50
Sorghum	.74	-	3.70
Groundnuts	.01	.23	.74
Mhunga	.40	5.26	8.27
Sunflower	-	.17	-
Rapoko	-	1.70	3.27
Total	62.38	59.12	123.88

Source: GMB.

In another form of subsidy, loans are granted to farmers in all four categories, through the Agricultural Finance Corporation (AFC). These carry a much lower interest rate than loans from the commercial banks (13 per cent and 23 per cent at the time of writing). The Government acts as guarantor for AFC loans to farmers in communal and resettlement areas. If the AFC fails to recoup these loans, it has recourse to the Government to recover the sums involved.

The pattern of AFC loans to the four categories of farmer between 1980/81 and 1987/88 is depicted in Figures 1(a), (b) and (c). Figure 1(a) shows trends in the number of loans given to each category; Figure 1(b) shows trends in the value of those loans; and Figure 1(c) compares the value of the loans with their volume in respect of two of those categories, viz. communal farmers and resettlement farmers. Over this period, 68.2 per cent of the value of total loans went to the LSCF, 8.7 per cent to the SSCF, 19.6 per cent to those on communal lands, and 3.5 per cent to those being resettled.

The AFC requires that the borrower be a registered farmer in his/her own name and that he/she submit a viable farming programme. Consideration is also given to previous farming records, collateral security, and the application's own contribution to the cost of the farming programme for which the loan is being sought. The conditions are very relaxed and have enabled the corporation to lend to a growing number of farmers since 1980, as shown in Figure 1(a).

FIGURE 1(a)
No. OF AFC LOANS PER FARM CATEGORY, 1980/81 - 87/88

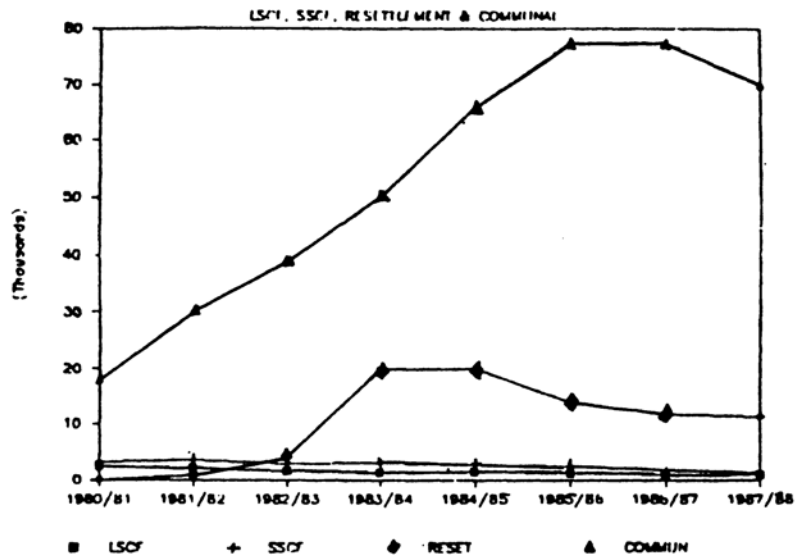


FIGURE 1(b)
VALUE OF AFC LOANS PER FARM CATEGORY, 1980/81 - 87/88

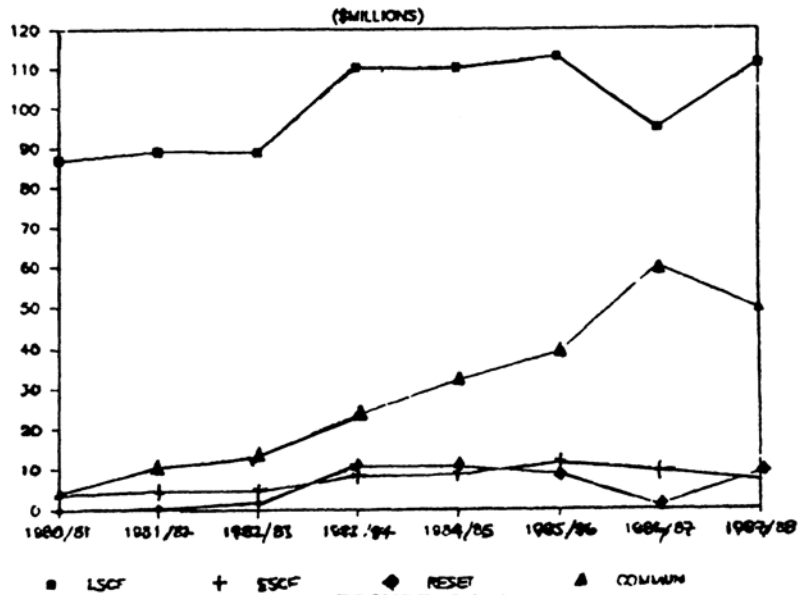
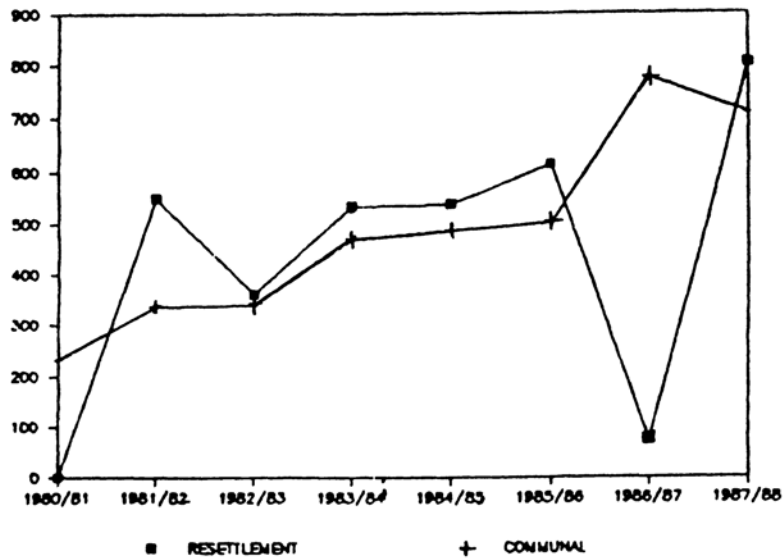


FIGURE 1(c)
VALUE TO VOLUME RATIOS FOR LOANS TO RESETTLEMENT AND COMMUNAL FARMERS, 1980/81 - 87/88



4. Credit Facilitation for Small Enterprises

Government intervention in the agricultural credit facility is matched in the area of commercial credit by an intervention through SEDCO, the Small Enterprises Development Corporation. SEDCO offers loans to individuals or groups wishing to engage in a wide range of enterprises as sole proprietors, co-operatives, companies, or partnerships. Generally these forms of enterprise combine men and women. But as with the AFC, SEDCO does not have any specific provision to support women or give them special consideration beyond that available to people from any other social grouping applying for its services. On the other hand some practices, procedures or policies could discriminate against women applicants. Among them is that SEDCO requires an applicant or group of applicants to put forward 15 per cent of the equity in order to qualify for funding. Another form of possible discrimination could occur in the event of SEDCO favouring projects or areas of investment which are less well patronised by women, although to date no such bias has been detected.

The distribution of SEDCO loans is given in Tables 6(a) and 6(b) for the years 1985-87.

TABLE 6(a): SEDCO Loans: Distribution by Type of Ownership, 1985-87 (Percentages)

	Sole Proprietors	Partnerships	Co-operatives	Companies
1985	51.9	3.7	29.6	14.8
1986	64.1	8.3	9.0	18.6
1987	68.9	5.9	4.6	20.6

Source: SEDCO Annual Reports, 1985-87.

TABLE 6(b): SEDCO Loans: Distribution by Sector, 1985-87 (Percentages)

Year	Commerce	Industry	Construction	Services
1985	54.1	25.9	1.5	18.5
1986	61.4	24.4	3.1	12.1
1987	50.8	37.2	-	12.0

Source: SEDCO Annual Reports, 1985-87

SEDCO figures indicate that female borrowers received 6.4, 13.9 and 11.0 per cent of the total loans made for the years 1985, 1986 and 1987 respectively. However, these figures apply only to women in the sole proprietorship category.

5. Import Liberalisation

This instrument was instituted in October 1987 and affected mainly consumer items imported for personal use. Basically the liberalisation enabled people to import without duty or licence, items valued at up to Z\$500 per person. Restrictions on the type of items imported were also lifted. Under this arrangement people returning from holiday and business trips brought in a wide assortment of items at twice the former rate. They included motor vehicles, sewing machines, knitting machines, typewriters, cash registers, motor spares, VCRs, TVs and small household items. Within a short period, there was a significant increase in holiday and business trips to certain neighbouring countries, mainly by women who later sold their imported goods locally at much higher prices. A significant segment of the informal sector thus came into existence. The Government decided to curtail this practice by limiting the amount allowable for the purchase of personal items and requiring an import licence for electrical and electronic goods. The major impact was to make it almost impossible for travellers to use their allowance to purchase cars.

Liberalisation of imports required by industry and other major sectors of the economy was not significant, due mainly to foreign currency limitations. There were however a number of increases in foreign currency allocations for industrial inputs. In his Financial Statement of 21 July 1988, the Minister of Finance, Economic Planning and Development announced refunds of import duties and sales taxes to assist manufacturers to import capital equipment for new industrial projects.

6. Export Promotion

Exports are promoted through fiscal incentives which include a duty drawback scheme providing manufacturers with duty-free imports, a 9 per cent export subsidy applied to all manufactures, and a revolving fund to guarantee foreign exchange to producers exporting manufactures and, since 1987, agricultural and mining products.

7. Budgetary Allocations for Public Expenditure

Trends in public expenditure on 'productive' investment, agriculture, education and health-care need to be reviewed in order to determine the degree to which expenditure has been, or is being, switched to the 'productive' sectors at the expense of items which exclusively or primarily concern women. According to the Ministry of Finance, Economic Planning and Development, the major 'non-productive' sectors in terms of budgetary allocations are education, defence and the civil service.

Trends in budgetary allocations showed some changes in the pattern of government expenditure between 1980/81 and 1985/86. While the proportion allocated to defence, for example, remained fairly steady, that on education increased markedly. The proportion of budgetary resources allocated to the Ministry of Labour and Social Welfare, the Government's main conduit for social expenditure, rose until 1983/84, but subsequently declined by half. Data on expenditure by the Ministry of Cooperatives, Community Development and Women's Affairs are combined with those for Youth, Sport and Culture. Moreover, given the frequent changes in purpose and composition of different ministries, it is not easy to keep track of budgetary allocations to them. But those to this Ministry remained a very small proportion of the total,

albeit an increasing one. The Public Service Ministry, a major concern of the Ministry of Finance, Economic Planning and Development, and an obvious target for IMF strictures, accounted for 4 per cent of the total budget in 1981/82 and remained at around that level in the subsequent years cited.

It is not easy to assess whether the Government has begun substantially to reduce social spending or to switch resources to the 'productive sectors' at the expense of the 'non-productive' ones. Signals from the allocations for labour and social welfare can be misleading, since changes also reflect outlays for other purposes such as drought relief and, earlier, for demobilisation. Generally, it may be said that the Government has a tendency to favour the 'productive' sectors, albeit in a rather cautious manner.

III. ASSESSMENT OF THE IMPACT OF STRUCTURAL ADJUSTMENT ON WOMEN

The reasons for the inherent difficulty of trying to assess the impact of specific structural adjustment instruments on women's socio-economic position and possible aspirations were stated in the Introduction and the constraints highlighted in Section II.

First, data and other administrative information in the country are generally not disaggregated by sex. Second, the statutory mandates of the parastatals like the AFC and SEDCO do not give consideration to sex-specific or sex-biased resource management. Third, the thrust of the Ministry of Finance, Economic Planning and Development does not take account of the specific interests of women beyond recognition of the activities of the Ministry of Co-operatives, Community Development and Women's Affairs (CCDWA). These limitations reduce the following material to the status of general inferences offered with low levels of confidence. These inferences, nevertheless, should be useful in indicating areas of possible policy improvement.

It is well known that in many Third World countries structural adjustment, while intended to benefit the general economy, does have negative effects on certain groups, particularly the under-privileged such as women. Governments undertaking structural adjustment programmes should recognise this and to seek to cushion the victims in a variety of ways.

1. Action to Improve Women's Economic Position

Before assessing the specific impact on women of the instruments reviewed in Section II and their associated cushioning arrangements, it should be noted that structural adjustment is being undertaken against a background of general efforts to elevate the status of women in the economy and society and thus to ameliorate its negative economic effects on them. These efforts include funding of certain projects initiated by the CCDWA Ministry, extending credit to women through SEDCO and AFC (as discussed in Section I), entitlement of women farmers to land, separate taxation, and a general attempt to improve the position of women in the traditional sectors of employment.

Most of the CCDWA Ministry's projects are concerned with small-scale, community-based enterprises, in Table 7, generally dependent on local markets. Some of the projects are listed but which also indicates the level

of women's participation. Most of the community projects cost around Z\$200 each, with the bulk of this amount being provided by the Ministry.

(Take in 2 parts of Table 7)

TABLE 7: Ministry of Cooperatives, Community Development and Women's Affairs: Income Generating Projects in Zimbabwe

Types of Project	Number of Projects	Number of Participants		
		Male	Female	Total
Bakeries	491	570	12,146	12,716
Uniform making	612	621	13,091	13,712
Soap making	22	62	374	436
Wire making	3	13	27	40
Crafts	218	241	574	815
Pottery	76	24	490	514
Poultry	339	729	4,264	4,993
Rabbitry	25	143	52	195
Fish ponds	22	153	116	269
Co-op gardens	704	2,455	16,090	18,545
Co-op shops	18	185	883	1,068
Basketry	170	31	1,269	1,300
Sisal asbestos	6	78	69	147
Leather work	1	17	-	17
Carpentry	13	45	-	45
Hawkers' coops	11	35	247	282
Weaving	4	2	106	108
Knitting	69	-	607	607
Pig raising	51	191	231	422
Wood carving	3	10	45	55
Brick moulding	81	275	167	442
Bee keeping	11	4	20	24
Fruit canning	3	-	260	260
Cattle fattening	27	39	20	59
Crotchet work	80	-	92	92
Dressmaking	212	-	2,547	2,547
Irrigation schemes	10	659	356	1,015
Crop farming	2	78	703	781
Grinding mills	6	7	-	7
Timber cutting	2	na	na	356
Fishing	na	na	na	187
Blacksmiths	1	24	4	28
Totals		6,573	54,805	62,084

It has not yet been possible to evaluate the success of these projects, but it is clear that they are not of the type or size to effect a transformation of women's economic position in society. The Ministry has, however, started two "national-level" projects for women at Seke, which demonstrate an effort to promote a more meaningful position for women in the country's 'productive' sectors, over and above their role in agriculture.

The Ministry has coupled its community-based projects programme with a skills training programme. Under this it has so far organised about 520 courses which, coupled with the adult literacy programme (see Table 8), should provide an effective support system for the managerial aspects of implementing the small-scale income-generating projects that are being mounted in rural communities.

TABLE 8: Enrolment of Literacy Learners, 1983-87

Year	Females	Males	Total
1983	26,277	13,375	90,052
1984	100,038	17,423	117,461
1985	89,527	15,676	105,203
1986	68,703	13,435	82,138
1987	n.a.	n.a.	107,000

Source: Bare T., Draft Paper on Structural Adjustment and Women (Unpublished).

The Government has sought as well to improve the position of women by removing sex-based tax differentials in 1987. The benefits of this enactment, however, have been uneven. Some women, particularly single women, have been disadvantaged by the separate taxation formula, although it does have positive implications for most married women.

2. Impact of Specific Structural Adjustment Instruments

(i) Exchange rate devaluation

This instrument has had a generally negative effect on the economy but it has hurt the import-based segments more than those which are less dependent on foreign inputs for producing goods.

At the time of devaluation there were no women engaged in any notable way in import-based manufacturing or allied activities outside agriculture. Women were not significant importers, nor were there any large projects intended to promote their enterprises in the import-dependent category of the economy. In that regard, women producers were not directly hurt by devaluation. This conclusion would also apply to women as private importers. The cross-border trade phenomenon mentioned in Section II.5 had not fully materialised as a source of income at the time the dollar was devalued, and it was, moreover, shortly to become an illegal use of the holiday travel allowance. The erosion of women's import capacity would thus not constitute any substantial undermining of their economic position, although if devaluation had occurred during the 1987-88 period of cross-border trade relaxation, the impact on them would have been sharp and immediate.

Devaluation could, however, be said to have affected women as workers in the import-dependent manufacturing sector if it had resulted either in their loss of existing jobs or in precluding them from taking up new ones. But there is no evidence that the devaluation of the dollar in 1983 did lead

to any loss of employment. Nor did the private sector make submissions to the Government requesting staff retrenchments on the basis of the impact on foreign inputs stemming from devaluation.

Table 9 shows that women comprised under 8 per cent of the total employed in manufacturing, the sector most dependent on imports, for two representative years, 1981 and 1985. But this represents only a small proportion of employed women, the bulk of whom work in agriculture and the service sectors. Women's employment in the fast expanding community and social services segments was substantially higher in 1985 than in 1981, whereas that in professional services and distribution failed to keep up with the growth in the total numbers employed in the sector.

TABLE 9: Size and Sex Distribution of the Labour Force by Sector, 1981 and 1985

Sector	Workers					
	Total Number	1981 Male %	1981 Female %	Total Number	1985 Male %	1985 Female %
Agriculture, hunting, forestry & fishing	57,660	95	5	134,180	89	11
Mining and quarrying	24,067	93	7	28,869	97	3
Manufacturing	74,067	92	8	103,205	94	6
Electricity, gas and water	3,010	93	7	5,678	96	4
Construction	8,747	97	3	22,869	98	2
Wholesale and retail restaurants & hotels	40,578	77	23	44,587	86	14
Transport, storage and communications	27,006	91	9	10,431	93	7
Finance, insurance, real estate and business services	16,297	58	42	27,038	76	24
Community and social services	8,747	72	28	59,327	74	26
Total	298,391	86	14	436,364	88	12

Table 10 shows that women are in a minority in respect of all the categories of skill enumerated, but that they form a larger proportion of the work force in the professional and other skilled categories than in the semi-skilled and unskilled ones.

**TABLE 10: Distribution of Skills by Sex
(percentages of total, all sectors)**

	Males	Females
Semi-skilled	90.4	9.6
Unskilled	88.6	11.4
Professionals	74.1	25.9
Other skilled	77.1	22.9
Staff-in-training	82.1	17.9
All categories	86.7	13.3

(ii) Removal or reduction of consumer subsidies

The removal or reduction of consumer subsidies has had a more direct negative effect on women in an urban than a rural situation. For the urban dweller the result has been to greatly increase the burden women bear as family providers and organisers. Reading Table 1 (Section II) in conjunction with Table 11 below, shows that the reduction or removal of subsidies affects the most important item in the family budget, namely foodstuffs.

**TABLE 11: Budgetary Allocation for
a Worker on a Minimum Wage
(percentages of total expenditure)**

Foodstuffs	54.9
Rent, fuel, lighting	18.4
Transport	4.7
Drink and tobacco	5.4
Clothing & footwear	6.6
Household stores	4.6
Miscellaneous	5.4

Source: Zimbabwe Congress of Trade Unions

The Government has taken the position that the removal of direct subsidies on foodstuffs has been cushioned by minimum wage enactments and price controls. But the Zimbabwe Congress of Trade Unions maintains that the Government's income control measures fell short of allowing wages to reach a level which would enable workers to meet their basic needs. As described in Section II.2, real incomes in Zimbabwe generally declined and prices were not held down effectively.

The effect on many women of a concurrent reduction or removal of subsidies, inflation, and declining real income was to force them to resort more to informal sector activities, vending in most cases but also cross-border trade. (The reduction of women working in the formal sector

would probably have been rather different, although survey data were not available). The sample study by Jassat and Jirira, quoted earlier, indicates that 84 per cent of women surveyed stated that they had entered the informal sector for income-related considerations and (in the main) an ability to find alternative sources of employment. For the low-income urban groups it had become vital for women to supplement their husband's incomes. However, as this had been the practice for these women even during the period of food subsidies, it is not possible to link their entry into the formal sector with the removal of the subsidies, although it obviously did make the need to seek a supplementary income even more acute.

(iii) Subsidies for farmers and small enterprises

Producer subsidies are not a structural adjustment instrument in the IMF sense - the Fund would in fact urge their removal. But within the Zimbabwean objective of shifting resources to the 'productive' sector, these subsidies can be considered an instrument of structural adjustment. They not only support agricultural production but also benefit consumers who would otherwise have to pay higher prices to cover the subsidy payments made to the Grain Marketing Board by the Government.

The assistance these subsidies give to women is tremendous. Women account for the majority of food-grain and commercial crop producers in the communal areas and the subsidies enable them to obtain an adequate sales margin even taking account of the high cost of agricultural inputs. In another perspective this instrument can be seen as a useful element in the Government's general effort to make women economically independent. Its benefit to women should, moreover, be assessed in the light of the prevailing rural family structure. A recent ZIDS study surveyed women on questions relating to government support for services such as agricultural extension. Among the findings was that in a family situation, women make very few decisions on farming, partly because so few of them held growers' cards and therefore directly controlled the marketing of their products. This survey was, however, limited to a sample of only 100 people in the Makonde area. More broadly based data from the AFC indicate women to have greater independence. Thus, some 60 per cent of the AFC's communal and resettlement area clients are women holding their own growers' marketing cards. Producer subsidies for agriculture do therefore benefit women and can be seen both as a 'cushion' and as an instrument of structural adjustment, playing a significant role in the Government's economic reorientation programme.

Credit facilities which are made available for small enterprises through SEDCO have not so far been of much benefit to women, as the figures quoted in Section II.4 indicate. The contribution to the project budget required of SEDCO borrowers (15 per cent at the time of writing) immediately eliminated many women from consideration given their financial status. But provided the persons qualify, SEDCO does make loans for projects where the recipients have the necessary competence and it can thus help more women to enter the 'productive' sectors of the economy.

(iv) Import liberalisation

Although import liberalisation might hurt import-competing activities and adversely affect those employed in them, it has not affected women in significant numbers as few of them work in the (manufacturing) sectors involved. On the other hand, their gains from cross-border trade through the

use of 'holiday allowances' were significant during 1987-88. (The FEPD Ministry estimated that the Government lost some Z\$69,000 in revenue during that period). The gains were however shared between men as well as women, in proportions which it was not possible to determine.

(v) Public sector expenditure

Cuts in public spending have not been drastic but they have impacted upon some programmes of interest to women, including education, nutrition, water and sanitation facilities, and primary health care, responsibilities which would otherwise have been borne by women. Some of these are considered in more detail in Sections III.4 and III.5, below.

3. Impact of Structural Adjustment on Women's Employment

The effect of structural adjustment in increasing the importance of the informal sector has affected the Government in several ways. First, it has recognised that the sector exists as a matter of necessity, not least to satisfy "the need to supplement incomes from the formal sector".⁵ Secondly, in the Transitional National Development Plan of 1982-85, the Government undertook to provide the informal sector with the necessary infrastructure and assistance to promote productive employment, relieve it from harassment, and assist it in organising co-operatives. Although these commitments were not specific to women, they could be treated as part of the Government's efforts to bolster the income-generating activities of women.⁶

This official recognition of the informal sector did not of course emerge solely as a response to structural adjustment, which it predated by a considerable period. It is theoretically possible, though, to try to ascertain whether some women did enter the sector because of the effects of structural adjustment. This could be tested either by statistically correlating the trends in entries with structural adjustment events or by questioning participants on their reasons for entering the informal sector. Unfortunately, the first approach is rendered untenable by the lack of data. The second one, while feasible, is not necessarily very useful as entries into the informal sector are random and closely linked to individual perceptions of economic difficulty. Moreover, the causes of such difficulty are themselves numerous and random in occurrence. Under these conditions any attempts to associate decisions to enter the informal sector directly with the effects of structural adjustment would yield inferences of only limited relevance.

Table 12 summarises the reasons for entering the informal sector given by a sample of women interviewed for a recent study.⁷ However, this type of information cannot of itself establish a clear link with the effects of structural adjustment. Thus, for example, although the table shows that 45 per cent of the women interviewed entered the sector for reasons of income, it can reasonably be supposed that these women would have wanted the right to employment to generate this income with or without the effects of structural adjustment. Similarly, the fact that 33 per cent of the respondents entered the sector because of a lack of alternative employment suggests that their decision was a response more to the country's general economic difficulties than specifically to the effects of structural adjustment as such. Indeed, the only women who could afford not to engage in income-generating activities were likely to be those with working husbands, and even for them the desire to be in formal gainful employment would probably prevail if they were not hampered by family restrictions or other social pressures.

TABLE 12: Reasons Given by Women for Entering the Informal Sector: A Sample Study, 1987

	Percentage
Income	45.0
Could not find a job	33.5
Increase family income	3.0
Like to be independent	10.0
Need to supplement subsistence income	3.0
Skill acquisition	2.5
Too old for formal sector employment	0.5
Religious reasons	2.5

Source: Jassat & Jirara, op.cit.

The situation of women as regards formal sector employment has another dimension: namely, their role in the casual labour force. It has been argued that for reasons of economic difficulty women have been increasingly forced to accept exploitative casual employment mainly in agriculture. This is not exclusively applied to women, however. Table 13 shows that both males and females are employed as casual labour in most sectors; and while women predominate in agriculture, men predominate in all the other sectors.⁸

TABLE 13: Employment of Labour by Sector and Sex, 1984

	First Quarter			Second Quarter		
	Male	Female	Total	Male	Female	Total
Agriculture	34,063	58,780	92,843	26,801	46,475	73,276
Mining	392	30	422	512	15	527
Manufacturing	2,899	493	3,392	3,081	389	3,470
Electricity	12	-	12	162	-	162
Construction	1,046	2	1,048	2,139	1	2,140
Finance	143	9	152	73	88	161
Distribution	3,524	184	3,708	2,607	149	2,756
Transport	259	25	284	859	6	865
Public Admin.	643	353	996	477	105	565
Education	23	3	26	61	17	78
Health	107	98	205	39	57	96
Other services	2,141	282	2,422	3,054	944	3,998
Total	45,252	60,258	105,510	39,865	48,865	88,111

Contrary to the general perception, the data shown in Table 14 indicate that at least during 1977-84, the participation of women as casual labourers fluctuated without showing any clear trend. While the role of female casual labour remained greater than that of males, the number of males so occupied doubled between 1977 and 1984. Significantly, however, the number of women permanently employed in agriculture fell almost continuously, from 24,000 in 1977 to 4,000 in 1984. Put in that perspective, it could be argued that women were used more as casual labour than on a permanent basis. But the difference cannot easily be attributed to the effects of the Government's

structural adjustment policies. Rather it should be seen as a consequence of the recession, which had a negative effect on the labour absorption capacity, especially of the formal sector.

**TABLE 14: Permanent and Casual Employment Trends, 1977-84,
Based on Agricultural Sector**

Year	Permanent employment			Casual employment		
	Males	Females	Total	Males	Females	Total
1977	215,040	24,295	239,335	14,546	43,158	57,704
1978	210,170	23,765	233,933	11,908	39,686	51,594
1979	205,287	25,236	230,523	14,927	41,375	56,302
1980	181,251	17,017	198,268	20,349	52,674	73,023
1981	181,051	10,379	191,430	19,117	45,320	64,437
1982	158,564	5,480	164,044	18,327	37,857	56,184
1983	149,920	4,818	154,738	21,837	39,438	61,275
1984	146,000	4,213	150,601	24,523	40,366	64,889

Source: Central Statistical Office

4. Female Participation in the Education System

The significance to women of governmental support for education is partly in its ability to reduce the incidence of decisions to curtail the education of girls in those cases where families do not have adequate resources to educate children of both sexes. Traditionally, this had led to many girls not being educated beyond primary level, where free tuition is available. It is noteworthy that, as Figure 2(a) shows, the enrolment of girls has exceeded that of boys at this level since 1982. But even at primary level, parents still have to make significant contributions to various school funds and levies, as well as having to pay for school uniforms. Tuition fees, in fact, are often only a small portion of the total costs of education which families have to bear. It follows that many parents may still not be able to send all their children to primary schools. In the cases where this occurs, the girls usually continue to be discriminated against. At secondary school, the tuition fees and levies parents have to pay vary widely, depending on the school. University students get government loans but polytechnic students pay a standard government-stipulated fee.

To try to determine the position of females in the formal education system, enrolment patterns at the primary, secondary, and tertiary levels have been analysed in Tables 15(a)-(c) respectively. Total enrolment in primary schools increased rapidly - 138 per cent from 1979 to 1982, and levelled off gradually between 1982 and 1986. As shown in Figure 2(a), the rise in enrolment slackened more for boys than for girls. Secondary school enrolment showed different trends. Figure 2(b) indicates that at the most senior level, enrolment for girls was consistently much lower than for boys until 1986, while Figure 2(c) illustrates that in all secondary school forms taken together, enrolment of boys continued to increase faster than that of girls. At the University of Zimbabwe and at the Harare Polytechnic, enrolment grew for both sexes but women continued to be a small proportion of the total - 22 per cent at the University and 21 per cent at the Polytechnic during the period 1980-88.

TABLE 15(a): Enrolment in Primary Schools by Sex and Grade, 1979-86

Grade	1		2		3		4		5		6		7		Special	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
1979	87044	83046	72503	67465	70744	59362	57771	51781	53132	45517	48981	39306	47031	35179	479	245
1980	190304	186088	107714	100185	88707	81713	75964	68782	67265	58712	62090	50800	55364	41735	353	218
1981	221426	212876	175945	165738	107355	93775	84533	74637	73958	63959	68187	56307	59758	56059	0	0
1982	205362	203418	212270	209227	181003	170762	119540	106874	98091	85921	89306	74777	84492	64394	1047	741
1983	185805	182524	188924	185926	201553	196181	171227	159805	118437	101380	99745	83753	94163	74606	300	158
1984	180700	177548	171458	167665	180222	177039	187686	182318	163391	148212	116617	96581	100726	80324	1099	718
1985	175184	171775	164317	159975	166688	162543	174477	170637	181911	173309	160184	141863	118544	93556	1175	740
1986	178894	175787	158912	154186	158917	154988	160296	157682	168754	163906	176045	164975	156615	132114	1733	1249
	1424719	1393062	1252043	1210367	1155189	1096363	1031494	972516	924939	840916	821155	708362	716693	577967	6186	4069

TABLE 15(b): Enrolment in Secondary Schools by Sex and Form, 1979-86

Form	I		II		III		IV		V		VIM/VIL		VIU		Special	
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
1979	9740	8612	8756	7275	7684	5930	6934	5267	1179	962	1433	960	692	375	253	163
1980	12402	9799	9609	7516	8945	6946	7330	5481	1081	849	1571	1070	1006	407	188	121
1981	49435	34056	14383	11630	9751	7135	8652	6671	1379	1072	1582	959	1175	498	193	119
1982	57281	40471	47822	32323	14924	11494	9263	6509	1369	982	1983	1144	1210	519	232	121
1983	64432	46293	56880	38659	46283	30289	14078	10431	1283	906	2487	1193	1954	936	186	148
1984	80002	58902	62218	42875	55006	36071	44085	26929	1738	1374	2791	1234	2142	769	134	143
1985	84493	63509	78591	54801	59714	38963	55697	33820	2075	1341	3964	1459	2390	891	137	155
1986	95525	70643	81515	56721	74352	48959	60767	37053	4483	1816	3988	1270	158	177	0	0
	453310	332285	359774	251800	276659	185787	206806	132161	14587	9302	19799	9289	100727	4572	1323	970

M = male; F = female

TABLE 15(c): Enrolment in Tertiary Institutions by Sex, 1980-88

Year	University of Zimbabwe			Harare Polytechnic		
	Male	Female	Total	Male	Female	Total
1980	1,746	494	2,240	965	16	981
1981	1,956	569	2,525	1,014	274	1,288
1982	2,371	680	3,051	916	298	1,214
1983	2,815	805	3,620	1,123	284	1,407
1984	3,168	933	4,131	999	307	1,306
1985	3,632	1,110	4,742	1,257	366	1,623
1986	4,486	1,400	5,886	1,495	406	1,901
1987	5,197	1,676	6,873	1,922	476	2,398
1988	5,769	1,930	7,699	1,980	666	2,646

Source: University of Zimbabwe & Harare Polytechnic

FIGURE 2(a)
ENROLMENT TRENDS IN PRIMARY SCHOOL BY SEX, 1979-86

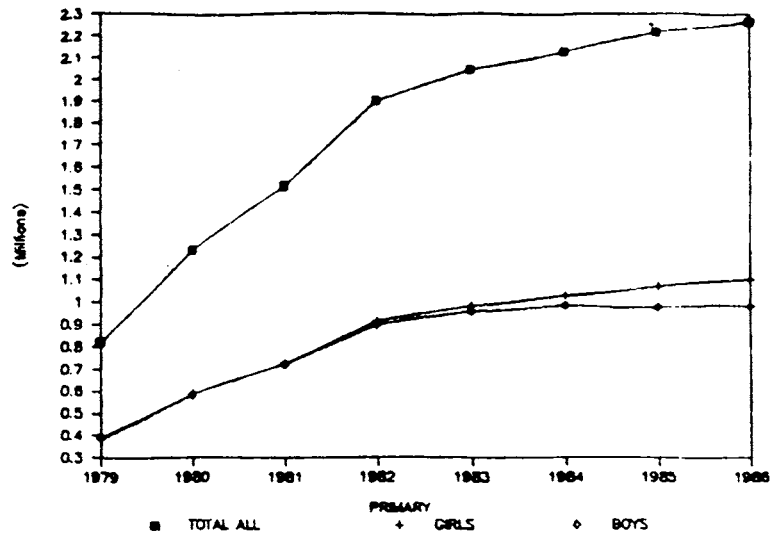


FIGURE 2(b)
ENROLMENT TRENDS IN FORM 6 OF SECONDARY SCHOOLS BY SEX, 1979-86

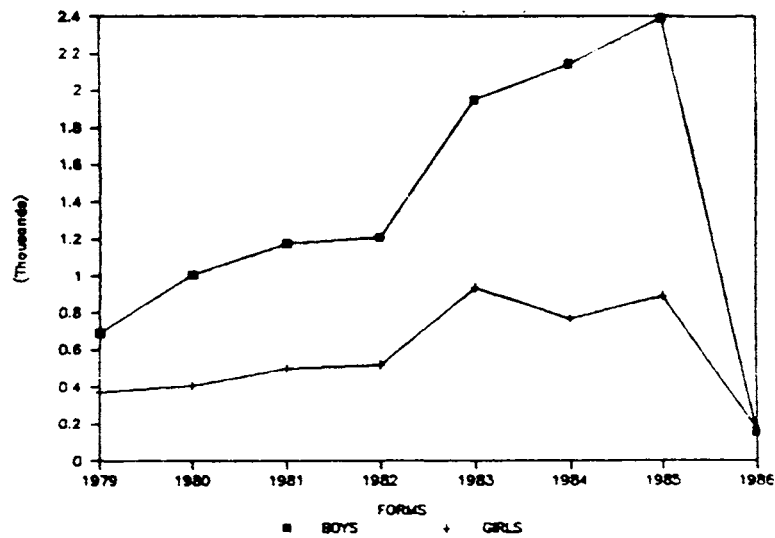
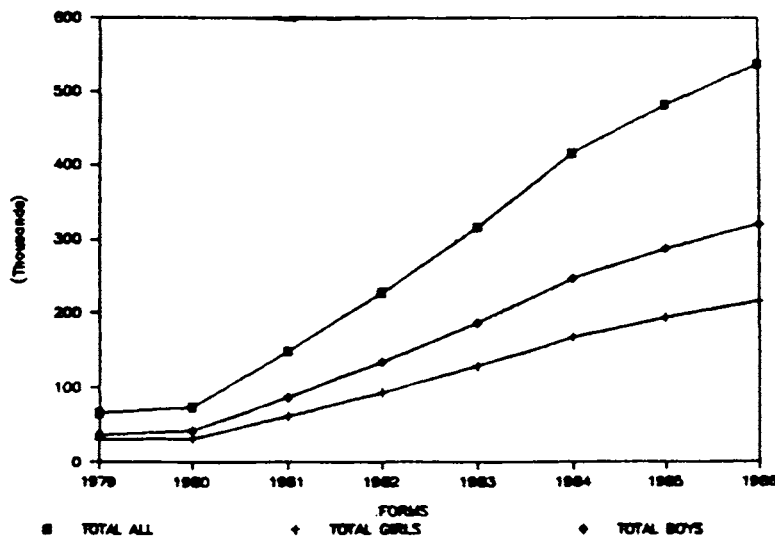


FIGURE 2(c)
GENERAL ENROLMENT TRENDS IN SECONDARY SCHOOLS BY SEX, 1979-86



5. Impact on Women of the Government's Health Programme

A major health programme was launched by the Government in a manner intended to cushion women from some of the negative effects of structural adjustment - e.g. in reducing public sector expenditure. It includes both conventional curative health facilities and primary health-care facilities. With respect to the former, the Government sought to satisfy the WHO objective of achieving "Health for all by the year 2000", and followed a policy which sought to strengthen health services at central, provincial, district and village levels, using the instruments of infrastructural development and primary health-care systems. The primary health-care programme gave priority to considerations of affordability, appropriateness, and acceptability of health-care delivery systems, and emphasised effective linkages with community activities. It envisaged the construction of some 7000 more primary water supply points and 70,000 Blair latrines, and the undertaking of a massive reduction in the incidence of malaria through a National Malaria Control Programme. Projects in the primary health care programme already completed are set out in Table 16.

TABLE 16: Primary Health-Care Programme, Related Infrastructural and Construction Projects - completed by the first half of 1984*

Type of Project	Number of Projects Completed
Protected wells	666
Toilets	2,801
Dams	41
Pre-schools	1,210
Bore-holes	1,352
Water tanks	1
Health centres	66
Wells	174

*This summary only includes projects carried out by the Ministry of Co-operatives, Community Development & Women's Affairs.

In addition, the 1986-1990 National Development Plan envisages the construction of 93 rural health centres in a programme of 316 centres as well as the improvement of Family Health Programme facilities in eight districts and 80 associated clinics to enhance nutrition and family planning services.

Judging from these programmes and the substantial share of the national budget allocated to the Ministry of Health, it can be concluded that a strong health-care delivery system is in place and enjoying priority standing even in the face of structural adjustment. The policy which underlies it is an integral component of the Government's National Development Plan which recognises health-care both as a human right and as a necessary condition for economic development.

While not categorised specifically as a 'women's programme', the health-care delivery system recognises and seeks to rectify current

deficiencies of particular relevance to women, who have primary responsibility for the health of their children. The health-care programmes therefore cannot be directly linked to structural adjustment. But it can be argued that they help cushion women from the adverse effects of structural adjustment, to which as a group they are particularly vulnerable.

Government support in this area is moreover of direct economic benefit to women as the health-care programmes have the effect of lightening their burden in the 'non-productive' sector and thus enable them to make a more effective transition into the 'productive' sectors. However, it has not been possible to determine the extent to which women have already moved into these sectors as a result of the health-care provisions.

IV. ANALYTICAL SUMMARY AND PROPOSALS TO HELP UPGRADE WOMEN'S ECONOMIC STATUS

At the time of compiling this report, the Government of Zimbabwe had not publicly embarked on a structural adjustment programme. Rather it had undertaken ad-hoc problem-specific interventions in the economy, within a programme of transition to socialism and in the context of strengthening the productive sectors. Within that policy context Government interventions had sometimes been with structural adjustment instruments of a type usually prescribed by the IMF and at other times with instruments which reflected its own view of structural adjustment.

In only very few cases had the Government sought immediately to cushion particularly disadvantaged groups from the adverse effects of the application of structural adjustment instruments. Otherwise, it had sought to achieve such amelioration mainly through a general development programme intended inter alia to bring women into the mainstream economy. This part of the development programme, spearheaded by the CCDWA Ministry, has, however, as yet remained largely ineffective, in that it has not succeeded in bringing significant numbers of women into the productive sectors as a whole, although they have managed to enter the agricultural sector in increasing numbers.

As regards the adjustment instruments so far employed by Government, only a few - welfare spending cuts and removal of consumer subsidies on the negative side, and credit facilitation on the positive side - have had a direct impact on women in their various roles. The rest have affected them only through their impact on the general economy.

The Government would have to proceed even more vigorously with its programme to strengthen the 'productive' sectors of the economy if the country is to avoid dependence on borrowing and harsh social policies in the future.

In a zero-sum situation, which is a tenable theoretical position to start from, and in the context of budget deficits and borrowings, strengthening the 'productive' sectors would initially mean welfare losses to women to the extent that cuts in social programmes were necessary. Women would need to be cushioned from the full impact of these cuts, which would involve channelling some resources away from the 'productive' sectors.

The Government should regard the task of moving women into the 'productive' sectors as a primary part of its programme to strengthen those sectors. This approach would not only further strengthen productive capacity

but noticeably reduce the size of the 'non-productive' sectors, which in turn would reduce the Government's need to undertake women-specific social programmes. Thus the Government's investment programme should include the cost of moving women into the productive sector. To accomplish this objective an innovative system should be created and incorporate a major re-orientation in the focus of programmes and projects for women.

To date, the CCDWA Ministry has concentrated mainly on: (i) preparing women to assume meaningful roles in the political and economic activities of the country; (ii) seeking to influence other ministries to include the interests of women in their respective programmes; and (iii) initiating small-scale community-based projects for women. Yet its activities have not proved very effective in enabling women to become owners and controllers of productive resources on the same footing as men.

This is partly because the 'development ministries' have so far failed to incorporate the recommendations of the CCDWA Ministry into their programmes. As a consequence, while the advocacy role of the CCDWA Ministry can be commended as an essential first step towards securing women's representation in the development planning process, it has been unable to bring about a transfer of resources to the projects and programmes which is required to bring about an upgrading of women's economic capacities.

As long as the 'development ministries' continue to disregard the need to promote the movement of women into the productive sectors, the activities of the CCDWA Ministry will remain largely ineffective in any practical sense. It might therefore consider requesting the Government to redefine its role by giving it a mandate, and the necessary funds, to enable it to function inter alia as a 'development ministry', instead of merely as a technical support body. Unless there is a change in the attitudes of the existing 'development ministries' or in the status/role of the CCDWA Ministry, women are likely to remain at the bottom of the economic ladder and to continue to preoccupy themselves with seeking government assistance, which in fact may serve merely to delay serious consideration of the more important objective of enabling them to occupy a more commanding position in the economy.

Footnotes

1. Parliamentary Debates, 6 September 1983.
2. Reserve Bank of Zimbabwe, "Quarterly Economic and Statistical Review", September 1982, p.21.
3. See "Zimbabwe in the Grip of the IMF", Moto, April 1983.
4. There is, however, some debate as to whether the resettlement programme, which is placing many farmers on ranchland, can succeed in increasing crop production. See Moyo, S., "The Land Question: the Political Economy of Transition", Council for the Development of Economic and Social Research in Africa, Ibbo Mandaza, Ed. 1986.
5. See Government of Zimbabwe, "Growth with Equity: an Economic Policy Statement" and Mukandawire, T., "The Informal Sector in the Labour Reserve Economies of Southern Africa - with Special Reference to Zimbabwe", ZIDS Working Paper.
6. The Government was, however, primarily motivated by the labour absorption capacity of the sector.
7. Jassat, E.M. and Jirira, K.O, "Industrial Development in Zimbabwe: The Case of Women in Manufacturing Activities," a ZIDS Consultancy Report, December 1987.
8. Shopo, T., and Moyo, S., "Vulnerable Working Households in Zimbabwe's Segmented Labour Markets", ZIDS Working Paper.