

Chapter Four

So Little Action

4.1 Developments in the 1980s have been associated with very adverse changes for women in many parts of the world. Yet, as we have shown earlier, the typical stabilisation and adjustment programmes have **not** protected the position of women: indeed they have frequently been responsible for many of the difficulties women have faced. There is now growing consciousness of the need for special measures to protect poor and vulnerable groups during adjustment, although little action has been taken so far. But while some of the measures taken have benefited women, this has usually been incidental, and very few of them have been specifically directed at women. In this Chapter we review measures taken to incorporate women's concerns in the process of adjustment.

4.2 To do so, we asked the Commonwealth Secretariat to draw up two questionnaires—one for governments of Commonwealth countries and the other for external agencies—enquiring about various aspects concerning structural adjustment and women (see para. 4.14). However, we were struck not only by the number of governments which did not respond (three-quarters of those to whom the Secretariat wrote), which suggests that few of those receiving the request considered the issue to be of sufficient importance to warrant a reply, but also at the proportion of the respondents who considered there to be no particular problem and therefore that no special attention was needed. In this context, while we show below that most governments now have “women's” units, bureaux, departments or even ministries, it appears that few if any of these institutions are in a position to influence structural adjustment policies and programmes in a decisive way.

4.3 As for the IMF and the World Bank—the two key international institutions in the design of structural adjustment programmes—our

findings were similarly pessimistic. One of them appears almost to ignore the subject of women and structural adjustment, at least in terms of substantive operational considerations; the other, while having a Division dealing with the broader issues of women-in-development, does not give it much direct operational role. Other international organisations give more substantive treatment to issues connected with structural adjustment and women, but have less financial 'clout' in influencing the way in which the policies and programmes are formulated and implemented.

I. GROWING AWARENESS OF THE SOCIAL DIMENSIONS OF ADJUSTMENT

4.4 Until very recently most policy-makers, both in governments and in the international agencies, neglected the social dimensions of adjustment—the impact of the programmes on health, education and nutrition, especially for the poorer groups, and on income distribution and poverty. However, recently there has been growing awareness of these dimensions. Much of the pioneering work was done by UNICEF, whose studies, culminating in the launching of "Adjustment With a Human Face", did a lot to highlight the problems. Other studies have been conducted on the effects of adjustment on income distribution and standards of living. They generally indicate a marked deterioration in those sectors of particular significance to the poor. These studies pointed not only to severe social effects in the short term but also to important consequences for development in the long term. The current worldwide concern about the adverse effects of adjustment policies is reflected in many public statements on the need for remedial action. However, the new awareness has not included explicit recognition of the special concerns of women during adjustment.

Developing Country Governments

4.5 In the last few years, some governments of developing countries, often supported by the World Bank and other agencies, have taken action at several levels. Some have sought to maintain or even increase expenditure on key sectors which benefit the poor—particularly primary health care, primary education, nutrition, rural water supply and basic welfare services. Public expenditure reviews have aimed to provide better budgetary allocations for recurrent expenditures in health and education sectors, for example in Ghana, and for social services including the basic needs of the poor, as in Kenya. Emphases have changed, as in Jamaica where increased attention has been given to basic literacy programmes, and in some cases, as in The Gambia, social programmes have sought not only to protect basic health and education expenditures but to expand them in semi-urban and rural areas. Food aid programmes

have been common, and The Gambia, Zimbabwe and Mauritania, for example, have started food-for-work schemes.

4.6 A number of governments have introduced compensatory measures to relieve the burdens of retrenched workers, especially in the public sector. These range from severance payments for laid-off workers and bonuses for voluntary departures (in Guinea), to job counselling, retraining and self-employment schemes (in The Gambia). Land reforms, resettlement schemes and special credit opportunities have also been introduced by several governments, including Cote d'Ivoire, Senegal and Jamaica, to ensure the participation of the poor in the growth process.

4.7 A few governments have developed comprehensive poverty-related programmes to complement structural adjustment. For example, the Bolivian Emergency Social Fund, set up with assistance from the World Bank and others, finances small-scale employment and income-generating schemes and also provides financial support for social services, social and economic infrastructure, and production facilities. The Social Well-Being Programme in Jamaica is a comprehensive scheme, covering education, health, nutrition, housing, water, sewage and labour-intensive public works. The scheme is costly (its 1989/90–1992/93 budget is US\$1.3 billion), and its full implementation will depend on increased financial flows resulting from adjustment and a hoped-for expansion in external resources. Ghana's PAMSCAD is frequently cited as a model programme for mitigating the social costs of adjustment (see Box 4.1), but even this programme hardly mentions women.

4.8 As most of these programmes are fairly recent, a full assessment of their effects will have to wait. Their major elements are directed towards the poor (with a focus, for example, on primary health care and education, and on food-for-work). But they cover only a few countries, are not yet being given the resources and priority they deserve, and in terms of implementation have often fallen seriously below plans and expectations. Moreover, since many of the measures have been responsive rather than anticipatory, they still seem to be given a secondary role and to have too much of a compensatory or mitigating character rather than an avoiding one. There has been no attempt to redesign the structural adjustment policies themselves to reduce their harsher effects for vulnerable groups.

External Agencies

4.9 The IMF and the World Bank have now become more aware of the human costs of adjustment. The IMF has recently modified a few programmes to moderate their impact on the most vulnerable. For example, in reducing subsidies, SAF and ESAF programmes have tried

Box 4.1. Ghana's PAMSCAD

Ghana's programme of actions to mitigate the social costs of adjustment (PAMSCAD) emerged in 1988, five years after it had begun an Economic Recovery Programme initiated with support from the IMF and the World Bank, and was a response to the adverse impact of adjustment on poor and vulnerable groups "in the short-run". The target groups of PAMSCAD include the urban poor, small farmers (mainly in the Northern and Upper Regions) and retrenched workers.

Initial pledges by donor agencies and governments in support of the Programme amounted to \$85 million. The PAMSCAD Secretariat is now assessing community initiative projects planned by district assemblies and the Government has allocated 850 million cedis and \$5 million for implementing these projects, which cover the following:

- labour-intensive public works. A two-year programme of priority urban works has been started to provide employment and improve economic and social infrastructure;
- self-help. Around 1000 community projects are underway, covering health, education, housing and sanitation;
- agricultural resettlement. Some 9,600 redeployed persons are being given either public farmland or credit to purchase family farmland;
- food aid. About 18,000 students in 236 boarding schools are benefiting from balanced food packages;
- infrastructure rehabilitation. Secondary school buildings, water and sanitation facilities are benefiting from this programme;
- credit for small-scale entrepreneurs. In 1989 some 850 million cedis are being channelled into credit lines administered by local banks;
- grants to women's groups. Some 50 women's cooperatives are participating in the programme which will provide grants enabling women to undertake small-scale income-generating activities;
- hand-dug wells and low-cost sanitation. Training and construction by participating communities has begun;
- small-scale mining. This has been legalised and the registration of small-scale miners is underway; and
- non-formal education. Some 59 adult literacy centres are to be established.

To achieve the programme's objectives the Government has also developed a *Project for Institutional Strengthening of the Decentralised Implementation of Social Sector Programmes*. This would

strengthen district-level planning. At its core, is a proposal to activate and mobilise ten mobile district planning teams who would provide technical assistance and follow-up for the community initiative projects proposed under PAMSCAD; provide short-term training to district staff in community participation skills; and supply implementation and monitoring services. A government social sector task force is also to be strengthened under PAMSCAD. The Programme needs speedy implementation.

to protect the poorest sections of the population. Together with the World Bank, the Fund has accepted the need to assist countries to assess the policy impact on these groups and it includes in SAF/ESAF Policy Framework Papers a section on the social impact of adjustment programmes over the medium term.

4.10 The World Bank has established a Task Force on Poverty Alleviation. The Bank classifies direct victims of stabilisation or structural adjustment either as the “new” poor, who include, for example, retrenched civil servants and employees laid off because of austerity measures or shifts in production; or the “borderline” poor, who include the old, children, lactating and pregnant women, the landless, poor farmers, and other vulnerable groups hurt by cutbacks in social programmes or by changes in relative prices. It has started to support countries taking special measures to counter some of the adverse effects on these groups. Measures include reorienting government expenditures in the social sectors, especially primary education and health care; introducing compensatory transition arrangements such as severance payments, retraining, resettlement and credit schemes for laid-off public and private sector workers; implementing food for work schemes; and bringing in schemes to facilitate the participation of the poor in the development process, e.g. through specific interventions in relation to access to credit and extension, ownership of land, etc. The Bank, together with the African Development Bank, UNDP and others, is also executing the Social Dimensions of Adjustment (SDA) Project in Sub-Saharan Africa to collect data on the socio-economic impact of policy changes and so help countries strengthen their capacity to design adjustment programmes that will safeguard the living standards of vulnerable groups.

4.11 In recent years other United Nations agencies have also been working to improve awareness of the social costs of adjustment and provide support where appropriate. UNICEF, apart from playing an important role in persuading countries to adopt measures to benefit vulnerable groups, operates, together with FAO and WHO, the Inter-agency Food and Nutrition Surveillance Programme for developing

countries. UNDP, in addition to a growing role in assisting governments to implement structural adjustment, has recently helped a number of countries to devise compensatory programmes. FAO, IFAD, WFC, WFP, ILO, the UN regional economic commissions, the Commonwealth Secretariat and the regional development banks are among those that have also taken action, within their areas of competence, to assist those adversely affected by adjustment and to help improve the effectiveness of the programmes themselves.

4.12 Bilateral aid agencies in developed countries have also been increasing support for poverty related interventions in adjustment programmes. For example, USAID is providing funding for the Ghana Living Standards Survey (GLSS) and is supporting various programmes in that country which relate to nutrition, health and maternal care, food-for-work and rural development. Some bilateral agencies including the UK's Overseas Development Administration are also supporting the Bank's SDA project.

4.13 International non-governmental organisations (NGOs) have also started paying attention to the adverse impact on the poor of the economic crisis. They have been supporting schemes, inter alia, for primary healthcare, nutrition (including direct feeding), housing and employment generation, often in collaboration with official international agencies, whose activities they have complemented, especially in areas where small-scale interventions by these NGOs are more effective.

II. THE RECORD ON ADJUSTMENT PROGRAMMES AND WOMEN

4.14 In our questionnaire to them, Commonwealth governments were asked what special attention, if any, they had given to women in undertaking structural adjustment programmes/measures; whether, if no such attention had been given, the possibility of doing so had ever been raised; in what ways they thought women have been affected by structural adjustment; what evidence there is of these effects; in what respects they thought their actions might be modified so as to improve women's opportunities to undertake their roles more beneficially; and how women could best help them to achieve their structural adjustment objectives. Selected external agencies were asked for any information they had on these issues*.

*The full text of the two questionnaires is set out in Annex 2.

4.15 Replies were received from twelve Commonwealth governments and eleven external agencies*. Much of the information supplied related to the poverty alleviation measures adopted which have had certain, though incidental, beneficial effects on women; few references were made to actions targeted specifically towards women. This, we believe, is symptomatic of the attitudes of many governments and external agencies which usually treat the impact of structural adjustment on women as merely a sub-set of the poverty problem, thus ignoring the important gender aspects of adjustment and development. In compiling our Report, we have therefore relied not only on the responses to the questionnaires, but also on the case studies and on other sources available to us.

Developing Country Governments

4.16 Governments in developing countries have targeted interventions at the poor, but it is by no means obvious that these always reach poor women. To overcome this problem, a few governments have specifically targeted action at particular categories of women. For example special health schemes and supplementary feeding arrangements have been introduced for pregnant and lactating women (as in Jamaica) or have been directed at rural women in exchange for work (as in Bangladesh). But underfunding and other factors have often adversely affected the operation of these programmes.

4.17 Women have been active participants in more general schemes to expand employment and self-employment, launched, for example, in Botswana, Chile and Peru for those affected by public sector retrenchment and other aspects of adjustment. However, the special needs of women have not usually been taken fully into account in planning these schemes.

4.18 Some countries have instituted education and training programmes which have been of particular benefit to women. An example is Jamaica's Human Employment and Resources Training Programme (HEART). Women's participation in these programmes has, however, been limited by the lack of arrangements made to enable them to cope with their multiple roles.

4.19 Certain countries have also developed special schemes to promote the participation of poor women in the process of economic growth and development by providing them with productive resources and other means to increase their productivity. For example, in India, one per

*Governments of Britain, Canada, Cyprus, Dominica, Jamaica, Malaysia, Malta, New Zealand, Singapore, Sri Lanka, Tonga and Vanuatu. The following agencies: Asian Development Bank, Caricom Secretariat, ECLAC, ESCAP, IFAD, IMF, INSTRAW, UNDP, UNICEF, WFC and World Bank.

cent of loans from commercial banks are reserved for women borrowers; in The Gambia a Women's Finance Company has been established to improve women's access to credit and business management (see Box 4.2); and in Uganda the Commercial Bank's Rural Farmers' Scheme (launched in July 1987) extends loans at concessionary rates of interest to a sector dominated by women. But many women remain outside such schemes due to limitations of resources and their poor bargaining power.

Women's Groups

4.20 Women's groups in developing countries have been particularly active in trying to protect poor and vulnerable women and harness their productive potential. Besides joint purchases of commodities and setting up of soup kitchens, these groups are taking action to enable more women to work outside the home. In Latin America, for example, various '*clubs de madres*' have set up childcare centres which are managed by mothers in weekly rotation.

4.21 Women's groups have also been active in forming savings clubs, formal credit unions and co-operatives. Some groups have multiple purposes. The Self-Employed Women's Association (SEWA) in India, for example, has instituted a credit scheme for its members, helped set up women producers' co-operatives, provided training courses in a wide range of skills, and sought to solve some urgent social problems through a maternal protection scheme, widowhood benefits, childcare and training of midwives. Formal banking institutions and micro-enterprise credit programmes have also been set up in which women play a large role (as in the Grameen Bank in Bangladesh, the PROGRESO programme operated by Accion Comunitaria del Peru in Lima, and the ADEMI scheme run by the Association for the Development of Micro-enterprises in the Dominican Republic). Governments, too, have been working through women's groups to help raise productivity. The governments of Kenya and Malawi, for example, have been experimenting with women's groups in the provision of agricultural extension services.

Developed Country Perspectives

4.22 Much structural change is taking place in the developed market economy countries as a result of changes in technologies and other production factors, in comparative advantage and consumer 'tastes', and in some cases as a result of privatisation. Although there have been no recent examples of IMF/World Bank-instituted structural adjustment programmes, women have been affected by these developments at least as much as men and in some sectors, much more so. Many who have been particularly affected by the downturn in traditional labour-intensive industries have also experienced difficulties in securing equitable access

Box 4.2. Improving Women's Access to Credit and Business Management

In The Gambia, women constitute the backbone of food and small-scale industrial production and yet their capacity to improve the productivity of their labour is severely handicapped by lack of access to basic business management skills and to credit. Institutional finance reaches Gambian women principally through their husbands, who normally add their own interest spread to the banks'. Women borrowers are generally poorly represented among the clients of Government-supported lending institutions, such as the Indigenous Business Advisory Service and the Gambia Commercial and Development Bank. Informal sources of credit range from family and friends to multi-functional village organisations ('kafo' groups) or local-level revolving savings, credit associations ('osusu'), and private lenders. Informal lending rates range from zero to several hundred percent, or even higher. However, formal commercial banking institutions will not lend to women as long as they lack collateral and the necessary skills to present bankable business proposals.

In recognition of this, the Gambia Women's Finance Company (GWFC) was set up in January 1988 to facilitate women's entrepreneurship. The GWFC is a private, professionally-managed credit programme, which is able to draw on formal institutional structures to supply credit. It also provides individual/group business training, and carries out project analysis and monitoring of follow-up phases.

Because of financial constraints, GWFC is initially concentrating on women in urban and semi-urban areas. The scheme operates through local banks by guaranteeing 75 per cent of loans, with the bank accepting the remaining 25 per cent as its own risk. Because of the guarantee, the bank charges the lender the lowest interest rate available (23.6 per cent p.a. in early 1989). GWFC is currently financed by members' contributions of D.49,000 (US\$7,000) to provide initial bank loans of D196,000 (US\$28,000). It also hopes to obtain national and external concessionary finance. The World Bank has already provided a \$40,000 grant for vehicles and equipment and the services of a banking consultant. Although the high cost of administration prevents the programme being operationally profitable, it is a vital tool linking women with financial institutions.

(Source: The Gambia Women's Finance Company, Draft Business Plan 1989-91, April 1989.)

to retraining or new job opportunities due to continuing discrimination or lower expectations or special problems such as family commitments. Some of the actions which governments and others in the developed countries of the Commonwealth have taken in response to these changes are set out below as an indication of the types of measures which other governments might wish to consider in the future evolution of their own strategies for structural adjustment.

4.23 Developed countries have a wide social security safety net which in many ways cushions the impact of structural change on women's roles as mothers and home managers. Being generally among the lower paid workers, women benefit from such measures as the Guaranteed Minimum Family Income Scheme in New Zealand, the family assistance paid to mothers of low income families in Australia, and the child benefit paid directly to all mothers in Britain (although the value of this benefit is being gradually eroded by inflation).

4.24 Equality in education and employment opportunities, as well as equal pay for work of equal value, is provided for in principle in many countries but exists in reality in rather few. A number of governments (e.g. Australia and Canada) have affirmative action legislation to encourage employers to provide equal opportunities for workers irrespective of gender.

4.25 Some governments have also embarked on special schemes directed at retrenched women. In Australia, a retraining and re-employment package has been introduced to meet the needs of married (and migrant) workers in the textiles, clothing and footwear industries (see Box 4.3). In Canada, the Canadian Jobs Strategy was introduced in 1985 inter alia to facilitate the reintegration of women into the labour force; reforms have also been made to pension arrangements, which will boost women's incomes after retirement (see Box 4.4).

4.26 Several governments, for example of Britain and Australia, have initiated schemes to encourage more women to pursue non-traditional careers in industry, particularly in management, engineering and information technology.

4.27 Some governments have also recognised that additional measures are needed if the conflicts between women's work and home responsibilities are to be avoided. In Australia, the Government has already provided nearly 100,000 subsidised childcare places and is committed to creating another 30,000 during 1989-91; it is also to give tax incentives to employers providing childcare facilities in or near the place of employment. Under the Prices and Incomes Accord, other measures

Box 4.3. Government Retraining Assistance

In August 1988 Joan Millmore was retrenched when the shirt factory where she worked in Australia was closed down. "When the factory went broke," says Mrs. Millmore "the union sent some people to tell us what was happening." "The union got us some retrenchment pay—it was worked out on how many years you had worked there, and I had worked there for four years. They told us to go to the nearest CES [Commonwealth Employment Service] Office and register for a job. They also told us that if we wanted to retrain for some other kind of job we might be able to get some help to do that."

"I applied for a few jobs, but I couldn't get anything," she says. "There is very high unemployment out this way and there are about 80 people applying for every job that's advertised."

When she could not get a job, Mrs. Millmore thought about the retraining option and decided she would retrain as a secretary. In March 1989, she enrolled for a one year full-time secretarial course at the local technical school. The Australian Government, through the CES, pays her fees, books and an allowance of \$A100 a week while she does the course. The assistance to Mrs. Millmore is part of a package agreed under the Textile, Clothing and Footwear (TCF) Plan, introduced by the Government in 1986 to help the highly protected and declining industry to restructure and compete internationally. To qualify for the retraining assistance, workers must have spent at least two years in a TCF factory before being retrenched. Retrenched workers can also get money to help move house if they find a job in another area.

Mrs. Millmore is one of the few people in the industry who has taken up the retraining option. Most employees in the TCF industry are immigrants who speak little English. They prefer to look for another factory job than to retrain, partly because they need the money, and partly because of their limited English. English language courses are also offered as part of the retraining option, but not many workers can afford to choose to retrain rather than getting another job on full time pay if one is available.

(Extract from interview with retrenched worker.)

Box 4.4. Canada's Programme to Mitigate Social Costs

The Federal Government in Canada has introduced several programmes and measures to mitigate the social costs of structural adjustment. These include the Canadian Jobs Strategy, and Pension Reform measures.

Canadian Jobs Strategy

In June 1986, the Minister of Employment and Immigration announced the creation of the Canadian Jobs Strategy (CJS)—a global strategy comprised of six programmes designed to assist the most disadvantaged persons in the work force and the evolution of economic conditions. Two of these programmes affect women in particular: the Job Entry Programme aimed at facilitating the integration of youth and the reintegration of women into the labour force by combining classroom training, practical on-site training, and work experience; and the Skill Investment Programme which is designed to assist male or female workers whose jobs are threatened by technological change or the economic situation. The overall participation rate for women in CJS programmes in 1986–87 was 42.5 per cent.

A preliminary analysis of the effectiveness of these programmes as a whole showed that, in 1987, 60.3 per cent of the women who participated in the CJS were either employed or participating in further CJS programmes, and 74.7 per cent were using the skills acquired during their training. In both situations, these data were collected three months after the completion of the CJS programme.

Efforts are being made to offer these programmes to women living in rural as well as urban areas.

Pension Reform

Generally speaking, before the Federal Government undertook pension reform, private and public pension plans did not guarantee sufficient retirement income for a large proportion of beneficiaries, especially women.

In 1986, the Federal Government made major improvements to private and public pension plans under its jurisdiction. Private pension schemes offered by firms under federal jurisdiction now cover many employees working part-time, and are required to offer survivors benefits equal to at least 60 per cent of those of the deceased spouse. Such schemes must also permit pension credit-sharing and division of pension rights when marriage breakdown

occurs, and they must offer equal pension benefits to men and women who retire under identical circumstances.

The Canada Pension Plan (the public retirement insurance plan) is putting forward new regulations concerning the division of credits in cases of marriage breakdown and the division of retirement pensions. This new plan allows for flexibility in the age of retirement (between 60 and 70 years of age) and improves disability benefits.

Since these changes have been introduced only recently, no proper analysis of their impact on Canadian women can yet be made. However, there is reason to believe that, in the medium term, these changes will have a positive effect on women's retirement incomes and, as a result, will favour women's increased economic independence.

have been drawn up to assist women (see Box 4.5). In the United States the provision of government incentives for childcare facilities is being debated in the Congress. In Britain, on the other hand, the Government has done little to enable working women to cope with their other responsibilities, and when a number of private employers provided child creche facilities, it made such benefits taxable.

4.28 Many governments have set up ministries or departments to help women to integrate fully into the mainstream of the economy and society. Some of them appear well placed to influence the decision-making process. For instance, in Australia (as in some developing countries such as Malaysia) the relevant organ—the Office of the Status of Women (the Secretariat for Women's Affairs in Malaysia)—is in the Prime Minister's Department. This enables it not only to monitor the impact on women of budgetary and other Cabinet policy proposals but also to influence policy. The Australian Government decided in 1984 that all Departments should have women's units, consultative committees or similar mechanisms to ensure that programmes and activities have a positive impact on women. Canada has taken similar measures and Status of Women Canada, a government department, reviews all federal legislation, policies and programmes to determine their impact on women. Machinery exists in many other countries (including developing countries) but it usually consists of only a small unit whose involvement is often of an advisory nature and limited to matters concerning welfare services or community development rather than major economic issues such as structural adjustment. In Britain, for example, there is a Women's National Commission which though centrally placed in the Cabinet Office, has only an advisory function.

Box 4.5. Structural Adjustment and Women: The Australian Experience

In the 1980s Australia has faced economic problems similar to those in many developing countries, including high inflation, rising unemployment, low growth and a balance of payments crisis. The way in which these problems have been tackled has been different from normal, however, mainly because of a unique partnership between the Government and the trade union movement. Measures to assist women have also been built into the Government's economic strategy.

Since the Labour Government was elected in 1983 the key to its approach to economic management has been the Prices and Incomes Accord agreed with the Australian Council of Trade Unions (ACTU)—the body which the Prime Minister had headed before entering parliament. The Accord is a cooperative approach to economic management through which the trade unions have delivered wage restraint and a guaranteed wage outcome year by year, in exchange for lower inflation, higher economic growth, more jobs, greater social security benefits, and some income redistribution. There have been few industrial disputes, and close consultation and cooperation between both parties.

Although there have been dramatic improvements in most areas of the economy, in mid-1989 the trade imbalance was still critical. Strong economic growth had led to an escalation in imports, partly as a result of re-equipping manufacturing industry. The Government met this by allowing interest rates to rise sharply in order to dampen demand. As part of The Accord the trade unions in 1989 entered into a new wage fixing system under which wage increases became dependent on job restructuring and an end to job demarcations, boosting skill training and productivity, in order to revitalise the ailing manufacturing sector.

Under The Accord, measures to assist women include a massive increase in jobs and in government-subsidised child-care places, more assistance to low income families with children (paid to the mother), a wage boost to women workers who have been traditionally underpaid (e.g. nurses, child-care workers, clothing workers), national legislation to combat sex discrimination, affirmative action programmes for women workers, legal protection for home-workers in the clothing industry (to give them the same wages and conditions as factory workers), a programme to extend superannuation coverage to all workers, the extension of parental leave (already available to mothers) to fathers, and a programme to move female sole parents out of welfare and into paid employment.

External Agencies

4.29 Regarding the attitude of the two major international financial institutions towards women and adjustment, we felt it noteworthy that in a recent paper for the Development Committee¹, the IMF staff did not once mention the particular problems of women; and neither it nor the Bank even hinted at the loss of income and output caused by the constraints in harnessing women's productive potential. The IMF's omission is perhaps less surprising in view of its reply to our questionnaire, which included the remark that "the Fund does not compile information [i.e sex-disaggregated data] that would be useful to you".

4.30 The World Bank seems now to have adopted a more operational approach towards Women-in-Development (WID) issues but is constrained by funding limitations and the small number of its operations staff who possess WID experience. Moreover, we can find little evidence of attention being given to the specific impacts of structural adjustment on women, especially as producers. For example, in the above-mentioned paper, the staff of the Bank restricted their comments on this to a single line in a short section on adjustment problems and social welfare. In its response to our questionnaire, the Bank commented that those elements in its loans directed towards reducing the social costs of adjustment focused on women largely in their role as reproducers and child-rearers rather than as producers. We also noted that, perhaps symptomatically, the Women-in-Development Division, though having made several pertinent proposals on how to modify adjustment programmes so as to improve opportunities for women, has no direct operational responsibility of significance within the Bank.

4.31 Among other UN agencies, UNICEF reports that its representatives have encouraged governments to give special attention to mothers during adjustment, especially in health, sanitation, nutrition and education. Some of its recent studies have focused on the impact of adjustment on women, and it continues to monitor this in a number of countries. It has, however, rarely had the opportunity to discuss this matter with Ministries of Finance or of Economic Planning, which almost invariably make the final decisions on the composition of adjustment programmes. UNDP now instructs its resident representatives to play an advocacy role in WID but stated that it was not aware of any special efforts or achievements by its Field Officers as regards structural adjustment and women. Nor has UNICEF, itself, undertaken any empirical studies on the issue. FAO and IFAD are assisting rural women and the UN International Research and Training Institute for the Advancement of Women, in collaboration with the UN Statistical Office, is building up gender-disaggregated data bases and developing methodological approaches for monitoring and evaluating women's role in development.

4.32 Some bilateral aid agencies, such as the Canadian International Development Agency (CIDA) and the UK's Overseas Development Administration, have also supported the involvement of women in decision-making on and implementation of development policies in developing countries. CIDA has been unusual in translating this common nominal commitment into action, through detailed administrative mechanisms (see Box 4.6).

4.33 Many international non-governmental organisations (NGOs) have given attention to the problems of women, including collecting data and monitoring their conditions in countries undergoing adjustment. They have also participated in activities to support women and disadvantaged groups, as in Bolivia where OXFAM and others are helping people affected by the collapse of the tin mining industry. In addition, NGOs have supported nutrition programmes for women and children as well as special schemes for childcare which enable women to work outside the home. But lack of resources has limited their ability to reach more women in need.

III. CONCLUSION

4.34 It is apparent from the brief survey above that the picture is not entirely bleak. We have identified a few actions connected with structural adjustment, and more concerned with development, from which women in certain countries have benefited, though more often incidentally than by design. But **much more needs to be done**. The fact is that the impact of structural adjustment on women *per se* has received almost no attention by policymakers. Gender implications were not explicitly considered when the policies and programmes were drawn up. And the compensatory schemes which have been introduced in a few countries have generally been too little and too late. They have not prevented set-backs in crucial areas such as support for childcare, the involvement of women in education and training, and the provision of credit, extension and other support services for women in their role as producers.

4.35 The development and distributional implications of adjustment programmes require much greater attention by governments and the international financial institutions. It is vital that they redesign policies so as to minimise the adverse impact these can have on women and maximise the realisation of women's productive potential. This calls for practical recognition of women's multiple roles and for the removal of impediments to women taking advantage of the opportunities which some of the measures have created. New policies and programmes are necessary. In the next Chapter we suggest some of the elements we believe should be included.

Box 4.6. From Policy to Action: Institutionalising a Strategy in Canada

The concept of Women-in-Development was introduced by development agencies in the late 1970s, but translating it into action proved elusive. In the early 1980s the Canadian International Development Agency (CIDA) decided that radical action was needed to make the concept a reality, and embarked on a programme which eventually involved the whole agency.

First, in 1984 a "Policy Framework and Implementation Strategy for Women-in-Development" was approved, setting out the overall goal, seven policy objectives aimed at ensuring that Third World women are included as agents and beneficiaries of the development process, and nine key operational objectives designed to ensure that CIDA's programmes and activities helped to integrate women into the process. The next step was an agency-wide analysis designed to ensure that the goals would not be overlooked either through ignorance or systemic discrimination. A Steering Committee mandated by the President's Committee and chaired by the Vice President, Policy Branch, brought together representatives of senior and operations staff from all parts of the Agency.

No-one was allowed to say "WID doesn't affect my area". The Committee examined programmes and support services, consultancies and finances, NGOs and multilateral agencies. It put together a Plan of Action for 1986/87-1990/91 which provided for staff training, country strategies, affirmative action for consultancies, and performance appraisal. The Committee continues to meet regularly and presents an annual report to the President's Committee outlining progress and recommending further action.

The success of the Plan of Action derives from the fact that it was not imposed from outside but was designed by the very people who would implement it. Now country programme reviews and new projects must include the WID element, fully elaborated, if they are to be approved; field missions have to include the element in their discussions with host country Ministries. There is a new awareness among CIDA staff—especially (largely male) project officers—that development cannot occur without women, and a commitment to take WID into account in CIDA staff appraisals.

These key elements were all put in place by those who had to make the concept work. This, plus an absolute commitment from top management (the CIDA President is a woman), along with a favourable external environment (government departments were at the time applying affirmative action regulations), made it possible to turn the words of a policy into a real action programme.

Reference

1. “Problems and Issues in Structural Adjustment”; background papers by the staff of the IMF and IBRD for the meeting of the Development Committee, Washington D.C., April 1989.