

THE UNIVERSITY OF LONDON

**GENDER AND STRUCTURAL ADJUSTMENT POLICIES: A CASE
STUDY OF HARARE, ZIMBABWE**

A Thesis submitted for the Degree of Doctor of Philosophy

at

The London School of Economics and Political Science

Nazneen Kanji

September 1993

UMI Number: U056340

All rights reserved

INFORMATION TO ALL USERS

The quality of this reproduction is dependent upon the quality of the copy submitted.

In the unlikely event that the author did not send a complete manuscript and there are missing pages, these will be noted. Also, if material had to be removed, a note will indicate the deletion.



UMI U056340

Published by ProQuest LLC 2014. Copyright in the Dissertation held by the Author.

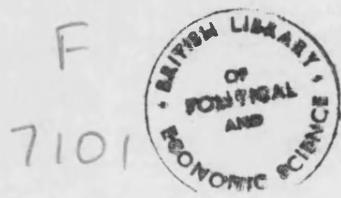
Microform Edition © ProQuest LLC.

All rights reserved. This work is protected against unauthorized copying under Title 17, United States Code.



ProQuest LLC
789 East Eisenhower Parkway
P.O. Box 1346
Ann Arbor, MI 48106-1346

THESES



X 210813961

ABSTRACT

Research on the effects of Structural Adjustment Policies (SAPs), implemented in Third World countries since the early 1980s, has been dominated, particularly in sub-Saharan Africa, by the analysis of quantitative, national-level data. The relationship between gender and SAPs at the household level has been largely neglected. This thesis examines the above relationship in Harare, Zimbabwe where the government's recent adoption of the Economic Structural Adjustment Programme, ESAP (1991-95) has allowed a study of the processes of change at the household level following changes in macro-economic and social policies.

Quantitative and qualitative research methods were used to provide an integrated picture of changes in the lives of women and men in a random sample of 100 households in one typical high-density suburb in Harare. A base-line study was carried out in mid-1991 and the same households followed up in mid-1992. Gender-specific changes in employment and income, household expenditure, domestic work and involvement in social organisations were investigated as well as responses to the dramatic rises in the cost of living following measures implemented under ESAP.

The research shows that almost all households have been negatively affected by ESAP, with widening income differentials and a much greater proportion of households falling below the Poverty Datum Line. Household savings have been depleted and a greater number of households are in debt. Women's income has declined to a greater extent than men's and their responsibility to meet daily consumption needs of the household has become more difficult to fulfil, resulting in increased gender-based conflict. Although all households were forced to cut consumption, the poorest households have been worst affected with women taking greater cuts than men. Coping responses were found to be individual and family-based, sometimes across urban and rural areas, rather than community-based. Responses have been defensive, aimed at coping with rather than changing the

situation, and largely ineffective in compensating for declining real wages, rising prices and diminishing income generating opportunities.

The relationship between changes at household level and specific policy measures were assessed and the evidence indicates that both income and gender based inequalities have, to date, been exacerbated by ESAP. The Social Dimensions of Adjustment poverty alleviation programme is very weak in its conceptualisation and implementation. The study emphasizes the need for more equitable and gender-sensitive strategies for development.

ACKNOWLEDGMENTS

This study was made possible by an ESRC postgraduate award, as well as a grant from the International Development Research Centre, Canada for fieldwork and expenses related to the utilisation of the research in Zimbabwe. Several people have given me support and encouragement in the research and writing of the thesis. In Zimbabwe, in first place, I would like to warmly thank Niki, my fellow researcher, who put me up and put up with me during all my visits to Zimbabwe and has become such a good a friend. I am grateful to the National Union of the Clothing Industry for all its support with special thanks to Dorothy and Bernard from whom I learnt so much. Thanks, too, to all the research assistants who put in so many long hours in Kambuzuma. Most important, I am grateful to the respondents of the study who welcomed us into their homes and whose cooperation and generosity with their time was vital to the success of this study. Last, but certainly not least, I would like to thank Dr. Rene Loewenson for facilitating the initiation of this project in Zimbabwe and for her incisive comments on parts of this thesis.

Special thanks to Dr. Firoze Manji for his contribution to developing the research project while he was at IDRC, Nairobi and for all his practical help. I would also like to thank him for his warm friendship and for his confidence in me.

Back in England, warmest thanks to my supervisor, Dr. Sylvia Chant, for her unfailing enthusiasm and support for my work, all her helpful comments on this thesis and her encouragement throughout the past three years. I would also like to thank Dr. Caroline Moser for encouraging me to begin a PhD on this topic in the first place.

Special thanks to my long-suffering family and friends: to Najmi for his support, calm and patience and for useful comments and discussions; to my son Kamil, for putting up with "this PhD work

which seems to go on for a very long time"; to Iain for his constructive comments on earlier drafts of this work and for generously giving his time to helping me in the production of the thesis. Finally, many thanks to my parents, who in the final weeks of writing up, made sure I was fed and Kamil well looked after.

CONTENTS

	Page
Abstract	i
Acknowledgments	iii
Contents	v
List of Tables	ix
List of Figures	xii
Abbreviations	xiii

CHAPTER 1:

GENDER AND STRUCTURAL ADJUSTMENT: CONCEPTS AND ISSUES.

1.1 INTRODUCTION	1
1.2 ECONOMIC CRISIS AND STRUCTURAL ADJUSTMENT POLICIES	5
The development of the debt crisis	5
Structural Adjustment Policies	9
Effects of SAPs on low-income households	15
1.3 GENDER AND DEVELOPMENT	21
1.4 GENDER AND STRUCTURAL ADJUSTMENT	26
Research findings on gender and SAPs	28
1.5 OBJECTIVES AND METHODS OF THE RESEARCH	36
1.6 THESIS STRUCTURE	37

CHAPTER 2:

ZIMBABWE: AN HISTORICAL OVERVIEW OF SOCIO-ECONOMIC CHANGE.

2.1 INTRODUCTION	42
2.2 POST INDEPENDENCE DEVELOPMENT POLICIES	42
The development of the economic crisis	46
The development of the capital city: Harare	49
2.3 GENDER AND DEVELOPMENT POLICIES	51
Pre-independence gender roles and relations	51
Gender issues in the post-independence period	54
2.4 THE ECONOMIC STRUCTURAL ADJUSTMENT PROGRAMME: 1991-95	61
ESAP and employment	63
ESAP and the cost of living	64
ESAP and social services	65

CONTENTS (CONT)

	Page	
CHAPTER 3:		
KAMBUZUMA: A SOCIO-ECONOMIC PROFILE		
3.1	INTRODUCTION	70
3.2	HIGH DENSITY HOUSING IN HARARE	70
3.3	KAMBUZUMA: BASIC CHARACTERISTICS OF THE SETTLEMENT AND STUDY SAMPLE	72
	Characteristics of households in the study sample	73
3.4	INCOME AND EMPLOYMENT	76
	Formal and self employment	77
	Other sources of income	78
	Women's income-generating activities	79
3.5	HOUSEHOLD EXPENDITURE, SAVINGS AND DEBT	81
	Savings and debt	84
3.6	DOMESTIC WORK AND CHILDCARE	86
3.7	PARTICIPATION IN SOCIAL ORGANISATIONS	87
3.8	GENDER INEQUALITIES IN KAMBUZUMA	88
CHAPTER 4:		
THE EFFECTS OF ESAP AT THE HOUSEHOLD LEVEL		
4.1	INTRODUCTION	92
4.2	CHANGES IN HOUSEHOLD EXPENDITURE	93
	Changes in food consumption	94
	Housing and basic services	98
	Education costs	99
	Changes in spending priorities	101
	Contributors to household expenses	105
4.3	CHANGES IN EMPLOYMENT AND INCOME	107
	Formal employment and income	107
	Non-wage sources of income	110
	Total household income	111
4.4	CHANGES IN HOUSEHOLD SAVINGS AND DEBT	113
	Household debt	115
4.5	CHANGES IN HOUSEHOLD STRUCTURE AND COMPOSITION	115
4.6	FACTORS INFLUENCING THE IMPACT OF ESAP	118
4.7	CONCLUDING COMMENTS	121

CONTENTS (CONT)

	Page	
CHAPTER 5:		
GENDER-SPECIFIC RESPONSES TO ESAP		
5.1	INTRODUCTION	126
5.2	CHANGES IN DOMESTIC WORK	126
	Cooking and food consumption	129
	Washing and ironing	130
	Shopping	130
	Health care	132
5.3	CHANGES IN LEISURE ACTIVITIES	135
5.4	CHANGES IN URBAN-RURAL LINKAGES	137
5.5	CHANGES IN INCOME GENERATING ACTIVITIES	140
5.6	PARTICIPATION IN SOCIAL ORGANISATIONS	145
5.7	GENDER-BASED CONFLICT AT THE HOUSEHOLD LEVEL	148
5.8	CONCLUDING COMMENTS	151
CHAPTER 6:		
ASSESSING ESAP: FUTURE IMPLICATIONS FOR LOW-INCOME HOUSEHOLDS		
6.1	INTRODUCTION	156
6.2	IS ESAP WORKING? MACRO-LEVEL TRENDS AND DEBATES	157
	ESAP and the Informal Sector	164
6.3	THE SOCIAL DIMENSIONS OF ADJUSTMENT PROGRAMME	166
	Exemption from school fees and health care charges	168
	Food allowances	170
	Implications of changes in social policy	171
6.4	FUTURE IMPLICATIONS FOR LOW-INCOME HOUSEHOLDS	172
	ESAP and democracy	172
	Resistance to ESAP from organised groups	175
	Les organised responses to ESAP	179
6.5	CONCLUDING COMMENTS	182
CHAPTER 7:		
CONCLUSION		
7.1	CRITICAL FINDINGS OF THE RESEARCH	187
7.2	POLICY IMPLICATIONS	193
7.3	SUGGESTIONS FOR FUTURE RESEARCH	194

CONTENTS (CONT)

	Page
APPENDIX ONE:	
RESEARCH METHODS	
Selection of Settlement	197
Sampling procedure	197
Interviews	198
The questionnaire survey	199
Semi-structured interviews	201
Focus group discussions	202
Information on the implementation of ESAP	202
Data analysis	202
APPENDIX TWO:	
QUESTIONNAIRE	204
GUIDELINES FOR QUESTIONNAIRE SURVEY	222
REFERENCES	229

LIST OF TABLES

	Page
2.1 Zimbabwe: selected economic and demographic indicators (1990)	46
2.2 Prices of selected basic commodities (in Zimbabwean dollars)	65
3.1 Mean age of respondents and spouses in study sample (July 1991)	74
3.2 Gender-disaggregated levels of education (July 1991)	75
3.3 Variations in household structure (July 1991)	75
3.4 Monthly income levels (July 1991)	76
3.5 Categories of employment (July 1991)	77
3.6 Branches of employment (July 1991)	78
3.7 Men and women's monthly income from formal/ self employment (July 1991)	78
3.8 Percentage of households with other regular and irregular sources of income (July 1991)	79
3.9 Nature of other sources, by regularity of income (July 1991)	79
3.10 Women's income generating activities, by regularity of income (July 1991)	80
3.11 Mean monthly expenditure on regular, essential items (July 1991)	82
3.12 Mean monthly expenditure on essentials including clothes and school uniforms (July 1991)	83
3.13 Sources of financial contributions to household expenses (July 1991)	83
3.14 Who saves and who decides how to spend savings (July 1991)	85
4.1 Changes in regular household expenditure (in Z\$)	94
4.2 Changes in frequency of meals per day	97

LIST OF TABLES (CONT)

	Page
4.3 Changes in expenditure on clothes and school uniforms (in Z\$)	101
4.4 Changes in sources of financial contributions to household expenses	106
4.5 Changes in members formally and self-employed	107
4.6 Changes in monthly income from formal and self employment (in Z\$)	109
4.7 Changes in sex composition of formally and self employed workers	109
4.8 Changes in regular and irregular non-wage sources of income	110
4.9 Changes in average, monthly household income (in Z\$)	112
4.10 Summary changes in real income and expenditure	113
4.11 Changes in who saves and who decides how to spend savings	113
4.12 Changes in the use of savings	114
4.13 Changes in household structure	116
4.14 Changes in household size	117
4.15 Changes in homeowners and lodgers below the PDL	119
4.16 Households below the PDL according to household size	120
4.17 Households below the PDL according to nuclear/extended household structures	120
4.18 Male and female-headed households below the PDL	121
5.1 Changes in time spent on housework and shopping	128
5.2 Changes in women and men's leisure activities	136

LIST OF TABLES (CONT)

	Page
5.3 Changes in percentage of households with member/s who spent 2 months or more in rural areas in the preceding year	138
5.4 Changes in time women spent in rural areas	139
5.5 Changes in women's income generating activities	141
5.6 Changes in average monthly income from women's regular and irregular activities	143
5.7 Changes in women and men's membership of social organisations	147

LIST OF FIGURES

	Page
2.1 Map of Zimbabwe	49a
3.1 Location of Kambuzuma and other high-density suburbs	72a
4.1 Breakdown of household expenditure in 1991 and 1992.	103

ABBREVIATIONS

ADB	African Development Bank
ARI	Acute Respiratory Infection
CIO	Central Intelligence Organisation
CSO	Central Statistical Office
EC	European Community
EIU	Economist Intelligence Unit
EPZ	Export Processing Zone
ESAP	Economic Structural Adjustment Programme
FDRT	The Forum for Democratic Reform Trust
GDP	Gross Domestic Product
GNP	Gross National Product
IBDC	Indigenous Business Development Centre
ILO	International Labour Organisation
IMF	International Monetary Fund
MCDWA	Ministry of Community Development and Women's Affairs
NGO	Non-governmental Organisation
NIC	Newly Industrialising Countries
OECD	Organisation for Economic Cooperation and Development
OECF	Overseas Economic Cooperation Fund
OGIL	Open General Import Licence
OPEC	Organisation of Petroleum Exporting Countries
PAMSCAD	Programme to Mitigate the Social Costs of Adjustment
PHC	Primary Health Care
PDL	Poverty Datum Line
SAPS	Structural Adjustment Policies
SEDCO	Small Enterprises Development Corporation
SDA	Social Dimensions of Adjustment
SDF	Social Development Fund
UDI	Unilateral Declaration of Independence
UN	United Nations
UNDP	United Nations' Development Programme
UN ECA	United Nations' Economic Commission for Africa
UNICEF	United Nations' Childrens Fund

USAID	United States Agency for International Development
WAG	Women's Action Group
WHO	World Health Organisation
ZANU.PF	Zimbabwe Africa National Union. Patriotic Front
ZCTU	Zimbabwe Congress of Trade Unions

CHAPTER ONE

GENDER AND STRUCTURAL ADJUSTMENT: CONCEPTS AND ISSUES

1.1 INTRODUCTION

Sub-Saharan Africa has been particularly affected by global economic recession since the late 1970s. The major institutional response to the crisis has been the adoption of Stabilization and Structural Adjustment Policies, advocated by the major international financial institutions, the International Monetary Fund (IMF) and the World Bank. Adjustment policies describe all policies designed to reduce financial imbalances in the economy, both on external accounts and in domestic resource use. Stabilization policies are short term, implemented over one or two years. They reduce imbalances in the external accounts and the domestic budget by cutting down on expenditure (by governments, firms and households), reducing credit creation and the budget deficit. Structural Adjustment Policies (SAPs), as the name implies, are concerned with changing the structure of the economy. The policies involve expanding exports with the objective of improving the balance of trade. Institutional reforms are advocated to reduce the role of the state and make the economy more market oriented. A shift in productive resources from consumption to investment, and from non-tradeables to tradeables is promoted, with the objective of promoting economic growth (Elson, 1989; Onimode, 1989a; Woodward, 1992b).

The general effects of recession and SAPs in the Third World during the 1980s have been documented in terms of increasing poverty and a decline in various social indicators such as nutritional status of children under five years and school enrolment rates (Benería & Roldán, 1987; Cornia *et al*, 1987; Commonwealth Secretariat, 1989; Elson, 1989, 1991b; Moser, 1989; Onimode, 1989a). In sub-Saharan Africa, only a few studies have gone beyond the analysis of quantitative, national-level data on the impact of SAPs to consider more qualitative, locally-based data, let alone examine possible differences according to gender.

The overall aim of the present research is to investigate the gender-specific effects of SAPs on urban, low-income households in Harare, the capital of Zimbabwe, and to examine responses to changing economic conditions at the household and community level. The underlying assumption is that changes in economic conditions and policies have different impacts on men and women due to the sexual division of labour and gender inequalities (Elson, 1989). The gender-specific effects of SAPs have recently become the subject of debate, but most research has been carried out in Latin America (see for example, Benería, 1991; Chant, 1991, 1993; González de la Rocha, 1988, 1991; Moser, 1989a; Rocha *et al.*, 1987; Selby *et al.*, 1990, Chapter 6). Research in that region points to an increase in women's participation in the labour force, changes in household structure from nuclear to extended, and women's increased use of informal networks to combat economic crisis. Although the same kinds of gender inequalities appear to be common to many parts of the world, differences in the process of economic and political development and in the social and cultural factors underlying the nature and organisation of low-income households undoubtedly give rise to variations in responses to SAPs. How do responses in sub-Saharan Africa differ from those of Latin America? What are the implications for women and gender relations in the short and long term? Which factors influence whether responses are household or community based? What are the implications for policy? The World Bank has reacted to the evidence of the negative effects of SAPs by adding a "Social Dimensions of Adjustment" component to the main programme which purports to alleviate what are seen to be the transitional costs for vulnerable groups. Is this component likely to be effective? Is it gender-aware? These are the general questions which have prompted the present research.

The debate on gender and Structural Adjustment has important implications for equality between men and women; it also has consequences for women's health and welfare and, because of women's key role in reproduction, for household health and welfare. Household surveys have too often been carried out with

the assumption that the household is a homogeneous unit, ignoring intra-household divisions of labour and resources. However, it is precisely an understanding of these relations and particularly changes in women's productive and reproductive work, and the articulation between them, that is required to understand the "costs" of particular policies and to inform policies designed to promote the health and well-being of households.

Turning to sub-Saharan Africa, most studies on the effects of recession and SAPs have either analysed trends in data that have already been collected (routinely) at national level or have examined the effects of expenditure cuts on specific social sectors. While this is important, there is a need for micro-level research which allows a greater understanding of the nature of the effects of SAPs on the poor. Some recent household-level studies have collected data retrospectively with consequent limitations in measuring changes and clearly identifying factors causing change in low-income households (see for example Tibaijuka, 1988 on Tanzania, Galli & Funk, 1991 on Guinea Bissau, Cliffe, 1991 on Mozambique). As Weekes-Vagliani (1992:120) comments in her work on the Ivory Coast, without clearly knowing what the base-line is for sub-groups, it is impossible to measure the impact of adjustment policies. Since Zimbabwe only initiated a full programme of Economic Structural Adjustment (ESAP) in January 1991 (to run until 1995), this study allows an investigation of processes of change at household level which can be chronologically, and to some extent causally, linked to the implementation of particular macro-level policies. This study was carried out in two main phases, interviewing the same households in 1991 and in 1992, in order to document social and economic changes after a period of twelve months. Although this is a relatively short time-span, significant changes were detected and such a micro-level study would seem to be an important complement to other ways of monitoring the effects of SAPs.

Although in most underdeveloped countries rural populations are the most marginalised and impoverished, the capacity of the urban

poor to cope with rises in the cost of living is arguably less in some respects, due to their limited access to land for food production. In addition, rural households may benefit to some extent from increases in producer prices (as part of SAPs), while the urban poor bear more of the costs of policies such as the lifting of food subsidies and wage restraints. This is one reason for locating the study in an urban area. A further reason is that studies which focus on gender issues in Africa tend to be located in rural areas, and to be concerned with women's role in agriculture. Yet, as Obbo (1990:218) points out, it is in urban areas that African women seem to be most actively involved in negotiating, restructuring and reestablishing their positions with respect to benefits and power. Although urban women are thus often at the forefront in challenging traditional gender-ascribed roles, the issues and problems they confront have received inadequate attention from researchers and policy-makers.

The objectives of this research are to identify and assess gender-specific changes in employment and income and household expenditure on basic goods and services, following the government's adoption of ESAP. A further objective is to identify women's coping responses as well as constraints to their effectiveness. An attempt is then made to link these micro-level findings to macro-level policy changes, drawing out future implications for low-income households.

The rest of this chapter aims to substantiate the rationale for this study by examining the nature of the economic crisis leading to the adoption of SAPs on the one hand, and gender and development issues on the other. The key issues concerning gender and SAPs then become clearer, as do the specific questions which the research seeks to address.

1.2 ECONOMIC CRISIS AND STRUCTURAL ADJUSTMENT POLICIES

THE DEVELOPMENT OF THE DEBT CRISIS

Many accounts of the economic crises facing most developing countries today begin by describing the OPEC "oil shock" of 1973-74 and the transmission of recession in the North to the South¹ in the late 1970s and 1980s. However, we need to go further back to identify the structural factors which made the development of the economic crisis inevitable. For Africa, it is also essential to consider the economics of the recent colonial past and post-independence changes (Payer, 1989:7).

Although substantial amounts of finance capital did flow into the colonies from the colonising powers, resources essentially flowed back out, with the local colonial elite accruing wealth in the process. The majority of people were condemned to poverty, landlessness, unemployment or forced labour, marginalization, poor housing and inadequate health and education services (Rodney, 1981). With political independence, many African governments implemented policies that would reverse some of the most glaring inequalities of the colonial period. More equitable access to education and health care, some degree of land reform, improved access to water and sanitation and changes in labour policies were undertaken. The extent to which such policies were carried out, and indeed the nature of these reforms, varied from country to country.

Much depended on the "development model" adopted by respective governments as well as on the degree to which the local elite had consolidated its power and interests. What was quite remarkable about the effect of such reforms was that even in those countries where changes made were relatively modest, the overall outcome in terms of social indicators such as average life expectancy, infant mortality and so on was considerable. Aggregate figures for sub-Saharan Africa show that while between 1960 and 1980 there was only a small increase in GNP/capita (\$222 to \$282), life expectancy increased from about 38 years in 1960 to about 47 years in 1978 (World Bank, 1980).

Despite independence, the fundamental relationship between the economies of these countries and those of the developed world remained unchanged. Commodity prices, control of the international market, values of currencies and exchange rates were still largely determined by the industrialized countries and by finance capital in particular. African countries did not have access to their own capital markets, nor did they have sufficient heavy industry to manufacture the means of production or the capital goods required in either the industrial or agricultural sectors. These were available from industrialized countries, usually through loans. Loans, however, required repayment in hard currency generally only available through the export of primary commodities, thereby creating a vicious circle. The roots of the debt crisis lie in these structural inequalities in production and exchange at the international level (see amongst others Woodward, 1992b:29).

The responsibility for the crisis cannot, however, be solely or simplistically ascribed to international factors. Even before the recessionary tendencies of the 1970s, a class of "entrepreneurs"² had either developed or was further consolidating itself in most African countries. This class took economic advantage of inequalities in both urban and rural areas since it was guaranteed a huge pool of cheap labour whose wages could be kept low by the existence of surplus labour. Often these entrepreneurs had easy access to state bureaucracies or were themselves part of those structures, using their influence to facilitate their ventures (see for example Roxborough, 1979:159). The power of this class and its capacity to accumulate, was related to the development paradigm adopted by respective governments. Some, such as those of Kenya and Nigeria, sought to encourage the development of a capitalist class in the belief that the wealth generated by "modernization" and "free market" development (advocated by Western economists) would eventually "trickle down" to the majority.³ These governments also operated a relatively liberal policy with multinational companies, allowing them to repatriate a sizeable portion of their profits. The profits

reaped by the entrepreneurial classes were often high, frequently stored away in foreign banks and ventures.

Other African governments such as those of Tanzania and Mozambique, which had evolved out of a closer relationship with popular movements, put the need for achieving equality high on the agenda and often implemented wide ranging social reforms aimed at reversing the inequalities inherited at independence. Often these governments imposed a variety of measures that reduced (but never completely inhibited) the capacity of entrepreneurs to accumulate. Ventures by local entrepreneurs were often carried out in collaboration with the state, the latter endeavouring to maintain a controlling interest to ensure that "excesses" did not occur. Moreover, such governments also exercised caution over the operations of multinational companies, attempting to control, for example, their repatriation of profits. However, even Mozambique and Tanzania failed to change their inherited colonial structures, and production remained dependent on imports and foreign technology.

For much of the 1960s and 1970s, the importation of inputs for "development" was also paid for through capital flows from the developed to the developing countries. Capital flows included private direct investment and loans made by government programmes or guaranteed by government agencies. For industrialised countries, this mechanism permitted the investment of export surplus and for western multinationals the invasion of African markets. However:

"There was a fatal flaw in this policy toward the Third World. Corporations invested in Third World countries because they wanted to make profits there - and take the profits out of the country. But if loans - even soft loans - were the major vehicle of capital flows, they also required reverse flows of interest and amortization. With either loans or investment, the result would at some point be the reversal of the flow of capital" (Payer, 1989:8)

When in the early 1980s the point for the reversal of capital flows was reached, "it seemed as if the world had turned upside down, and water (money is suggestively called liquidity) was flowing uphill (from the Third World to the developed countries)" (ibid).

The oil shock of 1973-74, rather than being a cause of the debt crisis, as has been suggested, aggravated an already contradictory economic situation. The surplus of petrodollars deposited mainly in OECD financial institutions had to be invested and made to earn money, otherwise it would be a liability for the banks who would be unable to pay interest to savers. At the same time, many African countries were seeking to accelerate their economic growth and required capital to invest. Foreign banks were more than willing to provide loans with their glut of petrodollars. Whether loans were negotiated between governments and the banks, or between private companies and the banks, they were guaranteed and underwritten by the state (see Woodward, 1991b:25). Thus repayment was guaranteed and within countries, large sums of private debt became public debt.

The early 1980s saw the rise of the Reagan and Thatcher administrations and the adoption, on a world scale, of monetarist policies. Economic recession had set in and inflation was on the upswing in the industrialized world. Low raw material prices constituted one of the main anti-inflationary tools used by the US and other industrial nations, and consequently primary commodity prices, the main source of foreign exchange earnings for African countries, began to plummet.⁴ In addition, the US raised its interest rates to dramatic levels in an attempt to attract foreign capital to finance its trade and budget deficits with the result that international interest rates soared. The debtors had not anticipated such interest rate rises and their capacity to service the debts declined drastically. Debts incurred in an earlier period were now taking longer to repay. Consequently, access to new loans became even more difficult (Woodward, 1992b:25)

One of the major consequences of this scenario in Africa was that a considerable shift occurred in capital investment away from the productive and into non-productive sectors of the economy. Money would be borrowed on the international market (guaranteed by the state) on a short-term basis, converted into local currency and in turn, lent at higher rates of interest, thereby providing massive profits. The "entrepreneurs" made a quick killing while the poor were lumbered with paying the interest and capital sum of their loans. All this was condoned by governments as well as creditors. Growth rates in the industrial and agricultural sectors stagnated and often became negative. Capital moved into speculation, real estate and money lending. The result was a decline of domestic production and fewer exports to generate foreign exchange to pay off debts.

This combination of unstable and declining export earnings, poor terms of trade, declining development aid and high debt repayments has led to persistent and deteriorating balance of payments deficits and crises. The response of international banking institutions has been to advocate and support economic adjustment policies.

STRUCTURAL ADJUSTMENT POLICIES

The towering amounts of debt servicing could not be sustained by underdeveloped countries and in 1982, Mexico and Brazil threatened to default on their debt, declaring moratoria on payments. The US, IMF, World Bank and OECD countries stepped in to bail out the private banks and avert, as the Managing Director of the IMF put it, "a real threat to the integrity of the international financial and trading system" (Lever & Huhne, 1985:64). The IMF and the World Bank, acting in favour of OECD countries which effectively control these institutions (Harris, 1989), attempted to ensure debt servicing as a means of maintaining the security and profits of Western financial institutions.

These interests were and continue to be maintained through the implementation of adjustment policies (SAPs). An essential assumption of these policies is that economies can only grow by being adjusted to the "free market", guided by supply and demand. Growth has to be export-led (to earn foreign exchange to service debts) and new loans, not only from the IMF, but also from the World Bank and Western governments are conditional on the acceptance and implementation of SAPs. It is this conditionality for donor aid and loans that makes the IMF and World Bank influence on economic policy so great. Between 1980 and 1986, more than three-quarters (30) of sub-Saharan African countries implemented IMF and World Bank-sponsored adjustment programmes (Campbell, 1989:23).

Stabilization policies, which tend to be short-term, consist of demand restraint measures which, combined with devaluation of the currency, have a deflationary effect and tend to have a rapid positive impact on the balance of trade through a reduction in imports. Structural adjustment policies are concerned with changing the structure of the economy over the medium term. The policies involve expanding the supply of tradeables, that is mainly exports, with the objective of improving the balance of trade. Institutional reforms are advocated to reduce the role of the state and make the economy more market oriented. A shift in productive resources from consumption to investment, and from non-tradeables to tradeables is promoted, with the proclaimed objective of promoting economic growth. As Standing (1991a:5) summarises, the essence of this approach is that resource allocation and economic outcomes should be left to the market, macro-economic policy should be geared primarily to monetary stability and government should concentrate on the preservation of a legal framework in which "business" can be done.

The IMF and the World Bank argue that underdeveloped countries have a comparative advantage in the production of primary exports and see this as the main growth area, particularly for African economies. The private sector, they argue, is able to promote

production in a more competitive and efficient manner than the state sector. Within this perspective, African governments have over-subsidised state enterprises and overspent in social sectors such as health, housing, education, basic services and social welfare. A typical adjustment package (see for example Woodward, 1992b:31) therefore includes:-

- * cumulative devaluations to discourage imports and encourage exports
- * reduction of government expenditure in the social sectors through privatization, introduction of user charges and the withdrawal of subsidies
- * trade liberalization through the abolition of price and import controls and freer entry for multinational corporations, greater incentives for exports
- * privatization of government enterprises and/or reform including retrenchment of workers, wage freezes and increases in prices.

There is another point of view concerning these policy measures, best articulated by the UN Economic Commission for Africa (UN ECA, 1989). While the IMF and World Bank argue that currency devaluation, for example, will encourage exports since other countries will be able to buy more with their currency and will discourage imports as they become more expensive, thereby improving the balance of trade, the UN ECA argues that since commodity prices are already low, devaluation will further reduce the value of the country's goods and will increase prices of critical goods and services, trigger inflation, divert foreign exchange to speculative activities and worsen income distribution. In addition, concurrent devaluations in many countries is ineffective because world markets are flooded with cheaper goods at the same time (George, 1992:340). On the issue of price and import liberalisation, while the IMF and World Bank view is that this will encourage competition and efficiency, and that higher agricultural producer prices will promote the production of cash crops and boost exports, the ECA argues that

these measures intensify foreign exchange constraints, erode the capacity of indigenous infant industries and worsen inflation. Food-self sufficiency may also be jeopardised if producers switch to cash crops.

In the light of the above, it can be argued that Structural Adjustment needs "depackaging" (see for example, Stoneman, 1990:1). While some policy reforms, such as the provision of incentives to farmers, may be necessary, it does not follow that all subsidies should be removed, that the state's role should be minimised or that trade controls should be abandoned. However, to date, the policies have been prescribed as a package with little consideration of inter-country differences in economic structures and circumstances.

The conceptual framework of adjustment policies is similar to that of "modernization" advocated by western economists in the immediate post-independence period. The preoccupation is with economic growth per se and represents a retraction from any marginal moves in the 1970s towards a Basic Needs approach to development.⁵ In the context of adjustment, education, health and other social services, hitherto considered basic needs and basic rights, are increasingly seen as commodities for private purchase. Non-governmental organizations are encouraged to play a greater role in providing services for "vulnerable groups", just as they were in the residual model of social welfare associated with the modernization theories of development. Once again, "trickle down" from economic growth is being relied on to improve the standards of living of the majority in spite of decades of experience demonstrating the contrary (See amongst others Hardiman & Midgely, 1982; Sandbrook, 1982; Wisner, 1988). Percy Mistry, a former senior manager at the World Bank describes the role of the IMF and World Bank in Africa as follows:

"I think that under the adjustment label what the Bank and the Fund have really been doing in Africa is to attempt fundamental change in the development paradigm; essentially to convince African governments

through the guise of adjustment that their particular form of collectivism, of a type of socialist mixed economy is unworkable" (Mistry, 1989:18).

Adjustment policies have been argued to embody a fresh attempt to ensure the full integration of African economies into the existing world economic order. As Togba-Nah Tipoteh (1991:30), member of the UN International Advisory Board on Structural Adjustment in Africa, contends:

"Foremost, in terms of the objectives, the World Bank and IMF seek to promote private, foreign (relative to Africa) profit making opportunities. This is not surprising because both institutions are controlled by the group of five member-states: USA, Japan, West Germany, France and Britain, but principally by the first three countries), whose governments are accountable to their multinational corporations which continue to dominate investment, trade and aid in African economies".

There is however, an important class dimension to consider. Many national-decision makers willingly collaborate with international banks and have a vested interest in the implementation of adjustment policies, since it allows the most economically (and politically) powerful groups in society to continue making and exporting their profits. For example, the entrepreneurial class is able to take advantage of import liberalization and access to foreign exchange to import manufactured (often luxury) goods which can be sold at high profits, as well as increasing their asset holdings abroad as illustrated by trends in capital flight (Tipoteh, 1989:30). In addition, cuts in the social sectors least affect high income groups since they are able to buy services in the private sector and in any case, are inclined to use tertiary level services, such as hospitals, which have tended to suffer less in the way of cuts.

Because of these class interests, spontaneous and organised protests to the implementation of adjustment policies have, in general, been severely suppressed. Food riots in countries such as Algeria, Sudan, Tunisia and Zambia, directed at the increases in the cost of basic commodities under SAPs, have all been put down severely, often with high casualties (Loewenson, 1991:7).⁶ Strikes by public sector workers and student demonstrations in countries such as Mozambique and Sudan, have been suppressed and information about these actions is hard to come by since it is also suppressed (*ibid*).

In terms of macro-economic performance, the implementation of adjustment policies has not, for the most part, been successful in promoting growth. As Woodward (1992b:96) concludes from his study of debt and adjustment in developing countries, ten years into the adjustment process few countries show any signs of a return to sustainable growth. This is particularly true for most countries in sub-Saharan Africa, where there was negligible to negative growth in GDP, exports and imports for the 1982-87 period. During this period, the average annual real growth rate for GDP, exports and imports was 0.1%, -0.8% and -10.3% respectively (Tipoteh, 1989:31). Debt service obligation as a percentage of exports more than doubled from 14% in 1979 to 31% in 1987 (United Nations, 1988). Sub-Saharan African debt more than doubled from US\$ 77 billion in 1982 to US\$ 164 billion in 1990 although its share of total Third World debt was only 11% (George, 1992:336). Forty per cent of this debt is to the World Bank and IMF and in the 1986-90 period, Africa paid \$4.7 billion to these institutions (Adedeji, 1990). Again, quoting Mistry (1989:24) the former World Bank senior manager on Ghana, the "model" programme in Africa:

"Seven years into adjustment, Ghana has continually been held up by the Bank and the Fund as the success story of adjustment in Africa. But I believe it's pretty unsustainable because what people tend to forget is that something like \$1.2 billion a year of external financing has had to be provided annually for

a country of 15 million people. That's \$75 per capita and it can't go on indefinitely. Ghanaian savings or investment just have not increased. Ghana's capacity for self-sustaining adjustment is still a long way off."

EFFECTS OF SAPs ON LOW-INCOME GROUPS

By the mid 1980s, there was mounting evidence of the negative effects of adjustment policies on the living conditions of the poor. One of the first large-scale studies in ten underdeveloped countries showed that lower real incomes, higher costs of living and restricted government expenditure in the social sectors were producing an alarming deterioration in living conditions, reflected in such indicators as infant mortality rates and children's nutritional status (Cornia *et al*, 1987). In sub-Saharan Africa, per capita incomes fell by over one quarter in the 1980s and open unemployment increased (Commonwealth Secretariat, 1989:27, 55). Real wages declined by 30% to 90% (George, 1992:337). Various studies using national-level data have shown the negative effects on low-income groups and on the social sectors in sub-Saharan Africa (for example, Loxley, 1990 on Ghana and Zambia and Onimode, 1989a on a range of countries).

One of the major, stated objectives of adjustment programmes in Africa is to stimulate the production of export crops by raising producer prices and/or dismantling price controls. This, it is argued, will also raise the living standards of the majority of the rural population. There is, however, no clear evidence of the effectiveness of this measure. Firstly, it is unclear whether these rises are able to offset the price increases in agricultural inputs and in consumer goods. One study found that maize producer price increases of 142% in Zambia dropped to a real increase of 6% after taking into account increased cost of purchases (Elson, 1989:66). Another study in Zambia found that a minority of small-scale producers directly benefitted from changes in producer prices while many more were negatively affected by price increases for essential food and non-food items

(Evans, 1989). In addition, those who are able to take advantage of increased grants and loans are farmers with larger scale production, rather than small peasant producers. Secondly, the ideology is to promote private farming. In Mozambique, for example, USAID grants were given only to private farmers around the capital to increase the supply of food to the city. It therefore became more difficult for women farmers in cooperatives to offer competitive prices, particularly as some profits were channelled into collective childcare. Thirdly, there are no incentives for food as opposed to cash crop production which has implications for household health and nutrition and ultimately, national food production. As Loxley points out, the massive increases in the price of cocoa in Ghana, during the 1983-87 period, resulted in a severe erosion of incentives to produce food. Between 1984 and 1986, per capita output of each of the major food staples fell by between 10% and 30% (Loxley, 1990:14). The World Food Programme estimates that malnutrition affected 40% of African children in 1990 as compared with 25% in 1985 (George, 1992:337).

Export-led growth, an important objective of SAPs, depends on international competitiveness in the relevant productive sector(s). To ensure a flexible, low-cost workforce, wages have been held down and measures used to limit workers' rights and their bargaining power over working conditions (Standing 1991a:19). In addition, a large surplus labour force acts as a disciplinary threat to those in employment (*ibid*). The argument is that minimum wages distort the market, deterring employment by favouring capital-labour substitution and increasing the inequalities between the formal and informal sectors.⁷ The counter argument is that measures should be introduced to raise incomes in the informal economy, not reduce the wages for those who have some measure of protection. In any case, retrenchments under SAPs has increased the labour supply to the informal economy, decreasing the price of labour in this sector (Standing, 1991a:24).

The view that SAPs only create unemployment in the short term is not borne out by the experience of most sub-Saharan countries which underwent adjustment in the 1980s. Since reductions in public expenditure have been a major target of SAPs, wage erosion and compression have been more pronounced in the public sector than in private enterprises (Vandemoortele, 1991:88). This is obviously of enormous consequence in countries where the public sector is the most important wage employer. Declines in public sector wages and terms of employment in many parts of Africa have led to widespread "daylighting" (absence from work to engage in other income generating activities) and other responses by civil servants that seriously affect public sector productivity. A growing proportion of wage earners are engaged in secondary jobs and there is evidence that low-income households increase their economic activity during periods of recession and adjustment, and spread their income sources over a multitude of economic sectors that extend sometimes across international borders (Vandemoortele, 1991:90). Standing (1991a:45), in his comprehensive analysis of labour market issues and SAPs, concludes:

".. at the end of a decade of supply side "experiments" in many labour markets in industrialised and low-income economies, poverty is more widespread, inequality and labour fragmentation greater, labour-related insecurity worse and unemployment chronically high."

During Structural Adjustment, the informal sector is ascribed an important role in absorbing labour and mitigating what are seen as transitional negative effects (World Bank, 1988a). Although there is little doubt that this sector does operate as a refuge for the unemployed, it generally creates low productivity jobs and precarious forms of employment (Moser, 1984; Vandemoortele, 1991). One problem is that this sector is reaching saturation in sub-Saharan Africa (Vandemoortele, 1991:19; see also Brydon, 1993 on Ghana), with lower real incomes implying falling demand and increasing competition. Within informal sector production, grants

and loans are more easily obtained by larger-scale enterprises. As Stewart (1992:32) points out, credit reform under SAPs do not help low-income borrowers significantly because of their lack of collateral. It is therefore probable that adjustment policies tend to further divide and stratify low income groups in both urban and rural areas, increase competition for scarce employment, resources and markets, and exacerbate income differentials.

Cuts in public expenditure on social services form an important element of SAPs. There were significant falls in real per capita expenditure in the health and education sectors in about two-thirds of the countries of sub-Saharan Africa and Latin America in the early 1980s (Stewart, 1992:27). The World Bank recommends "cost recovery" in these sectors, an expression for the introduction and/or raising of user charges. Although further research is required, there is increasing evidence that these measures decrease accessibility, particularly for low-income groups (Cliffe, 1991; Kanji, 1989; Waddington & Enyimayew, 1989; Stewart, 1992:30). Although many countries have fee exemption for the poorest, in practice, the poor have found it difficult to claim (Loewenson, 1991:4). In a number of countries (Stewart, 1992:29 cites examples), the incidence of recorded diseases rose significantly in the SAP implementation period and diseases which had been eliminated reappeared, for example, yaws and yellow fever in Ghana (Loewenson, 1992:6).

As in the health sector, public budgets for education have also been cut, fees introduced and access to schooling diminished as a result of SAPs. Drop-out rates rose and school completion rates fell in a number of countries in the 1980s (Stewart, 1992:29-30). The introduction of fees in primary schools in one state in Nigeria led to a reduction of one-third in enrolment rates (*ibid*). In sub-Saharan Africa, the gross enrolment ratio at the primary school level decreased from 80 to 75 during the period 1980-1987 (Vandemoortele, 1991:83) and there were indications of

falling educational attainments (Commonwealth Secretariat, 1989:5).

Another aspect of social expenditure cuts, the removal of food subsidies, also particularly affects low-income groups who tend to spend a higher proportion of their income on food. The removal of food subsidies in Mozambique caused a real increase in food prices of between 400% and 600% (Cliffe, 1991:8). In general, households cope with declining purchasing power by shifting food consumption towards less balanced diets and less food in total, leading to nutritional deprivation, particularly in young children (Cornia *et al*, 1987:100; Stewart, 1992:30). In Mexico, González de la Rocha (1988; 1991) found in her study on the effects of economic crisis, that food consumption declined in quantity and nutritional quality. Moser (1989) reported similar findings from her research in Ecuador.

The deterioration in health and living conditions of the majority of the population in underdeveloped countries, advocacy from various international organisations, Third World organisations and intellectuals, together with the social unrest caused by the implementation of SAPs has led the World Bank to include an additional component to Structural Adjustment, the earlier mentioned Social Dimensions of Adjustment (SDA) programmes. These poverty alleviation programmes to protect the "human resource base" are designed independently of the main programme and in no way constitute an alternative. A much cited "model" initiative is the Programme of Action to Mitigate the Social Costs of Adjustment (PAMSCAD) in Ghana. This US\$ 90 million programme was adopted in 1987, five years after the main programme began. It seeks to redeploy laid-off workers and to improve health care (mainly through an essential drugs project), nutrition, literacy, educational facilities and water supplies. While the programme is more comprehensive than most SDAs, Loxley (1990:21) points out that PAMSCAD was tacked on to the end of the adjustment package as an afterthought, under pressure from UNICEF and concerned bilateral donors. The impact of PAMSCAD has not yet been

adequately evaluated, although Gayi (1991) describes a range of problems including a delayed start to the programme due to late and/or non-release of funds, lack of logistic support and staff shortages. The projects being implemented more quickly are those he terms "high visibility" projects targeting the "new poor", particularly the redeployed in urban areas rather than projects which are supposed to meet the basic needs of poor and vulnerable groups (Gayi, 1991:562). Recent research (Brydon, 1993) also questions the targeting of the programme and shows that those to whom it is directed are not necessarily benefitting. In any case, serious questions arise as to the sustainability and replicability of the Ghana programme given the level of external funding required.

In summary, given the dismal record, it is difficult to see how the IMF and World Bank can continue the rhetoric concerning "economic growth", particularly when countries are shipping out what wealth they do have in debt service repayments. A recent study by the Transnational Institute concludes that Africa cannot emerge from crisis if it relies on exports of traditional products (George, 1992:339) and the special session of the UN General Assembly on International Economic Cooperation on 23-28 April 1990 concluded that Structural Adjustment Policies have in many instances exacerbated social inequality without restoring growth and development, and have also threatened political stability. The lack of concern of policy-makers about the distributional effects of adjustment policies is certainly not warranted by the evidence reviewed above.

Alternative policies have been formulated (Cornia et al, 1987; Elson, 1989; UN Economic Commission for Africa, 1989; Onimode, 1990; Onimode et al, 1990) which include a range of measures: priority to food self-sufficiency and realignment of consumption and production patterns (at a national and regional level), lessened import dependence and diversification of the productive base, management of debt and debt-servicing, and greater selectivity in public expenditure cuts. Although there have been

recent hints of policy reform in the World Bank (discussed in Chapter 6), there is little evidence that such alternatives are being considered by governments or by the international financial institutions which currently carry such weight in the formulation of policy. It can be argued that the undemocratic imposition of Structural Adjustment has only been possible because of the lack of accountability of governments, and the weakness of civic organisations, autonomous from the state and able to exert pressure on it. This is, however, a separate point which will be taken up in Chapter 6, when examining the implications of the Structural Adjustment Programme in Zimbabwe.

Having examined the nature and implications of the economic crisis and SAPs with particular reference to sub-Saharan Africa, the remainder of this chapter seeks to justify the need for gender-disaggregation in studies of the effects of SAPs on low-income households. In order to do this, selected key issues concerning gender and development will be discussed, followed by a review of recent research on gender and SAPs.

1.3 GENDER AND DEVELOPMENT

It is difficult to generalise about gender relations in pre-capitalist societies in the Third World; although patriarchal systems inevitably subordinated women to men, there were arguably fewer distinctions between productive and reproductive work due to the domestic base of subsistence activities (Batezat *et al*, 1988; Rogers, 1980; Sacks, 1982; Stamp, 1989). Changes in the sexual division of labour and gender roles in the colonial period (in the recent past in Africa) were a result of a complex interaction between capitalism and patriarchy. The penetration of capitalism, by separating out production for consumption and production for exchange, and assigning greater value to the latter, resulted in much of women's work in the family becoming "uncounted" and undervalued. All the work which is necessary for the reproduction of the labour force: food processing and cooking, organising fuel and water, caring for children, caring for sick people and managing the household became seen as 'a

"private" matter taking place in a "private" arena: the household. This work became increasingly separated from wage labour which takes place in a public arena. Only wage labour, or work which directly produces surplus value for capital is seen as productive work. Colonial rulers tended to discriminate against women in access to employment, technology and land, directly transferring Western, capitalist gender relations to the colonies (Boserup, 1970).

Much Marxist analysis of capitalism has concentrated on the mode of production in relation to socialised labour, and has therefore "been unable to come to grips with the core material condition of women's oppression under capitalism" (Seccombe, 1980:27), since this is individual labour within the household.⁸ Over the last two decades, however, Marxist-feminists analysing both industrialised and Third World societies have struggled to emphasise the relationship between domestic production, the household and sexual relations on the one hand and the mode of production and systems of appropriation and exploitation on the other (see for example Benería & Roldan, 1987; Benería & Sen, 1982; Grown & Sen, 1987 on the Third World and Barrett, 1980, Eisenstein, 1979; Fox, 1980; Mackintosh, 1981 and Scott, 1988 on theoretical issues/ industrialised societies). Forms of organisation and struggle in the area of subsistence and reproduction also become important when this framework is adopted. Although many of the fundamental issues concerning women's oppression are similar globally, the following discussion concentrates on women in the Third World.

Women do most of the work necessary to maintain the family: looking after children, caring for sick and old people, shopping, cleaning, processing and cooking food, collecting or buying fuel and water. These tasks necessary for social reproduction are generally not classified as economic activity, and if a man takes responsibility for this work, he is in danger of losing his dignity in many parts of the world (Elson, 1991b:172). Elson (1989, 1991a) describes this as a male bias in economic policy-

making with economies defined and measured in terms of marketed goods and services with no explicit consideration of the work and resources required for the maintenance and reproduction of the labour force. Notions of efficiency and productivity which do not take into account this largely unpaid labour are clearly biased against women.

In the "productive" sectors, peasant production systems, organised industrial production and the "informal sector", in the Third World, women represent cheap or uncounted labour. In peasant production, particularly in Africa, women contribute to the production of cash crops for export but their contribution is rarely enumerated and usually merely classified as unpaid family labour. Many agricultural development projects initiated after independence, in both "socialist" and capitalist countries have taken away land and resources which women worked and controlled for the production of food crops and the sale of surplus. Land titles and new technology have been allocated to men for the production of cash crops. There are now numerous case studies which document the negative consequences for food production which affects the entire community and it is on the basis of such work that Stamp (1989), for example, argues that women have increasingly lost power and autonomy at the local level while their workload has increased.

Women's work in the formal sector tends to be confined to certain occupations which are usually lower paid and less skilled. As Heyzer (1981:5) points out, the nature of women's tasks and the value of their labour are affected by a number of factors including ideological assumptions about women and work, women's workload within the household as well as the changing structure of employment in certain sectors of production, and the selective nature of labour utilization. The marginalisation of women sometimes occurs through exclusion from employment (in Africa, the unemployment rate for women is usually twice that for men) (Vandemoortele, 1991:96), but also occurs within employment as patriarchal and capitalist forces combine to limit women's

responsibility and autonomy in the workplace (Faulkner & Lawson, 1991:16). Women earn less on average than men (Anker & Hein, 1986:102) and are sometimes paid less than men for doing the same job (Stewart, 1992:22; Munachonga, 1988 on urban Zambia). The process of the internationalisation of capital and the development of multinational export industries have also had a disproportionate impact on poor women since they represent one of the cheapest sources of labour. Incorporation into such work transforms rather than eliminates gender subordination (Elson & Pearson, 1981:104). In industrial export zones, set up in many countries pursuing export-led industrialisation, women often account for three-quarters of the total employed (Standing, 1991a:20). The work which women do in these industries, while it is sometimes better-paid than other alternatives, is semi-skilled with poor working conditions and no long term security, vulnerable both to fluctuations in the world market and to the power of these corporations to relocate their activities. Women undoubtedly derive benefits from earning an income and may even gain what Dwyer and Bruce (1988:8) term "psychological and practical leverage" in gender relations within the household. However, Elson (1991b:172) makes the important point that entering the labour market does not automatically provide new, liberating opportunities if women sell their labour on very disadvantageous terms in an overcrowded market.

Women are heavily involved in informal sector activities in order to generate a cash income. They are often forced to choose these activities because they can be carried out at home or close to home and therefore facilitate carrying out childcare and domestic tasks (see for example, Moser, 1989b; Rakodi, 1991). Within the informal sector, there are also gender differentials with women concentrated in areas of lower returns (see amongst others Heyzer, 1981, Weekes-Vagliani, 1992). For example, women often work in the service sector: petty marketing of food and related items, domestic service while men are generally involved in the more lucrative businesses such as electrical and mechanical repairs, transport, carpentry, which require some capital and/or

"modern" skills (see for example, Nelson, 1988 on Nairobi, Kenya).

The under-valuing of women's work (paid and unpaid) increases profits for capital since it is under-renumerated compared to men's. However, capitalist and patriarchal relations do not reinforce each other in all aspects - there are contradictions. The transformation of women into commodity producers or wage labourers has the potential to undermine the patriarchal organisation of reproductive work. In practice, however, wage-earning women, even if they remain the principal managers of the household, often pay poorer women to carry out childcare and domestic work (sometimes intensifying their oppression by paying very low wages).⁹ Similarly, women peasants may have different interests depending on ownership of land, the scale of production and differing dependence on hired labour. The problem therefore becomes not one of men and women per se, nor of capitalists versus workers, but the social relations of production and reproduction, the interaction between class and gender inequalities (Benería & Sen, 1982; Grown & Sen, 1985), with race being an important factor in some contexts (see for example Radcliffe & Westwood, 1993, Chapter 1, for examples from Latin America).

Post-modernist aspects of social theory question the coherence of analytic concepts such as women, class and race, arguing that in the contemporary, complex social world there are too many divisions and differences within these groups (Walby, 1992). As Radcliffe and Westwood (1993:27) argue, there has been a fractionalisation of class via the formal/informal economy, complexities of ethnicities, the urban/rural divide and gender divisions (see also Standing 1991a). Social divisions have increased and there is an understandable reaction to the somewhat simplistic and deterministic models of Marxism and Modernisation theory. The politics of civil society and cultural leadership have therefore become more prominent as opposed to organised class politics. However, as Walby (*ibid*) convincingly argues, an

analysis of differences, and not inequalities, can obscure the significant structuring of power along class, race and gender lines, and that fragmentation has gone too far, leading towards mere empiricism. She also makes the important point that race, class and gender cannot be understood within one country alone and that an international perspective is essential, a view shared by Grown and Sen (1987) writing for DAWN (Development Alternatives with Women for a New Era), a network of activists and researchers, largely in the Third World.

It is the extent and pervasiveness of discrimination against women as a group which makes it essential to consider gender as an important variable in development planning. Women face discrimination in the labour market, patriarchal family systems and discriminatory customs and laws and norms which confine their roles. As Sen (1990:123) puts it, the systematically inferior position of women inside and outside the household in many societies points to the need for treating gender as a force of its own in development analysis. It is not that women are powerless victims, or that there are no women in positions of power over men, but rather that, relatively speaking, women are less powerful than men of similar economic and social position (Elson, 1991a:2). Taking into account the roles and needs of the most disadvantaged women would lead to comprehensive policy changes which, in turn, would mean that development efforts could be more effectively, efficiently and equitably planned.

1.4 GENDER AND STRUCTURAL ADJUSTMENT

Among low income groups, households will be differently affected by economic crisis depending on the nature of their members' employment and income. However, not all members of particular households will be affected in the same way since the intra-household divisions of labour, resources and decision-making are highly variable. Aside from the unequal sexual division of labour discussed above, there are now many studies which show that equal sharing of resources and joint decision making within households cannot be taken for granted (Benería & Roldan, 1987; Chant, 1991:

Chapter 7; Mascarenhas & Mbilinyi, 1983; Raikes, 1989;). As Tibaijuka (1988:15) describes the situation in Tanzania, "...although women do most of the work, men make all the important decisions because they control the resources and in some cases, they even control female labour". The notion of altruistic distribution within the household can be seen as a disguise for male power and female subordination (Kabeer & Joeke, 1991:2). Certainly, the outcomes of development efforts are better predicted and explained if intra-household roles and allocation processes are understood (Dwyer and Bruce, 1988:3).

Both neo-classical and Marxist economic approaches to the household have been criticised for treating the household as an undifferentiated unit, allowing economic self interest to operate for households as a whole, but not within them (Folbre, 1986, 1988b). Sen's model of the household (cited in Wilson, 1991:31) as a scene of "cooperative-conflict" is much closer to reality:

"First there has to be a clear analysis of the existence of both cooperative and conflicting elements in family relations... the essence of the problem is that there are many cooperative outcomes (beneficial to all parties concerned, compared with non-cooperation) but the different parties have strictly conflicting interests in the choice among the set of efficient cooperative arrangements, so the problem is one of 'cooperative-conflict'".

There should therefore be no assumption that all members of the household will be affected equally or similarly by economic or other changes. Sen's model would seem to be an essential guide to investigating the real effects of SAPs on low-income households. An important point is that the respective bargaining power of different members will depend on their position outside as well as inside the household (Wilson, 1991:31). Thus, the socially powerless are likely to remain in a household even when the outcomes of cooperative- conflict are personally quite unsatisfactory. As Benería and Roldan (1987:151-2) point out,

there is often conflict between long-run gender interests and women's recognition that these interests endanger current life-rewarding experiences, and perhaps even economic and social survival. If the household disintegrates, women are generally in a worse economic and social position than men (Elson, 1991:182). On the other hand, Chant (1985) shows, using data from home-owning households in Querétaro, Mexico, that a significant number of women-headed households result from choice, since the situation with men was so conflict-ridden, if not actually violent. Once separated from their men, women were better able to ensure that resources were more equitably and efficiently pooled (see also Bruce, 1989:986; Buvinic and Gupta, 1993:7) and family life became more secure and stable. Much would seem to depend on the assets and resources to which women have access as well as the specific cultural context. These are undoubtedly important issues to be considered in studying women's responses to the effects of SAPs.

RESEARCH FINDINGS ON GENDER AND SAPS

Current research does indicate that women are worse affected by adjustment policies, particularly expenditure switching measures (non-tradeables to tradeables), price liberalisation on basic commodities and public expenditure cuts in the social sectors. However, much of the detailed research has been carried out in Latin America (Benería, 1991; Chant, 1991:Chapter 6; 1993; González de la Rocha, 1988, 1991; Moser, 1989a; Rocha *et al*, 1987;). The evidence from sub-Saharan Africa is more fragmentary and studies from other parts of the world, particularly Latin America, will be referred to wherever relevant. The main findings are discussed below while more detailed aspects will be drawn on when discussing the results of the present research. Research results are presented sequentially according to their effect on women's productive, reproductive or community management work (Moser, 1989b); however, as discussed in the introduction to this chapter, it is often the articulation between these different roles that influences the impact of various policy measures.

Gender, SAPs and productive work

In Ghana and the Ivory Coast, as in most countries of sub-Saharan Africa implementing adjustment policies, incentives have been given to export crop production such as cocoa and cotton, with no support for subsistence crop production in which women are most heavily involved (Commonwealth Secretariat, 1989). The study in Zambia cited above (Evans, 1989) found that rural producers reliant on selling traditional food crops, predominantly women, found their incomes being squeezed by stagnating producer prices, rising transport costs and rising prices for consumer goods. In male-headed households producing maize for sale, women were allocating a greater proportion of labour time to maize production, often at the expense of other food crops such as millet, beans and groundnuts. The men then retained control of the income from the maize, with some indications that their priorities were not for food items for the family. Women therefore continue to bear the primary responsibility for satisfying household food needs, while their access to and control of resources are further reduced (see Weekes-Vagliani (1992:121) for similar findings in the Ivory Coast). The fresh onslaught on increasing cash crop production, and the inherent expenditure switching, increase women's labour and decreases their income with negative implications for their own health and well-being as well as that of their households.

Studies from various countries also show that men and women have different spending priorities. Women tend to buy goods and food for household consumption, while men buy items for their personal use or as investments, usually for production and trade, rather than the maintenance of the household (Bruce, 1989:985; Dwyer & Bruce, 1988; Feldman, 1989; Grown & Sebstad, 1989:938; Jiggins, 1989:957). Dominant gender ideologies support the notion that men have a right to personal spending money, while women's income should be used for collective purposes (Benería & Roldan, 1987:118). Declines in women's income would therefore have a much more direct negative impact on household health and welfare. Indeed, an increasing number of studies provide evidence that the

resources (cash and food produce) under the mothers' (rather than the fathers') control are the most important factor accounting for the level of child nutrition in low-income households (Blumberg, 1991:105 provides examples from Cameroon, Kerala in India, Ghana and Belize).

In waged work, the gender-specific effects of SAPs are less consistent. In many parts of Latin America, women's participation in waged employment increased during the 1980s (see Chant, forthcoming b; Selby *et al.*, 1990:176). Stewart (1992:27), too, states that there is evidence of rising female employment rates in underdeveloped countries in the 1980s, with stable or falling rates among men. The examples cited, however, are drawn from Latin America and the Philippines. The situation is much less clear in sub-Saharan Africa where the recorded participation rate of women in the paid labour force, as a proportion of the total female population, fell from 28% in 1950 to 23% in 1985 (Commonwealth Secretariat, 1989). During this period, women remained at 32% of the labour force (*ibid*; see also Stewart, 1992:22). On the other hand, retrenchment in the public sector in Africa has severely affected (middle-income) women because, in general, there are relatively more women employed on better terms in the public rather than private sector (Stewart, 1992:26). Falling real wages affect both men and women, but again, there is some evidence to indicate a further deterioration in relative wages (Stewart, 1992:26).

Within the informal sector, women may also be disproportionately affected since incentives, if any, are directed to "tradeables" as opposed to "non-tradeables"; in other words production-related rather than services and consumption-related activities (such as the sale of cooked food for low paid workers in urban areas) in which women are more involved. The credit reforms under SAPs do not assist low-income borrowers in general (as discussed earlier in this chapter) and women are further disadvantaged because they have fewer starting assets and greater difficulties than men in approaching formal institutions (Stewart, 1992:32). Recession and

adjustment in Nigeria in the 1980s have intensified women's need for income in the informal sector, but have made it harder for most women to enter the profitable segments of this sector (Dennis, 1991). Recent research in Ghana shows that although access to capital has become more difficult for men and women, and that profit margins have dwindled over the period of economic adjustment, profits in the female-dominated petty trading sector have been most severely affected (Brydon, 1993). Another interesting finding of this study is that the relatively buoyant sector of trading in second hand clothing was in the hands of men, or middle class women (*ibid*).

There is also evidence that women are having to engage in a greater number of activities which generate an income in order to contain falls in household income. This is a consistent finding of studies in Latin America (Chant, 1991: Chapter 6; 1993; González de la Rocha, 1988; Moser, 1989a). A study in low-income areas in Dar-es-Salaam, Tanzania found that 81% of a sample of 134 women were employed; 37% in the formal sector and 44% in the informal sector (Tibaijuka, 1988). However, 70% of the formally-employed women were engaged in other income generating activities such as farming and vegetable gardening, petty trade, brewing and selling beer and poultry keeping, in order to make ends meet (*ibid*). This study also refers to cases in which children have had to participate in these activities and also mentions an increase in women's working hours.

Another consistent finding from Latin America is an increase in the proportion of extended in relation to nuclear households (Chant, 1991: Chapters 6 & 7, 1993; González de la Rocha, 1988; Moser, 1989a). Chant (forthcoming b) found that households in Mexico and Costa Rica which either deployed women into the labour force and/or extended their membership, were able to cope with recession more adequately than nuclear families. However, whereas in Latin America this has often meant an increase in formal wage employment for women, the situation, as discussed above, is less clear in sub-Saharan Africa.

A study in an urban neighbourhood in Bissau, the capital of Guinea Bissau, interviewed 2,090 women, most of whose husbands worked as lower paid government employees. It showed that women were active in three areas: domestic work, agricultural production and the marketing of their produce. In order to supplement the family income and diet at a time of economic crisis, women had increased their agricultural production, mainly market gardening, and become market women. Moreover, during harvest time, they went back to their villages to help, and in this way, gained access to essential food items (Galli & Funk, 1991:8). Women's seasonal migration and the flow of resources between city and countryside also occurs in Harare (Potts, 1990). In the past, remittances from urban members of the family have been crucial in determining the quality of life of rural households, but there has been no research on possible changes or even reversals of these resource flows under SAPs.

Gender, SAPs and reproductive work

Cuts in government expenditure in the health sector also have a disproportionate effect on women because of their primary responsibility for child rearing and family health and nutrition. This is seen as an extension of women's role in reproduction.¹⁰ The cuts in health services and/or the introduction or raising of user charges mean that women spend more time caring for sick members of the household at home and more time queuing for health services if they are utilised.¹¹ In a study in North Zambia, women said that they themselves could not afford to be ill both because of direct costs of treatment and because of time spent away from productive work. They also pointed out that they were spending more time caring for sick members of the household, particularly children, at home (Evans & Young, 1988). This represents a direct shift of responsibility for health care from the state to women, and illustrates Elson's (1991a:178) point that so-called increases in efficiency may instead be a shifting of costs from the paid to the unpaid economy, with women footing the bill (see also Kanji, 1991).

Cuts in food subsidies and price rises put more direct pressure on women who are responsible for shopping as well as processing and cooking food. Moser's study (1989a) in Ecuador also found that a reduction in the quality and quantity of women and children's diets was directly linked to the lifting of food subsidies on basic staples. Cuts, or a deterioration, in water services put more direct pressure on women because they, and their children, are primarily responsible for fetching water for household consumption. These policies have a direct bearing on unpaid labour inputs by women and there is a danger of assuming that women's capacity to undertake extra work is infinitely elastic (Elson, 1989; 1991b; Moser, 1989a).

Rising costs of education combined with the need for substitute childcare in the home also indicate that school enrolment for girls may be suffering more than for boys (Commonwealth Secretariat, 1989). A recent study in the Ivory Coast reveals that the reduction in government expenditure on secondary and university level education is having a negative impact on young women (Weekes-Vagliani, 1992:126). Moser's (1989a) study in Ecuador found that 20% of women in the sample started working because household income was not enough to cover family needs forcing elder daughters to take on childcare and domestic work. The women identified the rising costs of schooling as the second most important factor (after food) causing them to seek work. These increased schooling costs were directly related to changes in social expenditure within the 1987 economic adjustment programme. Research carried out by Chant (1991) and González de la Rocha (1988) in Mexico also indicates that older daughters may have to give up school, or neglect their education, in order to cope with increased domestic work. As a consequence, these young women may be seriously disadvantaged in the labour market in future.

Women's role in feeding, caring for and maintaining the household gives them a critical role in negotiating the effects of SAPs at household level, but this responsibility, poorly recognised by

policy-makers, is not accompanied by commensurate power and resources.

Gender, SAPs and community managing work

In addition to productive and reproductive work, women in low income communities are being asked by government and non-governmental organisations to perform a greater role in the organisation of items of collective consumption, such as water and health services. This community level work is usually carried out on an unpaid basis, often in the name of "participation" in projects. If women are paid, for example as community health workers, they do not receive salaries but "allowances" or "incentives" which almost always amount to less than the minimum wage. Tibaijuka (1988) points out that women in Tanzania have recently been targets for mobilisation to undertake unpaid activities like road building, building and maintaining schools for the community. With economic recession and adjustment, "efficiency" as a policy approach towards women (Moser, 1989b:30-32) is gaining popularity amongst international aid agencies and governments, with women's participation in development projects being associated with equity. In reality, this once more implies shifting costs from the paid to the unpaid economy through the use of women's unpaid time. Women are assumed to have free time and yet time-use data have shown that women consistently work longer days than men and that low-income women face severe time constraints in getting through what is often a continuum of productive and reproductive tasks (Bruce, 1989; Dwyer & Bruce, 1988). In many countries in sub-Saharan Africa, a 16 hour workday beginning at 5 a.m. and ending at 9 p.m. is not uncommon. Mothers often balance the conflict between working for an income on the one hand, and domestic work and childcare on the other, by reducing their sleep and leisure time (*ibid*; see also Leslie, 1989). Therefore, the "efficiency" approach misconceptualises women as an under-utilised resource when they are in fact "over-utilised".

The situation may be particularly acute in women-headed households. A recent review of 60 studies carried out in Africa, Asia, Latin America and the Caribbean found that female-headed households were poorer than male-headed units in 44 cases, and that women-headed households with children to support tend to be disproportionately represented among the poor (Buvinic & Gupta, 1993). On the other hand, as discussed earlier, some studies (see Bruce, 1989:986 for a summary) have found that resources may be better pooled in these households and more directed towards meeting the household's basic needs. The evidence does, however, suggest that the protective effects from gender-related preferences, such as prioritising food and children's education, are likely to break down with increasing impoverishment (Buvinic & Gupta, 1993:8). Survey classifications of family types greatly under-enumerate de facto women-headed households. The prevalence of female headship in developing countries varies substantially across countries and contexts, comprising anywhere between 10% and 40% of all households (Buvinic & Gupta, 1993:11). In Zimbabwe, as in other countries in the region, the rates in rural areas are high due to male out-migration, with women-headed households making up 25% to 50% of the total (Batezat & Mwalo, 1989; Schlyter, 1989). According to the 1982 census, 15% of households in Harare and its satellite town of Chitunguiza are headed by women (Schylter, 1989:27). Little research has been done, however, on the particular problems and needs of these households.

The macro-policy instruments and structural reforms of SAPs of the IMF and World Bank do not incorporate explicit concerns with the distributional effects of the programmes, and yet the evidence reviewed strongly indicates an extremely negative impact on low-income groups and women in particular. This is, however, an under-researched area and neglected in policy terms, especially the relationship between gender and SAPs at the household level and particularly in sub-Saharan Africa.

1.5 RESEARCH OBJECTIVES AND METHODS

This section provides a very brief summary of the objectives and methods of the present study to complement the discussion at the beginning of this chapter. A detailed description of the research methods is given in Appendix One and the questionnaire and interview guidelines are provided in Appendix Two.

The research seeks to identify and assess gender-differentiated effects of ESAP in one high-density suburb¹² of Harare: Kambuzuma. This is a well-established and stable settlement, with varying income levels and tenure status. It is not the poorest of locations, since there are at least two poorer settlements with squatters and recent migrants, but it is fairly typical of most high-density suburbs. The results of the research do not therefore reflect the experience of the poorest settlements under ESAP, which is likely to be much worse.

The areas of investigation include employment and income-generating activities; household expenditure, debt and savings; domestic work; use of social services; leisure activities and involvement in social organisations. The aim is to provide a holistic picture of the changes in the lives of women and men following macro-level policy change. Questions concerning leisure (as well as work) were seen to be vital in assessing changes in the quality of life and questions concerning debt and savings important in assessing not only the present situation but future prospects for low-income households. The changes detected are related to variables such as income level, household structure and tenure status to identify those factors which may be important in buffering households from the rises in the cost of living associated with economic adjustment programmes.

Changes in total household income and consumption were of interest as well as gender-specific changes in employment, income, expenditure and time-use. In other words, the aim was to collect gender-disaggregated data rather than information only about women, even if it was found that women were actually doing

more "adjusting" than men. Coping responses were an important aspect of the study, as were constraints to their effectiveness and consequences on gender relations within the household.

A questionnaire was used to investigate the above-mentioned areas in one hundred randomly selected households. Women were the respondents in the first instance, but shorter interviews were carried out with men to obtain or confirm information that the women were uncertain about as well as to glean male perspectives on the situation. Interviews were carried out in mid-1991 and again in mid-1992 using the same questionnaire.

Semi-structured interviews were carried out in 40 households, to discuss how respondents attempted to cope with increased costs of living. Two focus group discussions were held with women with a similar purpose. The use of these qualitative methods was extremely useful in clarifying why certain changes had occurred and specific decisions made, in terms of both the subjects' perceptions and intra-household inequalities in the control of resources.

1.6 THESIS STRUCTURE

The first chapter has discussed the main concepts and issues relating to gender and Structural Adjustment, reviewed recent research in this field and briefly summarised the objectives and methods of the present research. Chapter 2 provides an historical overview of socio-economic change in Zimbabwe thereby setting the wider context in which the research took place. Once again, development policies and outcomes are dealt with alongside gender issues to elucidate their interaction. Key elements in ESAP are discussed with particular reference to measures affecting low-income urban households. Chapter 3 moves to Kambuzuma, the specific setting of the study, providing a gender-disaggregated socio-economic profile of the population based on the initial survey carried out in mid-1991. Chapters 4 and 5 describe and assess the changes detected between 1991 and 1992. More specifically, Chapter 4 deals with the effects of ESAP at the

household level and examines inter-household differences, while Chapter 5 takes up intra-household issues, discussing gender as a key variable, and examining women's responses to rises in the cost of living under ESAP and the constraints they face. Chapter 6 attempts to link micro and macro levels, assessing the results of measures implemented under ESAP and drawing out future implications for low-income urban households, and women in particular. The final chapter summarises critical research findings and conclusions of the study and raises some questions for future research.

Notes to Chapter 1

1. The terms "South", "Third World", "developing countries" and "underdeveloped countries" are used interchangeably in this thesis.

2. The terms "ruling class", "elite", "capitalist class" and "entrepreneurial class" are used interchangeably to denote groups who own the means of production within a country or those who, usually by virtue of their political power, control these means and derive benefits from them, without owning them, including the government/bureaucratic elite.

3. Modernization theory held that all countries in the south must pass through specific stages in order to achieve self-sustaining growth (Rostow, 1960). Underdeveloped countries would follow the same process of industrial and social change experienced in the West, following injections of capital and technology from abroad combined with domestic savings. Thus, "primitive" societies typified by rudimentary technology and low productivity, autocratic systems and fatalistic attitudes, would develop into modern societies, characterised by high technology and production, democratic systems and entrepreneurial attitudes (Hardiman and Midgley, 1982). The wealth generated by modernization would "trickle down" to the majority. This theory has been criticised by the Dependency school (see for example, Frank, 1978 on Latin America and Amin, 1974 on Africa), for ignoring the inequalities in economic relations between metropolis and periphery. It has also been criticised for the failure of "trickle down" and more recently, the technology associated with the modernization model has been criticised for its effects on the environment.

4. The average price for the exports of non-oil producing developing countries fell by more than a fifth in dollar terms, between 1980 and 1986 (Woodward, 1992b:24)

5. Proponents of this approach (eg Ghai, 1977; Streeten, 1981) argued that patterns of production and consumption were being determined by the elite to the detriment of the poor. They argued that the state should intervene to ensure a more equitable pattern of economic growth directed to meet the basic needs of the majority. The UN agencies, and for a short time, the World Bank, advocated and supported this approach.

6. In Zambia, for example, demonstrations broke out in the Copper Belt in December 1986 and early 1987, when maize meal price increases were announced. Ten workers were killed. In July 1990, food riots took place, leading to an abortive coup and 26 people killed. (Loewenson, 1991:7)

7. For present purposes, the informal sector can be defined as small-scale units engaged in the production and distribution of goods and services with the primary objective of generating employment and incomes to their participants, notwithstanding the

constraints on capital, both physical and human, and know-how (Sethuraman, 1981). Early discussions of the informal sector were criticised for excessive stress on the duality of the formal-informal sectors, the neglect of linkages between sectors and the problem of heterogeneity within them (Bromley & Gerry, 1979; Moser, 1984). However, as Scott (1991:104) points out, these criticisms have been taken on board and most contemporary accounts assume polarisation rather than dualism, that there is a continuum of activities rather than abrupt discontinuity between sectors and that diversity within sectors is important, as are linkages between them.

8. Barrett (1980) and Seccombe (1980) provide excellent overviews of the limitations of the analysis employed by Marx and Engels to understand women's oppression. Seccombe extends their analysis, relating the changing forms of both capitalism and patriarchy, describing the consumption of labour power in capitalist production and its replacement in the private, working class household. Kusterer (1990), amongst others (for example Barrett, 1980 and Buechler, 1986) argues that the distinction between production and reproduction is essentially false, since both processes involve labour power which adds use value to their products: productive work by creating new things and reproductive work by maintaining the use value of existing things. Kusterer argues that there is a domestic mode of production which is articulated with the capitalist mode of production in much the same way as Seccombe describes. The domestic mode involves exploitative relations between men and women while the capitalist mode between capitalists and workers. Although the terms productive and reproductive work will continue to be used in this thesis, these arguments would seem theoretically sound, and the terms are therefore used in a descriptive rather than analytic sense.

9. In her study of wage-earning women in Nigeria, Parpart (1990:177-8) notes that their domestic labour is more managerial than manual, but that it still requires time and effort. She argues that although the inadequate daycare and unreliable domestic help that these women face may appear trivial in comparison with the problems facing poorer women, wage-earning women in Africa are a potentially influential section of the female population and may have opportunities to influence policies which could benefit all women. thus the problems which inhibit their progress reduces their "visibility" and ability to affect change.

10. Raikes (1989) and Browner (1989), for example, describe a whole range of health care activities carried out by women in East Africa and Latin America respectively, both within the home and at community level.

11. See Leslie et al (1989) and Leslie (1987) for a discussion of the pressure on women's time and the implications for the use and delivery of health services.

12. The term "high-density suburb" refers to townships built in the pre-independence period to house the black population. After independence, better-off black families moved to lower-density suburbs, previously exclusively white. Some better-off black families did remain in high-density suburbs due to the housing shortage in Harare so that there is a considerable income range within these settlements. High-density suburbs remain, however, exclusively black.

CHAPTER TWO

ZIMBABWE: AN HISTORICAL OVERVIEW OF SOCIO-ECONOMIC CHANGE

2.1 INTRODUCTION

This chapter seeks to contextualise the research in Harare, by outlining the socio-economic situation in Zimbabwe, prior to the implementation of the Economic Structural Adjustment Programme (ESAP). In addition, it describes key elements in the programme thus far. Since the colonial period in Zimbabwe only ended in 1980, the effects of colonial policies on the economic and social structure are still much in evidence. Inequalities in social relations, and gender relations in particular, are very influenced by labour policies of that period as well as by the patriarchal gender relations of the two main indigenous groups in Zimbabwe, the Shona and Ndebele. As such, a brief historical overview is essential in understanding the current socio-economic situation in the country.

The chapter begins with an examination of development policies and outcomes in the post-independence period. It then moves on to discuss and assess gender roles and relations, and finally outlines ESAP with particular reference to measures affecting low-income urban households. Issues concerning gender roles and relations are purposely treated alongside socio-economic development to facilitate an analysis of gender issues in developmental processes and outcomes.

2.2 POST INDEPENDENCE DEVELOPMENT POLICIES

Zimbabwe became independent in early 1980, after a long period of political, social and military struggle for black majority rule. ZANU.PF (Zimbabwe African National Union - Patriotic Front), had a landslide victory in the first elections in 1980 and proclaimed itself as a party committed to building socialism. The government was confronted not only with a situation of severe inequalities in income, land, capital and access to basic social services, but also an economy ravaged by war. Average white earnings were more than ten times those for blacks in formal

employment and 60% of income was earned by the 4% (white) minority (Stoneman, 1988:51).

The industrial sector was more sophisticated and diversified than in other countries in the region, having been developed as a response to sanctions imposed on the Rhodesian government after the Unilateral Declaration of Independence (UDI) in 1965. There was also a diversified set of primary exports including metals and agricultural products (Stoneman, 1987:44) It is widely accepted that this diversification (and limitations on imports due to sanctions) constitute positive aspects in the colonial economic legacy but it is also important to note that industry was largely directed at providing luxury consumer goods for the white minority (Drakakis-Smith, 1984:1278).

A "growth with redistribution" strategy for development was adopted and a range of policy measures introduced by the ZANU.PF government immediately after independence. These included the introduction of minimum wages, reduction of indirect taxes, introduction of free primary education, free health care for those earning below Z\$ 150 per month (equivalent to US\$ 233 at the time), increased outlays in the social sectors, price and rent controls and land redistribution (Nyawata, 1988:97).

In the 1980s, there was a substantial expansion of health services, with qualitative changes made in the orientation towards Primary Health Care¹ and a greater focus on preventive and rural health care (Loewenson *et al*, 1991). In the education sector, free tuition at primary level and substantial increases in both capital and recurrent public expenditure resulted in a phenomenal expansion in school enrolments. Primary enrolments increased from 0.819 million in 1979 to 2.229 million in 1985; secondary enrolments increased even more dramatically from a mere 79,000 in 1979 to almost half a million in 1985, a sixfold increase (Chung, 1988:121). As Davies (1987:23) points out, however, there has also been an expansion of private schools, changes to the curriculum have been minimal (the British "O"

level system has been retained) and experiments with new forms of education (such as education with production) tended to remain marginal. Nevertheless, there can be little doubt that improved social services was one of the major visible gains of independence.

In terms of economic policy, the picture is somewhat different. An analysis of state intervention in industry, wage and industrial policies, agriculture and land distribution, points to the fact that the government adopted a programme of capitalist development (Stoneman, 1988).² One of the central provisions of the Lancaster House agreement³ related to property rights: no matter how land or mining concessions had originally been obtained, they could only change hands on a "willing-seller, willing-buyer" basis. This basically meant that whites and foreign investors could continue to own half or more of economic assets including most of the productive land, nearly all the mines, manufacturing industry and other businesses. Despite demonstrations of legal ways in which, for example, land redistribution could have been brought about without violating the letter of the agreement, it can be taken that a political decision was made not to violate the spirit of the agreement. The land and property issue is tied to the whole complex of aid, trade and investment (Stoneman, 1988:50). By the end of 1987, only some 52,000 households had been resettled, constituting just 32% of the official programme target, 14% of households needing land and 7% of the 1980 farming population (Loewenson *et al*, 1989:14).

Wage policy centred on the minimum wage, with differentiated wages applying to particular sectors, agricultural and domestic workers being on the lowest minimum wage. Davies (1987:24) argues that the minimum wage became an instrument for controlling wage increases rather than raising the incomes of the low paid, with increases to the minima being taken as maximum increases. The government took over various functions of the trade unions, arguing that they were too weak to defend the workers,

particularly in the face of transnational capital. The right of workers to strike in both pre- and post-independence periods has been limited.

Although the government stressed the importance of developing the cooperative sector and collective relations of production in the 1980s, most ventures survived because of inputs of external aid. The government's establishment of the Small Enterprises Development Corporation and the preferences given to emergent businesses in foreign exchange allocation probably outweighed its support to cooperatives. Despite the socialist rhetoric, then, the Zimbabwean government followed a capitalist path, albeit with more extensive provision of social services than countries which have openly embraced capitalism.

Table 1 shows selected economic and demographic indicators. Zimbabwe is categorised by the World Bank as a lower-middle-income country, although GNP per capita as an average figure does not allow a consideration of income inequalities and data on this is not available.

Table 2.1: Zimbabwe: selected economic and demographic indicators (1990)

Area (sq km)	391,000
Population	9.8 million
Urban population as % of total	28%
Population - Harare	882,000
Average annual growth of population 1980-90	3.4%
Infant Mortality Rate (per 1000 live births)	49
Life expectancy at birth	61 years
GNP per capita	US\$ 640
Distribution of GDP (%)	
agriculture	13%
industry	40%
services	47%
Structure of exports (%) * 1988 figures	
minerals and metals	13%
other primary commodities	47%
manufactured goods	40%
Debt service as % of exports	22.6%

Source: Compiled from figures in World Bank (1992)

THE DEVELOPMENT OF THE ECONOMIC CRISIS

In Zimbabwe, the chronology and depth of the economic crisis has been different from other countries in the region but the fundamental issues are essentially similar. In the first two years after independence there was enormous economic growth. The causes of this, apart from the arrival of peace and international legitimacy, were exceptionally good rains in 1980 and 1981, the stimulation of internal demand by large wage increases, and renewed access to aid and loans from foreign sources. Removal of restrictions, high guaranteed crop prices and the end of the war led to record crops and the manufacturing sector was able to

respond to the consumer boom by increasing capital utilisation. The lifting of sanctions in 1980 also produced substantial improvements in the country's terms of trade, with a 27% increase in exports in 1980 followed by a further 7% increase in 1981. In the first two years after independence, real GDP grew by a total of 26% (Stoneman, 1988:47).

The recovery was, however, shortlived, with 1982 showing zero growth and 1983 a contraction in GDP of over 3%. Drought meant that sales of maize dropped by nearly 70% between 1981/82 and 1983/84. Mining suffered from falling world prices and the relative strength of the Zimbabwean dollar, while manufacturing was hit by the consequent foreign exchange shortages and contracting domestic demand, as inflation eroded the wage rises of 1980 and 1981. Total employment levels stagnated. Zimbabwe, as other countries did in this period, resorted to borrowing from the IMF. However, although there was a cut in subsidies and a 20% devaluation, the government resisted the entire package of conditions which the IMF wanted to impose. In particular, the government withstood IMF pressure to liberalise foreign exchange and import controls, thus protecting its own industries (Stoneman, 1990). External debt rose from 2.6% of export earnings at independence to over 30% in 1983 (Stoneman, 1988:48).

In 1984, GDP rose by almost 3%, followed by 9% in 1985. Zimbabwe therefore weathered this period better than most countries in the region and from 1984 to 1987, was successful enough to do so without an IMF programme. In 1986, however, growth fell back sharply to under 1% and did not recover in the 1980s (Stoneman, 1988:48).

Since independence, only 10,000 to 30,000 jobs have been created annually, with secondary school leavers numbering approximately 200,000 per year in the latter half of the 1980s (Kadenge *et al*, 1991:8). Twenty-five percent of the workforce is unemployed (*ibid*). Youthfulness and the high level of education are two important characteristics of the unemployed, shared by many

countries in the region (Vandemoortele, 1991). Women are particularly vulnerable to unemployment as discussed in the next section. As Stoneman (1988:51-52) argues, there is no prospect of meeting job expectations of any substantial proportion of the unemployed using orthodox policies reliant on western technology, institutions and markets. As he points out: first the unequal income distribution pre-empts a large slice of investment funds for luxury consumption and indeed investment (eg aircraft and luxury conference centres). Second, the capitalist market context exerts pressure for profit maximisation which usually points away from labour intensive technology since it is more efficient (using purely economic criteria) to employ fewer people and more capital, leaving the unemployed to scrape a living in the communal (rural) areas. Thirdly, the vicious circle of a small internal market leading to the need for outward orientation which in turn further impoverishes the internal market is not easily broken within capitalist structures.

By the late 1980s then, the inherited structures from the colonial era and the failure of the government to change these in any fundamental manner resulted in an interrelated set of economic problems: foreign exchange shortages, low levels of investment, large budget deficits, escalating debt and inflation, high unemployment, an inefficient industrial base and infrastructural decay (Kadenge *et al*, 1991:2).

As Stoneman (1988:59) concludes:

"Zimbabwe is caught in the same structural trap as most developing countries: it is not earning enough foreign exchange both to service its debts and to invest for expanded exports, but it can only escape through a massive expansion of exports (which in any case might be aborted by world market trends over which Zimbabwe has no control)."

This is not to say that the government has not mismanaged the economy but rather to emphasize the weight of historical and international factors. For its part, the government allowed a

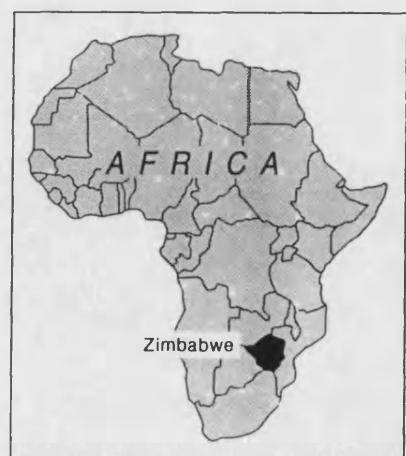
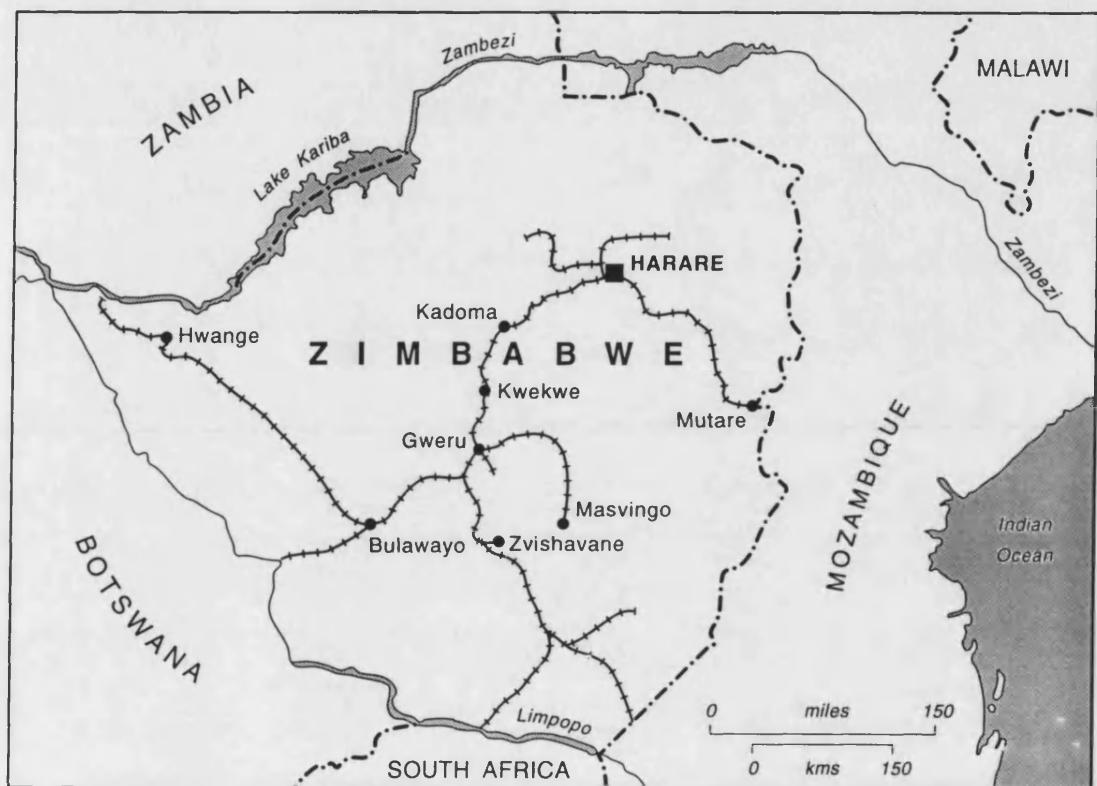
huge bureaucracy to develop in the civil service and chose to reduce expenditure on infrastructure rather than trim down personnel, arguably in large part to maintain support for themselves. It has also allowed capital to move from investment in the productive sector to financial speculation. In real estate, for example, the returns on providing housing and office development for the rich are far greater than investment in production, and require less effort (Bond, 1990:8). The government financed its balance of payments deficits of the late 1980s by further borrowing on the international market. As Kadenge *et al* (1991:14) point out, the economy remains firmly in private hands and the level of foreign ownership is regarded as strikingly high. In essence, the government has failed to redress the vast inequalities in income, with 10% of the population owning 90% of national wealth (*ibid*:7). A third of the land and nearly all industry remains in white hands, whilst the number of people in the overcrowded communal lands is greater than at independence.

THE DEVELOPMENT OF THE CAPITAL CITY: HARARE

The economic, political, social and spatial characteristics of Harare are firmly rooted in the recent colonial past. As with most other cities in the Third World, Harare was established to serve the economic interests of the colonial powers to facilitate the export of primary commodities and the import of consumer goods. From the time of colonial occupation in the 1890s until independence, urban areas were considered the preserve of the white population (Patel, 1988:20). The fertile highveld was reserved for white settlement, and a network of roads and railways were constructed to facilitate development of mining and agricultural industries. The two main axes of urban development were established between Harare and Bulawayo, and between Harare and Mutare (see Fig. 2.1).

As with most capitals, there is a concentration of public investment in the city and foreign investment also tends to concentrate in the largest towns. Until the 1940s the majority

Fig 2.1 Zimbabwe



of black people in urban areas were either housed on their employers' property or in black housing areas, known as "locations" and clearly separated from white residential areas. During and after the Second World War there was a reduction in the external supply of consumer goods and an increasing demand for semi-processed raw materials, which resulted in the growth of the manufacturing sector and an increased demand for labour. Government and local authorities then began to provide urban housing for the black population, in townships (now known as high density suburbs) on the periphery of cities. Supposed fears for health and security helped codify strict segregation between the races (Bond, 1992b:5).

Legal restrictions, lack of adequate accommodation, especially for families, low wages and the lack of financial and social security in times of unemployment and old age compelled workers to retain links with their rural homes through circulatory rural-urban migration (Zinyama & Whitlow, 1986:378). An example of legislative control was the Vagrancy Act of 1960 which regulated the flow of male migrants into town according to the availability of employment (Patel, 1988:22-3). The growth of "shanty towns", characteristic of cities in other underdeveloped countries, was thus prevented until the late 1970s, when the Smith regime was unable to enforce influx control measures in the latter years of the liberation war.

In the 1970s, migration to Harare on which industrial growth was dependent, was channelled to the satellite town of Chitunguiza, about 20km to the south-west of the capital, which grew from 15,000 in 1969 to 173,000 in 1982 (Zinyama & Whitlow, 1986:379). Since independence, movement into Harare and Chitunguiza has accelerated for the same reasons as in almost all underdeveloped countries in the last 30 years: the removal of restrictive regulations, the lack of opportunities in rural areas and the hope of employment in the cities (Drakakis-Smith, 1984:1284). In Zimbabwe, the migration of families of male workers was an additional factor in the immediate post-independence period.

The pace of urban population growth in Zimbabwe, as in other Third World countries, has far exceeded the supply of jobs, housing and basic services. Although the proportion of the population which is urbanised (28%) is relatively low, the growth rate of 5.4% (Patel, 1988:24) gives a doubling time of 14 years. The government, as early as 1982, adopted an urbanisation policy based on decentralisation of economic activities and employment opportunities to the smaller towns, "growth points" and rural service centres in the Communal Lands. However, in 1986, Harare and Bulawayo, the two major cities, accounted for nearly three-quarters of the industrial output and employment in the country (Zinyama & Whitlow, 1986:383), and the situation is unlikely to have changed. Private investors are unwilling to decentralise and without massive financial input from government to improve infrastructure (increasingly less likely), decentralisation is unlikely to take place (*ibid*).

Having outlined the general socio-economic situation in Zimbabwe prior to the adoption of the Economic Structural Adjustment Programme (ESAP), the following sections will discuss gender issues and how women, in particular, have been affected by development policies and outcomes.

2.3 GENDER AND DEVELOPMENT POLICIES

PRE-INDEPENDENCE GENDER ROLES AND RELATIONS

In Zimbabwe, pre-capitalist social relations of production were patriarchal and lineage-based among both the Shona and Ndebele tribes. Elder males controlled the means of production (land and cattle) and also the means of reproduction since traditional law and marriage rules gave them considerable control over women and their reproductive capacities (Folbre, 1988). Women were involved in a wide range of activities: in agriculture and the rearing of small livestock, in food processing and production of essential household items and in child bearing and rearing. The bulk of these tasks were menial and labour intensive. Men were the main decision makers, traders, controllers of accumulated wealth and directors of family labour. Despite this, women's degree of

powerlessness has been questioned. Women did have some rights to property, especially the "gifts of motherhood"⁴, products such as kitchen ware (which they made themselves) and surplus food from the plots allocated by husbands. More importantly, perhaps, it has been suggested that women wielded more informal power than was later acknowledged in Customary Law and that despite gender subordination, women had their own sets of skills and responsibilities which commanded respect and protection (Batezat *et al*, 1988; Sacks, 1982).

In areas of southern and eastern Africa, including Zimbabwe, the best land was taken over by white settlers while indigenous people were forced onto small tracts of poor quality land.⁵ In order to run the large commercial farms and the mines that were being established, the settlers required a large labour force. Additional labour was also required to service white households as domestic servants, in the growing number of administrative posts and market towns. Demand for labour was almost exclusively male (Batezat & Mwalo, 1988:24; Seidman, 1984:422).

The mechanisms for drawing African men into the cash economy were several: by driving Africans onto impoverished land, which became overcrowded and progressively less productive, men were forced to look for paid work. The establishment of taxes, which presupposed the possession of cash, created a further need for wages. Moreover, in those cases where it was difficult to attract labour, for example in the mines, forced labour was introduced. A system of passes and permits kept women and children on land designated as "tribal trust lands", extending their work to tasks that had previously been performed by men. Women remained responsible for feeding and caring for the family, with ever fewer resources to meet these responsibilities. Employers were able to pay wages below the level necessary for the reproduction of labour power; rather than paying a "family wage", employers could rely on women's subsistence agriculture to keep the family thereby subsidising their profits. The system also spatially divided black women and men.

The codification of European-identified "traditional" law reduced women to minority status under the guardianship of either fathers or husbands. Property rights were extremely limited, as were rights to their own children. As family separation became a feature of life, the rules of sexual relationships outside marriage also changed. Husbands formed other liaisons in towns. These relationships might supersede the rural wife, leading to divorce or a reduction in remittances. The impact on rural families was and still is severe (MCDWA, 1982:142; Govt of Zimbabwe/UNICEF, 1985:5-7).⁶ Although urban female migration was initially restricted both legally and by the lack of employment prospects, women did migrate if rural conditions became untenable. Some women obtained employment as domestic workers and a small minority as factory operatives. The only training opportunities available for the small numbers of better-off women who managed to receive some education were in the fields of nursing and teaching, areas traditionally reserved for women in the West (Seidman, 1984:423).

In 1980, women comprised only 6.8% of the non-agricultural, wage labour force. Those who were in waged employment were concentrated in domestic service, with 16.7% of all domestic workers being women (*ibid*). Thus, most women resorted to illegal activities such as petty trading, beer brewing and prostitution in order to survive (Batezat & Mwalo, 1989:24). Beer brewing was traditionally a female task and the colonial administration's ban on the sale of liquor to blacks meant that women could use their skills to meet a steady demand (Seidman, 1984:425). Prostitution met the demands for sexual services by men separated from their families, and urban women, particularly if divorced or unmarried, became almost synonymous with "prostitutes" (Seidman, 1984:425; Bassett & Mhloyi, 1991:150; Jacobs & Howard, 1987:38; Schylter, 1989:29).

To supplement meagre incomes, many women became seasonal migrants, returning regularly to work their fields and to bring back crops to consume or sell in town.⁷ Women also found seasonal

employment on white-owned commercial farms, where they made up about a quarter of the temporary labour force (Seidman, 1984:425).

Batezat *et al* (1988:155) sum up the interaction between economic development and gender relations in the colonial period as follows:

Men were forced to work as cheap labour on commercial farms and mines, and later in the emerging manufacturing sector while women were largely confined to the "native reserves"...where their now additional workload in subsistence production provided for a vast reserve army of cheap labour and its reproductionmen's status vis-a-vis women was enhanced as they became controllers of cash income with access to new goods and services, while still retaining control (at least formally) over the agricultural surplus and cattle. These new social/gender relations slowly permeated the whole of society, exposing men and not women to new skills (however limited) and new forms of production; encouraging parents to educate sons rather than daughters and subtly changing notions of responsibility and power away from the collective towards individual men exercising authority over individual women."

GENDER ISSUES IN THE POST-INDEPENDENCE PERIOD

Women in Zimbabwe, as in other countries in the region, contributed in diverse ways to the liberation struggle. Some were involved in military combat, although the majority provided food and shelter for the combatants, smuggled and hid weapons and equipment, acted as look-outs and messengers, and became teachers, paramedics and organisers (Weiss, 1986). The mass support and involvement of women in liberation struggles forced many African leaders to recognise women's oppression and take a stand against this. Thus, at independence, the President of Zimbabwe, Robert Mugabe, asserted:

"The principle of equality between men and women is basic to the political philosophy of our government.

It is the objective of our government to create such an environment to make these objectives possible."

(cited in Lapchick & Urdang, 1982:108)

In 1981, the Ministry for Community Development and Women's Affairs (MCDWA) was set up although with relatively few staff and meagre resources (Batezat *et al*, 1988). In 1982, it carried out a nation wide survey on the situation of women in Zimbabwe and produced a report in which women themselves identified areas most in need of change: land alienation, agricultural production, lack of skills and formal employment opportunities, as well as a massive labour burden (MCDWA, 1982).

Just as a government's proclaimed commitment to socialism does not make a country socialist, such commitment to women's emancipation is not sufficient to achieve equality in gender relations. This point is clearly illustrated by studies in other (self-proclaimed) socialist states. For example, Molyneux's (1985) analysis of changes in gender relations in Nicaragua under the socialist Sandinista government, aptly entitled "Mobilization without Emancipation" shows how women are drawn into liberation struggles only to be denied promised benefits after the struggle is won. Similarly, women participated in national liberation struggles in, for example, Mozambique and Algeria only to be refused fundamental change in their situations post-independence (Baylies & Bujra, 1993:7).

Legislative Changes

Nevertheless, some important legislation was enacted in Zimbabwe, such as the Legal Age of Majority Act (1982) and the Matrimonial Clauses Act (1985), to redress some of the most glaring gender inequalities at the level of civil rights. The Legal Age of Majority Act conferred adult status on every Zimbabwean citizen aged 18 and above, regardless of sex or race, freeing women from being "minors" throughout their lives. The Act allows women to contract and marry without parental consent, to sue and be sued in one's own name and right, and to administer property.

"Seduction damages" which could previously be claimed by a father on behalf of his daughter can now be claimed by the woman herself.

The Matrimonial Clauses Act enabled women, upon divorce, to be beneficiaries of the property that was accumulated during marriage, and to change the procedure whereby fathers had automatic rights to children. However, there was and still is substantial opposition to these changes of customary law with claims that family life will break down, daughters will no longer heed their fathers and women will be free to engage in promiscuous behaviour. Opposition is voiced through various channels including letters to the press, complaints to Members of Parliament and also in women's groups. As recently as 1989, a report of the 6th national conference of the Zimbabwe Women's Bureau states that the majority of women there expressed dissatisfaction with aspects of the Legal Age of Majority Act, claiming that it encourages juvenile delinquency, is unfair to parents and goes against valued traditional customs (Zimbabwe Women's Bureau, 1990:14). This view is not representative of all women but it nevertheless highlights the extent to which women internalise patriarchal values in social relations. It is also interesting to note the decline in militancy in the tone of this document as compared to earlier documents written shortly after the liberation struggle. Indeed, the backlash can be seen to have begun as early as 1983, with "Operation Clean-up", a programme designed to rid urban areas of prostitutes, beggars and squatters. Several thousand women (and almost as many men) were arrested. Women had to depend upon husbands and employers to present marriage certificates or proof of employment and women failing this screening were sent to a rural settlement (Zimbabwe Women's Action Group, 1987:225-6). Interestingly, prostitutes working in expensive hotels and with higher-status clients were not disturbed (Jacob & Howard, 1987:42), showing the influence of class on repression used by the state. This rounding-up of women continues with the last occasion taking place in 1991 before the Commonwealth Heads of Government Meeting.⁸ Such urban,

clean-up campaigns have been enforced throughout colonial Africa and by post-independence governments in Kenya, Tanzania and Mozambique. It would seem that within the existing economic and social structure, controlling the movement of people to town is necessary as is preserving the role of women, especially rural women, as unpaid domestic and agricultural labour (Jacobs & Howard, 1987:40).

Another complicated factor influencing gender relations is the widespread practice of "lobolo" or "bride-price" which requires that the man's family pay that of the bride's. This practice has become more commercialised and has altered from being a family obligation to more of an individual contract between a son-in-law and father-in-law. One argument used to oppose women's rights to property accumulated during marriage was based on the point that payment for her had already been made. As May (1987:40) persuasively argues, when lobolo has been paid, it is not difficult to see why, to a greater or lesser extent, a man may regard a woman as his property and a woman may regard herself as his possession. Although early statements by the MCDWA included plans to challenge the lobolo system (MCDWA, 1982:98), opposition has led to the shelving of this issue.

In conclusion, although the ZANU government has facilitated incremental gains in basic civil rights for women, it has been unwilling to challenge the fundamental structures of gender relations and the family. The MCDWA seems to have been marginalised in government policy making and has proved unable to confront many fundamental issues oppressing women.

Gender, health and education

Although the State has been reluctant to take a stand on family/gender relations, government investment and improvements in the social sectors (in the 1980s) undoubtedly benefitted women. Largely as a result of the activities of the Zimbabwe National Family Planning council (a parastatal established in 1981) Zimbabwe, in 1988, had the highest contraceptive prevalence

in sub-Saharan Africa. 43% of married women practised family planning (UNICEF, 1990:53; Central Statistical Office, 1990:4). Fertility rates dropped from 6.7 births per woman (1982-4) to 5.3 births (1985-88). Education and residence are key factors influencing these rates. Women who attended secondary school had 3.8 children compared with 7.0 children for women with no education. Urban women had an average of less than four children while rural women had slightly more than six births each. More than half of all Zimbabwean women had married for the first time before age 20, although there is some evidence that younger women are delaying marriage slightly, particularly educated, urban women (UNICEF, 1990:5).⁹ A decline in fertility is often associated with increases in the average age of first marriage. The maternal mortality rate dropped from 145 per 100,000 in 1980 to 87 per 100,000 in 1987 (UNICEF, 1990). There is still a need, nevertheless, for improved access of delivery services and greater sensitivity in screening problem cases at antenatal care clinics (UNICEF, 1990:vii). Finally, it should be noted that in common with many other countries, a preoccupation with maternal health does ignore a wide range of health problems which women suffer arising out of poor living and working conditions, poor diet and reproductive problems.

The enormous expansion of primary and secondary education unquestionably increased girls' access to schooling. However, although the male:female enrolment ratio for primary schools was equal by 1989 (UNICEF, 1990:66-70), drop-out rates and secondary school enrolment rates tell a different story. From the fifth year of primary school onwards, the male:female ratio declines continuously. For example, while girls accounted for 49% of primary school pupils in 1986, they comprised 24% of total university enrolment in that year. Fees were payable at secondary school level and the male: female ratio for secondary school enrolment in 1989 was 1.3:1, indicating the continuing barriers for girls (*ibid*). Greater numbers of girls than boys drop out of secondary school every year. For example, in 1987 14% of girls dropped out compared with 9% of boys (Cotton, 1992). When women

do succeed in making their way through the education system, the facilities still only prepare women for employment roles traditionally ascribed to females. This is reflected in their position in the workforce, described in the next section.

Gender and Employment

Legislation provides for equal pay for women, maternity leave and redress for discrimination on issues such as recruitment, promotion, training and retrenchment. However, this only affects the small proportion of women in paid employment and demands considerable commitment and organisation to enforce. In a workshop organised by MCDWA, trade unions and the Women's Action Group (WAG) in 1985, women still identified their problems at work as lack of security, lack of promotional opportunities, sexual harassment, lack of creche facilities and health hazards at work (WAG, 1985).

According to the 1986-7 Labour Force Survey, only 22% of women are self-employed or working for wages, compared with 52% of men (Central Statistical Office, 1989:20). (When farming in communal lands are taken into account, employment rates rise to 65% for women and 78% for men). In Harare, paid or self employment figures are 29% for women and 69% for men (*ibid*). High unemployment rates for men, the colonial legacy of male migrant labour and dominant gender ideology (man as breadwinner, woman as housewife),¹⁰ combine to diminish opportunities for women in the formal sector.

About 69% of the total employed labour force (communal farmers, paid and self-employed workers) are in the agricultural sector and this is the only sector where women are in the majority (56%). Ninety-three percent of these women are communal land farmers. The labour survey does not take into account many "informal sector" activities in which women are heavily involved. In rural areas in Zimbabwe, these activities include pottery, the making of mats, gardening and the raising of small livestock, while in urban areas, they include crocheting, knitting, dress-

making, vegetable and fruit selling and illegal activities such as beer brewing and prostitution.

A study of 47 informal sector activities (in Zimbabwe) in 1984 found that women were mainly represented in food kiosks (50%), knitting (40%), vegetable growing (12%), firewood selling (16.7%), hairdressing (16.7%), the sale of clothes (20%) and tailoring (14.3%). No women were represented in electrical repair, building, tin-smithing and such activities which were more in the line of small enterprises with greater investment in capital stock and employment of labour, thus confirming the gender-based inequalities in this sector described in Chapter 1. The study also showed that male informal sector operators had the advantage over women operators in that they were able to call on their wives' labour while women could not do likewise with their husbands' labour (Batezat & Mwalo, 1989:35).

In an in-depth study of informal sector activities in Magaba, Harare (Brand, 1986), 184 people were interviewed about their activities which fell into 3 areas: small-scale production, repairs and maintenance, and petty trading. Seventy-two per cent of respondents were men and 28% women. Most women were in trading and none in productive or repair work which were found to be more lucrative. Widows represented 51% of the female respondents and only one-third of women were currently unmarried (ibid:56). Brand concludes from this that the informal sector provides a livelihood for those who tend to be marginalised by the mainstream economy. Most people interviewed (56%) indicated that they had informal jobs because they could not find employment in the formal sector. (The second most common reason was to supplement low household incomes.) In a much earlier (1976) survey also in Harare (May, 1979:11), women also said they wanted but could not find "jobs" and had therefore turned to the informal sector.

MCDWA has encouraged the establishment of income generating projects, particularly cooperatives, as the main solution to

women's lack of access to cash. Shopo and Moyo (n.d.), in a study of vulnerability in the segmented labour market in Zimbabwe, conclude that although cooperatives have provided employment, they are generally subject to labour undervaluation and increased exploitation of youth and women. Moreover, the popularity of activities such as sewing and knitting are a reflection of women's clubs emphasis on these as appropriate activities for women, dating back to colonial times (MCDWA, 1982:56).

Studies of income-generating projects in various countries have shown their limitations (see Buvinic, 1986 for a summary of the problems), and it is highly questionable whether most of these projects can offer a regular and reasonable income on a sustained basis.

Having examined gender inequalities in the post-independence decade, the rest of this chapter discusses key elements of ESAP and specific measures which raise the cost of living for low-income households.

2.3 THE ECONOMIC STRUCTURAL ADJUSTMENT PROGRAMME: 1991-1995

In early 1991, Zimbabwe embarked on a major Structural Adjustment programme (ESAP), scheduled to run until 1995, with the objectives of sustaining higher medium and long-term economic growth and reducing poverty (Government of Zimbabwe, 1991a:1). Although some adjustment measures had already been introduced, the adoption by the Zimbabwean government of this programme marked the beginning of a new, more intensified phase in the implementation of SAPs. Although the government claims that ESAP is home-grown, it shares the main characteristics of programmes implemented in more than 40 countries in Africa, Latin America and parts of Asia in the 1980s. The programme includes further cuts in consumer subsidies, severe cutbacks in government spending (including the social sectors), extensive liberalisation of price and import controls and promotion of exports, particularly the expansion of non-traditional exports, that is, manufactured goods (Government of Zimbabwe, 1991a). Since the

manufacturing sector is stronger than in other countries in the region the World Bank view is that Zimbabwe is in a better position than others to compete in the international market. In March 1991, the World Bank representative in Zimbabwe claimed that "Zimbabwe could be the first African country to succeed with such reforms" (cited in Economic Intelligence Unit, 1989:13); an interesting statement given that the World Bank claims many successes.

Local economists were involved in drawing up the preliminary ESAP proposal, but the proposal was then radically altered. To cite just a few examples of their differences with the final proposal, they had suggested lower rates of currency devaluation, lower interest rates, less restriction on credit to farmers and had cautioned against the use of free collective bargaining procedures for wage-setting since it was felt that the trade unions were not strong enough to obtain the necessary conditions and benefits for their workers (Davies, 1993; Kadenge, 1991).

Economic growth during 1991, the first year of ESAP fell far short of government expectations.¹⁵ It has been put at between 0% and 0.5%, far below the 4.3% predicted by government.¹⁶ Trade liberalisation and currency devaluations played a part in this. By November 1991, 15% of all imports (raw materials only at this stage) had been placed under an open importation license (OGIL), deregulating government controls on imports and foreign exchange allocations. As Mumbengezi (1991) points out, the private sector responded by bulk purchasing inputs beyond immediate requirements resulting in a drain of foreign currency reserves and leaving the government even more dependent on foreign loans. Debt servicing rose to 27.2% of export earnings (World Bank, 1993), rather than declining to 20% as predicted by the government. The dollar depreciated by 97% during 1991 with 50% of this change taking place between August and November 1991 (Mumbengegwi, 1991). The actual devaluation of 42% in 1991 moved Zimbabwe from a middle to a low income country in the terms of the International Monetary Fund (*ibid*). Even within the economic criteria defined

by the government, the programme did not begin successfully.

For manufacturers, input costs rose by 37% in the first three months of 1991.¹² Quite apart from competition and unfavourable trends in the world market, the high import dependence of the manufacturing sector is a major constraint on the successful promotion of exports. More to the point, perhaps, the only group within Zimbabwe which can gain from this export-led strategy for growth is a small minority who own large, internationally competitive industries dealing in exports. The degree of foreign ownership of this sector is high with estimates ranging from 50% to 80% (Kadenge *et al*, 1991:16), although the government has set up the "Indigenous Business Development Centre" to promote local participation in (and benefits from) ESAP.

ESAP AND EMPLOYMENT

With ESAP, a system of collective bargaining for wages and conditions has replaced government intervention in wage setting except for farm workers and domestic workers. However, the 18% wage rise negotiated by the Zimbabwe Congress of Trade Unions (ZCTU) in 1991 has been completely eroded by inflation. Amendments to the Labour Relations Act are designed to allow more "flexible hiring and firing of labour to improve firms' efficiency and competitiveness" (Government of Zimbabwe, 1991:7), in other words, to keep production costs low by reducing costs of labour. The amendments also strengthens employers' ability to undermine the already-weak capacity of organised labour to resist exploitation and fight for better working conditions. In January 1992, 4000 employees of a parastatal organization, the National Railways of Zimbabwe, went on strike after management refused to grant equal (financial) recognition to the two trade unions operating within the organization, preferring to support the newer and smaller union that was more sympathetic to government officials rather than the larger and longer-established union. The management's response to the strike was swift: all 4000 employees were fired. They were subsequently invited to reapply

for their jobs with the same pay but loss of accumulated benefits, along with queues of other unemployed people; all but a small percentage of "troublemakers" (active trade unionists) were re-employed on these unfavourable terms.

ESAP also includes a reduction of 25% in civil service staff by 1995, although initiating these retrenchments was postponed from 1991 to 1992, arguably out of reluctance to lose the support of this section of the population.

ESAP AND THE COST OF LIVING

Since the introduction of ESAP, prices of food and basic commodities have spiralled upwards. The removal of subsidies and the decontrol of prices have resulted in a huge increase in the cost of living. This has been exacerbated by escalating costs of imported inputs for manufactured products due to the devaluation of the Zimbabwean dollar. The cost of living for lower-income urban families rose by 45% between mid-1991 and mid-1992 (the interval between the two surveys) while that for higher-income groups rose by 36% (Central Statistical Office, 1992). Table 2 shows the increase on selected food items, during the period July 1991 and January 1992, when a sub-sample of households was followed up.

Table 2.2: Prices of selected basic commodities (in Zimbabwean dollars)

	July 1991	Jan 1992	% rise
Bread per loaf	75cts	99cts	32%
Milk per pkt	59cts	65cts	10%
Sugar 2kg	\$2.20	\$3.19	45%
Maize meal-less refined			
5kg	\$3.23	\$3.88	20%
50kg	\$30.26	\$36.31	20%
Maize meal-more refined			
5kg	\$5.68	\$8.54	50%
50kg	\$40.52	\$74.20	83%
Meat (economy cut) 1kg	\$5.50	\$7.00	21%

Source: Author's survey of shops in Kambuzuma.

The overall price rise on food items consumed by low-income groups was calculated at 49% (Central Statistical Office, 1992), between mid-1991 and mid-1992.

ESAP AND SOCIAL SERVICES

In January 1992, primary school fees were introduced and secondary school fees in urban areas were raised. This is in addition to levies already set by individual schools and approved by government. Primary school fees were set at Z\$20 per term in high density areas and Z\$70 in low density areas, with rural schools remaining free (see note 1 for US\$ equivalence). Secondary school fees were raised by 40% to Z\$70 a term in high density areas and by 200% to Z\$150 in low density areas. Schools in rural areas continue to charge Z\$50. In addition, examination fees were raised. Although the fee structure reflected a concern to alleviate the burden for low income groups, the absolute amounts were still high, particularly at a time when everything was going up.

Parents earning under Z\$400 per month should theoretically be considered for exemption. The Department for Social Welfare has

been given the responsibility for vetting families who claim they cannot afford to pay, using forms obtained at the school. The problems that ensued are fully discussed in Chapter 6. For the moment, it is worth noting that Z\$400 corresponds to the threshold for the payment of personal tax, but the figure is way below the Poverty Datum Line (PDL) of Z\$525 for a family of five in July 1991 (updated from Loewenson *et al*, 1989).

Health charges for curative services were not raised during the period of this study but the income threshold for exemption from payment for health care services was extremely low at Z\$150 per month, the same figure as in 1980 but about a third in real terms (Economic Intelligence Unit, 1991:13). Maternity fees were raised in January 1992. The deposit for the fees at the major hospital in Harare rose from Z\$140 to Z\$500, to cover delivery charges, ward fees, anaesthetic and so on. Maternity fees in city council clinics rose from Z\$40 to Z\$63.95.¹³ An earlier increase in antenatal and maternity fees in Harare had already depressed use of these services (Loewenson *et al*, 1991). Women most at risk of having complicated births and who most require good ante-natal care are those who are overworked and undernourished. These are obviously women from poorer households and are precisely those who cannot afford these higher charges. Maternal morbidity and mortality is therefore likely to increase for poor women.

The price of other basic services also rose in this period. In November 1991, electricity charges rose by 15.5% having already been increased by 20% in July 1991. This was justified in terms of the higher costs of imported inputs due to devaluation.¹⁴ Urban bus fares were increased in November 1991, a basic 55 cts bus fare rose by 45% to 80 cts. Payment for health services and education therefore becomes one more competing demand on low incomes.

The government clearly recognised that ESAP would have negative implications for the poor; however, these are seen as short to medium term consequences and by 1994 and 1995, the positive

effects of the programme are expected to predominate on the lower income groups (Government of Zimbabwe, 1991a). "Transitional" negative consequences of ESAP are to be alleviated by a Social Dimensions of Adjustment (SDA) programme. The two components are social welfare programmes: food, health and education subsidies and training and employment programmes. The effectiveness of the programmes are discussed in Chapter 6, in the light of the research findings.

Having discussed the broader socio-economic context in which the research was carried out, and the policies likely to affect urban low-income households, the next chapter turns to the specific setting in Harare of the micro-level study: Kambuzuma.

Notes to Chapter 2

1. In 1978, at a joint World Health Organisation (WHO) and UNICEF Conference in Alma Ata, the governments of 134 countries and many voluntary agencies adopted a Primary Health Care (PHC) strategy to achieve better health for all. PHC was defined as "essential health care made universally accessible to individuals and families in the community by means acceptable to them, through their full participation and at a cost that the community and the country can afford." (WHO, 1978:34) The state is seen to have an important role in correcting resource inequalities in the health sector, from urban to rural, tertiary to primary level and curative to preventive services.
2. Stoneman (1988; 1990) provides an excellent overview of the economy in the post-independence and pre-adjustment period, and his data is used extensively in this and the next section. Other comprehensive accounts are given by Davies (1988), Kadhani (1986), Nyawata (1988) and Sibanda (1989).
3. The Lancaster House agreement refers to the constitution and conditions for independent rule, negotiated between Ian Smith's colonial white government and ZANU.PF. These negotiations were mediated by the British government and the agreement was signed in London in Lancaster House.
4. Women were able to acquire property such as the "cow of motherhood" on the marriage of their daughters. They could also accumulate some wealth, for example, through the provision of midwife services, pottery and weaving (Batezat & Mwalo, 1989:48; Kazembe, 1987:381)
5. Zimbabwe, then Southern Rhodesia, was named after Cecil Rhodes of the British South Africa Company who entered the territory in the 1890s in search of gold. The final uprising in opposition to the European incursion was defeated in 1897 and company rule established. When gold failed to materialise in significant quantities, the settlers turned to agriculture.
6. See also Nelson (1991) who describes the increased stress and poverty in rural families in Kenya, caused by male migration to towns.
7. Seasonal migration continues to be necessary for the survival of low-income urban households and will be discussed in Chapter 3. Chant & Radcliffe (1992) and Potts & Mutambirwa (1990) provide an analysis of this phenomenon, the former referring to various countries and the latter to the specific case of Zimbabwe.
8. See "Prostitution" in Zimbabwe Press Mirror, 1992, 11 (6):16.
9. See also "The new urban woman and the tradition trap" in Zimbabwe Press Mirror, 1991, 10(26):11.

10. This issue was discussed in the first chapter but see also MCDWA (1982:46) for a discussion of how women in Zimbabwe are seen to supplement men's wages, irrespective of the fact that they might be the main providers for the household.

11. See "Remodel the Economy" in Zimbabwe Press Mirror, 1991, 10(20):4.

12. See "Projections" in Zimbabwe Press Mirror, 1991, 10(24):7.

13. See "Maternity Fees Go Up" in The Herald, 6-01-92.

14. See "ZESA raises electricity charges" in The Herald, 30-11-91.

15. However, the effects of the 1990-91 drought on macro-economic growth rates are difficult to disentangle from the effects of ESAP. The much more severe drought of 1991-92 also had an extremely negative impact on the economy. This point regarding the various factors influencing economic growth is taken up in Chapter 6, in the discussion of the performance of the economy during the first two years of ESAP.

CHAPTER 3

KAMBUZUMA: A SOCIO-ECONOMIC PROFILE

3.1 INTRODUCTION

The purpose of this chapter is to describe socio-economic conditions in Kambuzuma, with particular attention to the ways in which gender influences the experience of living in a high-density suburb. The data used in this chapter is drawn from a household survey carried out in 1991 (July-August), complemented by two focus group discussions with women. The results of this survey serve as "base-line" information with which data collected 12 months later (and one and a half years into the Structural Adjustment Programme) will be compared in Chapters 4 and 5.

The chapter begins by briefly outlining the housing situation of low-income groups in Harare before addressing the specific characteristics of Kambuzuma. It then moves on to introduce the study sample presenting a profile of income levels, employment, household expenditure, domestic work, leisure and participation in social organisations. The information is gender-disaggregated wherever appropriate and the objective is to describe the lives of women and men in Kambuzuma prior to the full implementation of ESAP. It should also be noted that since the settlement is heterogenous in terms of income level, there is some disaggregation by income groups where relevant.

3.2 HIGH-DENSITY HOUSING IN HARARE

As early as the 1960s, the Rhodesian government was searching for low cost solutions to house the black population, involving the transfer of part of the costs of construction to occupants. A "core housing" project in Kambuzuma marked the initiation of this strategy. The core usually consisted of one partitioned room, a kitchen and a toilet and occupants could then extend the building (Potts & Mutambirwa, 1991:6). The government's policy after independence (1980) concentrated on home ownership on an owner-occupier basis. Ownership of rental accommodation was transferred to sitting tenants. Squatters were to be removed and accommodated

in properly planned residential areas. The idea of core housing was rejected as inferior accommodation and a policy of site-and-service provision was adopted with higher building standards (Bond, 1992a:1; Potts, 1991 & Mutambirwa:7). Ambitious plans were drawn up but by the end of 1983, it became clear that the reality of housing construction and investment fell far short of the plan,¹ with the situation exacerbated by economic recession and the drought. In 1984, following a World Bank Urban Sector review which recommended full cost recovery for housing and urban infrastructure, the government passed responsibility for middle and low income housing to building societies. The World Bank and USAID assisted in the expansion of site-and-services projects by providing resources for incentives to expand building society loans. Building standards remained high and monthly repayments (including service charges) could not exceed 30% of income (Potts & Mutambirwa, 1991:12).

This housing strategy has been fraught with difficulties. The complicated conveyancing procedures of building societies combined with their refusal to grant loans of less than Z\$6000 (approx. US\$ 1200 in July 1992), on the grounds that it was unprofitable given administration costs, has hindered low income groups from using this system of credit. In addition, it is questionable whether very low income households can afford to pay 30% of their income for housing repayments, without trading off vital expenditures such as food, and whether they can meet requirements to complete building work within a fairly restricted time period (Potts & Mutambirwa, 1991:15). In practice, poorer people face huge barriers, while better-off households who gain ownership are forced to supplement their income by renting out rooms. Thus most low-income people in Harare are lodgers, renting one or more rooms from house owners or principal council tenants, mostly in high density areas.² The forces of supply and demand mean that rents are high and rising. This has created a huge problem of absentee landlordism with richer people obtaining housing meant for the poor in order to make large profits (Bond, 1992:7; Potts & Mutambirwa, 1991:15). Finally, rising costs of

urban land and the profits to be made from its commercial use and from high-income housing mean that new low-income housing schemes are pushed even further out of the city.

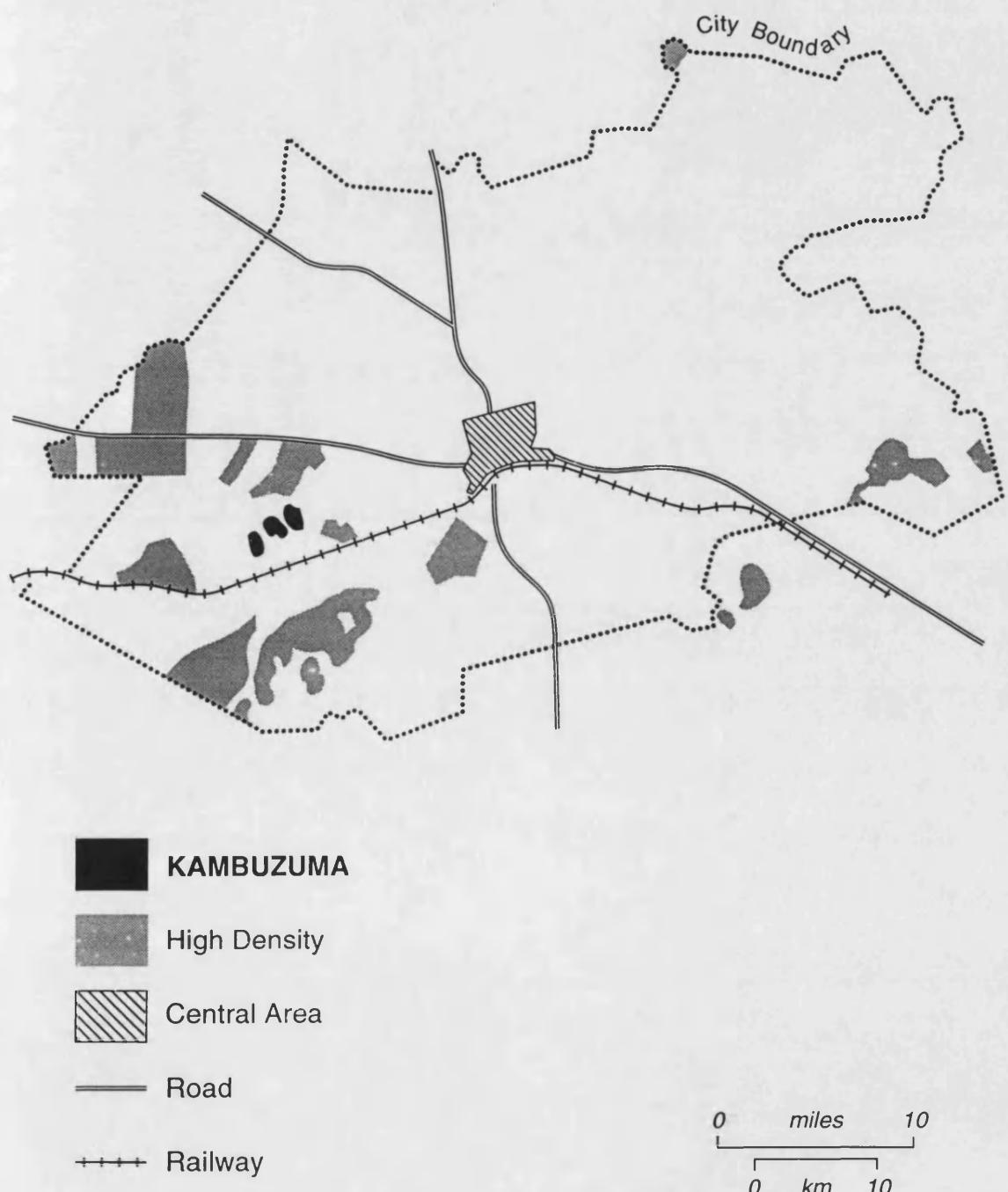
In 1989 and again in 1991, the World Bank and USAID provided unprecedented resources for expanding the small loans capacity of building societies and there are plans to lower shelter quality requirements and further limit government involvement in low-cost mortgages (Bond, 1992:9). Ironically, the rise in interest rates in Feb 1991, as part of ESAP, meant that building societies restricted mortgage lending, at a time when they were meant to have an expanded role. The contradictions between the housing strategy and market determined finance flows means that the housing situation of the urban poor is unlikely to improve in the near future.³

3.3 KAMBUZUMA: BASIC CHARACTERISTICS OF THE SETTLEMENT AND STUDY SAMPLE

Kambuzuma is one of the longest established high density suburbs in Harare, located 10km from the city centre (see Fig. 3.1). Council allocations of core houses to black workers (no specific sector was targeted) began in 1965, with buyers putting down a deposit and then meeting monthly repayments to pay off the lump sum in instalments (at 7.25% interest). At the time of the first survey in 1991, the settlement consisted of 2,600 units, laid out in a grid pattern, over half of which had been purchased outright. Leaseholders who had not completed purchase paid a sum of Z\$12.00 (US\$ 4.30), in addition to local rates and for some houses, a fixed electricity charge was also applied. The population of Kambuzuma was estimated by the local council at approximately 40,000 although since lodgers were not registered, this figure might well be inaccurate.

Kambuzuma has two primary schools, one secondary school, a pre-school creche located in a community centre and a polyclinic offering a range of preventive and curative services. In addition, there are a number of churches of various

Fig 3.1 Harare: location of Kambuzuma and other high density suburbs



denominations. All houses have piped water although in the vast majority it is located outside in the yard. All houses have electricity although many householders only have access to a fixed amount, paid at a set rate and inadequate for lighting and cooking by electric stove at the same time, even if the main streets are lit. There are two main sets of shops although vegetable vending and "tuckshops" selling bread and other common items proliferate. Finally, there is a large council owned beer hall, built in colonial times and used to raise revenue for the council.

CHARACTERISTICS OF HOUSEHOLDS IN THE STUDY SAMPLE

One hundred and twenty households constituted the random sample with a mean household size of 5.3 and a range of two to fourteen people (see Appendix 1 for details of the sampling frame and method). The household was defined as people living and eating together and who at least partially pool resources (income and unpaid work) to meet the physical needs of the group as a unit⁴. Lodgers therefore constituted separate households, although single lodgers were excluded since the intra-household division of labour and resources was a major focus of the study and since they are the most highly mobile section of the population and would have been most difficult to follow up twelve months later. Women were the main respondents in the survey, although when they were unsure of facts pertaining to their menfolk, the men were interviewed as well.

Fifty-six per cent of the sample were main householders and the remaining 44% were lodgers (including two families who rented entire houses from absent landlords). A far larger proportion of main households (59.7%) consisted of more than 5 members than lodger families (13.7%). The average number of offspring in the whole sample was 3.9, with 2.7 being the mean number of resident offspring. The mean number of resident offspring was 1.6 for lodgers and 3.6 for main householders. Lodgers had fewer offspring even when non-resident offspring were included; 2.7 children as compared to 4.8 children for main householders. This

could be due to the younger age composition of lodgers rather than different choices of family size (Table 3.1).

Table 3.1: Mean age of respondents and spouses in study sample (July 1991)

	Women N=116	Men N=104
Main householders	41.1 yrs	46.6 yrs
Lodgers	29.9 yrs	34.2 yrs
Entire sample	36 yrs	40.7 yrs

Only 15% of women and 12% of men (heads and spouses) were born in Harare. There was little difference between lodgers and main householders in this respect, but as expected, a much greater proportion of lodgers (43% of women and 30% of men) had migrated to Harare after independence, as compared to main householders (13% of women and 13% of men). Only 14% of households were sole occupants of the housing unit, the rest shared. The average number of people per unit was 10, with a range of 3 to 19. Of the main householders, 62% of ownership or lease agreements were held by male heads of household, 12% were jointly held by spouses and 10% were held by female heads. In part, this reflects pre-independence housing eligibility criteria but it also reflects gender inequalities in that full ownership obtained after independence was still granted to men, with no active policy of promoting joint ownership (Schlyter, 1989:194). De jure (but not de facto) women headed households have the same rights to housing as men (*ibid*).

Table 3.2 shows the levels of schooling of the respondents and their spouses (where applicable). In general, it can be seen that men had higher levels of schooling than women and a higher proportion of women had little or no formal education.

Table 3.2: Gender-disaggregated levels of education (July 1991).

	Women N=116	Men N=105
No schooling	5.2%	none
Incomplete primary	24.1%	15.2%
Complete primary	27.6%	35.2%
Form II (Junior Certificate)	16.4%	12.4%
Completed secondary	23.3%	30.5%
"A" level	0.9%	2.9%
University/ higher education	2.6%	3.8%

Variations in household structure are shown in Table 3.3.⁵ The head of the household, as defined by the woman, was always the man, except in the women-headed households and in one household where the woman said they were both heads (both were formally employed).

Table 3.3: Variations in household structure (July 1991)

	Male head	Female head	Total
Nuclear	60.8% (73)	6.7% (8)	67.5% (81)
Extended	25.8% (31)	5.0% (6)	30.8% (37)
Siblings	0.8% (1)	0.8% (1)	1.7% (2)
Total	87.5% (105)	12.5% (15)	100% (120)

Although male-headed, nuclear families are in the majority, there is a substantial minority of women headed and extended households. As expected, only a few women headed households were single women (3 out of 15), the rest were widowed or divorced women. Due to the history of male migration, women-headed households are under-represented in urban areas (Schlyter, 1989:28). The proportion of women headed households in rural areas is much higher, 25% to 50% depending on the area (Batezat and Mwalo, 1989), with many being de facto women-headed, since husbands are away working in urban areas.

3.4 INCOME AND EMPLOYMENT

Table 3.4 shows the income levels of the sample and the percentage of households living below the Poverty Datum Line (PDL) in each income category. Monthly income was based on the spouses' income from employment and other regular sources. Regular sources most commonly included rent from lodgers (for main householders), women's income generating activities and adult offsprings' contribution to the household budget.⁶

Table 3.4: Monthly income levels (July 1991)

Income in Z\$ US\$ 1 = Z\$ 2.79	% households N= 120	% households below PDL*
< \$400	15.8%	78.9%
\$401 - \$900	36.7%	18.2%
\$901 - \$1200	22.3%	3.7%
\$1201 - \$1800	15.8%	none
>\$1800	9.2%	none

* Poverty Datum Line for Harare, according to family size, updated from Loewenson et al., 1989.⁸

Twenty per cent of households in the sample lived below the Poverty Datum Line (PDL) and this percentage rose to 32% if only income from formal employment was considered. Women-headed households (50%) were significantly more likely ($p < 0.05$) to live under the poverty datum line than male headed households (19.5%). Extended households were more likely to live below the PDL than nuclear households (38.5% as compared to 17.9%), and larger households (more than 5 members) were more likely to live below the PDL (33% as compared to 18%). This is because households were generally extended by dependent members or by earners who did not pool their income nor make large enough contributions to the household budget to substantially raise living standards. The mean number of earners per household was only 1.4 while the mean number of resident dependents was 3.8, rising to 4.3 when non-resident dependents were included.

FORMAL AND SELF EMPLOYMENT

Eighty-nine per cent of household heads were formally or self employed. Two-thirds of households had only one earner, 33% had two earners and 9% had three. As expected, the main earner was a male in 93% of households, the remaining 7% being women in female-headed households. A much higher proportion of second and third earners were women: 43% and 50% respectively. Thirty-eight per cent of household heads who were formally or self employed were union members, but the proportion fell to 21% of second earners and 10% of third earners. Twenty-nine per cent of households had at least one member actively seeking work, and the mean length of time people had been seeking employment for was 18 months.

Over four times as many men than women were formally or self employed. Women were concentrated in sales and clerical work, health and teaching while men were concentrated in skilled and unskilled manual work in industry and construction (see Tables 3.5 and 3.6). Amongst the self-employed, gender differentials were also evident, with men involved in more lucrative areas such as running their own taxi services, while women were seamstresses and knitters with their own machines.

Table 3.5: Categories of employment (July 1991)

	Women N=30	Men N=127
Self-employed	13%	2%
Unskilled manual	3%	8%
Skilled manual	6%	43%
White collar (sales & clerical)	37%	29%
Teachers	13%	none
Health workers	17%	none
Other professionals	10%	2%
Soldiers, police	none	5%
Managerial	none	11%

Table 3.6 : Branches of employment (July 1991)

	Men N=125	Women N=30
Industry	36.8%	10.0%
Construction	4.8%	none
Commerce	13.6%	26.7%
Transport, storage and communication	16.0%	3.3%
Electricity, gas, water services	2.4%	none
Banks, finance, insurance companies	5.6%	6.7%
Health and social welfare	0.8%	30.0%
Education	1.0%	16.7%
Other public services	7.2%	3.3%
Army, police	5.6%	3.3%
Catering	4.0%	none
Others	2.4%	none

Men's income averaged Z\$ 760 a month while women's averaged Z\$ 749, and there was little difference in the proportions of men and women in various income bands (see Table 3.7). Gender differences therefore lie in the numbers of men and women formally employed and the sectors they worked in, rather than income levels.

Table 3.7: Men and women's monthly income from formal/ self employment (July 1991)

Monthly Income in Z\$ (US\$ 1 = Z\$ 2.79)	% of women N=30	% of men N=124
\$ 400 and below	20%	18%
\$ 401 - 900	50%	56%
\$ 901 - 1200	20%	15%
Over \$1200	10%	11%

OTHER SOURCES OF INCOME

About 80% of households had at least one other source of income excluding formal or self employment, although a substantial proportion of these were irregular (Table 3.8).

Table 3.8: Percentage of households with other regular and irregular sources of income (July 1991)

	Regular sources N=120	Irregular sources N=120
None	35.8%	65.8%
One source	35%	30.0%
Two sources	19.2%	4.2%
Three sources	10%	none

For main householders, the most important and regular source of income, other than formal employment, was lodgers' rent. For the sample as a whole, however, women's income generating work was the most common other source of income (Table 3.9).

Table 3.9: Nature of sources, by regularity of income (July 1991)

	% of activities providing: Regular income N=125	Irregular income N=46
Lodgers' rent	40.0%	-
Women's income-generating work	32.8%	78.3%
Transfers eg pensions	8.0%	-
Adult male offspring	5.6%	6.5%
Adult female offspring	6.4%	2.2%
Ex-husband	2.4%	-
Co-resident relatives	2.4%	2.2%
Men's odd jobs	2.4%	6.5%
"Boyfriends"	-	4.3%

WOMEN'S INCOME GENERATING ACTIVITIES

Although 78% of respondents defined themselves as housewives, 91% of these women earned some income of their own. However, almost half the income generating activities they engaged in could not be relied upon on a regular basis (36 of 77 activities). The activities tended to be individually undertaken and in traditional areas of work (Table 3.10), with low and unreliable returns. The irregularity was linked to factors such as lack of time and/or lack of capital and markets. For example, women could not engage in petty trade all year round because they went to help with agricultural work often on their in-laws' farms.

Table 3.10: Women's income generating activities, by regularity of income (July 1991).

Type of activity	No. of activities providing: regular income irregular income	
Sewing, knitting, crocheting	20	24
Sale of agricultural produce*	11	5
Sale of small livestock	3	2
Petty trading	3	3
Hairdressing	1	1
Baking and cooking	1	-
Other	2	1
Total	41	36

* in rural areas on a periodic/seasonal basis, usually to a marketing board.

The average income which women received from their regular activities was Z\$ 203 per month, but ranged from Z\$ 10 to Z\$973 with 63% earning under the average. The mean monthly income for the irregular sources was only Z\$39 per month. Women's income was undoubtedly important; it was directed towards basic household needs such as food, kitchen utensils, children's clothing, savings for emergencies, even if it was low in relation to income from waged employment, corroborating the findings of studies from various countries discussed in Chapter 1.

Links with rural areas are strong and women play a major role in maintaining them. As Chant and Radcliffe (1992:20) point out, in most countries, women migrants tend to be more committed to sustaining ties with home areas than men, since women attach more importance to the family and/or are expected to do so within the framework of kinship obligations. In over one-third of households, women seasonally migrated to work on farms in rural areas. These usually belonged to the husband's family although the couple sometimes had their own land and even hired help to maintain it in their absence.

Urban households maximise their current and future economic security by maintaining land, rights to land and links with

extended family in the communal areas. Within the colonial, migrant labour system, male workers retired to their rural homes and many respondents in this study said they expected to return to the rural areas at some time in the future (see Potts and Mutambirwa, 1990, for similar findings in a larger survey focusing on urban-rural linkages). Women therefore compensate for an uncertain job market and an inadequate social security system by keeping up contact with rural homes, contributing labour on the farm and sometimes even working to build a house there for the future.

Women also visited and cared for elderly and sick relatives in rural areas. Sixty-three per cent of households sent money regularly to family, an average of Z\$ 62 per month, almost always to family in rural areas. The flow of resources was not all one way: women also gained access to food items which were sometimes brought back to urban areas. Some women were also able to sell excess produce for cash (see Table 10). Case studies in various Third World countries have described the importance of these urban-rural linkages involving productive and reproductive activities, which enable urban households to survive (Chant & Radcliffe, 1992:27; Galli & Funk, 1991).

3.5 HOUSEHOLD EXPENDITURE, SAVINGS AND DEBT

Table 3.11 shows the average amount spent on various essential items on a regular monthly basis. The number of households varies for each item of expenditure because the mean was calculated for households which actually incur that item of expenditure; for example, the sum for rent is calculated for lodgers only, since main householders pay rates.

Table 3.11: Mean monthly expenditure on regular, essential items (July 1991).

Item	Mean sum US\$ 1 = Z\$2.79	Range
Food (N=120)	\$279	\$50 - \$750
Food at work (N=76)	\$45	\$5 - \$147
Rent (N=53)	\$96	\$35 - \$400
Rates (N=67)	\$40	\$16 - \$60
Education* (N=88)	\$53	\$1 - \$383
Electricity (N=111)	\$39	\$10 - \$86
Water (N=102)	\$6	\$1 - \$34
Fuel (N=41)	\$12	\$2 - \$31
Transport to work (N=79)	\$67	\$16 - \$441
Money to family (N=75)	\$64	\$7 - \$300
Other regular expenses	\$95	\$5 - \$510
TOTAL REGULAR EXPENSES	\$556	\$121 - \$1848

* this includes fees, levies, school milk and lunches, transport and excludes school uniforms which are bought irregularly (see Table 3.12).

Food was the largest item of expenditure and on average, constituted 50% of total monthly expenditure. However, the range is enormous with 80% of the poorest households' expenditure devoted to food as compared to 25% for the most well off. Sixty-three per cent of the sample sent money regularly to family members, usually in rural areas. Other regular expenses, incurred by one-third of the sample, included items such as pay for domestic workers, hire purchase payments for furniture, insurance policies and medicines for chronic illness.

Respondents were also asked to estimate what they had spent on clothes and school uniforms (where relevant) in the previous twelve months. A monthly average for the two items was then derived and added to the regular monthly expenses to provide an assessment of total essential monthly expenses (Table 3.12).

Table 3.12: Mean monthly expenditure on essentials including clothes and school uniforms (July 1991).

Item	Mean sum	Range
Clothing (N=107)	\$63	\$8 - \$200
School uniforms (N= 82.)	\$17	\$2 - \$86
Total	\$625	\$120 - \$2348

Table 3.13 provides a breakdown of household members and combination of members who make financial contributions towards the household budget.

Table 3.13: Sources of financial contributions to household expenses (July 1991).

Member/s of household	% of sample (N=120)
Male head	45.0%
Both spouses	25.8%
Female head	5.0%
Male head + male offspring	5.0%
Female head + male offspring	1.7%
Male head + female offspring	4.2%
Male head + offspring	2.5%
Female head + offspring	2.5%
Male offspring	1.7%
Male head + relatives	2.5%
Spouses + son	0.8%
Female spouse + daughter	0.8%
Other	2.5%

Although the "male breadwinner" ideology dominates, over half the households are dependent on income from other members, mainly women and offspring (male and female). In households where men were the sole earners, women were usually given a housekeeping allowance from which they purchased food and basic household necessities. In some households, men alone or with their spouses did a monthly shop for basics and women were then given a smaller amount for food which had to be bought on a daily or weekly basis. Women sometimes also paid the rent and school fees but had to ask their husbands for the specific sums required. In most of these households, husbands did not tell their wives how much they

earned although wives' estimates were almost always found to be accurate (on seeking this information from husbands).

This pattern of allocation has been categorised as the housekeeping allowance system by Munachonga (1988:187) in her research in urban Zambia and by Benería and Roldan (1987:158) in their work in Mexico. As they point out, women are relatively powerless (in decision-making) in these households; however, whereas in Zambia and similarly in Harare, they faced considerable stress in making ends meet, in Mexico these women were the most "well provided for" in the sample concerned (see Benería & Roldan, 1987:159).

In households where women were involved in income-generating activities with low returns, the housekeeping allowance pattern was also observed but the women tended to use their income to make up the shortfall buying food, kitchen utensils and sometimes clothes for herself and the children. Women used their income to reduce the frequency with which they had to ask for money or argue over expenditure and to at least slightly increase the control they had over their own lives. In the words of one respondent, "Having my own money means that he can't completely rule me". This comment was made in a focus group discussion and evoked agreement from all members of the group.

In households where both spouses were employed, there was shared responsibility for basic household expenses with women having a greater say in decision-making. However, this entailed a process of negotiation which sometimes generated conflict since women usually felt they contributed more towards household expenses than their husbands and that the men retained more for personal spending (see Benería & Roldan, 1987:122 and Munachonga, 1988:185 for similar findings).

SAVINGS AND DEBT

Sixty-eight per cent of households did manage to save on a regular basis. The average amount saved was \$114 per month

although the variation was enormous with 74% of households saving well under the average. One household only managed to save \$5.00 a month and at the other end of the scale, one household saved \$500 a month and another \$1300. Interestingly, although money was more commonly saved by the male head or separately by each spouse, respondents stated that decisions on how to spend savings were made jointly in the majority of these households (see Table 3.14). This may be because savings were spent on "emergencies" in 45% of households; unforeseen expenses usually involving illness or death in the family which would be a matter of consensus. Twenty-seven and a half per cent of households used their savings for house related expenses: saving to buy or improve a house, buying furniture or other household items. Seven and a half per cent specifically mentioned health related expenses and a further 5% education expenses.

Table 3.14: Who saves and who decides how to spend savings (July 1991)

	Savers N=82	Deciders N=79
Male head	46.3%	17.7%
Female head/spouse	41.5%	22.8%
Spouses jointly	20.7%	58.2%
Spouses separately	4.9%	1.3%
Other	2.4%	-

Seven and a half per cent of the sample were in debt, in the sense that they had borrowed money from employers, relatives or friends in order to meet regular "consumption" costs such as food, school fees and rent. The sums owed varied from \$70 to \$300 with an average of \$155. A further 20% of the sample had monthly payments to meet in furniture and clothing stores which allowed customers to purchase goods "on account" and pay in monthly instalments. These instalments varied from \$17 to \$517 with an average of \$130 a month. Finally, 11.8% of the sample borrowed regularly from employers and then had repayment docked off their next pay cheque. The amount borrowed varied from \$10 to \$200 with an average of \$71 per month.

3.6 DOMESTIC WORK AND CHILDCARE

Women were almost exclusively responsible for domestic work, particularly cleaning, cooking and washing clothes. In response to a question on who carried out most domestic tasks, men were cited in only two households; one where sons did the work because their mother lived in a rural area and they had no sisters and the other where a male relative was responsible (both spouses were formally employed and had a seven year old daughter). In the households where women went to rural areas for periods in the year, older children, overwhelmingly daughters, took on these tasks.

The average number of hours spent on domestic work per week was 47.2 hours: 27.6 hours on cooking, 8.7 hours on cleaning, 7.4 hours on washing and 3.5 hours on shopping. In only 3 households were men involved in cooking; in two cases sons cooked and in the third it was the male relative referred to above. The majority of households (70%) used electricity for cooking although a substantial proportion used paraffin (28.3%). Only 2 households (1.7%) used gas.

In eight households men were involved in cleaning; in six cases sons, in one the male head did some cleaning and in one it was again the male relative. In four households men did wash clothes, in one case this was the son and in the others the male spouse shared this work. Only 16.7% of the sample had access to piped domestic water, the others had taps in the yard outside, and washing was always done outside. Interestingly, men were involved in food shopping in 38% of households, the only task which involves money and perhaps, a greater degree of choice and decision making!

Childcare was an exclusively female task although women in 84% of households containing children said that men did spend time with their children, most commonly playing and going out with them, but also engaging in school-related and educational activities. Time spent on childcare was not a specific point of

enquiry because looking after children is so often carried out simultaneously with other tasks.

Sixty-eight percent of households in the sample grew food for consumption, usually vegetables for the relish which is eaten with maize meal, and less commonly maize. The proportion of people growing food would probably be higher, but most lodgers do not have access to even a small patch of land although maize is sometimes grown illegally on vacant council plots. In half the households growing food, women were exclusively responsible for this work but in others children helped and in 7% of households, this was a collective task.

3.7 PARTICIPATION IN SOCIAL ORGANISATIONS

Forty-two per cent of the women interviewed belonged to at least one social organisation with a further 10.3% belonging to a second organisation. Of the women who did belong to organisations, 57% belonged to religious groups, 39% to burial societies⁷ and 29% to professional or political groups or cooperatives. As a percentage of the entire sample, 24% belonged to religious organisations, 16% to burial societies and 12% to other organisations.

Thirty-two per cent of men (as compared to 42% of women) belonged to social organisations. Of these, 26.5% belonged to religious groups, 44.1% to burial societies and 29.4% to other organisations such as trade unions, political and sportive groups. Religious groups and burial societies are therefore the most common form of social organisations for both men and women.

Only 29% of men attended church regularly compared to 63% of women. Church is extremely important; it seems to provide women, and to a lesser extent men, with an escape from harsh, daily realities; as one respondent put it: "it is a way to relax." One interpretation, based on a study in South Africa, is that religion raises the individual above his or her dependence on the material and social. When social structures fail to provide the

necessary support, faith intervenes (Meer, 1990:21). As Meer points out (*ibid*), it is above all the underprivileged who live by religious faith and as a generality, women fall into this category more so than men. The church is a major advocate of women as "home makers", supporting dominant gender ideology. However, since women do fulfil this role (among others), they feel supported, particularly when the church calls for men to be more responsible to their families. In a focus group discussion, one respondent reported that since she and her husband had joined an Apostolic church, he handed over his monthly salary to her to manage and then asked for personal spending money.

3.8 GENDER INEQUALITIES IN KAMBUZUMA

The picture that emerged from the initial study in 1991 was one of women working hard, to generate income (a minority through waged work, the majority "informally"), to produce food for the household, to maintain relations with family in rural areas and to carry out the myriad of domestic tasks which are essential for the maintenance and reproduction of the household. This is not to say that men did not work hard: a high proportion of men in Kambuzuma are employed in industry where working conditions are poor and where journeys to and from work entail long waits for buses or the scramble for taxi services. However, gender inequalities were evident and the findings arising directly from the research can be summarised as follows:

Firstly, women's work is, in general, undervalued and underpaid. This refers to both paid and unpaid work since domestic tasks are not even considered real work, by men and many women themselves, let alone by official bodies. As discussed in Chapter 1, this undervaluation of women's work renders them invisible and under-represented in national economic accounting.

Secondly, women have to balance productive and reproductive work. This leads to time pressures, which are particularly severe for women who have large families and/or who are also formally or self employed. Many women who are in waged work employed domestic

workers (female) although they remain responsible (as in most parts of the world) for overall household management.

Women's community managing role, based on the provision of items of collective consumption (Moser, 1989b), is less evident, partly because basic services such as water, electricity, local schools and clinics are provided by the state. However, some linkages which women maintain with rural kin share some of the characteristics of this role, compensating for an inadequate social welfare system, assisting elderly relatives in agricultural work and caring for the sick with little or no renumeration. Having said that, in the urban setting, networks of friends and neighbours with whom goods and services are shared are not highly developed, as they are in many Latin American cities (Daines & Seddon, 1991). Although she does not discuss the reasons why, Rakodi (1991) points out that such networks do not seem to have developed to the same extent in cities in Africa. This issue is taken up in Chapter 5 which discusses responses to ESAP.

Thirdly, the concept of "leisure" is more alien to women than men. In response to the question "What do you do to relax and enjoy yourself?", 52% of the sample cited knitting and crocheting, usually for the children. For one-third of the sample, this essentially productive activity was the only activity cited. Men engaged in a wider variety of activities with sport and drinking being the most popular (45% and 35% of men respectively, as reported by women). Many more of their activities entailed spending money, with only 3% of men engaging in hobbies which might benefit the household, such as fixing cars and electrical appliances.

Finally, women's heavy workload does not give them a commensurate say in decision making, for example, in how money is used. There was a difference, however, in the level of negotiation in households where women had a reasonable, independent income, although it sometimes generated conflict. In households where

women had little income of their own, and were given housekeeping allowances, they were, and felt they were, relatively powerless.

In focus group discussions women felt that some of men's attitudes had changed slowly over the years since independence. More men accepted that their wives should live with them in urban areas and particularly with rises in the cost of living, that women should be permitted to work (to bring in income for the family). However, as they pointed out, formal employment opportunities were limited and they lacked sources of credit and skills to try and diversify their informal income generating activities.

Having described the study population in 1991, Chapters 4 and 5 turn to the changes which have occurred in the lives of women and men in Kambuzuma following 12 months of economic and social policy change implemented under the Economic Structural Adjustment Programme.

Notes to Chapter 3

1. By 1984, only 13,500 houses of a planned national total of 115,000 had been completed and by 1985, there was an estimated backlog of 240,000 units (Potts and Mutambirwa, 1991:2).
2. As early as 1982, 95% of houses in Kambuzuma accommodated lodgers (Potts & Mutambirwa, 1991:18).
3. Bond (1992:8) calculates the housing need in the early 1990s to be Z\$950 million annually as against a supply of Z\$196 million worth 14,000 homes or 22% of requirements.
4. This definition was derived from Schmink (1984:89): a resident group of persons who share most aspects of consumption, drawing on and allocating a common pool of resources (including labour) to ensure their material production.
5. Household structure was classified in the following way:
male headed nuclear: spouses and offspring
male headed extended: spouses and offspring and/or relatives
female headed nuclear: woman and offspring
female headed extended: woman and offspring and/or relatives
male headed sibling: headship assumed by eldest brother
female headed sibling: headship assumed by eldest sister
6. Offsprings' income was not included in entirety since they usually only made a contribution to food. In the 4 cases where offspring share responsibility for all household expenses, their income has been included.
7. Burial societies consist of individuals, usually members of the same church, who make small, monthly contributions (usually Z\$5 to Z\$10) to a common fund which is used for burial costs in the event of the death of a member of the group. However, if funds build up and there are no deaths, gatherings with drink and food are held and various ceremonies performed.

8. This Poverty Datum Line was developed by V.S.Cubitt and R. Riddell and updated by Lowenson *et al* using rises in the Consumer Price Index for Lower Income Households in Harare. For the present study, an identical method was used to update the PDL to yield figures for mid-1991 and mid-1992 (see notes 3 and 9 in Chapter 4).

Cubitt and Riddell's original work (The Urban Poverty Datum Line in Rhodesia) was carried out in 1974 and updated in 1978. It represents the only serious attempt at the construction of a PDL in Zimbabwe to date. The PDL is defined as

"The income required to satisfy the minimum necessary consumption needs of a family of given size and composition within a defined environment in a condition of basic physical health and social decency".

There are nine components included in consumption needs: food, clothing, accommodation, fuel and lighting, personal care and health, household goods, transport, education and provision for post-employment consumption. As such, it covers a wider range of needs than is usually covered by a PDL and is more generous than the PDLS used in other countries in the region. Cubitt and Riddell argue that it is not enough to include food, housing and clothing as minimum necessities for physical efficiency but incorporate socially defined necessities within the given urban context.

The main component of the PDL was food, with calculations based on minimum nutritional requirements by age and sex. Families with parents and children of varying age and sex, rather than households, were used for all the calculations. A minimum clothing list was constructed and priced. Paraffin was the item for fuel and candles for lighting. Personal care and health included items for personal hygiene (soap and toothpaste) and a minimum number of clinic visits for family members. Household goods included replacement costs of a minimum of furniture (one bed and sleeping mats), bedding and kitchen ware. School fees were costed for families of given size and composition. Transport was calculated for one adult member working in industrial sites, using buses to get to and from work. Housing costs were based on rental accomodation. The provision of post-employment consumption was calculated for man and wife, who would continue to live in town with a reduced list of needs. The cost of this last item was viewed by the authors as a severe underestimate of the real costs involved in saving for retirement. Cubitt and Riddell stress that this PDL is need oriented and does not reflect actual expenditure, since individuals and families do not necessarily choose to direct their income to the needs here identified. Nevertheless, it provides a useful yardstick against which the adequacy of incomes can be judged.

It is important to note that for the purposes of the present study, the changes in the number of households living below the PDL between 1991 and 1992 (see Chapter 4) are perhaps more important than the absolute numbers, which are dependent on the construction of this particular PDL.

CHAPTER FOUR

THE EFFECTS OF ESAP AND RESPONSES AT HOUSEHOLD LEVEL

"I am the only provider for the family. My son has been retrenched. Where can he find work? Where? We now live from hand to mouth. We can't save a cent. We used to eat eggs and fruit. We used to have soft drinks. We now eat meat only once a week but even vegetables are expensive.

Male respondent, Kambuzuma, 1992.

4.1 INTRODUCTION

The aim of this chapter is to examine the changes that took place at the household level in Kambuzuma in a twelve-month period between two surveys carried out in mid-1991 and mid-1992.¹ During this time the cost of living escalated dramatically as a result of various measures implemented under ESAP, which in turn had a number of consequences at the household level. The present chapter covers changes in expenditure and consumption, employment and income, savings and debt. Although gender is an important variable, the emphasis here will be on households as a whole and differences among rather than within them. Chapter 5 then focuses on intra-household gender differences in coping responses.

The terms effects, responses and strategies have all been used in the literature describing changes made by individuals and households as a result of economic stress. Although the terms are sometimes used interchangeably, there are differences linked to the degree of conscious decision making, which are worth spelling out. "Effect" tends to imply a degree of inevitability in the result and conveys passivity while "response" implies an active element of choice and "strategy" an even more conscious set of choices with perhaps longer-term aims in mind. However, there is no sharp cut-off point between the terms but rather, they would seem to lie on a continuum.²

The main focus of this chapter is on the effects of ESAP on households as a whole and inter-household differences in

responses relating to household income, structure, size and tenure status. Chapter 5 concentrates on responses and the gender-specificity of these within households. Since all forms of coping responses were found to primarily involve women, areas of female activity such as domestic work, informal income-generating activities and links with rural homes/agriculture are left until the following chapter. As far as the organisation of this chapter is concerned, the first section deals with the area of greatest change, namely the consumption of food and basic commodities and the use of services. Following on from this, changes in income and employment together with changes in savings and debt are examined. Changes in household structure and composition are then described and the final section assesses mediating factors such as pre-existing income levels, household structure and so on which give rise to differential effects of ESAP at the grassroots.

4.2 CHANGES IN HOUSEHOLD EXPENDITURE

During the period between the two surveys, prices of food and basic commodities rose sharply mainly due to the lifting of subsidies and the decontrol of prices (see also Chapter 2). According to the Central Statistical Office (CSO), the cost of living for lower income urban families rose by 45% between July 1991 and July 1992 while that for higher income families rose by 36% (CSO, 1992).³ Higher costs of food were the biggest contributor to the rises, and since low-income families spend a greater proportion of their income on food, they faced the higher percentage rise in their overall cost of living.

Table 4.1 shows average monthly household expenditure in 1991 and in 1992, excluding clothes and school uniforms which are not bought regularly. While food and total regular expenditure applies to all 100 households, the figures for the other items relate to the number of households which actually incurred those expenses.

Table 4.1: Changes in regular household expenditure (in Z\$)

Item	Average monthly sum (Z\$)		% rise
	1991	1992	
	US\$1=Z\$2.8	US\$1=Z\$4.9	
Food	284 (N=100)	382 (N=100)	35%
Food at work	42 (N=65)	58 (N=56)	38%
Transport	57 (N=66)	69 (N=54)	21%
Electricity	39 (N=62)	49 (N=64)	26%
Other fuel	12 (N=34)	14 (N=47)	17%
Water	6 (N=86)	6 (N=92)	0%
Rent	97 (N=40)	128 (N=40)	32%
Rates	40 (N=60)	48 (N=60)	20%
Education	54 (N=76)	60 (N=81)	11%
Money to family	62 (N=61)	88 (N=56)	42%
Other expenses	69 (N=32)	87 (N=39)	26%
Total Regular Expenditure	542 (N=100)	727 (N=100)	34%

Table 4.1 gives a picture of the magnitude of rises in absolute terms for various items included in the household budget. However, expenditure fell in real terms, when compared to the rise in the cost of living. The real change in total regular expenditure is -7.6%, since the cost of living rose by 45%. While Table 4.1 shows the decline in expenditure for the sample as a whole, disaggregating the sample provides a clearer view of which groups faced the most severe problems. Per capita regular expenditure rose by 47% in the highest 25% income group representing a real increase of 14% while it only rose by 27% in the lowest 25% income group representing a real decline of 12.4%. The more severe effect of price rises on the poorest households is clearly illustrated by the way they were forced to make the greatest cutbacks on basic items. Various areas of spending will be discussed in the following sections.

CHANGES IN FOOD CONSUMPTION

Considering food expenditure first, the percentage rise in the per capita figure for the highest 25% income group is 44%. In contrast, the percentage rise for the lowest 25% income group is only 26%. Taking into account the 49% increase in prices of food

consumed by lower-income urban households (CSO, 1992), food expenditure declined by 3.4% in real terms in the former group and by 15.4% in the latter, poorer group. Nine percent of very poor households actually spent less money on food in 1992 than they did in 1991, despite the enormous price rises. González de la Rocha (1991:119) in her study in Mexico also found that per capita food consumption was consistently lower in the lower 50% income group in her sample, in 1982, 1985 and 1987.

Household size and structure also influenced changes in per capita food expenditure. Per capita food expenditure rose more in male headed households (mean=47%) than in female headed households (mean=29%). Taking into account the rise in food prices (49%), spending in the former group declined by 1.3% whereas it declined by 13.4% in the latter group. Female headed households, which are over-represented in lower income percentiles and under-represented in the higher percentiles, therefore made much greater cuts in consumption than male headed households. Another factor which may account for this difference is that female household heads were more reluctant to borrow money and fewer (as compared to male heads) had the option of taking loans or salary advances from employers. They were therefore more likely to opt to cut back consumption to make ends meet. Muntamba (1989:121) reports similar findings from Zambia.

In extended households the mean change in expenditure was 22% with no change or a negative change in 18 households (of a total of 42). In real terms, this was a decline of 10.1%. In comparison, the mean change for nuclear households was much higher at 58% with only six households registering no change or negative change (of a total of 58). This represents a real increase of 6% in food expenditure. In general, extended households therefore suffered severe cuts in per capita consumption while nuclear households did not. This was due to higher dependency ratios in extended units, an issue which is addressed later in this chapter. Similarly, per capita food expenditure declined by 2% in real terms (mean absolute rise= 46%) in smaller households (five or

less members) as compared to 8.7% in larger households (mean absolute rise= 36%).

A greater number of men and women workers took a packed lunch from home in 1992, as a way of cutting expenses. Fewer people spent money on food at work (see Table 4.1), which is a reflection both of higher unemployment and more workers taking food from home.

Households with the highest incomes cut down on "luxury" items such as chicken, ice-cream and sausages. Most households made some changes to their diet, eating meat less frequently and substituting this with home grown green vegetables to make the relish which accompanies the maize meal staple or buying cheaper cuts of meat. In short, households ate food of higher bulk and less protein (see Benería, 1991; Chant, 1993; González de la Rocha, 1988, 1991; Moser, 1989 for similar findings in Latin America and Muntemba, 1989 for Zambia). The number of households which reared small livestock, usually chickens, declined from 12% in 1991 to 7% in 1992, mainly due to the increased price of chicken feed. Chicken is eaten occasionally but the number of households who never ate chicken went up from 9% in 1991 to 19% in 1992. This was obviously a means of cutting food costs. Some poor households cut out fruit and milk completely (see Benería, 1991:174 for similar findings in Mexico).

The lowest income households had to cut down on absolute amounts of food consumed. This is reflected in the frequency of meals consumed, which declined between 1991 and 1992 (see Table 4.2).

Table 4.2: Changes in frequency of meals per day

Frequency of meals	1991 N=100	1992 N=100
Three times per day	71%	63%
Twice per day	28%	35%
Once per day	1%	2%
	100%	100%

The meal which was cut out was the midday meal, usually consumed by women and children, since the man was at work and had either taken food from home or would purchase food at work. Lunch was occasionally substituted by tea and bread, but in many cases women would only give the children a piece of bread and have nothing themselves, or perhaps just a soft drink. An examination of responses at household level therefore immediately involves a consideration of gender, in this case the bearing it has on food allocation within the household, a point further discussed in the next chapter.

Rising food prices were identified as the main problem created by ESAP by most respondents. Studies elsewhere, for example Evans (1989) in Zambia and Galli and Funk (1991) in Guinea Bissau, found that urban households increased their food production in times of economic stress. Households in Harare were unable to grow more food because land around the house was limited and the city authorities were slashing maize grown on vacant council plots.

In March 1992, a "sentinel site surveillance"⁴ nationwide study found that 70% of groups categorised as unskilled workers, landless persons and low-income informal sector workers faced food shortages (Interministerial Committee on SDA Monitoring, 1992). The same study found that children in food shortage households had a statistically significant higher rate of acute respiratory infections (ARI). ARI was used as a proxy for other acute conditions including malnutrition (*ibid*). This is echoed by studies elsewhere. For example, Moser (1989:149) found in

Guayaquil, Ecuador that changes in dietary patterns as a result of reduced incomes resulted in a deterioration of the nutritional status of whole households, but particularly children. The major UNICEF study on the effects of SAPs, referred to in Chapter 1, found that child malnutrition had increased in eight out of the ten countries in Africa, Latin America and Asia (Cornia *et al.*, 1987:34). Although nutritional impact was not assessed in the present study, there can be little doubt that the poorest households were or will be negatively affected. Certainly, the findings show how income level and gender have an important bearing on food consumption, with the poorest households faring worst and within these, women cutting down more than men.

HOUSING AND BASIC SERVICES

In addition to price rises in food and basic commodities as a result of ESAP, the cost of all essential services such as education, health, transport and electricity also rose. This was due to the implementation of the policy of cost recovery under ESAP combined with the rising cost of imported inputs due to currency devaluations.

Lodger households faced enormous rent rises during 1991 and 1992, mainly as a result of attempts by main householders to buffer themselves from the increased cost of living, including local council rate rises for basic services. Although a few main householders had only raised the rent by small amounts, "out of compassion", as one householder put it, most had raised rents substantially (see Table 4.1). Many lodgers felt they no longer had any hope of owning their own "stand" in current sites-and-service projects because they could not afford the down payment and/or the monthly repayments. In any case, as discussed in Chapter 3, the huge gap in supply and demand means that rents are rising and overcrowding is rife (Potts & Mutambirwa, 1991:18). For households which did not maintain strong links with their rural areas of origin, this provoked enormous anxiety for the future.

The increased cost of electricity and public transport is also reflected in higher expenditure on these items. A greater number of households used other fuel such as paraffin for cooking and candles for lighting in the second survey (see Table 4.1), as ways of cutting down on the amount of electricity consumed. Indeed, one household had their electricity cut off because they could not afford to pay the bill.

Fewer households were able to pay for transport to work and a number of men and women had begun walking to work or had arranged lifts which cost less than the bus service. A number of white collar workers had managed to get their workplaces to take responsibility for transport costs, either by arranging for company transport or getting the costs paid on a monthly basis, indicating that lower-paid workers bear the brunt of cuts in public transport subsidies and decontrol of these prices.

EDUCATION COSTS

Although the average rise in monthly expenditure on education expenses, due to fee increases under ESAP, was not as high as on other items, the money has to be paid in a lump sum at the beginning of term. All poorer households with school-age children expressed difficulties in finding the money for fees. Households with a higher income but with three or four school-going children also had difficulties paying fees. In one case, the school head had allowed a respondent a few weeks to find the money and her husband was trying to work overtime to raise the necessary amount.

All respondents were determined not to withdraw their children from school and were willing to cut food consumption, use savings and borrow money to pay the fees, underlining the fact that parents view education as the only way their children can better their lives. Although thirteen households were eligible for exemption from school fees, since parents earned less than the threshold of Z\$400 a month, none had managed to claim exemption. This issue is further discussed in Chapter 6, which will examine

the Social Dimensions of Adjustment Programme, designed to mitigate the negative effects of ESAP.

Paternal uncles and older siblings are expected to help with school fees but some respondents pointed out that this was becoming more difficult, and creating or exacerbating tensions when expectations were not met. A widow with three school-going children, dependent on her two working sons to pay fees, complained that they were refusing to pay fees rather than, as she saw it, "cut down on drinking, smoking and girlfriends". In another household, where both spouses were employed, the woman said she had to reduce the amount of money she sent to her mother (living in a rural area) so that her husband could pay the higher school fees for his nephews.

Since the second survey, the effects of drought have exacerbated the economic crisis and the cost of living has further increased (for example, food prices have again risen as a result of reliance on imports). During 1992, some primary schools in Harare lost 10% of their pupils (sex unspecified) and the number of students writing "O" level exams in 1992 was 25% lower than in 1991 (these exam fees also went up, due mainly to devaluation since the government pays Britain in foreign currency). A report based on interviews with single mothers in Mbare in mid-1992 (one of the two poorest high-density suburbs in Harare) stated that women could not afford fees for their children and were "ignorant of the Social Fund for vulnerable groups".⁵

As discussed in Chapter 2, the enrolment rate for secondary schools is already higher for boys than girls, and although data is not yet available, girls are likely to be the first casualties when families withdraw children from school. As Cotton (1992:10) puts it, on the basis of discussions with parents and teachers in Zimbabwe, "In a national and local environment that favours boys for paid employment, they will continue to take priority in decisions about schooling. The relationship between girls' education, their own well-being and that of their future children

is also strong but involves a longer term view and a view which does not reduce the vulnerability of the girls' family to impoverishment." In addition, as Moser (1989a) points out, girls who drop out of school may well be seriously disadvantaged in the labour market in the future, reducing their options and perpetuating if not worsening gender differentials in employment.

CHANGES IN SPENDING PRIORITIES

Aside from regular items of expenditure such as food, rent, transport and so on, respondents in the survey were also asked to estimate the cost of clothing and school uniforms on a yearly basis. A monthly figure was then derived from this. Table 4.3 shows the changes in monthly expenditure on clothes and school uniforms for households (number shown in brackets) incurring these expenses. The percentage changes in absolute and real terms (compared to the overall rise in the cost of living of 45%) are also shown.

Table 4.3: Changes in expenditure on clothes and school uniforms (in Z\$)

Item	Average monthly sum 1991 US\$1=Z\$2.8	1992 US\$1=Z\$4.9	% absolute change	% real change
Clothes	\$64 (94)	\$64 (72)	0%	- 31%
School uniforms	\$18 (73)	\$16 (65)	- 11%	- 39%

As the figures show, most households had cut down drastically on new clothing and school uniforms, logically seeing this as the first areas in which cuts could be made with the least negative repercussions. The number of households which could not afford to buy any clothes went up from six in 1991 to twenty-eight in 1992. The decline in the demand for clothing and textile products is manifest at the national level and resulted in the retrenchment of about three thousand workers and the closure of several small companies in Harare and Bulawayo, the second largest city. The Zimbabwe Clothing Council estimated that the

local market was 20% of normal and stated that the loss could not be made up by exporting more because of the worldwide recession in the clothing industry.⁶

Figure 4.1: Breakdown of household expenditure in 1991 and 1992

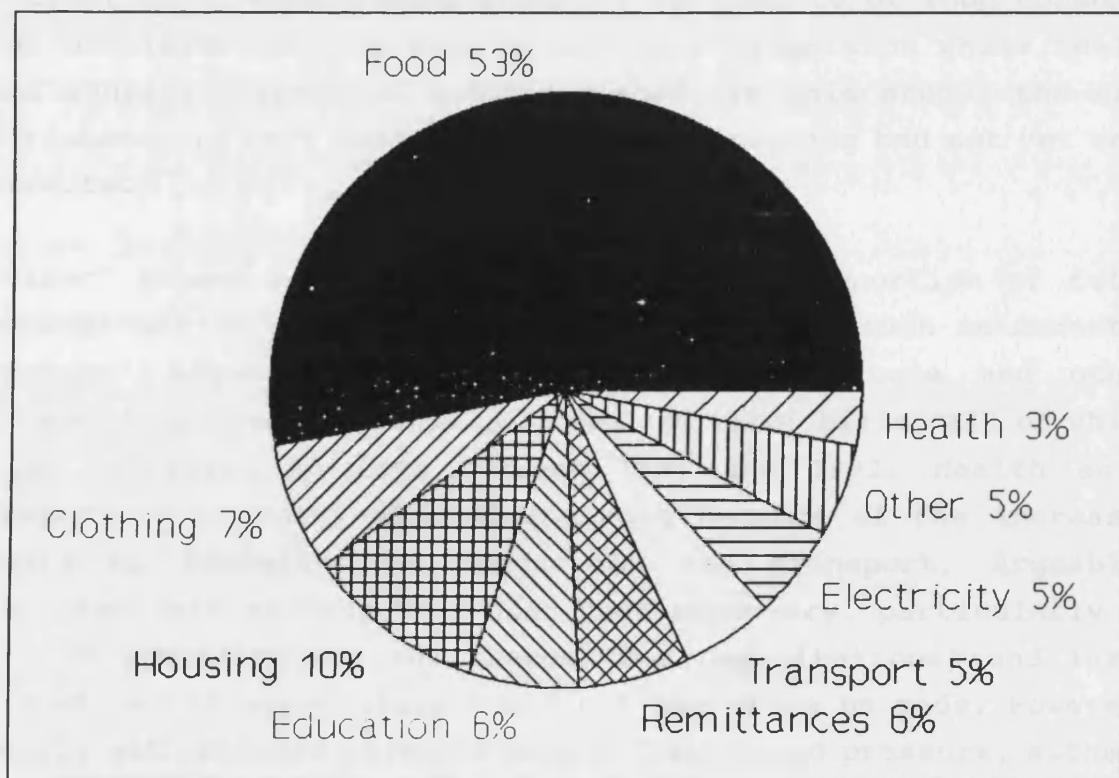
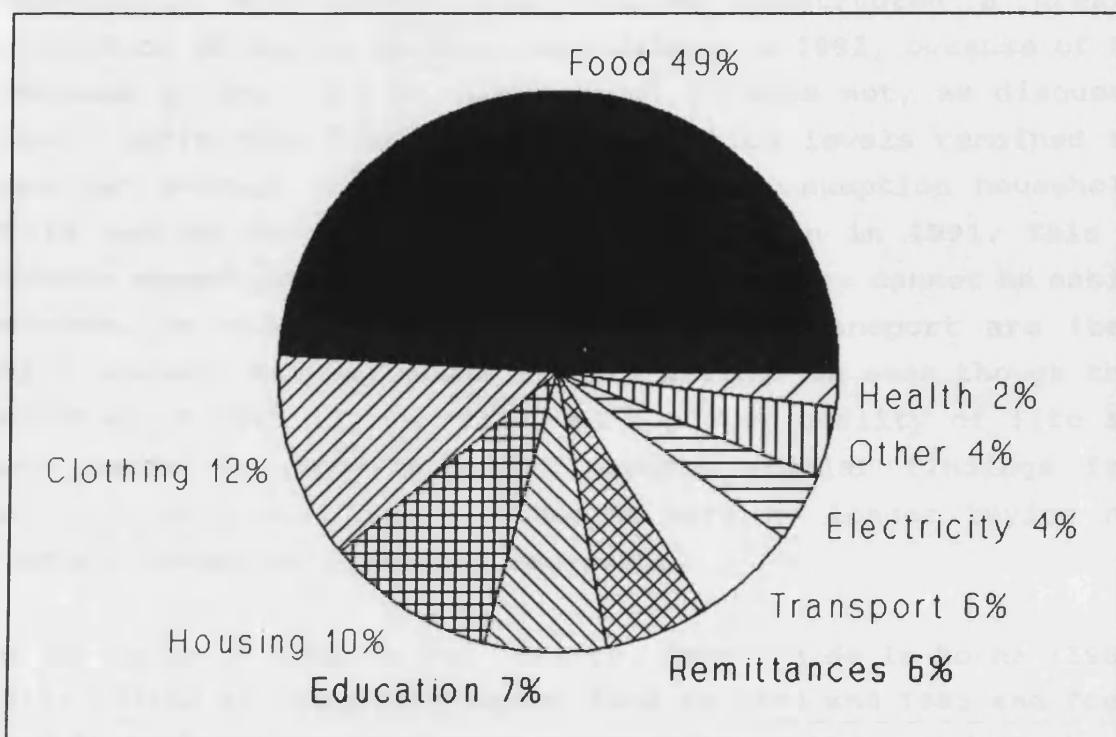


Figure 4.1 shows that for the sample as a whole, food, electricity and health care charges constituted a greater proportion of basic, monthly expenditure in 1992, because of the increase in the cost of these items. It does not, as discussed above, imply that food or fuel consumption levels remained the same but rather that even with cuts in consumption households still had to spend a larger proportion than in 1991. This is because expenditure on certain basic necessities cannot be easily reduced. On the other hand, clothing and transport are items which households had managed to make savings on even though they resulted in what was perceived as a poorer quality of life and more hardship. Benería (1991) reports similar findings from Mexico, where most poor households were no longer buying new clothes, shoes or household equipment.

In her study in Guadalajara, Mexico, González de la Rocha (1988; 1991) looked at household expenditure in 1982 and 1985 and found that in 1985 the proportion of spending on clothing and footwear had declined. She also found that food absorbed a greater proportion of expenditure although the quality of food consumed had declined. Housing took up a larger proportion while health and education spending had diminished. In this study, the main difference is that health and education spending had not yet been affected.

"Other" expenses which also went up as a proportion of total expenditure in the present study include items such as domestic workers' wages, monthly repayments on furniture and other household goods, insurance policies and water bills, all of which also increased in cost between 1991 and 1992. Health as a proportion of total expenditure rose because of the increased costs of consultations, medicines and transport. Arguably, services were already only used when necessary, particularly by adults (children are not charged for consultations) and large reductions in expenditure could not therefore be made. However, people with chronic ailments such as high blood pressure, asthma, and diabetes complained bitterly about the increase in costs of

treatment; one woman with high blood pressure said she could no longer afford to do anything about it and a diabetic (male) was not taking the required dosage of medicines in order to save money. A wider survey on the affordability of treatment for these chronic conditions, in March 1992, found that 31% of individuals could not afford the full course of medicines (Interministerial Committee on SDA Monitoring, 1992).

Although housing costs did not absorb a greater proportion of income, this is because lodgers' rent and main householders' rates have been aggregated as housing costs and we already know that rent was taking up a higher proportion of expenses for lodgers.

The proportion of expenditure devoted to remittances remained the same, but the number of households able to send money to family in rural areas declined. The proportion remained the same because households that could still manage to send money increased the amount they were sending in recognition of the hardship caused by the drought.

CONTRIBUTORS TO HOUSEHOLD EXPENSES

Table 4.4 presents a detailed breakdown of household members contributing to the household budget.

Table 4.4: Changes in the sources of financial contributions to household expenses

	1991 N=100	1992 N=100
Male head	43%	46%
Both spouses	26%	22%
Female head/spouse	5%	9%
Male head & sons	5%	5%
Male head & daughters	5%	6%
Female head and sons	2%	1%
Male head & offspring	3%	0%
Female head & offspring	3%	2%
Sons	2%	1%
Male head & relatives	1%	3%
Spouses & relatives	0%	1%
Spouses & son	1%	2%
Other combinations*	5%	2%
	100%	100%

* In 1991: female head & ex-husband; male head & father; female head, son & relatives; ex-husband; female spouse & daughter. In 1992 only the first two combinations applied.

Dependence on only the male head or the female head/spouse increased, and the number of households in which sons contributed to the budget dropped from seventeen to eleven and the number in which daughters contributed dropped from twelve to eight. This reflected a situation in which adult offspring had either lost their jobs (in the case of one son and one daughter), or had moved out to live independently (two cases), or earned so little that in the wake of increased costs of transport, food at work and so on, had ceased to make contributions. The number of households in which relatives contributed rose from three in 1991 to five in 1992. Significantly, these were not new arrivals; but instead the change was a result of pressure applied on employed relatives to make regular contributions, a move away from the more traditional approach of the household head shouldering responsibility for relatives. Having said this, however, there is considerable pressure on household heads to support unemployed relatives, a point taken up later in this chapter. Finally, a boyfriend who contributed to household expenses in 1991 had withdrawn his support leaving the female head dependent on

handouts and friends and desperately in search of paid work.

4.3 CHANGES IN EMPLOYMENT AND INCOME

FORMAL EMPLOYMENT AND INCOME

In 1991, 89% of household heads were formally employed. In 1992, this had fallen to 85%: three heads had lost their jobs (one woman and two men), two men had left work for health-related reasons and one male head who was previously unemployed had found work. The numbers of second and third earners in the sample remained approximately the same. Table 4.5 shows the percentage of households with employed heads, second and third earners.

Table 4.5: Changes in members formally and self employed

	% of households (N=100)	
	1991	1992
Employed heads	89%	85%
Second earners	34%	35%
Third earners	9%	9%

Households had therefore not managed to increase the numbers of wage earners to protect levels of real income and consumption. In Harare, the general situation of high unemployment and the retrenchments under ESAP did not allow this strategy to be adopted. Instead, the dependency ratio, that is, the number of dependents per paid worker increased from 3.2 in 1991 to 3.8 in 1992. The number of unemployed members actively seeking work rose from 39 people to 50. Six people also gave up looking, otherwise the increase would have been even higher.

These findings of increased unemployment in the study sample and a higher dependency ratio are contrary to studies in Latin America which have found an increase in the number of household members, particularly women, who enter the labour market in situations of economic crisis (Chant, 1991: Chapter 6, 1993; González de la Rocha, 1988; Moser, 1989a; Rocha *et al*, 1987). González de la Rocha (1988), for example, in her study in Mexico,

found, in direct contrast to this study, a decrease in household dependency rates from 3.09 members in 1982 to 2.59 in 1986 in her study in Mexico. The strategy of increasing the number of earners in the household obviously depends on labour market opportunities in the local context. Chant (forthcoming b) assessed changes in household survival strategies between 1986 and 1992 in three cities in Mexico. She found that radically reduced local employment opportunities, in both formal and informal sectors, in one of these cities (Puerto Vallarta) meant that no matter how much people wished to protect incomes it was very difficult in that particular context. This is also the case in Harare.

The branches and categories of employment had not changed significantly between 1991 and 1992. However, many workers expressed considerable anxiety about job security and commented on how much more difficult it was to organise for better wages and conditions since management always pointed out how they were lucky to have jobs at all, given the high rate of unemployment. Trade union membership had not increased and many workers expressed dissatisfaction at the way their union functioned and/or did not defend their interests although a few did see this as the only way to take action at the workplace.

Table 4.6 shows the changes in monthly income levels from formal and self employment, for heads of household, second and third earners. The average income of households from formal and self employment is also shown. The number of households which had no such income rose from nine households in 1991 to twelve in 1992. These households have been excluded from the calculations since the objective is to show absolute and real changes in wage/income rates of those in paid work. Taking into account the rise in the cost of living (45%) between 1991 and 1992, real income declined enormously.

Table 4.6: Changes in monthly income from formal and self employment (in Z\$)

	Average income		% rise	% real change
	1991	1992		
	US\$1=Z\$2.8	US\$1=Z\$4.9		
Household head	769 (88)	872 (84)	13%*	- 12%
Second earner	681 (34)	681 (35)	0%	- 31%
Third earner	662 (9)	803 (9)	21%	- 14%
Average income	739 (131)	815 (128)	10%	- 14%

* These figures do not include one male household head who is a university lecturer, since his salary and the increase in income he had obtained through consultancy work skewed the results substantially. (Inclusion resulted in a % rise of 15%).

The sex composition of workers shows a small decline of men between 1991 and 1992 and a slight increase in women (see Table 4.7). This probably reflects the fact that retrenchment in the industrial sector where men were employed had been harder hit than service sectors where most women worked, but the numbers (shown in brackets), particularly of women who are formally employed, are too small to derive definitive conclusions. In addition, the situation is a dynamic one and job losses in the service sectors are expected to accelerate.

Table 4.7: Changes in sex composition of formally and self employed workers

	1991		1992	
	men N=107	women N=25	men N=103	women N=26
Household head	92% (82)	8% (7)	93% (79)	7% (6)
Second earner	62% (21)	38% (13)	57% (20)	43% (15)
Third earner	44% (4)	56% (5)	44% (4)	56% (5)
Total	81%	19%	80%	20%

NON-WAGE SOURCES OF INCOME

In 1991, 80% of households had at least one other source of income in addition to formal or self employment. In 1992, this had dropped to 70%, reflecting a decline in regular non-wage sources of income (106 in total for the sample in 1991 to 98 in 1992) and an even more marked decrease in irregular sources, from 40 in 1991 to only 19 in 1992. Table 4.8 shows the changes in the number and nature of non-wage sources of household income.

Table 4.8: Changes in regular and irregular non-wage sources of income

	No. reg. sources 1991	No. reg. sources 1992	No. irreg. sources 1991	No. irreg. sources 1992
Lodgers' rent	44	44	-	-
Women's IGAs*	34	26	30	15
Transfers**	7	7	-	-
Male offspring	7	4	3	1
Female offspring	8	6	1	1
Co-resident relatives	1	1	1	0
Non-res. relatives	1	3	0	1
Men's odd jobs	2	5	3	1
Ex-husband/boyfriend	2	2	2	0
Total no. of sources	106	98	40	19

* Income generating activities include sewing, knitting and crocheting, selling agricultural produce in rural areas, petty commerce, selling small livestock and hairdressing.

** Transfers include pensions and compensation payments from previous state and private sector employment.

The number of offspring giving a monetary contribution towards household expenses declined from 29 (17 sons and 12 daughters) to 22 (14 sons and 8 daughters), but the change is offset by four adult offspring (two sons and two daughters) who no longer made a fixed small monetary contribution but instead pooled most of their wages, paying for various household expenses.

Lodgers' rent continued to be the most important regular non-wage source of income for main householders although women's income-

generating activities was the most common source of income considering the sample as a whole (in both 1991 and 1992). However, there was a massive decline in these activities in the year between the two surveys. This finding runs counter to several studies of responses to economic crisis which found that households increased their informal income-generating activities as a coping strategy. However, as with formal employment such a strategy depends upon the possibilities within the local context. In Harare, some sectors of informal production and services would seem to be saturated and this certainly applies to the areas in which women were most involved (knitting, sewing and crocheting) where they faced declining demand, increasing competition and rising cost of inputs. As Vandemoortele (1989:19) has argued, many branches of the informal sector in sub-Saharan African countries are saturated and cannot absorb more labour. In the case of the sale of agricultural produce, the drought had eliminated income from this source.

The implications for the household of this decline in women's income-generating activities are clearly negative as income is reduced. Furthermore, as discussed in Chapter 1, since women direct their income towards basic household needs with little personal spending, the effects on family health and nutrition are more pronounced than when men's income declines. The implications for women themselves and for gender relations are taken up in Chapter 5.

TOTAL HOUSEHOLD INCOME

Table 4.9 shows how average monthly household income changed between 1991 and 1992.⁷ The absolute rise of 13% is higher than the 10% rise in income from formal and self employment, largely because of the rent rises which main householders have effected. However, real income taking into account the increase in the cost of living (45%) has declined by almost one-quarter for the whole sample. Indeed, since households expanded and the dependency ratio increased, the mean per capita income of the sample rose

from Z\$194 to Z\$208, a rise of only 7%, and a real decline of 26.1%. The differentials in household income and per capita incomes also increased between 1991 and 1992.⁸ Table 4.9 also shows a dramatic increase in the number of households living below the Poverty Datum Line calculated for low-income households in Harare (for July 1991 and July 1992), according to family size.⁹

Table 4.9: Changes in average, monthly household income (in Z\$)

	1991 N=99	1992 N=99	% rise	% real change
Mean monthly income	932	1054	13%	- 22%
% households under PDL	23%	43%		

Once again, average figures conceal how different groups have been affected. Mean monthly income declined by 15.9% in real terms for the top 25% households while the bottom 25% had suffered a decline of 38%. There was therefore not only a highly visible process of impoverishment taking place for the sample as a whole (in relation to rises in the cost of living) but the poorest suffered disproportionately. A First Merchant Bank quarterly guide to the economy pointed out that the gap between higher and lower income urban families had widened because of the escalating prices of basic commodities.¹⁰ In addition, a process of increased stratification has taken place in Kambuzuma, with income differentials exacerbated as a result of ESAP. Table 4.10 summarises the real changes in income and expenditure according to income groups.

Table 4.10: Summary changes in real income and expenditure

	Total income % change	Regular expenses % change	Food expenses % change
Whole sample	- 22%	- 7.6%	- 9.4%
Top 25% income group	- 15.9%	+ 1.4%	- 3.4%
Bottom 25%	- 38%	- 12.4%	-15.4%

4.4 CHANGES IN HOUSEHOLD SAVINGS AND DEBT

The percentage of households able to save money on a regular basis went down from 68% in 1991 to 50% in 1992. Although the average monthly amount saved rose from Z\$117 to Z\$189 (representing a rise of 11.7% in real terms), 76% of households which did manage to save, saved well under the average figure in both years. The range in the sums saved also widened, the minimum being Z\$5 and the maximum Z\$1300 in 1991, and Z\$10 and Z\$1800 in 1992. Table 4.11 shows the changes in who saves money and who decides what to spend savings on.

Table 4.11: Changes in who saves and who decides how to spend savings

	Who saves		Who decides	
	1991 N=68	1992 N=50	1991 N=65	1992 N=50
Male head	46% (31)	42% (21)	17% (11)	14% (7)
Female head/spouse	31% (21)	20% (10)	22% (14)	18% (9)
Spouses jointly	18% (12)	30% (15)	60% (39)	64% (32)
Spouses separately	4% (3)	4% (2)	0% (0)	4% (2)
Other	1% (1)	4% (2)	1% (1)	0% (0)
	100%	100%	100%	100%

The most marked change in ability to save within the household was in relation to female heads and spouses. This would seem to directly reflect the drop in women's access to cash from income-generating activities. The percentage of men able to save also declined although both figures are slightly offset by three

households in which the man and woman began to save jointly rather than separately. Joint decision-making about how to spend savings also increased, perhaps reflecting consensus on the greater need to direct savings towards items of basic consumption (current "emergencies"), particularly in the households where formal employment had been lost. Table 4.12 describes the reported changes in the use of savings, in 1991 and 1992.

Table 4.12: Changes in the use of savings

	1991 N=68	1992 N=50
Emergencies	48.5%	48%
House buying/extension & household furniture	22.0%	24%
Education	7.4%	8%
Children's future	4.4%	6%
Health-related	4.4%	4%
Retirement	1.5%	4%
Lobolo (bride-price)	2.9%	2%
Other*	8.8%	4%
	100%	100%

* includes clothes, kitchen utensils and shopping for Christmas and unexpected visitors.

Priorities would seem to be only slightly changed with fewer possibilities to spend money on replacing clothing and household items and for special occasions. However, whereas no households spent savings on ongoing consumption in 1991, in 1992 four households were using savings for food and school fees, thus depleting their resources for future needs. Both Chant (1993) and González de la Rocha (1988) report similar findings from Mexico with poor families reallocating resources from long- to short-term reproduction. Respondents expressed greater concern (in 1992) about their children being unable to find jobs when they finished their schooling. They were aware that this implied taking financial responsibility for their children for longer periods and made it less likely that they could depend on their children to look after them in their old age. It is these longer-term consequences of the crisis which are impossible to quantify

and which impose a current strain on relations within the household.

HOUSEHOLD DEBT

The number of households in which employed members borrowed regularly from work declined from 12 in 1991 to 10 in 1992 but the average amount borrowed rose from Z\$73 to Z\$77. These loans are usually docked off the following pay cheque and are therefore a source of temporary credit.

The percentage of households in debt rose from 8% in 1991 to 12% in 1992. Debt refers to borrowing money for ongoing consumption costs such as food, school fees and rent rather than loans from building societies or Hire Purchase arrangements for furniture and clothing. The mean amount owed by households in debt rose from Z\$155 in 1991 to Z\$229 in 1992, a rise of 48%. In 1991, loans were obtained from employers or friends. In 1992, three households had to borrow from various sources, including fellow church members.

4.5 CHANGES IN HOUSEHOLD STRUCTURE AND COMPOSITION

Changes in household structure, size and composition in the study sample were extremely striking given the short period between the two surveys. They clearly indicate how strong an influence economic crisis has on this aspect of organisation among the poor.

Table 4.13: Changes in household structure

	1991 N=100	1992 N=100
Male headed nuclear	59%	48%
Male headed extended	26%	36%
Women headed nuclear	7%	7%
Women headed extended	6%	6%
Couple without children	1%	0%
Siblings	1%	1%
Other*	0%	2%
	100%	100%

* One separated woman living alone and one widower. In 1991, the woman lived with her son but he went to live with her ex-husband's family because he was older and because she had found it difficult to cope. In the other case, the man's wife had died in the period within the surveys and he had sent their children to live with his mother.

The major change was the trend towards extension of previously nuclear male-headed households. Fourteen such households had taken in members of the extended family, both dependent children (nephews, nieces, grandchildren) and dependent unemployed adults (sisters, brothers, sons and sometimes their offspring). In only one case did an employed relative join the household, a respondent's niece who had obtained a teaching post at Kambuzuma secondary school. The incorporation of non-earning members is undoubtedly a pressure on households, and is perceived as such by both men and women, although when this involved the taking-in of an unemployed female adult, the woman of the house at least feels that she is able to share her domestic workload. Chant (1991), in her study in Mexico, found that as women went out to work, a renegotiation of childcare and domestic work among different age groups of women occurred at the level of the household. Similarly, Moser (1989a) from her study in Ecuador reports that elder daughters took over this work as their mothers found paid work.

On the other hand, non-contributing relatives had left five male-headed previously extended households, so there were changes in

both directions. These five households had therefore become nuclear in structure.

Mean household size increased from 5.57 members in 1991 to 5.74 members in 1992 (an overall increase of 17 members in the study sample).¹¹ The average number of people living on a plot also increased from 9.96 to 10.29 people, corroborating Potts and Mutambirwa's (1991) assertion that high-density suburbs are becoming increasingly overcrowded. Table 4.14 shows the changes in household size between the two surveys.

Table 4.14: Changes in household size

	1991 N=100	1992 N=100
1- 5 members	55%	51%
6-10 members	40%	46%
over 10 members	5%	3%
	100%	100%

The increase in households with 6-10 members is the result of extension whereas the decrease in the largest households is a because working offspring, in two cases, decided to move out with their spouses and children (to lodge elsewhere) in order not to have to support parents and other dependent members of the extended family. In contrast, Chant (1993) found in her study in Mexico, that over the 1982 to 1986 period, the retention of older children on marriage was an important factor accounting for the extension of households and in part, represented a drive to keep income earners within the family.

The trend towards household extension in economic crisis has been documented in various studies in Latin America (Chant, 1991, Chapter 6, 1993; González de la Rocha, 1988; Moser, 1989a). However, whereas this is a positive move in that region since it involves greater resources, particularly income, for the household, in sub-Saharan Africa it would seem to have the opposite effect of diminishing resources and increasing the

pressure on the core household. Various factors would seem to be responsible for these differences between the regions. The extent of wage-earning opportunities and the structure of the labour market is very different in Africa and Latin America, with greater opportunities in the latter region, even if jobs are low-paid and insecure. In addition, urbanisation is a relatively recent phenomenon in Africa, as compared to Latin America. Urban-rural linkages are therefore possibly stronger in Africa and combined with the legacy of the male migrant system and the dominance of extended family systems, obligations of wage-earners to provide for kin is still very strong.

A study completed in October 1992 by the University of Zimbabwe Sociology Department describes the crisis of expectations when poverty in rural areas forces people to move in with relatives in urban areas hoping to be looked after, only to find them unable to shoulder extra responsibilities because they are so hard-pressed themselves. The result is often bitter and strained familial relationships and the study concludes that the hardship caused by the drought and ESAP has done irreparable damage to kinship relations.¹²

4.6 FACTORS INFLUENCING THE IMPACT OF ESAP

Income is clearly a key variable influencing how households are affected by ESAP. All but three households with particularly high incomes suffered a drop in their standard of living. It is worth describing these households since it provides an insight into the more effective coping responses of higher income groups. In one household with a university lecturer as male head, the opportunity to take on consultancies for international organisations had greatly increased household income. His wife was also in paid employment as a secretary at the university. This household moved out of Kambuzuma and was followed up in a rented house in a low-density suburb. Although the household had not taken a drop in their standard of living, plans to buy their own house had been affected by the high interest rates associated with ESAP. The second household was a sibling household where the

eldest daughter was an economist for the Reserve Bank, and had received a substantial salary increase and an increase in "perks". She planned to marry shortly and ask her parents to re-assume responsibility for her two younger brothers. The male household head in the third household was a long-distance lorry driver who greatly increased his income by giving lifts to more people and charging higher rates, within Zimbabwe, across borders and in neighbouring countries.

At the other end of the income scale, the poorest households were worst affected and had been forced to make drastic changes in consumption, including cutting the number of meals consumed in a day, sometimes using up savings which had been kept aside for the future and/or getting into debt. The coping responses of these households are undoubtedly more constrained and less effective than those cited above.

Considering the changes in the number of households living under the Poverty Datum Line (PDL) as a key indicator, other variables such as tenure status (see Table 4.15), household structure and size (see Tables 4.16, 4.17, 4.18) are also relevant.

Table 4.15: Changes in homeowners and lodgers below the PDL

Housing tenure	1991	1992	% rise
House owners	28% (17)	47% (28)	68%
Lodgers	15% (6)	39% (15)	160%

Although lodgers were less likely to live below the PDL than main householders, in both years, probably due to younger average age, smaller household size and a lower dependency ratio of lodgers, the gap had diminished. This is likely to be a result of the enormous rises in the rent that lodgers had to pay for their accommodation.

The number of members was a key factor in determining whether a household fell below the PDL. Table 4.16 shows the changes in

percentage of households living below the PDL in relation to household size.

Table 4.16: Households below the PDL according to household size

Household size	1991	1992	% rise
1-5 members	20% (11)	31% (16)	55%
6 or more members	27% (12)	55% (27)	104%

Larger households were more likely to live below the PDL in both years but the rise in the proportion of large households living under the PDL was far greater than the rise in the proportion of small households. Larger households were therefore disproportionately impoverished by ESAP. The sentinel site study referred to above (Interministerial Committee on SDA Monitoring, 1992) found that the proportion of households reporting food shortage rose with the size of the household, confirming the validity of this finding. As discussed above, this is a result of the high dependency ratio in these households.

Table 4.17: Households below the PDL according to nuclear/extended household structures

	1991	1992	% rise
Nuclear households	19% (13)	38% (22)	100%
Extended households	30% (10)	50% (21)	67%

In terms of changes between 1991 and 1992, household size was somewhat more important than whether its structure was nuclear or extended. In other words, although extended households were more likely to fall under the PDL than nuclear ones, in both years, the percentage rise was similar for both types of household structure (see Table 4.17).

Table 4.18: Male and female-headed households below the PDL

	1991	1992
Male-headed	20% (17)	44% (37)
Female-headed	47% (6)	50% (6)

The much greater increase in the proportion of male headed households below the PDL closes, to a great extent, the gap between male and female-headed households, although the latter are still slightly more likely to live under the PDL. Chant (1993:342) from her study in Mexico reports that although women-headed households were poorer than male-headed units in 1982-3, by 1986 the balance had changed and the former households actually had greater earnings per capita than the latter. Chant attributes this finding to the freedom that these women have to move into areas of work prohibited to women with male partners, that is, to supply factors. In the present study, although the number of female headed households in the sample is too small to make generalisations, the reasons for the shift in the proportion of male- and female-headed households living below the PDL are somewhat different. First, there was a greater intake of dependents in male-headed than female-headed units and second, the six women heading households living above the PDL had stable employment. In Harare, demand factors in employment would seem to be the critical constraint for women, corroborated by the fact that a number of women, particularly those heading households and elder daughters, had actively looked for employment without success during the one-year period of the study.

4.7 CONCLUDING COMMENTS

The implementation of ESAP between mid-1991 and mid-1992 resulted in enormous changes for low-income households in Harare. Possibly the most striking and disturbing finding was the huge increase in the proportion of households living below the Poverty Datum Line and the exacerbation of income differentials. The UNICEF multi-country study carried out on the effects of SAPs concluded that in the majority of countries the proportion and number of

people below a given PDL "had almost certainly increased" and that there was evidence of deterioration in relative income distribution (Cornia *et al*, 1987:27). Benería (1991) also argues on the basis of a variety of indicators that the redistribution of resources generated by the debt crisis and SAPs have intensified inequalities in Mexico. The present study confirms these findings.

The enormous rise in the cost of living resulted in many cuts in the consumption of food and basic commodities. The importance of disaggregation according to income levels also became clear: the poorest households which spend a greater proportion of income on food were worst affected by price rises. It is this group that was most dependent on state subsidies on food and in health and education services. However, almost all households suffered a drop in their living standards. Lodgers were particularly affected by rent increases which to a limited extent, served as a buffer for main householders.

During the year between surveys, a greater proportion of large households fell below the PDL as compared to smaller households and a greater proportion of male- as opposed to female-headed households. Household size increased mainly due to the arrival of dependent or unemployed extended family members. This was generally a source of increased stress with conflict between notions of traditional hospitality and financial hardship faced by the core household. Households were unable to incorporate more members into the labour market, since unemployment rates were already high and many sectors of industry and manufacturing initiated retrenchments as part of ESAP. A greater number of household heads were unemployed in 1992 than 1991; unemployment in the study sample increased as did the dependency ratio.

The number of households able to save declined and the number of households using savings for items of ongoing consumption increased. Meagre resources for future needs were being depleted in these households. A greater number of households were in debt

to finance items such as food and education costs causing greater stress and anxiety.

The number of households with sources of income other than formal employment declined. This was largely a result of the decline in women's income-generating activities due to diminished demand, increased competition and the rise in the costs of inputs. The implications for women and the household as a whole will be fully discussed in the next chapter.

In general, households responded by making severe cuts in spending on clothing, school uniforms and transport and made changes in their diet, eating food of higher bulk and less protein. In the poorest households women and children (and in a few cases the men) cut down the number of meals consumed per day, walked to work if they were formally employed and generally made the greatest cuts in all areas of spending on basic goods and services. Responses have therefore been confined to what González de la Rocha (1991) has termed "negative strategies" (expenditure-restricting) as opposed to "positive strategies" which are oriented to the protection of living standards, particularly income-generating strategies.

In conclusion, there was a highly visible process of impoverishment in Kambuzuma, Harare between mid-1991 and mid-1992. This chapter has focused on the household as a unit and differentiated between households on the basis of income, structure and composition. However, as it is already clear from the findings presented (for example, on employment or consumption), gender is a critical issue for understanding adjustment at the household level. Chapter 5 further examines gender-differentiated responses to ESAP, their implications for women and their influence on gender relations within the household.

Notes to Chapter 4

1. Although 120 households were interviewed in the first survey in 1991, it was only possible to trace 100 households twelve months later. The comparative data therefore applies to these 100 households. Of the twenty households which were not followed up, members of fourteen households were in rural areas throughout the period of fieldwork or had moved to other urban areas without leaving an address. One of these moves was clearly a direct result of the economic situation: a female head had lost her job knitting for a small enterprise in the neighbourhood because of diminishing demand and had decided to return to her rural area of origin. In two households the respondents had died, one from illness and another in a car accident and the families had moved away. In one case the respondent had become part of another household. A greater number of lodger households (13) were not followed up than main householders (7) since the former group are more mobile.

2. The choice of terms used here can be illustrated by an example: "effect" would be used to describe the result of ESAP on the number of households living below the Poverty Datum Line while "response" would describe households eating meat and chicken less frequently, because there is some degree of conscious decision-making in terms of what to cut out. However, the use of the word "strategy" for the latter would not be used since it would seem to elevate this process of trying to cope to a status it does not merit, since limited options are available and most have negative implications for health and stress levels.

3. The Central Statistical Office (CSO) works out the cost of living on the basis of a "basket" of basic goods and services, each item with a particular weighting which differs for lower and higher income groups. The basket comprises foodstuffs, clothing and footwear, rent, fuel and light, household stores, transport, drink and tobacco, and an allowance for miscellaneous items (CSO, 1992). Inflation has also been estimated at 45% for 1992 and this figure accepted by, for example, the World Bank representative in Zimbabwe (cited in Zimbabwe Press Mirror, 1992c). This percentage has therefore been used to work out real as opposed to absolute changes in income and expenditure, with the exception of food expenditure for which the CSO figure of 49% (between July 1991 and July 1992) has been utilised.

4. An interministerial committee was set up in collaboration with UNICEF to monitor the Social Dimensions of Adjustment (SDA) in February 1992. the Ministry of Labour, Manpower Planning and Social Welfare coordinates the committee. Thirty sentinel sites were chosen to represent the major agro-economic and settlement zones of Zimbabwe. These included 11 sites in urban areas.

5. See The Herald, 23-6-92, "Hostel kids cannot afford school fees".

6. See Zimbabwe Press Mirror, 1992, 11(21):11 for a discussion of this issue.

7. Total monthly income is the sum of formal employment income from pooling members plus other regular sources including contributions from adult offspring, relatives etc. The same basis for calculation was used in the last chapter describing the initial sample of 120. The highest income household (the university lecturer who moved out of Kambuzuma between surveys) has been excluded from calculations in this section since inclusion skewed results substantially.

8. In 1991, household incomes ranged from \$60 per month to \$3,300 with a standard deviation (SD) of \$660. In 1992, the range was from \$40 to \$4800 with an SD of \$915. Per capita incomes in 1991 ranged from \$17 per month to \$643 with an SD of \$134. By 1992, the range widened from \$20 to \$849, with an SD of \$145.

9. Poverty Datum Lines were calculated using the Consumer Price Index for lower-income urban families, produced by the Central Statistical Office for Zimbabwe, and updating figures for 1988 in Loewenson *et al*, 1989. The PDLs in Z\$ per month, corrected to the nearest dollar, according to household size for July 1991 and July 1992 are shown below.

<u>Household size</u>	<u>1991</u>	<u>1992</u>
2	309	448
3	338	490
4	442	642
5	525	762
6	593	865
7	666	967
8	749	1088

10. See The Herald, 18-8-92 "Higher/lower income gap widens in urban areas".

11. The total number of resident offspring declined from 292 to 290 and the number of dependent, non-resident offspring rose from 45 to 55 children. This decrease in resident offspring is more than offset by the intake of extended family members.

12. See Zimbabwe Press Mirror, 1992, 11(23):5 "University Study Findings".

CHAPTER FIVE

GENDER DIFFERENCES IN RESPONSES TO ESAP

"Men make our lives worse. They keep on spending money on beer. They have girlfriends and support other families. If men thought like us, it (life) would not be so hard."

Female respondent, Kambuzuma, 1992.

5.1 INTRODUCTION

This chapter discusses the different ways in which both women and men have responded to ESAP at the household level. The research findings show that women have had to be more flexible and make greater changes in their activities than men. The implications of these changes for women, gender relations and the household as a whole are assessed. It is argued that the household level impact of ESAP cannot be understood without a gender-specific analysis.

The chapter discusses areas which are primarily the domain of women: domestic work and health care, the maintenance of urban-rural linkages, and informal income-generating activities. It also examines changes men and women have made in their leisure activities and participation in social organisations. The effects of ESAP on gender-based conflict at household level are then discussed and the final section draws out the implications of ESAP for gender roles and relations. Findings from semi-structured interviews are more extensively used than in the last chapter.

5.2 CHANGES IN DOMESTIC WORK

Overall responsibility for domestic work has remained firmly in the hands of women over the period of this study. However, a greater number of female spouses shared this responsibility with female relatives in the second survey. This is linked to the trend towards extension of households and the incorporation of unemployed relatives. The percentage of female spouses with sole overall responsibility for domestic work was 63% in male headed

nuclear households (N=49) compared to 31% in male headed extended households (N=36). Thus although extended households do not imply increased income, they are beneficial to women in that they allow the sharing of routine, menial tasks. This point about the reduction of housework burdens for individual housewives in extended households, is made by Chant (1984:23) in her study in Querétaro, Mexico. She also points out, however, that relatives usually share housework if they do not take a paid job (*ibid*:22).

In 1991, a man assumed responsibility for housework in only one household whereas in 1992 men were responsible in five. However, this does not reflect an inversion in the gender division of labour in these households. In four cases (in 1992), it illustrates the situation that occurs when women are in the rural areas and do not have daughters in the home who can substitute for them. In one case, the woman respondent had died and her husband had sent their children to relatives. He was, at the time, living alone and responsible for his own domestic work. Men often do know how to cook, clean and wash clothes but will only carry out these tasks in the absence of a woman.

In the single household where a man took overall responsibility for domestic work in 1991, he was the respondent's brother. She was self-employed, buying and selling clothes, and her husband was employed as a casual labourer. They had one seven year old daughter at school. In 1992, both spouses were unemployed and the respondent's brother had left the household. Responsibility for domestic work was then totally assumed by the woman, although she had previously delegated this to a man and although her husband was also unemployed. There are no signs, therefore, of increased economic pressure resulting in any change in the gender division of labour in the domestic sphere. The care of young children, in particular, remains an exclusively female task.

Chant (forthcoming, b), assessing changes in reproductive labour in Mexico between 1982 and 1992, concludes that reallocation of tasks has been predominantly inter-generational with women

passing housework and childcare onto daughters, co-resident mothers, nieces and so on. In Harare (over a period of one year), reallocation has not been primarily inter-generational. These tasks have been shared with or reallocated to co-resident sisters and sisters-in-law as well as daughters, nieces etc. However, as Chant (*ibid*) points out, housework and childcare remained staunchly female activities despite the fact that more women went out to work.

The changes in the average number of hours per week per household spent cooking, washing clothes, cleaning and shopping are shown in Table 5.1. The figures in brackets denote the number of households from which the average has been calculated.

Table 5.1: Changes in time spent on housework and shopping

	Hours per week per household	
	1991	1992
Cooking	28.0 (100)	25.9 (100)
Washing and ironing	7.8 (94)	7.1 (99)
Cleaning	8.6 (99)	9.9 (100)
Shopping	3.6 (97)	4.3 (100)
All above activities	49.1 (92)	46.9 (99)

Overall, the time spent on domestic work has decreased, because the increases in time spent shopping and cleaning is more than offset by the decreases in time spent washing, ironing and cooking. The reasons for these changes are discussed below. For the majority of women in the study who are not formally employed, time constraints were not perceived as a major issue. This is in part, at least, because women are used to working hard and managing their time. As one respondent, involved in informal income generation said:

"Time is not a problem if you know how to organise yourself and your day."

Women involved in informal sector work demonstrate a striking ability to balance their productive and reproductive roles. Women in formal employment tend to have domestic workers and do not therefore put in the long hours taken up by domestic work

although they do face time constraints given that they remain responsible for household management.

COOKING AND FOOD CONSUMPTION

Despite the fact that the total number of people in the sample of 100 households went up from 557 to 574 (a net rise of 17 persons), the total number of hours spent cooking went down. This reflects the fact that many women from the poorest households cut out the midday meal completely in order to cut food costs, particularly, but not only those who had to manage on fixed and insufficient housekeeping money from their husbands. In one household, the woman cut out the midday meal despite the fact that she was pregnant. Men did not respond in the same way, although more men did take food from home rather than buying it at work where it is more expensive when unsubsidized by the employer. This response actually involves more work for women since they prepare the packed lunch.

Evidence from Chile and Ecuador also suggests changes in the intra-household distribution of food, when income falls, with women and young girls suffering disproportionately (Commonwealth Secretariat, 1989:65). Tibaijuka (1988:39) found that 58% of women in her sample in Dar-es-salaam, Tanzania, had been forced to reduce the number of meals from three to two per day and Muntemba (1989:121) reports that a greater number of women than men cut out meals during a period of price rises in Zambia. As Raikes (1989:454) summarises in her review of women's health in East Africa, "Men eat first and best".

The decrease in cooking hours may also reflect the decrease in the number of households where the respondent cooked on her own. In 1991, 51 respondents said they were solely responsible for food preparation, whereas by 1992 this number had fallen to 45. In the majority of cases, the task had been passed on to female relatives but in some, cooking was done together. In these cases, food preparation took less time and was carried out in a more social environment.

As noted in Chapter 4, increased self-production of food is not a viable option for households living in high-density suburbs in Harare, due to the unavailability of land. Women who were main householders were already utilising available garden space in the plot, usually for green vegetables and a little maize. Lodger women usually have no access whatsoever to land. A few women had planted maize in vacant council plots but it had been slashed by the City Council, just before it was ready for harvesting. Interestingly, this issue was taken up by the party, ZANU.PF because local councillors had received complaints from their constituents and were worried that they would not be re-elected if this policy was pursued.¹ It was agreed by the city council that the by-laws should be reviewed but nothing had been done by June 1993 and in any case, the damage (for 1992) had already been done.

WASHING AND IRONING

The time taken up by washing and ironing also decreased. Many women responded to the higher costs of washing powder and to a lesser extent water, by washing clothes less frequently. This finding is similar to that of Chant's study in Mexico (1993) where people tried to conserve expenditure on water in this way. Once again, there was a shift from the female spouse taking sole responsibility for washing towards sharing with female relatives and daughters. There was also a marked increase in the number of domestic workers who were given sole responsibility for washing (four households in 1991 and nine in 1992). This occurred in households where the woman was formally employed and faced greater time pressures in obtaining transport to work and shopping around for cheaper foodstuffs and basic commodities.

SHOPPING

The increase in time spent shopping is related to rising prices. Most households spent more time shopping around for bargains and many could no longer afford to do a bulk shop once a month but instead bought smaller quantities more frequently, which often works out to be more expensive. Similar findings are reported

from studies in Latin America (Benería, 1991; Moser, 1989a).

As mentioned in Chapter 3, shopping is one household task in which significant numbers of men are involved. In 1991, men were involved in shopping in 34% of households and by 1992, this had risen to 36%. However, men did not take the entire responsibility for shopping except when women were away in rural areas. In contrast, the female head or spouse was entirely responsible for shopping in 30 households, and in a further 12, children or the domestic worker also shopped but usually with strict instructions about what to buy and where.

It is the overall responsibility for household consumption which creates particular stress for women. In response to a direct question about whether women or men were worse affected by the increased cost of living, almost all women thought that they were. The main reason given was that women were more concerned with household consumption and welfare. As one respondent put it,

"I am the one who sees every day what the children need. I am the one who has to feed the whole family on a fixed amount of money and I have to think what to do."

Another respondent said:

"My husband gets angry when there are only vegetables and no meat (to go with sadza, the maize meal staple). The trouble is that he does not know the prices of things."

In households where men were involved in shopping, there was undoubtedly a greater appreciation of the increasing difficulties in providing for the basic food needs of the household. The quote by a male respondent at the beginning of Chapter 4 provides a lucid illustration of this. However, as Bruce (1989:985) points out, women in Africa are almost universally viewed as ultimately responsible for fulfilling children's food needs.

In sum, women have responded to the price increases of food and basic commodities by changing the household diet, particularly

their own, spending more time shopping around and washing clothes less often. There was an overall decrease in the time spent on housework. Time is not a critical constraint for the majority of women (who are not formally employed) but rather resources to meet household needs. Increased sharing of housework seems to be not so much a deliberate choice but rather a by-product of the arrival of relatives needing support, although it does ease the labour burden for women.

HEALTH CARE

Women were exclusively responsible for providing health care within the household. (In just one case did an older male sibling look after a younger brother who was ill in the previous four weeks.) Women are not only responsible for meeting health supporting needs for food, hygiene and nurturing, but they are also responsible for "initiating health actions in an illness episode" (Raikes, 1989:454) and then providing care in the home (see also González de la Rocha, 1991:124). As has been pointed out by various researchers, this is viewed as an extension of women's role in reproduction (eg. Browner, 1989; Moser, 1989b).

In response to a question about who cared for the individual who was ill in the four weeks before the survey, all 14 responses of "self-care" referred to women respondents being ill and looking after themselves. The illnesses they suffered from were no different to those of other members of the household, which did warrant care by someone other than the patient. Thus, these women saw themselves through bouts of malaria, fever and high blood pressure with little support from others.

One employed respondent (a textile industry worker) explained how ESAP and the threat of retrenchments had made it more difficult to take time off work if she or her children were ill. As she explained:

"There is fear in the air especially since the case of Cone Textiles (where massive retrenchment had taken place). We are very worried, especially low level

employees like myself. There is talk that they (management) might introduce a new rule. If you are late three times in a month or don't go to work for any reason, you can be sacked."

A male respondent (driver for a daily newspaper) who suffered from asthma also said that he forced himself to go to work, even when he suffered a severe attack, because he was worried about losing his job. The threat of being laid off affects both men and women, and has similar implications for stress-related ill-health. However, the problem is compounded for women because they are responsible for their children's health care as well, and also have to nurse their husbands and male relatives.

The number of people who were ill over the four week period preceding each survey and the number of consultations they obtained were approximately the same in 1991 and 1992. However, the average cost of consultations and drugs rose from Z\$40 to Z\$55. As discussed in Chapter 4, this has resulted in individuals with chronic diseases not receiving adequate treatment and it is the women who then carry the extra burden of care in the home. (see also Browner, 1989; Evans, 1989 and Raikes, 1989 for similar observations for illness in general.) In 1991, 44% of respondents said they had problems with utilising health services but this had risen to 64% by 1992. The cost of services was cited as a problem by only nine respondents in 1991 whereas in 1992, 19 respondents cited cost as the major problem. Under ESAP, the burden of health care in the home has increased. This represents a direct shift in responsibility from the state to women (Kanji, 1991; Moser, 1989b).

Although the increase in cost recovery in the public health sector was linked to the objective of improving the quality of care, only 7% of respondents thought this had improved between 1991 and 1992, while 59% thought the quality was the same and 34% thought the services had deteriorated.

Maternity fees were raised in January 1992. The deposit for the fees at the major hospital in Harare rose from Z\$140 to Z\$500, to cover delivery charges, ward fees, anaesthetic and so on. Respondents reactions to this rise of 257% ranged from angry indignation to depressed resignation; as one husband said,

"I earn \$300 a month, how can my wife go to the Maternity for \$500?"

Women were being detained in Harare hospital long after they had given birth because they had not raised the money to pay the fees. For example, the press reported in March 1992 that ten women had spent seven to ten days longer than necessary in hospital and had to sleep on the floor in order to release beds for other women.²

An earlier increase in ante-natal and maternity fees in Harare had already depressed use of these services (Loewenson *et al*, 1991). Women most at risk of having complicated births and who most require good ante-natal care are those who are overworked and undernourished. These are obviously women from poorer households and are precisely those who cannot afford these higher charges. Maternal morbidity and mortality is therefore likely to increase for poor women (Kanji *et al*, 1991). Although data on the utilisation of various levels and types of service are not yet available, the number of patients receiving treatment at Harare Central Hospital over a two month period after the rise in fees was 25% lower than in the same period in the previous year (MacGarry, 1993:21).

In sum, there is little doubt that women are particularly affected by the rises in health care costs, both as users of services, for themselves and their children and as providers of care within the household.

5.3 CHANGES IN LEISURE ACTIVITIES

As discussed in Chapter 3, the concept of leisure was much more alien to women than men. Few women spend money on leisure and social activities and most mentioned the essentially productive activities of knitting and crocheting as their main source of relaxation. In contrast, men clearly differentiated their leisure time and tended to spend money on social activities, particularly drinking and sport. There are clearly defined and different social standards in relation to the type of activities which are acceptable and respectable for men and women. It is acceptable for women to talk to other women, to visit relatives, to go out with the family and to attend religious functions and groups. It is not acceptable for women to go to town on their own or with friends, to drink or go to soccer matches without men.

Table 5.2 shows the changes (between 1991 and 1992) in the number and types of activities cited in response to a question about leisure and social activity. Men's activities were those cited by women of the household and were only confirmed with the men in a few cases.

Table 5.2: Changes in women and men's leisure activities

	Women (N=98)		Men (N=97)	
	1991	1992	1991	1992
attending church	30	26	15	22
visiting*	15	18	8	10
sports	9	6	33	26
radio & TV	8	8	13	8
reading	7	11	12	13
films	5	3	11	5
burial society	2	3	4	5
knitting/crochet	63	51	0	0
gardening**	2	2	0	0
social groups	0	2	0	0
drinking	1	0	30	28
betting	0	0	4	2
repairs***	0	0	4	4
	142	130	134	123

* visiting relatives and friends

** growing food

*** repairing cars, TVs and radios

As far as women are concerned, the number who cited knitting and/or crocheting declined because some women could not afford the increased cost of materials. In 1991, one-third of women (33) referred to this as their only leisure activity. In 1992, this number had declined to 20 and eight women whose sole leisure activity had been knitting reported engaging in no leisure or social activities at all. Only two men did not have leisure activities in 1991 but this number rose to six in 1992.

Fewer men and women went to soccer matches and the cinema in 1992, both relatively costly forms of leisure. However, only a small minority of women had previously engaged in these activities, as family outings which they felt contributed to the quality of their lives and to social relations within the household. A far greater number of men went to matches and films in both years.

A greater number of women reported reading (often the bible) for leisure in 1992. A few more women said they visited friends and

relatives. No women had cited participation in groups as a social activity in 1991 whereas two women did so in 1992, but there was no substantial increase in extra-familial collective activities.

Although many women did report that their husbands had cut down on drinking, only two men had actually stopped drinking altogether. The only woman who had reported drinking (with friends) in 1991 had given this up. Interestingly, church attendance had increased for men and decreased for women. In the case of the (four) women, time pressures had reduced their attendance whereas for men, church-going may have been a form of relaxation and social activity to replace cost-incurring leisure pursuits.

Overall, there was a decline in the number of leisure activities reported for both men and women. González de la Rocha (1988:220) also notes that as a result of economic pressure in Mexico, the poor are more tired and worn and have less time to relax. Men have reduced their expense-incurring leisure activities although drinking and sport remain very popular. Even fewer women spend money on leisure and many have had to give up knitting and crocheting which they enjoyed and which had produced useful items or income for the household. Inequalities in leisure time and costs between men and women remain, even if they have not been substantially exacerbated by ESAP.

5.4 CHANGES IN URBAN-RURAL LINKAGES

As discussed in Chapter 2, women's seasonal migration to rural areas has long been essential to the survival of low-income urban households (see also Chant & Radcliffe, 1992; Potts & Mutambirwa, 1990). As Potts and Mutambirwa (1990:697) summarise for Zimbabwe, ". . .urban residence requires the earning of an urban wage and with high unemployment and a lack of adequate pension and welfare payments, migrants act entirely rationally...by keeping their land (if they have any) which gives them some security against unemployment or failure of their urban enterprise and , more importantly, old age or disability."

However, a combination of ESAP and the drought has had a severe impact on these urban-rural linkages. In 1991, one or more members had spent at least two months of the previous year away from Harare in 42% of households. In 1992, this had dropped to 33% of households. A survey carried out in 1988 (Potts and Mutambirwa, 1990) found that only 48% of households remained permanently in town. The percentages in this study were 58% in 1991 and 67% in 1992 indicating a decline in linkages with rural areas over the past few years. Table 5.3 shows changes from 1991 to 1992 for the whole sample and according to whether families were main householders or lodgers. As expected, a greater proportion of lodger households had members spending time in rural areas in both years.

Table 5.3: Changes in percentage of households with member/s who spent 2 months and more in rural areas in the preceding year

	Number of households	
	1991	1992
Main householders (N=60)	35%	27%
Lodgers (N=40)	55%	42%
Whole sample (N=100)	42%	33%

Two major factors were responsible for the decline in urban-rural links: firstly, the drought which meant that there was no substantial harvest and secondly, the rise in transport costs and the need to cut expenditure which led to a decrease in journeys between town and countryside by various members of the household. The number of household members in the sample who regularly spent time in the rural areas went down from 93 people in 1991 to 57 in 1992.

In addition, respondents reported a reduction in short visits. Spouses' trips to see each other, usually the man to visit his wife and family at the rural home and the woman (often with children) to visit her husband in town, were reduced. Visits by various members of the urban household to elderly parents and extended family in rural areas also decreased. A few households

had been forced to entirely cut out visits, for example one couple who came from Mozambique (just over the Zimbabwean border) could no longer afford to visit their elderly parents and relatives. Benería (1991:175) also reports that just over half the households in her sample in Mexico City had, as a result of the economic crisis, decreased or eliminated trips to visit friends and relatives as well as their attendance at family parties and religious holidays.

Table 5.4 illustrates the decline in the number of (female) respondents who spent time in rural areas in the preceding year and the changes in the length of time spent there.

Table 5.4: Changes in time women spent in rural areas

Time in rural area	Number of women	
	1991	1992
1-3 months	10	7
4-6 months	15	16
7-9 months	7	3
More than 9 months	2	5

Women accustomed to earning income or at least producing food in rural areas faced greater dependence on their menfolk. As one respondent said,

"As it is now, we are all dependent on his income. Depending on one person makes the situation very difficult. If the rain comes, I too can earn money again."

Some women also resented having to pay for food they had previously produced:

"If it rains, we can stop buying this expensive food from shops. We will be able to grow most of what we need."

On the other hand, a few women in a group discussion said it was better that they spent more time in town because this would reduce (not, they insisted, eliminate) the number of girlfriends

their husbands had, the risk of contracting AIDS and the drain on resources. Others felt that the reason to stay in town was that the opportunities for income generation were greater in Harare than in the countryside.

The decline in women's links with rural areas has both short and long term implications. In the short term, it results in reduced resources (food and cash income) for urban women and the household in general. It also causes greater anxiety about rural kin suffering the effects of drought and, as discussed in the last chapter, reduced remittances from urban family. Increased separation between family members is another consequence. For example, for women and children who spend most of their time in rural areas, it implies fewer visits and longer separations from their husband/father in town, except in the few cases where women move their base to town. For women who spend most of their time in town but have older children schooling in rural areas there is also increased separation. In the longer term, if the decline in linkages continues, this could lead to a deterioration in relationships between family members and a rise in personal and social problems. On the other hand, the decline could increase men and women's consciousness of themselves as urban residents and even promote the formation of civic groups in town.

Given their complexity, it would be premature to draw many conclusions about urban-rural linkages. However, as a consequence of the drought and ESAP, there are fewer possibilities for women to take advantage of opportunities available in rural areas to maximise present and longer-term security for the household. This has negative implications for gender equality in terms of a decline in women's productivity and income and increased dependence on men's earnings, as discussed in the next section.

5.5 CHANGES IN INCOME GENERATING ACTIVITIES

Women's income generating activities were the most common source of regular and irregular non-wage income for households. Table 5.5 shows the decline in the number of these activities between

the two surveys.

Table 5.5: Changes in women's income generating activities

	Regular		Irregular	
	1991	1992	1991	1992
Sewing/knitting/crochet	19	15	20	13
Sale of agricultural produce	9	5	5	1
Petty commerce	2	4	3	1
Hairdressing	1	1	1	-
Sale of small livestock	3	1	1	-
<u>Total no. of activities</u>	34	26	30	15

The most marked change is the decline in sewing, knitting and crocheting. As discussed in the last chapter, this is a consequence of declining demand, increased competition and the rising cost of materials. Brydon (1993) reports very similar findings from Ghana. In Harare, the fall in demand is a major factor, corroborated by a higher-income respondent who explained that in her effort to cut expenses, she only buys one woollen and not three for the cold season. The finding is also confirmed by national statistics of the clothing industry referred to in the last chapter.

A respondent who made bedspreads for sale explained her situation:

"I used to sew five bedspreads a week and know that I could sell them. Now it is different. I can't find customers. Many people cannot afford to buy clothes, let alone bedspreads. For me, money for the material is also a problem. I only make bedspreads when I know I have a customer.

It is different for men. At least they know they will receive a fixed amount at the end of the month."

Some respondents could also no longer afford the initial outlay for wool to knit and were reduced to offering their labour to customers who could provide the wool, which was much less lucrative. Finally, getting customers to pay up was also becoming more of a problem. They asked to pay in instalments and some even defaulted on these payments.

Agricultural produce is usually sold to marketing boards in rural areas, after women have worked to harvest the crop. As discussed in the last section, this source of income was badly affected by the drought. The sale of livestock, usually chickens, also declined as a result of increases in the cost of chicken feed and reduced demand for chicken in the settlement, this being one of the first food items to be cut to save money. Finally, although one hairdresser reported an increase in clients because higher income women could no longer afford to use more expensive hairdressers in town, another complained that she had to give up because the women she served no longer had the money to have their hair plaited.

The only activity which showed an increase was small-scale buying and selling. This category includes firstly, buying food items such as vegetables and fruit, popcorn and drinks from large central markets or wholesalers and reselling within the settlement. Secondly, it includes taking crocheted or knitted items to South Africa and selling for cash or trading for clothes which are then resold in Harare. The first activity has low returns on long hours while the second can be more lucrative. However, all the women said that it was becoming more difficult to make a profit and that it necessitated longer hours and harder work. As one respondent who travelled to South Africa said,

"I have to work much harder and be much more aggressive to make the same profit that I made last year".

Tibaijuka (1989) reports similar findings from Dar-es-Salaam, Tanzania where women involved in informal sector work were having to work longer hours to be able to make a profit.

The changes in average monthly income from regular and irregular activities are shown in Table 5.6. The figure in brackets refers to the number of activities from which the average is calculated. The change in real terms takes into account the rise in the cost of living (45%) between July 1991 and July 1992.

Table 5.6: Changes in average monthly income from women's regular and irregular activities

	1991 (Z\$)	1992 (Z\$)	% change	% change real terms
Regular activities	196 (34)	172 (25)	- 20%	- 45%
Irregular activities	35 (33)	42 (15)	+ 12%	- 23%

Although the women who have managed to continue to make a profit with their activities work harder and longer hours, their earnings have actually declined by 45% in real terms for their regular activities and by 23% for their irregular activities.

A few men also had part-time work or did odd jobs which generated income. In 1991, two men in the sample had a regular source of non-wage income: one was the lecturer referred to in the last chapter who did consultancy work and the second was the long-distance lorry driver who charged for lifts. In 1992, two more men did: one was an electrician employed in industry and doing odd jobs at weekends and the other was a city council employee who owned a car, worked on the other side of Harare and began charging for lifts.

Whereas the number of men with regular income-generating activities increased, the number with irregular activities declined from three in 1991 to one in 1992. A mechanic who fixed cars at weekends no longer did so and a man who took photographs at weddings could no longer find customers.

In contrast to women, the two men with non-wage income earned Z\$250 and Z\$2000 per month respectively in 1991 while the average

monthly earnings of the four men in 1992 was Z\$1542. This clearly shows that the assets and skills which men have gives them a remarkably greater earning capacity than women. In addition, some of the areas in which they are involved, such as informal transport services, do have room for expansion given the rise in bus fares, whereas the areas women are involved in do not.

In summary, women were much more dependent than men on non-wage income and suffered a more severe decline in these activities and their earnings than men. As discussed in Chapter 1, studies have shown that this has negative implications for household health and nutrition, even more so than declines in men's income.

The decline in women's income and economic power also has implications for equality between men and women. As Chant (1984:28) puts it (based on a study in Querétaro, Mexico), "The man's supremacy in the family is largely based on economic power, and when women have a measure of economic independence, they tend to play a greater part in decision-making". The measure of economic independence is an important factor. In households in Harare where both spouses were formally or self employed (with higher incomes than more informal activities), a noticeably higher degree of negotiation was reported about what kinds of changes both had to make to cope with the increased cost of living and these women generally showed greater self-confidence and self-esteem.

In contrast, in households where women had diminishing or no independent income, they struggled to meet basic household needs from fixed and increasingly inadequate sums of housekeeping money from their husbands. Dwyer and Bruce (1988:8) argue that women's income provides them with psychological and practical leverage in their relations with men. However, these women had used their relatively low incomes not so much to increase their power in gender relations but rather to diminish conflict, by asking their husbands for money less often. The decline of already low incomes from informal sector earnings resulted in less control, lower

self-esteem and an increase in conflict (this last point is discussed more fully later in this chapter).

It was formally employed women who were inclined to use their income as leverage. Again, quoting Chant (1993:348), "Going out to work (my emphasis) was regarded in some respects as a triumph in terms of gaining personal independence and reducing reliance on men, as well as contributing to a greater sense of purpose, power and status within the household, and enabling greater influence and control over household expenditure". The relationship between women's income and the renegotiation of gender relations is by no means a simple and direct one; the formally employed women in the present study tended to also have less contact with their rural origins, more years of formal education and/or more experience of public life through their workplaces.

Dwyer and Bruce (1988:8) argue that fundamental change for women is based on collective action which in turn is linked to extra-familial experiences. These can be production or consumption related, the latter having been shown by various studies to be an important but much ignored area of struggle for women in many parts of the world (Daines & Seddon, 1991; Moser, 1989c). In general, organising collectively has greater potential to initiate change at the social or public level. It is therefore important to examine whether ESAP has affected men and women's involvement in social organisations.

5.6 PARTICIPATION IN SOCIAL ORGANISATIONS

As discussed in Chapter 3, churches are an extremely important part of life for women and to a lesser extent, men. Eighty-five percent of women were members of a church as compared to 55% of men. In both 1991 and 1992, religious groups (women's groups and mothers' unions) were the most popular form of social organisation for women. For men, it was burial societies followed by church groups. Women did not feel that the church helped them or their households to cope with the effects of ESAP in any

material way. If anything, some complained that the church expected them to help destitute families with contributions of food, clothing and money and that they no longer felt able to help. As one respondent explained:

"They tell us we must help people who are suffering more than us; old people and widows, people at home (rural areas) who are affected by the drought. But how can I help when I do not have enough to feed my children myself?"

In this respect, ESAP would seem to have undermined community solidarity and increased individualistic behaviour in the struggle to make ends meet.

Two respondents did report getting support from other church members but not from the church as an organisation. On the contrary, one respondent (a member of the Catholic church) said that the congregation had been asked to help with the priest's "salary" and resented this fact because he had a car and "lived well".

Forty-three percent of women belonged to at least one organisation in 1991 and this percentage rose to 48% in 1992. Fewer men belonged to social organisations due to their lesser involvement in religious groups. Thirty-one percent of men belonged to at least one organisation in 1991 and this rose to 37% in 1992. Table 5.7 presents a detailed breakdown of men and women's membership of social organisations in 1991 and 1992.

Table 5.7: Changes in women and men's membership of social organisations

	Women		Men	
	1991 N=99	1992 N=98	1991 N=86	1992 N=86
Religious	25	28	7	8
Burial society	18	19	18	18
Social/sport	3	3	1	2
Political	4	4	0	1
Trade union	1	3	5	6
Professional group	2	2	2	2
Cooperative	2	1	0	0
	55	60	33	37

During the period of the study, there was a small increase in participation in social organisations for both women and men. Only one employed respondent had stopped going to a church women's group because she no longer had time. However, there was little change in the nature of these organisations.

Certainly, ESAP has not (yet) given rise to local organisations concerned with consumption issues which have emerged in some parts of Latin America as a response to economic crisis (Daines & Seddon, 1991). This is at least partly because items of collective consumption (water, energy, health care and so on) are still provided by the state, even if they are more expensive. However, it is arguably also linked to the general underdevelopment of civic organisations in Africa, which in turn relates to the image of paternalism promoted by (relatively recent) post-independent states, although this is currently changing. For example, many respondents clearly expressed their disillusionment with the ZANU.PF government and some with party politics in general, in a way which would not have occurred shortly after independence. Finally, it would seem that linkages with rural areas and the recent (compared to Latin America) process of urbanisation results in a weak urban identity which also acts as a brake to the formation of urban civic groups. A substantial proportion of urban residents (particularly lodgers) still see their longer term prospects linked to the situation in

rural areas. The implications of this lack of organised and collective response to ESAP on the part of the poor is discussed in Chapter 6.

The major locus of response to ESAP has therefore occurred at the household level. The next section returns to this level to examine the effects of ESAP on gender-based conflict and the implications for women. In other words, it further discusses how ESAP has influenced intra-household relations and the implications for gender issues.

5.7 GENDER-BASED CONFLICT AT HOUSEHOLD LEVEL

One of the major sources of conflict between men and women relates to their different priorities for the use of income; specifically to men's private spending on drink and girlfriends. Most wives did not mind their husbands keeping back money for private use and tended to accept the idea that men have a right to personal spending which they do not have themselves, although this does not extend to supporting "girlfriends". The conflict related much more to the amount of money available for collective needs. Since various measures within ESAP have reduced real incomes this conflict has been exacerbated.

Chant (forthcoming, b) and Moser (1989a) in their respective research in Mexico and Ecuador both observed that the only households where the incidence of domestic violence does not seem to have escalated with economic crisis are those in which women earn money on a regular basis and are respected by their menfolk. In Harare too, employed women tended to report lower levels of conflict in the household.

This is not to say that overt gender conflict had increased in all households where women did not have a regular source of independent income. Many women attempted to avoid conflict by resigning themselves to men's behaviour and voiced few expectations of better or fairer treatment. To give one example, one male wage earner, a builder, had been injured at work in 1990

and had been laid off with a lump sum in compensation. He had taken to drinking heavily and the money ran out at the end of 1991. Since then, the family of nine members (there were seven children) have been dependent on the wife who runs the house on rent from lodgers, home-grown food and her diminishing income from knitting. When asked about how she felt about her husband's use of the compensation money (she had never been told the amount), she shrugged and explained that this was in the nature of men and that nothing could be done about it. She voiced an acceptance of a different and more individualistic code of conduct for men which was echoed by many respondents.

However, not all women with little independent income were so accepting. Some felt that men were not fulfilling their obligations as husbands to provide economic support for themselves and their children, and had lost respect for them. One respondent stated bitterly:

"Men do not want to change. They don't want to adjust.

My husband...the children can be so hungry but he will still go and have his beer."

The question then arises as to what impedes women who admit to being angry from leaving their husbands. Some researchers, such as Benería (1991) on the basis of her work in Mexico, have stated that exasperation on the part of women with the increased asymmetry in male-female household inputs during the crisis can lead to women breaking away and going it alone. Most women in the present study were very conscious of a lack of practical alternatives in terms of survival and this was particularly true for older, less well educated women who knew it would be extremely difficult to find employment.

In many ways, urban women who are unemployed feel more disadvantaged than their rural counterparts. They feel economically dependent on their husbands and lack some of the social support mechanisms provided by rural communal life (a report produced by UNICEF in 1985 makes similar observations).

This is not to say that women who are based in rural areas but spend part of the year in Harare with their husbands have more harmonious relationships and have not been so affected by ESAP. One respondent explained her situation:

"Things are much harder now. When I am at home (rural area), I cannot afford cooking oil and sometimes I can't even buy sugar. My daughter was sent back from school because my husband did not send the money to pay the levy. I had to ask again and again.

When I go back (after a period in town), he has to give me money. I am always upset when it is time to go back because I know we will fight about how much I need."

When asked if she would prefer to live in town on a permanent basis, she replied,

"Maybe. But we would have more fights if I stayed here."

As Benería and Roldan (1987:162) observe, men within capitalist patriarchal societies have at their disposal many mechanisms of social control; economic, coercive and ideological. In Zimbabwe lobolo (bride-price) strengthens men's position, in that women have been "paid for" and owe their labour to their husbands. The issue is therefore not only one of economic survival without men, but includes ideological aspects which women (and men) internalise. This includes undervaluing unpaid domestic work, childcare and socialisation, and nurturing and affection which promotes emotional well-being in the family. It also includes accepting inequalities and double standards in sexual behaviour, morality and leisure. As discussed in Chapter 1, access to resources and the level of oppression of women in the specific cultural context are important factors, and in Harare, both combine to militate against women breaking away from difficult relations with men.

Although women's control of fertility was not a focus of this research, some women did make reference to restricting the number of children they had or intended to have because of financial constraints. Interestingly, these women were formally employed and not amongst the poorest in the sample, corroborating research that has found a positive association between women's control of income and a greater say in fertility decisions (Blumberg, 1991:109).

In women headed households, access to income and resources tended to be lower, and the effects of ESAP severe, but for employed women, there was no conflict about directing income to basic household needs. Older women, usually widows and main householders, had the least resources and opportunities and were heavily dependent on adult offspring. Much therefore depended on their relationship, especially with sons, who tended to have more resources than daughters to support the family. When sons did not meet their obligations, conflict had been exacerbated by ESAP, and where daughters were not in a position to help, the effect on the household was particularly severe.

Blumberg (1991:115) cites several studies which show that the consequences to women's power at the household level are faster and more direct when women's relative control of income drops than when it rises. In other words, women with independent incomes have a long, slow struggle to increase their power in relation to men whereas a loss in income implies a rapid decrease. This seems to be the case in Harare, where women have suffered a huge decline in the income they control and a rapid consequent loss of what Folbre (1988b) terms "bargaining power" with men, over a range of issues affecting themselves and their households.

CONCLUDING COMMENTS

Women, because of their primary responsibility for household consumption and management, bear the brunt of the increased difficulties in meeting the day-to-day needs of their households.

Effective responses to the situation have been extremely limited since they do not include access to greater resources. Women have thus had to modify their lives to a greater extent than men. Their responses have been mainly individual taking greater cuts in their own consumption, spending more time shopping for bargains, working longer and harder hours in the informal sector for poorer returns and engaging in even fewer leisure activities. For the majority of women, not in formal employment, tensions have increased with wage-earning husbands who continue to engage in private spending rather than household needs, even if this tension does not result in overt conflict. The implications of these changes for women and for their households are almost entirely negative.

The research has shown the need to disaggregate the household to understand the real impact of Structural Adjustment Policies. Household members have some shared interests, needs and resources but there are many elements of conflict. As we saw in the last chapter, the position of the household within the social structure is extremely important in determining the overall impact of ESAP. However, if we are interested in a deeper and more accurate understanding of economic and social reality and/or if we are interested in the elimination of exploitation, then both income/class and gender-related issues must be taken into account.

Nevertheless, it is important to note the limitations of gender equality for working class women. Although the sharing of income and resources in most working class households is undoubtedly skewed towards men, it is still conditioned by low incomes. In the poorer households, getting a more equal share may alleviate the problems of meeting basic consumption needs of the family, but it is insufficient for a reasonable standard of living, as perceived by the respondents of the study. Gender equality is therefore insufficient; equality with men who themselves suffer unemployment, low wages and poor working conditions is hardly an adequate goal. Women in Benería and Roldan's (1987) study

articulated this, explaining that equality would mean work situations which were alienating and exploitative, as for men of their class, while depriving them of some rewarding aspects of motherhood and household management. Similarly, most women in Willis's (1993:70) study in Oaxaca, Mexico said that, given the choice, they would not work, since the jobs available, mainly as domestic help, were tiring, demoralising and degrading.

Opportunities for gaining access to economic and social power would seem to be diminishing for all low paid workers, with low income women particularly affected. Not only are the women subordinated to men, with fewer resources, education and skills, but they are also the least socially organised and able to make their voices heard. Cooperative strategies are not evident. If anything, the sphere of struggle has become further individualised and privatised. Willis (1993:79) also comments on the lack of cohesion and community spirit in Oaxaca, Mexico, although she could not assess if this was a response to economic crisis or if it had previously been that way. It can be argued that the entire "market-place" orientation of ESAP fosters a more individualistic than collective approach to the solution of economic and social problems. Chant (1993:345) argues that the poor's need to join forces in times of increased hardship is to some extent a motivating factor in explaining the rise in household extension in Mexico which is in turn linked to the increase in women's participation in the labour force. While this may be the case in some areas of Latin America, at the present time in Harare, various factors ranging from the restricted labour market, the nature and policies of the post-independent government, the relatively recent process of urbanization to more culturally-based issues all seem to militate against active solidarity and collective responses among the poor. The situation is not, however, static and this issue is discussed in more detail in Chapter 6 which examines possible future implications of ESAP for low-income households.

In the context of the present study, the use of the term "survival strategies", which implies active, conscious and possibly longer-term planning, has the risk of romanticising or at least elevating the process of trying to cope with financial hardship, with all the accompanying stress and anxiety, to a status that it does not warrant. The term "household survival strategies" has the additional problem of assuming a degree of consensus and harmony of objectives which may not exist (Schmink, 1984:95). Household strategies may therefore be an uneasy aggregate of individual strategies.

Women's contribution to the economy, with both paid and unpaid work, has to date been underestimated, if not ignored, but there may now be a risk of overestimating the extent to which women can compensate for low wages, rising prices and diminishing employment opportunities. Coping responses cannot be a substitute for more equitable macro-economic policies (see Cornia, 1987:104). As Moser (1989a:159) puts it, on the basis of her research in Ecuador, "Not all women can cope under crisis and it is vital that the romantic myth of their infinite capacity to do so be debunked." Most respondents were very clear about their lack of resources to deal with the level of the crisis and the need for more responsible government and more adequate state intervention to deal with the basic problems of the majority of the population. As one respondent commented:

"I think the government should stop ESAP. People who already have money are not suffering. We are. The trouble is they make these programmes without knowing our problems and how we live. The government says people should be self-reliant. But how do we do this?"

Notes to Chapter 5

1. See The Herald, 15-2-92 "Party discourages City Council from slashing maize".

2. See The Herald, 8-03-92, "Women detained for lacking hospital fees".

CHAPTER SIX

ASSESSING ESAP: CURRENT AND FUTURE IMPLICATIONS FOR LOW-INCOME HOUSEHOLDS

6.1 INTRODUCTION

The aim of this chapter is to assess ESAP, examining the relationship between the changes at household level, described in the last two chapters, and Structural Adjustment policies, and drawing out future implications for the urban poor, and women in particular.

It is difficult to "prove" a direct relationship between ESAP and the negative effects found in the study for a number of reasons. First, proponents of Structural Adjustment have argued that the situation would be worse if such programmes had not been implemented. It is difficult to draw definitive conclusions on this essentially counter-factual argument. While the World Bank has attempted to show that adjusting countries have performed better in economic terms than non-adjusters (World Bank, 1988b), their methodology and results has been challenged by economists, for example, Woodward, (1992b:96).¹ Secondly, social research does not take place in laboratory conditions but in the real world, where various factors influence the economic and social situation. World recession, national political influences and in the case of Zimbabwe, the severe drought of 1991-92 have all had an important bearing on people's living conditions. In addition, the AIDS epidemic has also affected social support mechanisms and the resources of poor communities, as well as placing an extra burden on the health sector. Having noted these other influences, however, it would seem essential to point out that economic and social policies should be formulated to take into account such influences, which are usually known and/or predictable. This is precisely one of the criticisms of IMF and World Bank sponsored Structural Adjustment: it takes little or no account of the different contexts in which policies are to be implemented.

Although it is methodologically difficult to isolate the results of each policy measure, the timing of the research during the process of adjustment does show strong linkages between changes at household level and specific policy measures, particularly those such as the lifting of food subsidies and the introduction of cost recovery in social services.

The major stated objectives of ESAP are to promote economic growth and reduce poverty (Government of Zimbabwe, 1991a:1). The first section of this chapter summarises the macro-economic results of ESAP during the research period, discussing current trends and their implications for growth and employment. As with any policy option, there are groups which gain and those which lose. The likely outcomes for the urban poor are assessed focusing on the medium-term rather than the short-term period covered by the study, since it is now more widely accepted that poverty and unemployment may increase in the short-term.² This leads on to the discussion as to whether poverty alleviation programmes (Social Dimensions of Adjustment - SDA) are effective and gender-sensitive. Finally, the responses of various social groups are discussed and possible long-term implications of Structural Adjustment, for low-income households and for women in particular.

6.2 IS ESAP WORKING? MACRO-LEVEL TRENDS AND DEBATES

On the basis of data available for 1991, Chapter 2 argued that ESAP was not successful even using purely economic criteria. During 1992, GDP is estimated by the World Bank to have fallen by 11% and agricultural output by 40%³ and inflation was estimated at 48.8% (EIU, 1993:3). Predicted inflation rates for 1993 vary with the Economist Intelligence Unit stating that an optimistic forecast could be 30% (EIU, 1993:5).

The Bank attributes the problems to the drought and to the non-implementation of certain elements of the Structural Adjustment package, namely the rapid reduction of government expenditure by retrenchment in the civil service and further reductions in

subsidies to, and the privatisation of, parastatals. The government, which employs 25% of formal sector employees, claimed in November 1992 that 7,000 civil servants had been retrenched (of a planned total of 25,000 by 1995).⁴ Critics allege that the figure is far less than that and some claim that the number has actually increased by 10,000 (EIU, 1992:14) since retrenched workers have been re-employed usually at higher grades. The abolition of the unpopular Ministry of Political Affairs in 1992 turned out to be somewhat of a farce since, as the Economic Intelligence Unit puts it, it was reincarnated as the new Ministry of National Affairs, Employment Creation and Cooperatives (*ibid*:6). The planned reduction of the civil service seems unlikely to happen by 1995, given the vested interest of the government in retaining support of this group for the proposed 1995 general election.

On the question of parastatals, subsidies are being cut, trading and performance targets set up and laws to govern their operations are to be amended to force them to operate along commercial lines (EIU, 1993:13). The Confederation of Zimbabwe Industries is demanding the immediate privatisation of seven of the 44 parastatals and eventual privatisation of the rest (*ibid*). Opponents of Structural Adjustment argue against blanket privatisation and point out that the State in countries in South-East Asia (Newly Industrialising Countries - NICS, which have been successful in terms of economic growth) have used protectionism and supported particular industries.

Leaving aside for the moment the role of the State in the economy, one of Zimbabwe's largest merchant banks points to the unfavourable economic climate for investment and production created by the policy of high interest rates, the liquidity crisis and depressed consumer demand.⁵ Since only increased production and investment can provide employment (one aim of ESAP being to streamline service provision), it is worth discussing this aspect further. An estimated 20,000 workers (figures range between 13,000 from the government to 25,000 from ZCTU) were

retrenched in both public and private sectors in 1992 and several companies, particularly in the clothing and textile sectors, were liquidated. Unfortunately, no disaggregated data exists on the numbers of men and women who have lost their jobs. Many companies made losses and the Merchant Bank predicts that 1993 will be tougher than 1992. Even officials within government are pointing to the destruction of the productive sector; for example, the industry minister spoke of the high interest rates as "monetary terrorism" as companies are squeezed out of business. (EIU, 1992:13). This refers particularly to non-exporting companies (EIU, 1993:13).

Stoneman (1990) argues that liberalisation of trade and foreign currency regimes, privatisation and general reduction of the state's economic role impact directly on industrialisation, the single most important process for long-term development. He points out that unlike other sub-Saharan countries which went to the IMF and World Bank for loans, Zimbabwe had a more diversified economy, functioning markets, a thriving private sector, and exchange rates which were maintained at realistic rates. He alleges that the World Bank pays lip service to industrialisation, while supporting macro-economic policies which make it difficult if not impossible. Ghai (1991:5) makes the same criticism and Kadenge et al (1991:32), too, argue that if local industry is not given the time or conditions to re-equip itself for external competition, while import tariffs are lifted on products that are locally produced, a process of de-industrialisation will occur. Although it is too early to make definitive statements, there do seem to be indications that this is happening in some sectors. For example, the local production of some medical drugs and of car tyres was undermined because import tariffs on these products were lifted before tariffs on the raw materials required to produce these locally (MacGarry, 1993:24). This raises the additional problem of the sequencing of measures under ESAP.

What is also relevant is that, in any case, the international finance institutions advocate export-led industrialisation. Thus, manufactured goods have to be competitive on the world market, where multi-national corporations hold all the advantages in terms of capital and mobility. Sibanda's (1989:156) view is that foreign currency allocation systems determined wholly by market forces implied that only industries linked with foreign, monopoly capital will survive and prosper. In addition, the export of Zimbabwean ferrochrome (mining is a major source of export earnings) has been undermined by the entry of Russian ferrochrome on the world market (Robinson, 1993). One of the main growth areas in exports is that of horticultural products, particularly the sale of cut flowers (EIU, 1992:19, 1993:20), but it remains to be seen whether this area will provide substantial and reliable enough earnings to make a difference to the overall economy. The tobacco harvest was likely to set a new record in 1992, despite the drought, but quality was affected and average prices on the world market were one-third lower than in 1991 (EIU, 1993:19).

The Finance Minister himself has forecast that exports would fall in 1993, but expects a rapid expansion in 1994 (EIU, 1992:7). Debt servicing as a percentage of exports was 27.2% in 1991 (World Bank, 1993). The leading independent financial newspaper states that it reached 30% in 1992 and predicts that it will fall to 27.5% in 1993 due to post-drought recovery of agricultural exports.⁶ In the meantime, total debt reached US\$ 3.4 billion in 1991, 57% of GNP (ibid). Some economists estimate that debt reached US\$ 4 billion in 1992, 80.6% of GNP, largely as a result of short-term borrowing to finance the trade liberalisation programme.⁷ The Economist Intelligence Unit (1993:32) states that trade statistics show no early signs of beneficial results from Structural Adjustment; exports have been contracting and both markets and sources of supply are narrowing rather than diversifying. Zimbabwe appears to be becoming more dependent on traditional primary commodity exports to old markets. This supports Stoneman's argument of deindustrialization.

In March 1993, the government announced an imminent restructuring of investment regulations to attract foreign investors. The long discussed Export Processing Zones (EPZs) would come to life under these proposals. However, these would mainly benefit foreign capital and working conditions are notoriously poor where these zones have been created in other parts of the world (see for example Standing, 1991a). As Standing (1991a, 1991b) points out, the IMF and World Bank do not believe in Labour Regulation (minimum wages, unionisation and so on), and as a result of "deregulation" forms of labour security around the world have been eroded and conditions of work have deteriorated. As described in Chapter 2, working conditions have already deteriorated due to the amendments that have been made to the 1985 Labour Relations Act in Zimbabwe. In other parts of the world, women have constituted to majority of workers in EPZs but in Zimbabwe, high levels of male unemployment combined with gender ideologies which discriminate against women in the workplace suggest that this may not be the case.

Stoneman (1990) argues that in Zimbabwe, in particular, there is greater potential for faster growth if it followed the redistribution of wealth and income. He does not deny the inefficiency of the civil service, government corruption and the need for reform, but argues that measures such as land reform and labour intensive industrialisation would lead to more efficient and more equitable economic growth. Neither of these issues are central and explicit concerns of current economic policy making.⁸

As Stoneman (1990) concludes, growth may be generated by capital inflows, and for a time sufficient funds may flow to maintain growth in some showpiece countries, but that this is not sustainable. As argued in Chapter 1, this would seem to be the case in Ghana, which is cited as a successful adjuster by the World Bank. There is certainly a vested interest on the part of the international financial institutions in seeing Zimbabwe successfully implement their brand of Structural Adjustment, since these policies have failed in so many countries in Africa.

As the editor of the leading independent newspaper, the Financial Gazette, commented, "Zimbabwe's failure will in many ways signal the failure of the structural adjustment and trade liberalisation programmes as designed by the World Bank and IMF", a situation they would want to avoid. He goes on to say that donors who have already made huge financial commitments would be prepared to put in a lot more and "spoil the government all the way" in order to protect their investments and ensure that Zimbabwe services its debt.'

There is no doubt that excessive state intervention in situations where competitors are stifled has been counter-productive in many African countries, where, as Moyo (1991:16) points out "state enterprises have become havens for the party bureaucracy and other parasitic elements with the consequent lack of resources to the nation." However, as he goes on to argue, it is a question of defining the appropriate role for governments in developing economies, since both market and government failure have occurred. His conclusion, similar to Stoneman's, is that there are a number of options based on an analysis of the results of potential reforms in a particular country, and not a single economic blueprint. Robinson (1993) also argues that there is a need for land reform, improvement in wages and working conditions, a reduction in inflation and well thought out social policies if economic growth is to take place.

In the final analysis, there are two very opposing views of how economic growth might occur. The path which is being somewhat equivocally pursued by the Zimbabwean government¹⁰ of liberalisation, privatisation and integration into the world economy is seen by international financial institutions to be the only way to use resources efficiently and to grow. The other view, articulated amongst others by the UN Economic Commission for Africa (UN ECA) sees land reform, food self-sufficiency and state intervention in the economic and social sectors as playing more important roles in growth and development (Onimode 1990; UN ECA, 1989). A clear example of the difference in strategy, with

regard to food self-sufficiency, was the treatment of Zimbabwe's one million ton grain surplus in 1991. Under pressure from the World Bank, the government sold off the surplus in order to save money on storage. It then had to import grain because of the drought at three times the price gained from its earlier surplus sales.¹¹

The UN ECA also argues that action at an international level on debt, commodity prices and fairer terms of trade are essential if the decline in sub-Saharan growth and development is to be halted and reversed. This international aspect is, not surprisingly, heavily neglected by proponents of Structural Adjustment since, as argued in Chapter 1, SAPs maintain unequal international relations in the interests of the industrialised West. Interestingly, however, a recent criticism of World Bank style Structural Adjustment comes from the Japanese Overseas Economic Cooperation Fund (OECF, 1991), a major lending partner for SAPs. They criticise the Bank's approach for over-stressing market mechanisms, promoting privatisation without taking into account important aspects other than economic efficiency, not introducing adequate measures to promote investment, liberalising imports too quickly and not protecting domestic industry to allow a viable export sector to develop. The World Bank itself is currently reviewing its strategy, if not its objectives, in relation to sub-Saharan Africa where there are indications of a recognition that SAPs have failed to produce a single example of self-sustaining growth.¹² One of the problems with such hints of policy revision is the time lag before changes in policy implementation in the Third World, during which time these countries will have suffered possibly irremediable consequences.

The debate concerning policies to promote growth has been treated at some length since firstly, economic growth is generally accepted to be a necessary, although not sufficient condition to promote the well-being of the majority, and secondly, it is a central objective of ESAP. In Zimbabwe, the research indicates that ESAP is increasing poverty and unemployment and there is

little evidence to suggest that the policies will reverse these trends in the next few years. Before turning to the area of social policy and poverty alleviation programmes, policies towards the informal sector are discussed, since this sector is said to be important in providing employment and income during the period of Structural Adjustment, particularly for the urban poor.

ESAP AND THE INFORMAL SECTOR

It is difficult to enumerate the number of people involved in this sector or as the current terminology refers to it, in "micro-enterprises". A study sponsored by the United States Agency for International Development in 1991 put the figure at 1.6 million as compared to 1.1 million people employed in the formal sector.¹³ Much has been said by the government about the development of small-scale business as a primary source of job creation in the wake of economic stagnation, but little has actually been done to support this sector. The Small Enterprise Development Corporation (SEDCO) established in 1985 has achieved limited success due to financial constraints and bureaucratic controls.¹⁴ Serious obstacles continue and indeed, are stifling the sector by denying access to finance, imposing high interest and taxation levels, restricting access to land and basic utilities and enforcing zoning regulations. Although the government claims it is committed to overcoming these constraints within the five year programme, there is little progress after more than two years. In February 1993, the government finally released Z\$ 100 million (US\$ 1.7 million) for small to medium scale business to banks and to the Indigenous Business Development Centre (IBDC). The IBDC has criticised the method of allocation since 25% goes to existing businesses to reduce the debt burden for those who already owed money, and the rest to institutions which have strict lending rules that effectively rule out small applicants (EIU, 1993:14). The Confederation of Zimbabwe Industries is to set up a small industries development unit (*ibid*) but its success in removing the obstacles described above remains to be seen.

Even if support for small businesses does become more than rhetoric, promotional measures are likely to be seized by better-off individuals or groups who will choose the most productive and dynamic activities with strong linkages with other activities or sectors (Moyo, 1991:12). This will result in increased differentiation within the informal sector. There are clear gender implications here. The study cited above that two-thirds of the 800,000 micro-enterprises were owned by women.¹⁵ However, as the present research confirms, women tend to be involved in the most vulnerable, precarious and lowest-paying activities, where it is possible to operate with little capital. Women are less likely to be in a position to take advantage of opportunities, which could further widen income differentials between men and women, unless women are specifically targeted.

In the policies and plans regarding this sector it is difficult to find even a modicum of gender-sensitivity. In the most recent document (October 1991) on the Social Dimensions of Adjustment, there is no mention of how gender inequalities will be addressed although it is stated that (amongst other groups) "married women who are secondary breadwinners may be the first to be retrenched" (Government of Zimbabwe, 1991b:6). The only mention of designing projects to meet the particular needs of women is in relation to food-for-work projects in rural areas.

Having said that, the International Labour Organisation (ILO), which has carried out an enormous amount of work in this field, argues that specifically targeted programmes focusing exclusively on the informal sector alone will not succeed. As a report of the Director General (ILO, 1991:19) puts it,

"It is the whole of the economy, as well as the institutional, policy and regulatory framework within which it operates, and not only the informal sector itself, that needs to be the object of attention. It is the whole strategy for development which may need to be reconsidered and reoriented, since it has resulted in a number of biases which favour urban

development and capital-intensive enterprises".

The likelihood, otherwise, is the saturation of the informal sector, as the research in many sub-Saharan countries shows (see Vandemoortele, 1991, discussed in Chapter 1).

Labour-intensive enterprises and employment issues do not seem to be considered central to ESAP. Firstly, an increase in employment is not an explicit criterion of the success of Structural Adjustment programmes. Criteria for success are limited to monetary and fiscal indicators such as growth of GDP, the budget deficit, growth of exports and so on (Moyo, 1991:16). Secondly, employment would seem to have been relegated, along with health, education and social welfare to the Social Dimensions of Adjustment (SDA), an adjunct of the main programme. Both points illustrate how development policies have shifted from being people-centred to economic-growth centred, to the detriment of low-income groups.

ESAP and its effects on employment prospects has particularly negative implications for women. As discussed in Chapters 4 and 5, formal and informal employment opportunities and informal earnings have all diminished for women. Gender discrimination in employment, women's disadvantaged position in terms of education, skills and access to capital signify that they cannot compete with men in an environment where affirmative action for women is totally lacking and policies are, on the whole, completely gender-blind.

6.3 THE SOCIAL DIMENSIONS OF ADJUSTMENT PROGRAMME

The government has recognised that ESAP has negative implications for the poor; however, these are seen as short to medium term consequences since the "full, salutary impact of ESAP is only likely to be realised in the medium to long term" (Government of Zimbabwe, 1991b:1). Ironically, the World Bank is said to have been more concerned than the government, at least at the initiation of ESAP, about the negative effects of ESAP on the poor. The World Bank put pressure on the government to draw up

the SDA document which came out in October 1991, ten months after the main programme was publicised (Davies, 1993; Robinson, 1993).

"Transitional" negative consequences of ESAP are to be alleviated by the SDA programme. Its first component consists of social welfare programmes: targeted supplementary feeding and food subsidies, fee exemption for health care and education for vulnerable groups. The second component consists of training and employment programmes. The employment and training component of the programme is stated to include small-scale income-earning ventures, employment-creating programmes and the provision of training for those retrenched from their jobs as a result of ESAP (Government of Zimbabwe, 1991b:4).

One year into ESAP, the SDA was still a paper exercise yet to be implemented although the government had allocated Z\$ 20 million from its 1991 budget to the Social Development Fund (SDF) and had procured a further Z\$ 35 million from the African Development Bank (ADB) for training and employment opportunities.¹⁶ In 1992, the European Community (EC) pledged a further Z\$ 180 million¹⁷ and various donors have since pledged further funding. The EC funds, however, are directed solely at retrenchment packages for civil servants, including retraining and reassignment. These packages are in stark contrast with conditions for retrenchment in the productive sector where workers have been laid off with a week's wages. Much of the Social Fund will be directed to the "new poor", in particular, government employees rather than more disadvantaged groups, such as the unemployed and landless. In addition, as the Monitoring Unit of the Ministry of Finance pointed out in May 1993, 80% of total SDA expenditure was devoted to short-term compensatory and welfare schemes rather than employment and training programmes, although the latter would more "productively cushion vulnerable groups".¹⁸

As the research shows, the urban poor experienced great hardship in 1991 and 1992 but the institutions to implement the SDA programme were only in place and approved by the Public Service

Commission in January 1993.¹⁹ The administrative issues which have contributed to the ineffectiveness of the SDA therefore include its late introduction, no information to the public on mechanisms of implementation, bureaucratic procedures and the fact the already overloaded Social Welfare Department was given the primary responsibility for its implementation (see Gayi, 1991 and Brydon, 1993 for similar criticisms of PAMSCAD in Ghana, discussed in Chapter 1). The two following sections examine more closely the functioning of targeted welfare programmes which were the main focus of the SDA during the period of this study.

EXEMPTION FROM SCHOOL FEES AND HEALTH CARE CHARGES

Although school fees were introduced in January 1992, few families managed to claim exemption from the Social Welfare Department, for a number of reasons. The Ministry of Public Service, Labour and Social Welfare responsible for the implementation of the SDA, stated that the main reason was that welfare workers had not been adequately informed and had processed applications as part of the established public assistance programme which stipulated good performance as a criterion for help.²⁰ However, there was a general lack of planning and organisation of how the system was going to function. Parents were not informed that they could claim, headmasters, in Kambuzuma at least, knew nothing about how the system would work and the Welfare Department set a deadline which parents were not informed of.²¹ As pointed out in Chapter 4, none of the thirteen households eligible for exemption in the study sample managed to claim in 1992, for lack of information and cooperation at the local level.

Aside from bureaucratic problems, there is the issue of finance to fund the number of children who are eligible for exemption. The programme supported approximately 8000 children in 1992²² but this number is extremely low in relation to the level of need. In February 1993, the number assisted had risen to 13,000 children but, as the government publicised the exemption system, the Welfare Department was being overwhelmed by applications.²³

This deluge of requests occurred despite the fact that the decision to raise fees from the 1992 levels was abandoned when the President appealed to the education authorities on the grounds of economic hardship resulting from ESAP and the drought.²⁴ The President's appeal was a response to the strength of popular protest against this measure. Nevertheless, examination fees were raised despite protests from parents and school fees will rise again next year. Moreover, as shown by this research, schooling costs include levies, school uniforms and transport costs, all of which have risen.

Fees for various categories of health care have been substantially raised during 1991 and 1992 (see Chapter 2), while the exemption threshold was a mere Z\$ 150 (monthly income). The threshold for exemption was finally raised to Z\$400 in February 1993,²⁵ but this is still very low in relation to the Poverty Datum Line (the PDL for a family of five was Z\$762 per month in July 1992). The detrimental effects of this policy on utilisation of services and the health of the urban poor have been discussed in Chapter 5, but it is worth noting here that even the Minister of Health is aware of the implications. As he put it, "There is no doubt in my mind that we are having a negative effect on the health of the population by insisting that people who can't, should pay" (Horizon, 1992:21).

The government has declared that an overriding objective of the SDA programme is to "fine tune the interventions to make sure only disadvantaged groups are targeted" (Government of Zimbabwe, 1991b:1). Given the finance available and the fact that the majority of Zimbabweans live under the Poverty Datum Line, it is difficult to see how targeting can be effective. In the present study, not a single family living below the PDL had gained in any way from the programme.

Access to health and education services has moved from being a basic social right to a kind of charity; with a bureaucratic system having to be negotiated to convince officials of inability

to pay and entitlement to exemption. These residual, highly targeted interventions do not even aim to improve living conditions but rather to meet emergency needs of the very poorest, witnessed by the extremely low threshold levels for exemption. As Loewenson (1991a:9) puts it, the SDA reinforces a two-tier system: the first of service provision according to ability to pay (or effective demand) and a second tier, according to need, from the Social Fund. The use of national resources according to national need is no longer a concern. It would certainly seem that post-independence, redistributive social policies have been abandoned, resulting in a widening of income and social inequalities.

FOOD ALLOWANCES

As food subsidies have been lifted, and even before the sale of imported maize which began in September 1992, the price of the main staple maize meal had rocketed. In recognition of the hardship faced by poor urban families who would not benefit from drought relief provision, the government introduced a targeted food allowance in August 1992.²⁶ This was a cash allowance based on the difference between the old and new price of (the cheaper and less refined) roller meal, for families who earned less than Z\$200 a month, an even lower threshold than for health and school fees exemption. (The highest level of allowance was Z\$4 per family member.) The documents required to claim the allowance were a cause for even greater concern. It is worth listing them to illustrate how unrealistic and ineffective the programme design is. Beneficiaries were expected to produce: birth certificates, proof of marital status, evidence of employment and earnings or unemployment, proof of citizenship, proof of residency in an urban area, proof of school attendance in an urban area for children. In the first few months of the programme, few people were able to claim,²⁷ and although current figures are not available, it is unlikely that those in need will be effectively targeted.

IMPLICATIONS OF CHANGES IN SOCIAL POLICY

The research findings indicate how the impact of measures such as the lifting of food subsidies and cost recovery in social services go beyond the present period of hardship. Families' savings for the future are being depleted, with negative implications for old age, sickness, investment in education and other aspects of social development. The poor are bearing the brunt of the so-called "social costs of adjustment" since the elite who gain from the economic policies also gain from these social policies. The longer term consequences of this disinvestment and neglect of the majority of the population's health and education can only be negative, in both economic and social terms.

This study confirms the disproportionate effect on women of policies which cut food subsidies and raise fees for social services. The reasons for this lie in women's responsibility to feed the household, provide health care, childcare and so on which have been amply discussed in earlier chapters. The effects of these policies are not limited to women now, but extend to future generations, with girls suffering more than boys when parents with scarce resources are faced with choices about which children to prioritise.

Policy-makers have not taken into account gender-specific roles and there is little awareness of the way in which social costs are shifting from the state to low-income women. In Zimbabwe, government policy making has never been particularly gender-aware, and although awareness may be growing in some circles of the donor community (UN, NGOs and even some bi-lateral government donors), there is no evidence of this being incorporated into national level policies.

SAPs seek to reduce "distortions" that have prevented efficient operation of markets but as Palmer (1992) argues, gender-based distortions relating to the unpaid work women do as well as their unequal participation in the labour market, are not taken into

account. She argues that without a gendered analysis of efficiency, policy-makers will remain entangled in a highly inefficient market. Certainly, the lack of concern about distributional effects of policy measures implemented within ESAP²⁸, discussed in Chapter 1, results in disadvantaged groups, low-income households and women, in particular, becoming further marginalised as more powerful groups in society protect themselves.

6.4 FUTURE IMPLICATIONS FOR LOW-INCOME HOUSEHOLDS

The dominance of economists, and the absence of social development professionals, in the formulation of Structural Adjustment programmes is one factor which results in much of the debate centring around economic issues and more particularly, statism versus privatisation. As Mamdani (1989) argues, however, this choice is between government corruption and private speculation, neither of which serves the interests of the poor. The critical issue, in his view, is therefore, one of political and economic democratisation, a different basis for making decisions. In examining the longer term prospects for low-income households, this would seem to be one of the central issues. The next section will therefore examine the issue of democratisation in relation to ESAP.

ESAP AND DEMOCRACY

The World Bank and an increasing number of donor agencies in the West are tying their aid to what has been termed "good governance" with democracy and accountability in the exercise of political power. However, as discussed in Chapter 1, the very implementation of SAPs have been reliant on authoritarianism and repression on the part of governments. It can be argued that government accountability is reduced by Structural Adjustment. The state has less control over economic and social policies since these are defined by international financial institutions and donor countries. There is less of a role in their implementation and fewer resources.²⁹ Governments are then accused of non-implementation of policies because they are

concerned about popular opposition and political stability in the country, albeit because it threatens their maintenance of power. This does beg the question of what are the legitimate concerns of a sovereign government. In any case, it would seem that the notion of "democracy" as used by the World Bank and others runs the risk of being predominantly confined to the notion of multi-partyism and parliamentary institutions alone, rather than the extension of active participation in decision-making to disadvantaged groups, including women (see Ashworth, 1992 for a similar view). Based on research on governance, democracy and economic policy in sub-Saharan Africa, Healey and Robinson (1992) question the assumption that multi-partyism equals more democratic processes and in turn, more accountability. They also question the assumption that formal democracies are more successful at fostering economic growth or reducing inequalities.³⁰ On the other hand, the emphasis on democratic rights as an international issue could provide space for autonomous civic organisations and may result in greater pressure from below for increasing governments' accountability.

In the post-independence period, the Zimbabwean government initially decentralised decision-making to local government but then brought it under strong party and central state control, actively discouraging action by groups outside party and state structures (Loewenson, 1991:10). As such, the government and the ruling party are seen as the only agents of socio-economic transformation, promoting an image of protectionism and paternalism towards "the people". Skalnes (1993:404-5), for example, discusses how political authoritarianism in Africa has given rise to patrimonial and personalistic forms of rule that undermine rational policies needed for long-term development. A major issue here is the underdevelopment of civic organisations. As Davies (1991:10) points out: "We have 'underdeveloped' structures and institutions, not solely in the economic sphere, but also in the political. The centrality of the state is not simply something that has been imposed on society in a voluntarist way. It reflects the weakness of alternative

institutions." In the present study, most respondents felt it was the government's responsibility to take account of their problems, to provide employment and food and basic goods at controlled prices. A very small minority of respondents identified collective organisation as an avenue to pressure for this responsibility to be met. Trade unions were mentioned in terms of their role in negotiating for higher wages, although respondents were critical of their capacity to carry this out and of the self-interest of union officials. A few respondents referred to coming together with others, for example, one respondent said women should come together, collect information on price rises and present it to their local elected councillor; another said pensioners should get together to negotiate for higher allowances.

ESAP was formulated with minimal consultation and debate, even within government and party structures (see Moyo, 1992:326), to say nothing of labour organisations, professional bodies, women's groups and other grass roots organisation (weak as they might be). In the early months of implementation, Members of Parliament were frequently reported in the press as complaining that they were not adequately informed of the programme and were unable to respond to their constituents' questions. Labour organisations, such as the Zimbabwe Congress of Trade Unions (ZCTU) with a membership of 400,000, were not consulted.

A survey carried out in early 1991 to assess public awareness of the content of ESAP concluded that the majority of the population was not aware of the content of ESAP. This was particularly so with peasants and mining communities (10% awareness), but even among rural business persons and low-income urban households only just over half those interviewed were cognisant of the content of ESAP (Kadenge *et al*, 1991:30). Brydon (1993) reports similar findings regarding the content of SAPs (known as the Economic Recovery Programme) in Ghana. It was only towards the end of 1991, with the very rapid escalation in the cost of living and questions from all sections of society, that seminars began to

be organised at different levels and in various ministries and the ruling party. Since then, the press has played an increasingly important role in examining the programme, questioning its effects and the role of the government and donors. Nevertheless, it was only in 1992, when major policies had already been implemented and loans procured, that wider debate and discussion developed.

RESISTANCE TO ESAP FROM ORGANISED GROUPS

While ESAP is already well underway, the timing and intensity of the measures and their eventual outcome will probably depend on the organisational strength (or weakness) of the opposition from various groupings, and the level of government repression.

In Tironi and Lagos's (1991) analysis of the "Social Actors and Structural Adjustment", they identify one of the principal actors as the trade union movement, arguing that it is a major source of resistance because living conditions of workers are threatened by SAPs as is the power of the unions. There is no doubt that ZCTU, the umbrella trade union organisation, was one of the first organisations to pressure for debate and dialogue. Its 1991 May Day theme of "Liberalisation or Liberation" was widely publicised and won much popular support.

The government has responded to ZCTU's demands for dialogue by inviting them to participate in the implementation of the SDA programme and to sit on committees to look at which areas of law should be deregulated under ESAP, that is, on how, and not whether, to implement World Bank-style ESAP (Loewenson, 1991:11). There is no doubt that ZCTU has been extremely vocal in its criticism of ESAP and has organised protest marches against the rises in the cost of living and changes to the Labour Relations Act. The Secretary General has also been given considerable press coverage in explaining how the sharing of benefits and burdens is unfair under ESAP. However, there is also little doubt that the unions have been weakened by retrenchments and changes in labour legislation (see ZCTU, 1993 for a summary) and that

individual unions are barely coping with the problems of their own workers, leaving little scope for building support of other underprivileged groups. Daines and Seddon (1991:20) emphasise the importance of the degree to which trade unions are capable of building a popular rather than a proletarian character, in providing a challenge to the ruling elite. The ability of unions in Zimbabwe to do this is ultimately an empirical question which time will answer, but the obstacles are enormous. The experience of unions in other countries in sub-Saharan Africa is not positive. For example, Bungura and Beckman (1991) provide a detailed account of how organised workers in Nigeria attempted to defend employment and wages, and mobilise and channel opposition of other social groups. Despite their efforts however, they were unable to reverse the direction of Structural Adjustment Policies.

Tironi and Lagos (1991) also identify employees of the state and public enterprises as possible sources of resistance to measures which reduce their numbers and result in a decline in their economic and social status. This is a group that the government is obviously concerned about, but as discussed earlier in this chapter the government is adopting a "softly softly" approach and is attempting to cushion the effects with (albeit only relatively) generous retrenchment packages.

Although there is widespread disillusionment with ZANU.PF, very apparent even in this micro-level study, a strong viable alternative party has not yet emerged. The five, small, right-wing opposition parties seem unable to unite. Ironically, Ian Smith, the former Prime Minister of pre-independent Zimbabwe was asked to chair meetings intended to unify them in 1992 but the attempt failed with disagreement between the leaders on a whole range of issues.³¹ Moyo (1992:328) argues that these opposition parties are all too frequently characterised by nepotism, tribalism, regionalism and incompetence. A relatively new initiative, the Forum for Democratic Reform Trust (FDRT), formed in May 1992, brings together a range of respected figures from

the law, the churches and business, includes some prominent white liberals, and is in the process of launching a new party (EIU, 1993, 1:9). While the Forum has, to date, won wider respect than other opposition parties (see Moyo, 1992:329), it has been criticised by the ZCTU for being more concerned with clean government, constitutionalism and the protection of private property, than with problems of hunger, shelter, unemployment and other concerns of the poor.³²

Aside from political parties, some groups and movements have emerged or grown stronger since the initiation of ESAP. The students' movement has demonstrated for increased grants to cope with the rise in the cost of living but has also protested against the government's human rights record.³³ These demonstrations have been repressed by the use of riot police. An organisation for the protection of human rights has been formed (ZIM Rights) but again, has been accused along with the Press by the Minister for National Security for "sowing the seeds of despondency and conflict". Strong statements have been issued about how the government will "take immediate and firm action to stamp out any civil disorder that may be attempted in this country".³⁴ Indeed, the government is alleged to have employed force, scare tactics and propaganda in its attempt to quell opposition (EIU, 1993:4). Just one example is the case of two officials from an opposition group of former ZAPU members, who were struck and killed by a car in March 1991. The Central Intelligence Organisation (CIO) is thought to be responsible.³⁵

Members of Parliament who have dared to challenge government policy have also been warned (by the President and the Speaker) of "taking democracy too far".³⁶ Similarly, the independent press has been attacked by the ruling party for criticising government policy, giving too much space to the views of opposition parties, alleging corruption of senior government officials and criticising the government's human rights record. The cabinet has actually discussed plans to curb press freedom and editors and journalists have been harassed and intimidated (EIU, 1993:7).³⁷

The government's main response to criticism and opposition from trade unions, students, back-bench MPs and the press has been repression, rather than co-optation or compromise, which Tironi and Lagos (1991:41) suggest as alternatives for overcoming the opposition of various social actors.³⁸ At the same time, the government continues to appeal for loyalty due to the party which won independence, now over twelve years ago. Government corruption would seem to be spreading and worsening, with a spate of charges at high levels in 1992 (EIU, 1993:8), and there is no evidence of any rethinking of economic or social policies (EIU, 1993:6).

In examining the nature of organised responses to ESAP, two contradictory trends are apparent. On the one hand, there is state repression of opposition to the negative effects of ESAP on the lives of the majority of the population, and an attempt to weaken, if not destroy the means that less powerful sections of society have to respond collectively to their problems. As Ghai and Hewitt de Alcantra (1991:7) argue, in their analysis of the relationship between the state, SAPs and social groups, economic crisis and SAPs have led to a blurring of class distinctions and a weakening of established social organisations and institutions, together with a decline in state power. They conclude that, as a result, the social and political situation has become fluid and uncertain, with at best ambiguous prospects for stability and democracy. On the other hand, there is the potential for the growth of civic organisations in defence of basic rights, which is supported, on an ideological level at least, by international pressure for democracy and accountability. There does seem to be a divergence between economic forces, which increasingly constrain low-income groups, and these political currents for democracy, so that future trends are difficult to predict.

The next section examines the nature of responses to ESAP from less organised sections of society, before some concluding comments are made on future implications for low-income

households.

LESS ORGANISED RESPONSES TO ESAP

As Daines and Seddon (1991:9) point out, studies on the every day forms of response to the increases in the cost of living with SAPs have been characterised as primarily defensive, aimed at meeting basic needs and with little potential for changing policies. The current research shares this characterisation, since it has been argued that responses are mainly individual and family based, directed at coping with rather than resistance to current policies. In addition, they seem to be decreasing consumption and increasing labour for urban, low-income households and women in particular. There was little awareness of the wider causes of the present situation and the struggle was seen in terms of meeting every day needs.

Daines and Seddon (1991:8) put forward the argument that every day forms of struggle carry the potential for changing circumstances and that they can erupt into open forms of conventionally recognised politics. The evidence to support this view is drawn from Latin America and Asia, where they argue that neighbourhood groups, while not a new form of organisation, have increased in strength and coordination, sometimes linking up to form or join more organised movements, such as the women's movement. While the potential undoubtedly exists, in Harare at least, ESAP seems to have lessened the room for manoeuvre for disadvantaged groups and there are no clear indications that every day struggles around issues of consumption are developing in collective or cooperative forms. An important reason for this may be that wider group solidarity and the level of mass political consciousness is higher in urban areas in Latin America than Africa, for historical, political and socio-cultural reasons discussed in the last chapter.

Tironi and Lagos (1991:42) argue that the disorder created by SAPS gives rise to fragmentation and further stratification, so that individuals oscillate between apathy and rebellion, since

they cannot perceive strong common interests around which to establish collective action. On the issue of rebellion, popular unrest in the 1980s, which has been a primarily urban phenomenon in the Third World, has been marked by street protests and demonstrations (the so-called food or bread riots described in Chapter 1). According to Tironi and Lagos (1991:48), these outbreaks of violence by marginal groups, do not bring about change and are followed by resignation and conformist behaviour. In this situation, individuals retreat into primary groups based on links of an affective nature, thereby increasing their isolation and social segmentation.

The research findings do point in this direction since the urban poor, particularly those without formal employment, do not seem to identify strong common interests and even their identity as urban citizens is weak, due to linkages with family and land in rural areas of origin. Skalnes (1993:423) also comments on the incompleteness of the process of proletarianisation of workers in Zimbabwe due to these rural links. While these links may weaken as a result of ESAP (as discussed in Chapter 5) they are currently still extremely strong for the majority. In a sense, modern life in the city, with employment, housing, basic consumer goods and services has become increasingly inaccessible while traditional patterns have also been broken. In this situation, the main response at present seems to be disaffection with the social order and increased individualism. However, in Zimbabwe a greater culture of resistance has certainly existed in the recent past during the national liberation struggle and it could be rekindled or strengthened with the pressures felt under ESAP. Moyo (1992:328-9), in his analysis of state politics and social domination in Zimbabwe, voices this view, arguing that the growing concern of various sections of society with the effects of ESAP could coalesce into an issue-oriented mass movement. The next few years will be critical in indicating the kind of future social change we can expect to see in Zimbabwe.

Lagos and Tironi (1991:45) analyse the long-term implications of current trends, arguing that, in time, from fragmentation and disintegration, there emerges segmentation and pluralism. From common interests and centralised collective actions by leading social actors, the tendency is towards individual action, organisation around primary or local groups and decentralised social action, focused on particular issues. However, as Chant (forthcoming, b) points out, the specific implications for women are not discussed and the same limitation applies to Moyo's analysis.

In the present study, the vast majority of women were and are more isolated than men and have the least resources. There could therefore be even more obstacles for the identification of common interests and tangible goals, leading to forms of collective organisation and action.³⁹ Much may depend on the ability of more organised and politicised groups to incorporate greater numbers of women. The social groupings discussed in the above section have not, to date, shown much gender-sensitivity in their activities, so that it is difficult to be optimistic about their ability to do this.

Elson (1991c:192), in discussing how to overcome male bias in development, says:

"The first step ...is enabling women to develop a better sense of their own worth and their own contribution to the family and to the wider society. Following this, women need to be able to develop a sense of their own identity, an identity which is not submerged in their roles as wives, mothers and daughters. On this basis, they can develop a voice of their own, both individually ..and collectively...and begin to act with other women to weaken the forces constraining them."

The problem is that ESAP and the resultant increased burden of meeting household needs has contributed to further submerging

women in their roles as wives, mothers and daughters, so that the "space" for developing a sense of their own identity is reduced. Rocha et al's (1987:17-18) analysis of evidence from Brazil, Argentina and Mexico leads them to state the "the resolution of the basic problem of consumption has become the central concern around which women's activities turn". This statement seems to mirror what is now happening to most women in Harare.

The effects of SAPs on employment opportunities and the informal sector, cutbacks in social sector expenditure, the introduction and/or raising of user charges and devaluation with decontrol of prices all seem to increase and reinforce women's disadvantages and further exploit their labour. In many ways, SAPs impose limits on women's struggles and undermine their power and ability to renegotiate gender relations within the household. As Grown and Sen (1987) argue, it is easier to increase the capabilities and entitlements of women in the Third World if these are increasing for the societies they live in. This brings us to the importance of the international dimension, since changes in the relationship between the industrialised countries and the West in terms of trade, protectionism in the West and debt relief are essential for improvement in the economic sphere. In other words, there are structural limits to what can be changed for women and gender relations without an alternative form of development. At the same time as the international dimension increases in importance, information about this in an accessible form and indeed, control over these aspects would seem to be decreasing for the poor. This is not to portray poor people and women in particular as passive victims, since surviving is an active struggle, and since SAPs may at least be opening up rather than restricting political space, but rather to emphasize the structural nature of the constraints they face in changing relations of power and control of resources.

6.5 CONCLUDING COMMENTS

It has been argued in this chapter that, even within the criteria set by the programme, ESAP had not, by the end of 1992, been

successful. There are indications that a process of de-industrialisation is taking place, and there is certainly increased dependence on foreign loans and capital. The (economic) criteria set for measuring the success of the programme do not incorporate indicators which reflect the well-being of the majority of the population, and the urban poor and women in particular. Even if the programme does eventually promote some economic growth, the almost total neglect of the distributional impact of the policies indicates that benefits will continue to be accrued by national and international elites. Post-independence redistributive social policies have been abandoned, causing a further widening of inequalities, with particularly negative implications for women. The poverty alleviation programme (SDA) is both ineffective and gender-blind and there is no indication of a change in perspective on the part of policy makers.

The effects of these policies combined with state repression of any opposition has weakened the organisations by which less powerful sections of society can respond collectively in defence of their basic rights and needs. Although new forms of organisation may emerge in the future, the current situation seems to fragment and individualise responses to the crisis.

The differential and disproportionate effects of SAPs on low income groups are now at least acknowledged by government and international financial institutions, even if their policy responses are extremely inadequate and there is still an insistence on the notion of "trickle down" of benefits in the longer term. Gender disaggregation and recognition of the way in which women are particularly disadvantaged by SAPs is not only poorly acknowledged by policy makers, but there is little in the way of action. As long as this gender blindness prevails, the deleterious effects on women, and because of their engendered roles, on the health, nutrition and welfare of low-income households, will continue.

Notes to Chapter 6

1. Woodward's analysis suggests that while external performance was generally better in adjusting than non-adjusting countries, only the exporters of manufactured goods performed better overall than non-adjusting countries; and other country groups performed substantially worse than non-adjusting countries in all cases except where they undertook less macro-economic adjustment (as measured by exchange rate devaluation and reduction of the budget deficit) than non-adjusting countries. Since exporters of manufactured goods represent a relatively small proportion of developing countries, Woodward questions the appropriateness of the present approach of Structural Adjustment as a general development strategy, particularly for unindustrialised, commodity-dependent and low-income countries.
2. This is not to belittle the scale of the deterioration in living standards found in the current research, which should be of great concern to policy makers.
3. See Zimbabwe Press Mirror, 1992, (11)25:3 "Package for ESAP".
4. See Zimbabwe Press Mirror, 1992, (11)24:2 , untitled.
5. See Zimbabwe Press Mirror, 1993, (12)5:3 "Companies face liquidation" which reports the merchant bank view and provides their figures on closures and retrenchments.
6. See Financial Gazette, 20-5-93 "Debt service ratio to drop to 27.5%" for these estimates.
7. See Daily Gazette, 13-01-93, "National Debt could increase: economists say", for these estimates. Figures from the World Bank are not yet available for 1992.
8. The Land Acquisition bill passed in April 1992 shifts government policy so that land acquired by government (an envisaged five million acres) will go only to "experienced and master farmers", which effectively excludes the landless. The 110,000 families on the waiting list are required to reapply. (see Zimbabwe Press Mirror, 1992, 11(10):6 "Dramatic shift in government resettlement policy will not give land to needy"). There was no representation of peasant farmers in the debate on the bill and the government has aligned itself to large, commercial farming organisations which are hostile to peasant interests (see Zimbabwe Press Mirror, 1992, 11(7):9 "Land Acquisition").
9. See Zimbabwe Press Mirror, 1992, (11)26:3 "Zimbabwe's failure haunts World Bank, IMF".
10. See Skalnes (1993:416-18) for a discussion of the differing viewpoints concerning ESAP within the government and the pressure from well organised, white-dominated interests in the productive sector leading to the adoption of the programme.

11. See Zimbabwe Press Mirror, 1992, (11) 18:4 "Drought relief aims to keep Structural Adjustment on track" and Zimbabwe Press Mirror, 1992, (11)12:2, untitled piece, for a discussion of this issue.

12. See Africa Confidential, 1993, 34 (12) "Opening up the World Bank" for a discussion of a "confidential draft" by the Bank's Policy Research Department initially entitled "Why Structural Adjustment has not succeeded in sub-Saharan Africa" and diplomatically renamed "Adjustment in sub-Saharan Africa - Progress, Payoffs and Challenges". The report is due to be published in September 1993.

13. See Zimbabwe Press Mirror, 1993 (12) 5:6 "Little businesses".

14. See Zimbabwe Press Mirror, 1993, (12)3:3 "Indigenous Sector".

15. See Zimbabwe Press Mirror, 11 (3):7 "Enterprises".

16. See The Herald, 4-03-92, "Social Dimensions Fund stands at \$50m.

17. See The Financial Gazette, 16-07-92 "EC pledges \$180m to boost Social Fund".

18. See The Herald, 24-5-93 "Welfare bill puts burden on Social Dimensions scheme".

19. See Zimbabwe Press Mirror, (11)26:2, untitled article.

20. See The Herald, 28-10-92, "Call to help parents with fee problems".

21. See The Herald, 23-02-92, "Directives on School Fees".

22. See The Herald, 16-06-92, "State pays school fees for at least 8000 pupils." However, at least 2000 of these were not new applications but children supported under a previous scholarship scheme for needy families but related to good school performance (see The Herald, 13-02-92, "Pledge to pay school fees for 4000 pupils").

23. See The Herald, 5-02-93, "13000 children helped to pay school fees".

24. See The Herald, 12-12-92, "Ministry cancels fee increases for next year".

25. See The Herald, 19-01-93, "Clinics to give free treatment to people earning \$400 a month".

26. See The Herald, 21-08-92, "Ministry releases details of food money claims".

27. See The Herald, 19-10-92, "Government food aid scheme proves too cumbersome".

28. Stewart (1992) who discusses the distributional impact of various macro-economic policies implemented within SAPs, is also critical of the lack of concern for their distributional impact, on low income groups and women.

29. Ghai (1991) provides a fuller discussion of the decline in the power and reach of the state within current macro-economic policy frameworks.

30. Healey and Robinson's research indicates that political stability and incentives for domestic savings are correlated with economic growth. ESAP in Zimbabwe currently militates against both.

31. See Zimbabwe Press Mirror, 1992, 11 (19):6 "Opposition in shambles".

32. See Zimbabwe Press Mirror, 1992, 11(16):9, untitled article, for an interview with the President of the ZCTU on this issue.

33. See Zimbabwe Press Mirror, 1991, 10(21):3 "Students clash with police" and 1992, 11(11):1 "Students take demo into city".

34. See Zimbabwe Press Mirror, 1992, 11(22):1 "Press beating".

35. See Zimbabwe Press Mirror, 1991, 10(22):2 "Who drove?".

36. See Zimbabwe Press Mirror, 1992, 11(19):4 "Structural Adjustment: the Political Dimension".

37. See also Zimbabwe Press Mirror, 1992, 11(8):8 "Press freedom".

38. The Economist Intelligence Unit (1993, 1:4) voices the view that the independent press and human rights groups will be sufficiently protected by international pressure, although they will continue to be attacked in various ways. This would be a tangible, positive effect of current international trends calling for more democracy and accountability in government.

39. There are a few exceptions to this isolation and lack of action. One example is the protest of 700 people, mainly women, in Mutare town, against the decision of the council to charge a Z\$50 levy for every backyard shack in poor suburbs. Riot police were called in to defuse this demonstration.

CHAPTER SEVEN

CONCLUSION

This thesis was written with the principal objective of examining the gender-specific effects of ESAP on low-income urban households. The research has demonstrated that the effects, to date, have been negative and that women, due to gender-based inequalities and gender-ascribed roles, have been even worse affected than men. The first two chapters of this thesis examined the broad conceptual and contextual setting for the research and outlined the Structural Adjustment programme. The third chapter moved to the micro-level, providing a "base-line" socio-economic profile of the study population in Kambuzuma while the fourth and fifth chapters assessed the changes among and within households following economic and social policy changes implemented under ESAP. The sixth chapter returned to the macro-level, assessing ESAP and attempting to link the findings from this micro-level study with national policies, drawing out possible future implications for low-income households and women in particular. The aim of this final chapter is to draw attention to the most critical findings and to place them in the context of the original objectives and rationale for the study and current debates in the field. In addition, the chapter briefly examines the policy implications of the study findings and discusses possible questions and approaches as to future research in this field.

7.1 CRITICAL FINDINGS OF THE RESEARCH

Research into gender, poverty and SAPs has increased over the last few years. Since the present study began, further analysis has been carried out on the way gender functions as a critical variable in determining the effects of ESAP at the grassroots level and this is now a major, if not principal focus, of various recent publications (see for example, Afshar & Dennis (eds.), 1992; Elson(ed.), 1991; González de la Rocha & Escobar Latapi (eds.), 1991). However, there is still a paucity of gender-

disaggregated household level studies in sub-Saharan Africa. This study contributes to an understanding of gender and processes of change following macro-level policy changes. It substantiates the hypothesis that low-income women are worse affected than men by current, market-led economic and social policies and illustrates the inadequacy of neo-classical approaches which treat the household as an undifferentiated unit. The research shows how a combination of measures adopted as part of ESAP have decreased women's income (to a greater extent than men's) and increased their labour, thereby diminishing their power within the household and, in many cases, increasing gender-based conflict over the deployment of scarce resources. While female-headed households do not face the same constraints on how to utilize resources, they are over-represented among the poorest households and older women are often dependent on their families, particularly sons, for their subsistence.

The study also provides empirical substantiation for the now more widely accepted view that SAPs exacerbate poverty, although there is still debate as to the time span over which this poverty is likely to occur. Since the study was carried out over the first two years of ESAP, it is not possible to draw definite conclusions on this point directly from the findings. However, on the basis of an assessment of ESAP in Zimbabwe at a macro-economic level (and the experience of other countries in the region), it has been argued that these effects are not likely to be transitional. In any case, the nature of the current effects of ESAP have longer term implications. Household savings for future investment in housing, education, health care have been depleted by the rises in the cost of living and have repercussions on the future well-being of low-income households. Similarly, relationships between extended family members and between men and women have been strained with longer term consequences. This study has attempted to assess changes in a holistic manner and to integrate various levels of analysis. In so doing, a more integrated picture of people's lives emerges and the notion of merely transitional hardship for the poor becomes

more difficult to sustain. In any case, the huge increase in the number of households living below the Poverty Datum Line over a relatively short period and the exacerbation of income inequalities, irrespective of their duration, should be a matter of great concern to policy makers.

The research also provides some contrasting findings to those of many Latin American studies which found an increase in the participation of women in the labour force during crisis and Structural Adjustment. In Harare, this has not been the case: unemployment rates were already high and many sectors of industry and manufacturing initiated retrenchments as part of ESAP. The specific context is therefore very important, particularly the structure and size of the labour market, the level of gender discrimination in employment (based on the social and cultural construction of gender) and women's levels of education and skills.

Although the informal sector is attributed great importance in providing income during the period of adjustment, women in Harare (as in most countries) are involved in very vulnerable and low-paying activities. The fall in demand combined with increased competition and the rising cost of inputs, particularly in making clothes, has meant that women's income from this sector has declined as a result of ESAP. Since profits in female-dominated sectors have been more severely affected than male-dominated areas of work, gender inequalities within the informal sector have been exacerbated. Plans to support this sector do not take into account women's disadvantaged position in terms of skills and access to capital, let alone the way in which women's time for such activities is constrained by their household responsibilities.

The trend towards extension of previously male-headed nuclear households found in the study has not implied a greater number of income earners, as it has in many Latin American studies. Instead, households have incorporated unemployed relatives,

including those fleeing the effects of the drought in rural areas, so that dependency ratios increased over the period of the study and housing has become more overcrowded. Household extension in Latin America has resulted in the alleviation of financial hardship and greater cooperation between members of the household whereas in Harare, the opposite has often occurred with relationships becoming strained by increased financial stress.

The changes in policy and budget cuts in the social sectors have decreased the access of low-income groups to social services. They also increase gender inequalities by substituting financial resources with women's time, particularly in health care. If hard-pressed parents choose to educate boys rather than girls, future generations of women will also be prejudiced. The SDA programme to alleviate "transitional" costs of adjustment for vulnerable groups has, to date, been very weak in both its conceptualisation and implementation. It has concentrated on highly targeted welfare interventions, has done virtually nothing to promote the productive capacity of the poor and has been totally gender-blind in its implementation, which in any case has been fraught with administrative and bureaucratic problems. This study indicates that there is an urgent need for comprehensive evaluations of such programmes and a need to review current social policies which rob the state of an effective role in service provision.

While the nature and extent of gender inequalities emerge clearly in this study, men also suffer unemployment, poor wages and working conditions. Gender equality is therefore an insufficient goal and without changing class-based inequalities, it would be difficult to substantially improve the lives of the poor.

Coping responses to the huge increases in the cost of living under ESAP were found to be mainly negative in that they involved cuts in consumption, an increase in women's labour and a decline in leisure activities, as opposed to positive responses which include creating greater access to resources. The poorest

households, most dependent on state subsidies on food and in health and education, were worst affected by the rises in the cost of living and forced to make the heaviest cuts in the consumption of food and basic commodities, with negative implications for their health and welfare. Women have had to modify their lives to a greater extent than men but their responses have been largely ineffective in compensating for the effects of low wages, rising prices and fewer income generating opportunities. In Harare, women's responsibility for household consumption and reproduction together with the lack of opportunities for employment and income generation mean that they bear the brunt of increased difficulties in meeting the day-to-day basic needs of the household. This has resulted in most women becoming further submerged in their roles as wives, mothers and daughters, so that the possibilities for increased "public" roles and greater self-confidence are diminished. This situation appears to be somewhat different to that of Latin America where women have increasingly moved into the labour market in the course of economic restructuring.

In Harare, responses to the crisis have been individual and family rather than community based, concentrating on coping with the effects of policies rather than resisting or attempting to change them. It has been argued in the present thesis that the nature and policies of the post-independence government, the relatively recent process of urbanization, and cultural issues, all militate against greater collective responses to the crisis. In addition, existing social organisations such as trade unions have been weakened by changes in legislation under ESAP, and have also remained male-dominated and gender-insensitive.

Although many of the changes in economic policy in sub-Saharan Africa are similar to those in Latin America, some research does point to greater solidarity and collective response among the poor in the latter, at least in the form of women organising around issues of collective consumption. While it is difficult to adequately identify the reasons for the differences between

the two regions on the basis of existing research, and there are undoubtedly great variations within the regions, several factors would seem to be important. In Latin America, greater levels of urbanization and more established urban populations perhaps encourage a greater sense of identity as urban residents, and have conceivably also given rise to longer-standing and more elaborate social networks that have provided a basis for collective action. In contrast, the relatively recent process of urbanization in sub-Saharan Africa and the very strong links with rural areas and peasant societies seem to militate against a clear urban identity. The identification of common interests within urban settlements is therefore arguably more difficult. The greater provision of social services by many relatively recent post-independence African governments could also have discouraged women's organisation around issues of collective consumption.

In Harare, although cooperative strategies and social organisations may emerge in the future, the current situation seems to fragment and individualise responses to hardship under ESAP. The main beneficiaries of ESAP seem to be national and international elites, with the state actively repressing organisations which represent the views and aspirations of less powerful sections of society. However, the current economic crisis and the moves towards greater democracy have begun to encourage the formation of civic groups, some of which have begun to demand basic human rights and greater accountability from government. The process is, however, complex and sometimes contradictory so that future trends are difficult to predict, particularly in relation to the improvement of women's position in society.

7.2 POLICY IMPLICATIONS

Any serious consideration of gender issues immediately leads to a critique of the traditional emphasis on economic growth as the objective of development and demands inclusion of the area of reproduction and social development as essential components. The

problem is that tackling this issue requires a fundamental reconceptualisation of development, with a redistribution of resources at national and international levels. Alternative policies to SAPs have been formulated but comprehensive change in the reallocation of resources would not seem to be on the agenda of decision-makers at the present time. Similarly, work has been done on how these alternatives can be made more gender-sensitive by allocating resources to women (for example in small-scale production and services) and reallocating resources within sectors. However, despite the enormous amount of advocacy work which has been done to raise issues of gender and Structural Adjustment (see Ashworth, 1992 for a summary), one of the key questions, raised by Elson (1991:187) is still the extent to which those with economic and political power are prepared to channel resources directly to poor women, rather than assume that resources will "trickle down" from men to women (and children). In summary, policy implications and alternatives exist but the political will to implement change in favour of low-income groups and women is weak.

Another major area of concern is the amount of data which is being gathered without adequate gender disaggregation. As Elson (1991:198) points out, even recent major data gathering initiatives to monitor the effects of SAPs by the World Bank and the United Nations Development Programme (UNDP) will not investigate gender assymetries within the household. Similarly, the indicators which are currently used to measure the success of ESAP are focused on macro-economic performance with little attention to social variables and the position of women. Once again, it is a question of where the interests of decision-makers lie. Certainly, monitoring the position of low-income groups and women would seem essential if, as the rhetoric would still have it, the well-being of the majority of the population is the primary focus of development.

7.3 SUGGESTIONS FOR FUTURE RESEARCH

The present research has resulted in the identification and exploration of a number of problems related to ESAP. Although it would not be difficult to identify further interesting areas for research, in the light of the discussion above, perhaps more fundamental questions need to be raised related to the objectives, methods and utilisation of research in this field. Despite an increase in an understanding and analysis of the problems faced by poor people in the Third World on the part of social researchers, positive changes in policy which might benefit low-income groups, let alone women, have been less evident. Academic social research, in particular, tends too often towards acquiring knowledge for its own sake rather than for an improvement in the lives of disadvantaged groups. A brief description of how this research was carried out illustrates that it might be possible to use studies more effectively, without losing the rigour appropriate to research carried out by academics.

The study was carried out with the National Union of the Clothing Industry. It was made clear from the start that the findings would be used for this thesis but a commitment was made to use the project to develop the research capabilities of the union, to facilitate the discussion of findings with union members and to use relevant information in negotiations with employers. In other words, the knowledge gained from the research process and outcomes was to be used, as far as possible, to empower affected groups and individuals and to raise gender-related issues within the union.

The development of research skills led to the formulation of another project, related to ESAP, the clothing industry and the role of the union. The results of the present research have been utilised by a number of national and local organisations in Zimbabwe, and have been made available, in appropriate and accessible form, to the government, donor agencies, civic organisations and to the respondents of the study. In addition,

the research was widely publicised using the media: radio, newspapers and current affairs magazines, particularly the independent press which has played an important role in promoting debate about ESAP and its effects. This approach therefore allowed for the collection of objective information and views as well as collective discussion and review of findings and their implications. In summary, the very process of research can make a contribution to the development of democratic debate, processes and structures.

One particular area, which was not adequately investigated in this study, was the role and nature of social groups and organisations in which women participate. This relates to a more general need to assess the nature and extent of successful collective responses to ESAP as opposed to more defensive, individual responses found in this (and other) studies. As Elson (1991:193) points out, women need organisations which seek to empower them as well as enabling them to cope. An investigation of collective as well as individual responses could help in promoting positive strategies for change, particularly if the research methodology includes a collective framework for discussing findings, involving the very groups under investigation. Again, the very process of research could be used to enhance women's organisational capacity.

Given the international nature of the current crisis, comparative research between different regions of the developing world could also lead to a greater understanding of different responses to economic change. If appropriate methodologies were employed, such research would also provide organisations which represent low-income groups with the opportunity to obtain information and learn from the experience of other countries.

It is difficult to be optimistic about major improvements in the economic situation in Zimbabwe, and even if they occur, about the extent to which they will benefit low-income households in general, let alone the women within them. However, the space

which political trends for democracy is opening up in Zimbabwe, as in other parts of the region, does provide fresh avenues for struggle and change. If research can be used to strengthen organisational capacity at the grassroots level, to give a voice to those who are least heard and to lobby for more equitable and gender-aware development policies, then this is probably the best contribution we, as researchers, can make to improve the lives of low-income women and their households.

APPENDIX ONE: RESEARCH METHODS

SELECTION OF SETTLEMENT

The research was located in Kambuzuma, a high-density suburb in Harare. It was decided to carry out the study in one settlement for two reasons. Firstly, there are no large differences in income levels between high-density suburbs, but rather within settlements (Potts & Mutambirwa, 1985). Since income differentials within low-income groups were of interest, one settlement was sufficient to provide this. Secondly, working in a single settlement facilitated an appraisal of community-level networks and groups which would have been more difficult in more than one area.

Kambuzuma was selected for the study because it is a well-established and stable settlement which does not have any peculiar characteristics, such as high in-migration (as do settlements located close to the main bus and railway stations) or special projects taking place (eg one settlement has a World Bank funded 'sites-and services' project). Kambuzuma is therefore a more typical suburb, reflecting the general situation in most high-density suburbs. It also has both the most common forms of housing tenure: lodging and owner-occupancy. It should be noted, however, that two suburbs in Harare, Mbare and Epworth, have a higher proportion of very low income households; Mbare, due to high levels of in-migration and Epworth because it is the only squatter settlement, although it is slowly being upgraded. The findings of this study do not therefore reflect the experience of the poorest settlements in Harare.

SAMPLING PROCEDURE

The study is based on a sample of 100 households. The sample size was based on practical considerations of time and cost (particularly since several visits had to be made to each household to obtain the range and depth of information required) while being large enough to permit the manipulation of data. A household has been defined as a group of people living and eating

together, and who at least partially pool resources (income and unpaid work) to meet the physical needs of the group as a unit (see Chapter 3). Lodgers therefore constituted a separate household although they lived in the same house or on the same plot. Single lodgers were excluded from the sample for the reasons given in Chapter 3.

One hundred and twenty households, to allow for 'loss' in the follow-up study, were randomly selected using a map of the settlement with enumerated plots, obtained from the local district council. Kambuzuma had a population of approximately 40,000 people with 2,600 plots, divided into 6 sections. According to discussions with the District Officer prior to sampling, there are no differences in income levels or housing tenure between sections. Nevertheless, households from all the sections were included in the sample, with approximately 10 plots per section selected from each section (every 25th plot), giving a total of 60 plots. This more than produced the required number of households since most plots had at least two households, usually a main householder and a lodger family. It was only possible to follow up 100 households in 1992 (see Chapter 4, note 1).

INTERVIEWS

Both qualitative and quantitative research methods were used in order to obtain a more holistic picture of people's lives. A questionnaire was used to collect information on household structure and composition, employment and paid work, household expenditure, domestic work and time-use and involvement in social organisations, all major areas where changes were likely to occur as a result of economic stress. This questionnaire was piloted on 13 households and modified. The same questionnaire format was used to collect information after 12 months. (See Appendix Two)

Semi-structured interviews (40 households) were used to analyse coping strategies since these better elucidate why certain decisions and priorities are made, in terms of the subjects'

perceptions and perspectives on their problems and options.

The majority of interviews were carried out in Shona and a minority in English. It was necessary to work with fluent Shona speakers who were given several training sessions on the objectives and methods of the research and interviewing techniques (including role play), prior to commencing the study. An interview guide was also formulated for their use (see Appendix Two). Over the two year period, six research assistants were involved (four females and two males), including trade union organisers, a researcher from the City Council Research Department and social work students. The training and experience was much appreciated by the individuals and organisations involved and was instrumental in the formulation of action-oriented research related to ESAP, specific industries and the unions. It was very useful working with these research assistants since they had all grown up in high density suburbs and were able to provide invaluable insights into lifestyles and problems in such settlements.

THE QUESTIONNAIRE SURVEY

In all households (except three), the respondent in the first instance was the woman who was primarily responsible for household management and domestic work. It was felt that it was essential to get her point of view in such a study and in any case, she was more likely to have the different types of information required on all members of the household. This was usually found to be true, although, in a number of cases, a shorter interview was held with the man/ men in the household to obtain or confirm information that the women were unsure about, particularly about men's income. Most of the households were visited at least twice to fill in the questionnaire, since it was too long to be completed at one sitting.

The questionnaire was divided into six sections, described below. The guidelines for the questionnaire survey in Appendix Two provide a more detailed view of the content of each section and

areas of difficulty and ambiguity which had to be addressed, particularly in the sections on income and expenditure.

- A. HOUSEHOLD COMPOSITION AND HOUSING CHARACTERISTICS covering information on household structure (see Chapter 3 for typology) and composition, profile of each member of the household in terms of age, education, occupation and so on, tenancy status and housing characteristics, information on seasonal migration to the countryside.
- B. TIME ALLOCATION/ DOMESTIC WORK. Questions related to the responsibility for and time taken up by cooking, shopping, cleaning, washing and ironing. Responsibility for childcare as well as leisure and social activities of the respondent and spouse (when relevant), were also covered in this section.
- C. EMPLOYMENT/ PAID WORK. This covered formal and informal sector work, regular and irregular other sources of income, including items such as rent, contributions from offspring, state transfers etc. Informal sector earnings often depend on the time of year in question, so that carrying out the follow-up study about the same time of year allowed for a more reliable comparison.
- D. USE OF HEALTH SERVICES. Questions related to the utilisation of curative services during the four weeks previous to the study and of maternal health services during the previous twelve months. Constraints to utilisation were also a focus of this section.
- E. HOUSEHOLD BUDGET/ EXPENSES. The items of interest were food, rent, rates, transport, water, electricity and other fuel, remittances to family in rural areas, education expenses and clothing. The frequency of consumption of staples and meat were differentiated in order to detect changes in diet. Information on who contributed to the

household budget was also collected, as well as on savings and debt.

F. INVOLVEMENT IN ORGANISATIONS/ GROUPS: questions related to the frequency and type of activities, if any, of head and spouse in social, religious, political and professional organisations.

SEMI-STRUCTURED INTERVIEWS

In January 1992, six months after the 'base-line' household survey, semi-structured interviews were carried out with 21 households to examine if and what kind of changes had taken place. The sub-sample was drawn from various categories (not exclusive): lower and higher income households, (within the income range established by the questionnaire study); male- and female-headed, households with women who spent the greater part of the year in the country side, main householders and lodgers.

A list of prompting questions were used to elicit how and why certain decisions and priorities were made within the household regarding employment and paid work, consumption of food and basic goods, domestic work, use of services, social and leisure time, links with rural kin. The initial question asked was what the respondent felt had been the main effect of ESAP on the household and the final question was what she/he felt could/should be done about the problems identified.

These interviews showed a number of changes taking place a short period after the beginning of ESAP. They also served as a pilot for the second batch of semi-structured interviews (July/Aug 1992), in confirming criteria for selection of the sub-sample and in defining important areas of change due to ESAP.

The respondents were, in the main, the women who had been interviewed in the questionnaire survey. However, in some instances, a husband was present and both were interviewed together which proved to be quite useful since it allowed direct

observation of ways of relating between men and women.

In July/August 1992, a further 29 semi-structured interviews were carried out. Ten of these were with households which had been interviewed in January 1992 and nineteen were with newly-selected households, making the total number in the sub-sample forty households. These interviews were extremely useful in elucidating gender-differentiated responses within the household and gender-based conflict regarding the use of scarce resources.

FOCUS GROUP DISCUSSIONS

Two focus group discussions were held in January 1992 on the theme of coping with the increased cost of living. The first brought together women who worked primarily in and from home and the second women who spent over three months a year in rural areas engaged in agricultural work. A third discussion with women who were formally employed was planned, but partly because they had the greatest time constraints, a suitable time was difficult to agree on and only two women turned up on a second attempt.

These group discussions, which were very animated, were extremely useful in identifying differences in points of view among the women as well as a range of coping responses.

INFORMATION ON THE IMPLEMENTATION OF ESAP

Aside from the main government documents on the planned programme, it was necessary to collect information from the media, particularly the government and independent press, on the actual implementation of specific measures, since these often did not conform to the initial plan. In addition, these sources proved very important in describing reactions and responses of various sections of society to ESAP, as well as the changing economic situation in the country.

DATA ANALYSIS

The questionnaire data was analysed using the basic statistic facilities of the software package EPI-INFO, mainly percentages

and cross-tabulations. The qualitative data from semi-structured interviews was synthesised, by variations in income, household structure and so on, to examine common trends in responses to financial hardship.

APPENDIX TWO

QUESTIONNAIRE: PHASE 2*

* Used in 1992 but identical to questionnaire used in 1991 except for a few additional notes in this version.

QUESTIONNAIRE NUMBER: _____

NAME OF RESPONDENT: _____

ADDRESS OF RESPONDENT: _____

EMPLOYMENT ADDRESS

SEX OF RESPONDENT: _____

MAIN HOUSEHOLDER/LODGER: _____

HOUSEHOLD STRUCTURE: _____

DATE OF INTERVIEW: _____

TIME OF INTERVIEW: _____

NAME OF INTERVIEWER: _____

SECTION A: HOUSEHOLD COMPOSITION AND HOUSING CHARACTISTICS

A.1 How many people, including yourself, live in your household/family at present (that is, cook and eat together)? _____

A.2 How many other people live on this plot? _____

A.3 Can you tell me about changes in the household since last year. (REGISTER ONLY CHANGES DURING THE INTERVIEW, FILL IN THE TABLE LATER FROM LAST QUESTIONNAIRE)

A.4 Respondent's marital status: _____

A.5 Do you have any other children who do not live with you?

Yes _____ No _____

If yes, please tell me more about them: (REGISTER
CHANGES, FILL IN TABLE AFTER INTERVIEW)

Name	Age	Sex	Independent/ dependent	Occupation

A.6 Do all members of the present household live in Harare all
the year round? Yes _____ No _____

If not, please tell me more about this.

Name	Where person goes	No. of mths per year	Reason

A.7 What is your tenancy status?

Homeowner _____

Lodging _____

Renting whole house _____

Other (specify) _____

A.8 If main householder, whose name is the house in?

Male head _____

Female head _____

Joint _____

Other (specify) _____

A.9 How many rooms do you use (including kitchen)?

A.10 What is your main source of water?

piped water in the house _____

piped water outside the house _____

other (specify) _____

A.11 Do you have electricity in the house?

Yes _____ No _____

What form of lighting do you use? _____

A.12 What type of fuel do you use for cooking?

electricity _____

paraffin stove _____

other (specify) _____

SECTION B: TIME ALLOCATION/ DOMESTIC WORK

B.1 Who is the main person responsible for housework in this household? _____

B.2 On an average day, how often do you cook a meal?

once a day _____

twice a day _____

three times a day _____

other (specify) _____

Who does this work (include helpers)? _____

How many hours a day does it take to prepare food, cook and clear up afterwards? _____

B.3 What shopping do you do?

daily _____

time taken _____

once a week _____

time taken _____

monthly _____

time taken _____

other (specify) _____

time taken _____

Who does the shopping? (include helpers) _____

B.4 Generally, what cleaning do you do in the house?

daily _____ time taken

twice a week _____ time taken

once a week _____ time taken

other (specify) _____ time taken

Who does the cleaning? (include helpers) _____

B.5 How many times a week do you wash clothes?

daily _____

twice a week _____

once a week _____

other (specify) _____

About how long does it take to do each wash, including the ironing? _____

Who does this work (include helpers)? _____

B.6 Who looks after the young children in the day?

Do you have any children who attend a creche?

Yes _____ No _____

B.7 Does your husband spend time with the children?

Yes _____ No _____

If yes, what does he do with them? _____

B.8 At what time do you usually get up in the morning?

At what time do you usually go to bed at night?

B.9 At what time does your husband get up in the morning?

At what time does he go to bed at night? _____

B.10 What do you do for your own enjoyment?

B.11 What are your husband's social activities?

SECTION C: EMPLOYMENT/ PAID WORK

C.1 Please tell me more about the work of members of your family.

	Name	Name
Name of employer and job description		
How many other people work there? 0, <5, 6-10, >10		
Is work permanent or casual/temporary		
How many days a week is the work?		
How many working hours per day?		
Take home pay last month		
Work location		
How does he/she get to work?		
How long is the journey <u>to</u> and <u>from</u> work, in total.		
Transport costs <u>per day</u> ?		
Is he/she a member of a union?		

C.1 continued:

	Name	Name
Name of employer and Job description		
How many people work there (0, <5, 6-10, >10)		
Is the work permanent or casual		
How many days a week is the work		
How many working hours per day?		
Take home pay last month		
Work location		
How does he/she get to work		
How long is the journey <u>to</u> and <u>from</u> work in total?		
Transport cost <u>per</u> <u>day</u> .		
Is he/she a member of a union?		

C.2 Are any members of the household unemployed and actively seeking employment at the moment? Yes _____ No _____

If yes:

Name	No. of months seeking work

C.3 Does any member of the household have any other sources of income (such as second jobs, rent, money received from family, sale of produce)?

Yes _____ No _____

If yes, can you tell me about the regular sources:

Name	Source	Income (yearly monthly ...)	Monthly amount

DEDUCT COSTS OF INPUTS: WORK OUT PROFITS MADE

Can you tell me about the irregular sources:

Name	Source	When received	sum received	Average inc/mth

DEDUCT COST OF INPUTS; WORK OUT PROFIT MADE.

C.4 Do you grow any food items, such as maize or vegetables?
(not kumusha but at house in town or kumumba)

Yes _____ No _____

If yes, what do you grow? _____

Who works the plot? _____

Is the produce for sale _____

for consumption _____

both _____

C.5 Do you rear any animals? Yes _____ No _____

If yes, which animals? _____

Who looks after them? _____

Are the animals and/or their products:

for sale _____

for consumption _____

Both _____

SECTION D: USE OF HEALTH SERVICES

D.1 Have you or any other member of your household been ill or injured in the last four weeks? Yes _____

No _____ (go to QD.3)

D.2 If yes, can you tell me more about this:

Name:

Name:

Who was ill/injured
(state if child or adult)

what type of illness / injury
(eg fever, cold, diaorrhea)

how many days unable to
what s/he normally does

did you see anyone about it? yes/no

who did you see? eg doctor, nurse..

where? eg clinic, private clinic

did you see anyone else about it?

who?

where?

How many visits in
the past 4 weeks/

How much was paid for
transport in the 4 weeks?

How much was paid for visits/ medicines
in the last 4 weeks?

Who went with the ill/injured person?

Who cared for the sick person at home?

Did the person recover?

D.3 Do you face any problems in using the public health services in Harare?

Never used _____

Yes/ sometimes _____

No _____

If yes, can you tell me what sort of problems?

Compared to last year, are the services:

the same _____

better _____

worse _____

D.4 Have you used the ante-natal clinic during the last year?

Yes, regularly _____

Yes, irregularly _____

No _____

If yes, were there any problems in attending the clinic?

If no, what was the main reason for not attending?

D.5 Have you used the Family Planning clinic in the last year?

Yes _____ No _____

If yes, what did you feel was the main problem in attending the clinic? _____

If no, what was the main reason for not attending? _____

D.6 Do you and your husband belong to a Medical Aid Society?

Yes, husband _____ Yes, wife _____

No, husband _____ No, wife _____

SECTION E: HOUSEHOLD BUDGET/ EXPENSES

E.1 Can you tell me how much you spend on the following items?

Item	Amount	Monthly cost	Who provides money
Food and groceries at home			
Rent			
Rates			
Education expenses: fees, transport, milk etc			
Water			
Electricity			
Other fuel			
Food at work			
Transport to work			
Money sent to family			
Other regular expenses (specify) eg domestic help			
Clothing			
School uniforms			

E.2 Of the money you spend on food, how much do you spend on:
maize per month? _____
bread per month _____

E.3 How often do you eat meat? _____
How much does this cost per month? _____

E.4 How often do you eat chicken? _____
How much does this cost per month? _____

E.5 Do you and your spouse manage to save any money each month?
Yes _____ No _____ (go to E.7)

If yes, who saves and how much?

Name of saver (specify if joint savings)	Amount per month

E.6 What are these savings used for?

Who decides what to spend savings on? _____

E.7 Since the cost of living is so high, are you or your spouse in debt now?

Yes _____ No _____

If yes, can you tell me more about this.

<u>Who</u> took loan?	Source of loan	Current debt

E.8 Do you have accounts to pay off at any shop at present?

Yes _____ No _____

If yes, can you tell me more about this:

Name of account holder	Name of shop	Monthly amount

E.9 Do you borrow regularly from work or elsewhere?

Yes _____ No _____

Amount (monthly) _____

SECTION F: INVOLVEMENT IN ORGANISATIONS/ GROUPS

F.1 Are you a member of the church? Yes _____ No _____
Is your husband a member a church? Yes _____ No _____

F.2 Do you and your spouse belong to organisations such as church groups, burial societies, women's groups, ZANU groups, trade unions etc.? Can you tell me about this.

Name of member	Type of group/ organisation	Frequency of <u>your</u> activity

APPENDIX TWO (CONT)

GUIDELINES FOR QUESTIONNAIRE SURVEY - 1992

General Notes

1. The objective of this follow-up study is to detect the **CHANGES** in the economic and social situation of the household since the first questionnaire was filled in. YOU MUST THEREFORE READ THE FILLED-IN QUESTIONNAIRE CAREFULLY BEFORE YOU ARRIVE AT THE RESPONDENT'S DOOR.

You must refer to the filled in questionnaire as you are filling in the new one.

2. ASK ALL THE QUESTIONS. Don't assume you know the answers from last year's questionnaire. On the other hand, for many questions, you can reduce the interview time by asking specifically for changes since last year, noting these down, verifying the data you have in the last questionnaire and filling in the data which is the same as last year after the interview.

(see QA.3 for an example)

3. Don't forget to show respect for your respondents. Try and build a good relationship with them (in most cases you already have this) - listening well is very important. Remind the respondents about the objectives of the research and tell them this interview will be shorter since the main objective is to register changes since last year. This is important because, as you know, the questionnaire is very long!

4. Ask short, clear questions. Don't put words in the respondent's mouth - for example, don't answer the question if she is having difficulty with it but rephrase or explain the question.

5. If during the course of the interview, it becomes clear that information was wrongly recorded last year, NOTE THIS CLEARLY at the bottom of the relevant page of the new questionnaire so that

we can amend last year's record. Otherwise, we will have a false idea of changes which have taken place.

6. Note the general domestic context that surrounds you while carrying out the interview. After the interview, please record any comments which you think will add to the general picture of how the household functions and in particular, any changes you note since last year. This can be done on the back of the questionnaire or at the bottom of the page. Don't worry about writing on the questionnaire provided you do not obscure any responses.

Notes to help you complete the questionnaire properly

IMPORTANT! ALWAYS USE A RED OR BLUE BIRO

COVER PAGE

Fill in the bottom section of the page after you have left the interview. We do not want to keep the respondents waiting while this section is completed.

PAGE 2

A.1 Explain to the respondent the definition of "household" - i.e. those who cook, sleep and eat together.

PAGE 3

A.3 Household composition You can ask if there are changes in household composition, if anyone has moved in or out since last year. Register the information on anyone who has moved in. Note who has moved out below the table. Then verify that the data on education and occupation on last questionnaire is correct and update if necessary on new questionnaire. The whole table can be filled in after the interview.

Level of education means **years of completed schooling & completed courses**, but also make a note of any current course that anymember of the household is involved in.

Remember that "occupation" should be noted as defined by the respondent. Don't automatically write 'housewife' before the women herself has had a chance to come up with her own description.

If the domestic worker lives, eats and sleeps with the family, then her details should be included.

PAGE 4

A.5 This question refers to offspring (children) who are living away from home. Independent means adults with their own income and possibly their own families. Dependent means offspring who are being supported by this household. In the Occupation column, make a note of whether children are at school, adults are employed or housewives etc.

You can register changes during the interview, verify and update data and fill in the whole table after the interview.

PAGE 7

B.7 Please get the specific details of what the husband actually does with the children.

B.10 You need to think very carefully about how to express this question in Shona.

PAGE 8

C.1 Name of Employer & Job Description: state a) the person's job - i.e. driver, plastics moulder, machinist, ET driver etc. and b) the name of the employing company.

Pay - please make sure that you note the take home pay.

Journey to & from work - make sure that you get the total travelling time to and from work.

Union membership: please make every effort to get this information, even if it means going back another time.

PAGES 10 and 11

C.2 Note that we only want information on those who are actively seeking employment.

C.3 When a source of income is regular - e.g. monthly or twice a year then include it in this table. Otherwise include it in irregular sources of income.

With irregular sources of income, please find out on how many occasions the household has had this income in the last year (since the last questionnaire). Then work out a monthly average.

If you are given a total figure, for a regular or irregular source, write it below the table and work the cost of inputs with the respondent, then calculate the actual profit made per month. Put this final figure in the table under 'monthly amount'.Note: you should also include in this section, money received from offspring or relatives, either resident or non-resident, as well as pensions, compensation payments etc.

PAGE 12

D.2 What type of illness: write the main symptoms of the illness and make a note if it is chronic - i.e the person has had it over a long period (eg. high blood pressure, TB, diabetes etc)

How many days: Find out if the illness was such that the person could not work, go to school, or play as usual and for how many days.

Did you see anyone else: the objective of this question is to check whether a referral was made, or if a traditional healer was seen..

How many visits: this means the number of visits to a clinic/hospital or any health practitioner.

How much for transport: remember to write in the total amount for the 4 week period.

How much for visits/medicines: same as for transport. Also note the instances where medical aid paid the full amount.

PAGE 13

D.2 Who went with ill person: please write "nobody" if the person was unaccompanied.

Who cared for sick person: please write "not relevant" if person did not need care. And write "self" if the person looked after her/himself.

Did the person recover: write "still sick" if person has not recovered.

D.3 If the person does not use public health services in Harare, then tick "never used" and give the reason why (eg. only used ku musha).

PAGE 15

E.1 Food & groceries: you may need to help the respondent to work this out, by going through exactly what items are bought on a daily, weekly and/or monthly basis. Write these figures down in the column marked 'amount...' (or under the table if you need more room) and then calculate the monthly sum and write this in the column 'monthly cost'.

Education expenses: this includes expenses for school, university, technical/secretarial college etc. It also includes creche expenses. Write down the specific amounts first, and then calculate the total.

When you are given the amount per term, work out the

monthly figure in the same way as for the last questionnaire for that family.

Water: If water is included with electricity or in rent, then please state this clearly.

Electricity: same as above. Also state if there is no electricity in the house.

Other fuel: specify exactly which alternative fuel is being used.

Food at work: this section is only for those who actually contribute to various household expenses on a regular basis - usually the head and/or spouse. (sometimes the female or male head and son). Note the amount spent per day, multiply by number of days worked per week. Then multiply by 4.2 to get the monthly amount.

Transport to work: this only concerns those who make regular contributions to household budget (same as for food at work).

Work out figure as for 'food at work' above.

Money sent to family: this covers money sent ku musha as well as money given to family living elsewhere in urban area. If money is for their own children who are living away to go to school, then please state clearly under education expenses that the amount has been included in this section.

Clothing: make sure that you do not include clothing expenditure twice - once in this section and then, again, in 'accounts'.

'Accounts' for other items (specify) should be noted under Other Regular Expenses.

Other regular expenses: this includes all other regular

expenses such as domestic worker's wages, burial society, accounts, insurance etc.

Who provides money: the intention here is to establish who contributes to particular parts of the household budget. Also: please state here if offspring contribute anything, and if they do, then specify whether it is in the form of money or actual groceries.

PAGE 16

E.2 Bread expense per month: If bread is bought daily, multiply daily amount by 30. If bread is bought a few times per week, work out the amount spent per week and then multiply by 4.2 to get the monthly amount.

E.5 Savings: we are interested in savings of those who contribute to the running of the household, usually the head and spouse. But if other members constitute this 'core household' e.g. head and son, then note their savings too.

PAGE 17

E.7 Debt: this includes details about borrowing from employers, friends, relatives. Note: accounts should not be included here but in E.8

E.9 Borrow regularly: this includes borrowing every month from employers or every 3 months (for example) for school fees etc.

PAGE 18

F.2 Describe clearly the type of organization - i.e. church group, sports, professional body etc.

REFERENCES

Adedeji, A. 1990. Cited in The Guardian, 7th June. Britain takes IMF line on aid to Africa.

Afshar, H. and Dennis, C. 1992. Women, Recession and Adjustment in the Third World. In H. Afshar & C. Denis (eds.) Women and Adjustment Policies in the Third World, Macmillan, London, pp 3-12.

Amin, S. 1974. Accumulation on a World Scale: A Critique of the Theory of Underdevelopment. Monthly Review Press, New York.

Anker, R. and Hein, C. 1986. Sex Inequalities in Third World Employment: Statistical Evidence. In R. Anker and C. Hein (eds.) Sex Inequalities in Urban Employment in the Third World. Macmillan Press, London, pp 63-116.

Ashworth, G. 1992. Politicising Gender and Structural Adjustment. In H. Afshar & C. Denis (eds.) Women and Adjustment Policies in the Third World, Macmillan, London, pp 233-52.

Bangura, Y and Beckman, B. 1991. African Workers and Structural Adjustment: The Nigerian Case. In D. Ghai (ed.) The IMF and the South. The Social Impact of Crisis and Adjustment. Zed Books, London, pp 139-65.

Barrett, M. 1980. Women's Oppression Today: Problems in Marxist Feminist Analysis. Villiers Publications, London.

Bassett, M.T. and Mhloyi M. 1991. Women and AIDS in Zimbabwe: The Making of an Epidemic. International Journal of Health Services 21 (1):143-156.

Batezat, E. and Mwalo, M. 1989. Women in Zimbabwe. Southern Africa Political Economy Series 2, SAPES Trust, Harare, Zimbabwe.

Batezat, E., Mwalo, M. and Truscott, K. 1988. Women and Independence: the Heritage and the Struggle. In C. Stoneman (ed.) Zimbabwe's Prospects: Issues of Race, Class, State and Capital in Southern Africa. Macmillan, London, pp 153-75.

Baylies, C. and Bujra, J. 1993. Challenging Gender Inequalities. Review of African Political Economy, no. 56:3-10.

Benería, L. 1991. Structural Adjustment, the Labour Market and the Household: the Case of Mexico. In G. Standing and V. Tokman (eds.) Towards Social Adjustment: Labour Market Issues in Structural Adjustment. ILO, Geneva, pp 161-183.

Benería, L. and Roldan, M. 1987. The Crossroads of Class and Gender: Industrial Homework, Subcontracting and Household Dynamics in Mexico City. University of Chicago Press, Chicago.

Benería, L. and Sen, G. 1982. Class and Gender Inequalities and Women's Role in Economic Development: Theoretical and Practical Implications. Feminist Studies, 8 (1):157-76.

Bond, P. 1990. Africa South. May/June. Zimbabwe: the Undecided Economy.

Bond, P. 1992a. Finance and Uneven Development in Zimbabwe and South Africa. Chapter 8. Doctoral Dissertation, Department of Geography, John Hopkins University, Baltimore, USA.

Bond, P. 1992b. Economic Origins of Black Townships in Zimbabwe. Contradictions of Industrial and Finance Capital. Mimeo. Planact, Johannesburg, South Africa.

Boserup, E. 1970. Women's Role in Economic Development. St. Martins Press, London.

Brand, V. 1986. One Dollar Workplaces: A Study of Informal Sector Activities in Magaba, Harare. Journal of Social Development in Africa, 1:53-74.

Bromley, R. and Gerry, C. (eds.) 1979. Casual Work and Poverty in Third World Cities. John Wiley, Chichester, U.K.

Browner, C.H. 1989. Women, Households and Health in Latin America. Social Science and Medicine, 28 (5):461-473.

Bruce, J. 1989. Homes Divided. World Development, 17 (7):979-991.

Brydon, L. 1992. Ghanaian Women in the Migration Process. In S. Chant (ed.) Gender and Migration in Developing Countries. Belhaven Press, London, pp 91-108.

Brydon, L. 1993. ESRC Report (Draft summary of findings on process and effects of SAPs in Ghana).

Buechler, J. 1986. Women in Petty Commodity Production in La Paz, Bolivia. In J. Nash and H. Safa (eds.) Women and change in Latin America. Begin and Garvey, New York, pp 165-88.

Buvinic, M. 1986. Projects for Women in the Third World: Explaining their Misbehaviour. World Development, 14 (5):653-64.

Buvinic, M. and Gupta, G. 1993. Responding to Insecurity in the 1990s: Targeting Women-Headed Households and Women-Maintained Families in Developing Countries. Paper for the International Workshop on Insecurity in the 1990s: Gender and Social Policy in an International Perspective. 5-6 April. London School of Economics, London.

Campbell, B. 1989. Indebtedness in Africa: Consequence, Cause or Symptom of the Crisis. In B. Onimode (ed.) The IMF, the World Bank and the African Debt Vol 2. Zed Books, London, pp 17-30.

Central Statistical Office (CSO). 1989. Main Results of the Labour Force Survey, 1986-1987. CSO, Harare.

Central Statistical Office (CSO). 1990. Zimbabwe Demographic and Health Survey, 1988. Summary Report. CSO, Harare.

Central Statistical Office (CSO). 1992. Consumer Price Index for Lower Income Urban Families. 30th Sept. CSO, Harare.

Chant, S. 1984. Women's Role in Changing the Face of the Developing World. Papers for discussion: Women and Geography Study Group Session, Institute of British Geographers, Durham.

Chant, S. 1985. Single-Parent Families: Choice or Constraint? The Formation of Female-Headed Households in Mexican Shanty Towns. Development and Change, 16:635-56.

Chant, S. 1991. Women and Survival in Mexican Cities: Perspectives on Gender, Labour Market and Low-income Households. Manchester University Press, Manchester.

Chant, S. 1993. Women's Work and Household Change in Mexico in the 1980s. In N. Harvey (ed.) Mexico:Dilemmas of Transition. Institute of Latin American Studies, University of London/British Academic Press, London, pp 318-54.

Chant, S. forthcoming a. Women, Work and Household Survival Strategies in Mexico, 1982-1992: Past trends, Current Tendencies and Future Research. In Bulletin of Latin American Research.

Chant, S. forthcoming b. Women and Poverty in Urban Latin America: Mexican and Costa Rican Experiences. In F. Meer (ed.) Poverty in the 1990s: The Responses of Urban Women. Berg/ISSC in cooperation with UNESCO, Oxford/Paris.

Chant, S. and Radcliffe, S. 1992. Migration and Development: The Importance of Gender. In S. Chant (ed.) Gender and Migration in Developing Countries. Belhaven Press, London.

Chung, F. 1988. Education: Revolution or Reform. In C. Stoneman (ed.) Zimbabwe's Prospects: Issues of Race, Class, State and Capital in Southern Africa. Macmillan, London, pp 118-32.

Cliffe, J. 1991. Destabilisation, Economic Adjustment and the Impact on Women. Paper presented at the Workshop on Economic Policy, Equity and Health, 18-21 Feb, Harare.

Commonwealth Secretariat. 1989. Engendering Adjustment for the 1990s, Report of a Commonwealth Expert Group on Women and Structural Adjustment. Commonwealth Secretariat, London.

Cornia, G.A. 1987. Adjustment at the Household Level: Potentials and Limitations of Survival Strategies. In Cornia, G.A., Jolly, R. and Stewart, F. (eds.) Adjustment with a Human Face. Vol 1. Oxford University Press, New York, pp 90-104.

Cornia, G.A., Jolly, R. and Stewart, F. (eds.) 1987. Adjustment with a Human Face. Vol 1. Oxford University Press, New York.

Cotton, A. 1992. Project description: Girls' Secondary School Education in Zimbabwe. Mimeo.

Daines, V. and Seddon, D. 1991. Survival Struggles, Protest and Resistance. Women's Responses to Austerity and Structural Adjustment. Gender Analysis in Development, sub-series no. 4, School of Development Studies, University of East Anglia, Norwich.

Davies, R. 1988. The Transition to Socialism in Zimbabwe: Some Areas for Debate. In C. Stoneman (ed.) Zimbabwe's Prospects: Issues of Race, Class, State and Capital in Southern Africa. Macmillan, London, pp 18-31.

Davies, R. 1991. Beyond Structural Adjustment. Paper presented at the Workshop on Economic Policy, Equity and Health, 18-21 Feb, Harare.

Davies, R. 1993. Personal communication.

Dennis, C. 1991. The Limits to Women's Independent Careers: Gender in the Formal and Informal Sectors in Nigeria. In D. Elson (ed.) Male Bias in the Development Process, Manchester University Press, Manchester, UK, pp 83-104.

Drakakis-Smith, D.W. 1984. The Changing Economic Role of Women in the Urbanization Process: a Preliminary Report from Zimbabwe. International Migration Review, 18 (4):1278-92.

Dwyer, D. and Bruce, J. (eds.) 1988. A Home Divided: Women and Income in the Third World. Stanford University Press, Stanford, California, USA.

Economist Intelligence Unit (EIU). 1992. Country Report, Zimbabwe 1991, no. 4. EIU, London.

Economist Intelligence Unit (EIU) 1993. Country Report, Zimbabwe. 1993, no. 1. EIU, London.

Eisenstein, Z.R. 1979. Developing a Theory of Capitalist Patriarchy and Socialist Feminism. In Z.R. Eisenstein (ed.) Capitalist Patriarchy and the Case for Socialist Feminism. Monthly Review Press, New York, pp 5-40.

Elson, D. 1989. The Impact of Structural Adjustment on Women. In B. Onimode (ed.) The IMF, The World Bank & African Debt. Vol 2, Zed Books, London, pp 56-74.

Elson, D. 1991a. Male bias in the Development Process - an Overview. In D. Elson (ed.) Male Bias in the Development Process. Manchester University Press, Manchester, UK, pp 1-28.

Elson, D. 1991b. Male Bias in Macro-economics: the Case of Structural Adjustment. In D. Elson (ed.) Male Bias in the Development Process, Manchester University Press, Manchester, U.K. pp 164-90.

Elson, D. 1991c. Overcoming Male Bias. In D. Elson (ed.) Male Bias in the Development Process, Manchester University Press, Manchester, U.K. pp 191-210.

Elson, D. and Pearson, R. 1981. Nimble Fingers make Cheap Workers: an Analysis of women's Employment in Third World Export Manufacturing. Feminist Review, Spring 1981:87-107.

Evans, A. and Young, K. 1988. Gender Issues in Household Labour Allocation: The Case of Northern Province, Zambia. ODA/ESCOR Research Report.

Evans, E. 1989. The Implications of Economic Reform for Women in Zambia: The Case of the Economic Reform Programme 1983-87. Mimeo. University of Sussex, Brighton, UK.

Faulkner, A.H. and Lawson, A.L. 1991. Employment versus Empowerment: a Case Study of the Nature of Women's Work in Ecuador. Journal of Development Studies, 27 (4):16-47.

Feldman, F. for War on Want. 1989. Women For a Change! The Impact of Structural Adjustment on Women in Zambia, Tanzania and Mozambique. War on Want, London.

Folbre, N. 1986. Cleaning House. Journal of Development Economics, 22:5-40.

Folbre, N. 1988a. Patriarchal Social Formations in Zimbabwe. In S. Stichter and J. Parpart (eds.) Patriarchy and Class: African Women in the Home and Workforce Westview Press, Boulder, Colorado, pp 61-80.

Folbre, N. 1988b. The Black Four of Hearts: Towards a New Paradigm of Household Economics. In D. Dwyer and J. Bruce (eds.) 1988. A Home Divided: Women and Income in the Third World. Stanford University Press, Stanford, California, USA.

Fox, B. 1980. Introduction. In B. Fox (ed.) Hidden in the Household: Women's Domestic Labour under Capitalism. The Women's Press, Ontario, Canada, pp 9-23.

Frank, A.G. 1978. Dependent Accumulation and Underdevelopment. Macmillan, London.

Galli, R. E. and Funk, U. 1991. Structural Adjustment and Gender in Guinea-Bissau. Paper presented at the conference on Gender Issues and Structural Adjustment in Africa, 23rd March, Institute of African Alternatives, London.

Gayi, S.K. 1991. Adjustment and "Safety-Netting": Ghana's Programme of Actions to Mitigate the Social Costs of Adjustment (PAMSCAD). Journal of International Development, 3 (5):557-567.

George, S. 1992. Uses and Abuses of African Debt: The International Squeeze on Poor Countries. Dissent, Summer 1992, pp 335-43.

Ghai, D.P. 1977. The Basic Needs Approach to Development: Some Issues Regarding Concepts and Methodology. ILO, Geneva.

Ghai, D and Hewitt de Alcantara, C. 1991. The Crisis of the 1980s in Africa, Latin America and the Caribbean: an Overview. In D. Ghai (ed.) The IMF and the South. The Social Impact of Crisis and Adjustment. Zed Books, London, pp 11-42.

González de la Rocha, M. 1988. Economic Crisis, Domestic Reorganisation and Women's work in Guadalajara, Mexico. Bulletin of Latin American Research 7 (2):207-223.

González de la Rocha, M. 1991. Family Well-Being, Food Consumption, and Survival Strategies during Mexico's Economic Crisis. In M. González de la Rocha and A. Escobar Latapi (eds.) Social Responses to Mexico's Economic Crisis of the 1980s US-Mexico contemporary Perspective Series, 1, Center for US-Mexican studies, University of California, San Diego, USA, pp 115-27.

González de la Rocha, M and A. Escobar Latapi. 1991. Introduction. In M. González de la Rocha and A. Escobar Latapi (eds.) Social Responses to Mexico's Economic Crisis of the 1980s US-Mexico contemporary Perspective Series, 1, Center for US-Mexican studies, University of California, San Diego, USA, pp 1-13.

Government of Zimbabwe/UNICEF. 1985. Children and Women in Zimbabwe: A Situation Analysis. UNICEF, Harare.

Government of Zimbabwe. Jan 18, 1991a. Zimbabwe: A Framework for Economic Reform (1991-1995). Zimbabwe Government Printers, Harare.

Government of Zimbabwe. 1991b. Social Dimensions of Adjustment and the Social Development Fund. Zimbabwe Government Printers, Harare.

Grown, C. and Sebstad, J. 1989. Introduction: Towards a Wider Perspective on Women's Employment. World Development, 17 (7):937-952.

Grown, C. and Sen, G. for DAWN (Development Alternatives with Women for a New Era). 1987. Development, Crises and Alternative Visions: Third World Women's Perspectives. Earthscan Publications, London.

Hardiman, M. and Midgley, J. 1982. The Social Dimensions of Development. John Wiley. Chichester, UK.

Harris, L. 1989. The Bretton Woods System and Africa. In B. Onimode, (ed.) The IMF, The World Bank and African Debt Vol 1. Zed Books, London, pp 19-24.

Healey, J. and Robinson, M. 1992. Democracy, Governance and Economic Policy: Sub-Saharan Africa in Comparative Perspective. ODI, London.

Heyzer, N. 1981. Towards a Framework of Analysis. IDS Bulletin, 12 (3):3-7.

Horizon August 1992:21 "The hospital headache Stamps can't cure".

Interministerial Committee on SDA Monitoring in collaboration with UNICEF. April 1992. Findings and Recommendations from the First Round of Sentinel Site Surveillance for SDA Monitoring. Mimeo, Harare.

International Labour Organisation (ILO). 1991. The Dilemma of the Informal Sector. Report of the Director General (Part 1), Geneva.

Jacobs S.M. and Howard, T. 1987. Women in Zimbabwe: Stated Policy and State Action. In H. Afshar (ed.) Women, State and Ideology. Macmillan, London, pp 28-47.

Jiggins, J. 1989. How Poor Women Earn Income in Sub-Saharan Africa and What Works Against Them. World Development, 17 (7):953-963.

Kabeer, N. and Joekes, S. 1991. Editorial: Researching the Household: Methodological and Empirical Issues. IDS Bulletin, 22 (1): 1-4.

Kadenge P.G. 1991. Personal communication.

Kadenge P.G., Ndoro H. and Zwizwai B.M. 1991. Debt and Structural Adjustment: the Case of Zimbabwe. Paper presented at the Conference on Debt and Structural Adjustment in the SADCC Region, 7-11 July 1991, Harare.

Kanji, N. 1989. Charging for Drugs in Africa: UNICEF's Bamako Initiative. Health Policy and Planning, 4 (2):110-120.

Kanji, N. 1991. Structural Adjustment Policies: Shifting the Costs of Social Reproduction to Women. Critical Health, no. 34:61-7.

Kanji, N., Kanji, N. and Manji, F. 1991. From Development to Sustained Crisis: Structural Adjustment, Equity and Health. Social Science and Medicine, 33 (9):985-993.

Kazembe, J.L. 1987. The Women Issue. In I. Mandaza (ed.) Zimbabwe: the Political Economy of Transition 1980-86. CODESRIA, London, pp 377-404.

Kusterer, K. 1990. The Imminent Demise of Patriarchy. In I. Tinker (ed.) Persistent Inequalities: Women and World Development. Oxford University Press, New York, pp 239-55.

Lapchick, R. and Urdang, S. 1982. Oppression and Resistance: The Struggle of Women in Southern Africa. Greenwood Press, London.

Leslie, J., Lycette, M. and Buvinic, M. 1986. Weathering Economic Crises: The Crucial Role of Women in Health. Paper presented at the Second Takemi Symposium on International Health, School of Public Health, Harvard University, 22 May.

Leslie, J. 1989. Women's Time: a factor in the use of child survival technologies? Health Policy and Planning, 4 (1):1-16.

Lever, H. and Huhne, C. 1985. Debt and Danger. Penguin, Bungay, UK.

Loewenson, R., Sanders, D. and Davies, R. 1989. Equity in Health in Zimbabwe: A Post-Independence Review. A study prepared for the Ministry of Health, Government of Zimbabwe.

Loewenson, R., Sanders, D. and Davies, R. 1991. Challenges to Equity in Health and Health Care: A case study of Zimbabwe. Social Science and Medicine, 32 (10):1079-88.

Loewenson, R. 1991. The Social Dimensions of Structural Adjustment. Paper presented at the Zimbabwe Institute for Development Studies Workshop on Structural Adjustment in Zimbabwe, Kadoma, 18-22 November.

Loxley, J. 1990. Structural Adjustment in Africa: Reflections on Ghana and Zambia. Review of African Political Economy, 47:8-27.

MacGarry, B. 1993. Growth? Without Equity? Silveira House Social Series, no. 4. Mambo Press in association with Silveira House, Zimbabwe.

Mackintosh, M. 1981. Gender and Economics: The Sexual Division of Labour and the Subordination of Women. In K. Young, C. Wolkowitz and R. McCullagh (eds.) Of Marriage and the Market. C.S.E., London, pp 3-17.

Mamdani, M. 1989. The IMF and Uganda. Africa Events, June 1989:34-37.

Mascarenhas, O. and Mbilinyi, M. 1983. Women in Tanzania: An Analytic Bibliography, Scandinavian Institute of African Studies, Uppsala, Sweden.

May, J. 1979. African Women in Urban Employment. Mambo Occasional Papers, no. 12. Mambo Press, Gweru, Zimbabwe.

May, J. 1987. Changing Laws Changing People. Mambo Occasional Papers, no. 22. Mambo Press, Gweru, Zimbabwe.

Meer, F. 1990. Black Woman Worker: a Study in Patriarchy and Women Production Workers in South Africa, Mandiba Publications, Durban, South Africa.

Ministry of Community Development and Women's Affairs (MCDWA). 1982. Report of the Situation of Women in Zimbabwe. MCDWA, Harare.

Mistry, P. 1989. The Present Role of the World Bank in Africa. Edited Lecture delivered at the Institute of African Alternatives (IFAA), London, 16 October, IFAA, London.

Molyneux, M. 1985. Mobilization without Emancipation? Women's Interests, State and Revolution in Nicaragua. Feminist Studies, 11(2):152-64.

Moser, C.O.N. 1984. The Informal Sector Reworked: Viability and Vulnerability in Urban Development. In Development Dialogue, 5 (2):135-78.

Moser, C.O.N. 1989a. The Impact of Recession and Structural adjustment Policies at the Micro-level: Low Income women and their Households in Guayacil, Ecuador. In Invisible Adjustment, Vol 2, UNICEF, Americas and the Caribbean Regional Office, pp 137-62.

Moser, C.O.N. 1989b. Gender Planning in the Third World: Meeting Practical and Strategic Gender Needs. World Development, 17 (11):1799-1825.

Moser, C.O.N. 1989c. Community Participation in Urban Projects in the Third World. Progress in Planning, 32:71-133.

Moyo, J.N. 1992. State Politics and Social Domination in Zimbabwe. Journal of Modern African Studies, 30 (2):305-30.

Moyo, N.P. 1991. The Informal Sector, Small-scale Industries and Employment. Paper presented at Zimbabwe Institute of Development Studies Workshop on the Economic Structural Adjustment Programme in Zimbabwe, Kadoma, 18-22 November.

Mumbengewi, C. 1991. The Impact of Trade Liberalisation on the Economy. Paper presented at the Zimbabwe Institute of Development Studies Workshop on the Economic Structural Adjustment Programme in Zimbabwe, Kadoma, 18-22 November.

Munachonga, M. 1988. Income Allocation and Marriage Options in Urban Zambia. In D. Dwyer & J. Bruce (eds.) A Home Divided. Women and Income in the Third World. Stanford University Press, Stanford, California, USA, pp 173-94.

Muntemba, D. 1989. The Impact of IMF - World Bank Programmes on Women and Children in Zambia. In B. Onimode (ed.) The IMF, the World Bank and the African Debt. Vol 2. Zed Books, London, pp 111-24.

Nelson, N. 1988. How Women and Men Get By: The Sexual Division of Labour in a Nairobi Squatter Settlement. In J. Gugler (ed.) The Urbanization of the Third World, Oxford University Press, Oxford, UK, pp 183-203.

Nelson, N. 1992. The Women Who Have Left and the Women Who Have Stayed Behind: Perspectives on Rural-Urban Migration among the Agricultural Peoples of Central and Western Kenya. In S. Chant (ed.) Gender and Migration in Developing Countries. Belhaven Press, London, pp 109-38.

Nyawata, O.I. 1988. Macroeconomic Management, Adjustment and Stabilisation. In C. Stoneman (ed.) Zimbabwe's Prospects: Issues of Race, Class, State and Capital in Southern Africa. Macmillan, London, pp 90-117.

Obbo, C. 1990. East African Women, Work and the Articulation of Dominance. In I. Tinker (ed.) Persistent Inequalities: Women and World Development. Oxford University Press, Oxford, UK, pp 210-22.

Onimode, B. (ed.) 1989a. The IMF, the World Bank and the African Debt Vol 2. Zed Books, London.

Onimode, B. 1989b. Introduction. In B. Onimode, (ed.) The IMF, the World Bank and the African Debt Vol 2. Zed Books, London, pp 1-4.

Onimode, B. 1990. Africa Takes the Lead: Alternatives to Structural Adjustment. Paper presented at The Other Economic Summit, Houston, USA. June 1990.

Onimode, B., Sunmonu, H. & Okullo, H. 1990. Coalition for Change. Vol 1. Institute for African Alternatives. London.

Overseas Economic Cooperation Fund (OECF), Japan. 1991. Issues Related to the World Bank's Approach to Structural Adjustment - Proposal from a Major Partner. OECF Occasional Papers No. 1.

Palmer, I. 1992. Gender Equity and Economic Efficiency in Adjustment Programmes. In H. Afshar and C. Denis (eds.) Women and Adjustment Policies in the Third World. Macmillan, London, pp 69-83.

Patel, D. 1988. Some Issues of Urbanisation and Development in Zimbabwe. Journal of Social Development in Africa, 3(2):17-31.

Payer, C. 1988. Causes of the Debt Crisis. In B. Onimode (ed.) The IMF, the World Bank and the African Debt Vol 2. Zed Books, London, pp 7-16.

Potts, D. and Mutambirwa, C. 1990. Rural-Urban Linkage in Contemporary Harare: Why Migrants Need Their Land. Research Seminar Series, Centre for Southern African Studies, University of York, Nov. 1990.

Potts, D. and Mutambirwa, C. 1991. High-Density Housing in Harare: Commodification and Overcrowding. Third World Planning Review, 13 (1): 1-25.

Radcliffe, S.A. and Westwood, S. (eds.) 1993. Gender, Racism and the Politics of Identities in Latin America. In S.A. Radcliffe and S. Westwood (eds.) VIVA: Women and Popular Protest in Latin America. Routledge, London and New York, pp 1-29.

Raikes, A. 1989. Women's Health in East Africa. Social Science and Medicine, 28 (5):447-459.

Rakodi, C. 1991. Women's Work or Household Strategies. Environment and Urbanization, 3 (2):39-45.

Robinson, P. 1993. Opening address to the workshop on the gender-specific effects of ESAP in Kambuzuma. Harare, 11th Feb.

Rocha, L., Bustelo, E., Lopez, E. and Zuniga, L. 1987. Women, Economic Crisis and Adjustment Policies: An Interpretation and Initial Assessment. In UNICEF Poor Women and the Economic Crisis: The Invisible Adjustment. UNICEF The Americas and the Caribbean Regional Office.

Rodney, W. 1981. How Europe Underdeveloped Africa. Howard University Press, Washington D.C.

Rogers, B. 1980. The Domestication of Women: Discrimination in Developing Societies. Tavistock, London.

Rostow, W.W. 1960. The Stages of Economic Growth: a Non-Communist Manifesto. Cambridge University Press, Cambridge, UK.

Roxborough, I. 1979. Theories of Underdevelopment. Macmillan, London.

Sacks, K. 1982. An Overview of Women and Power in Africa. In J.F. O'Barr (ed.) Perspectives on Power: Women in Africa, Asia and Latin America. Centre for International Studies, North Carolina, USA, pp 42-58.

Sandbrook, R. 1982. The Politics of Basic Needs. University of Toronto Press, Toronto, Canada.

Schatan, J. 1987 World Debt: Who is to Pay? Zed Books, London.

Schmink, M. 1984. Household Economic Strategies: Review and Research Agenda. Latin American Research Review, 29 (3):87-101.

Schylter, A. 1989. Women Householders and Housing Strategies: The Case of Harare, Zimbabwe. The National Swedish Institute for Building Research.

Scott, A.M. 1988. Gender as a Revolutionary Concept. Keynote Address: Congress on Feminist Perspectives on Underdevelopment. Amsterdam, 24 November.

Scott, A. 1991. Informal Sector or Female Sector? Gender Bias in Urban Labour Market Models. In D. Elson (ed.) Male Bias in the Development Process. Manchester University Press. Manchester, pp 105-32.

Seccombe, W. 1980. Domestic Labour and the Working Class Household. In B. Fox (ed.) Hidden in the Household: Women's Domestic Labour under Capitalism. The Women's Press, Toronto, pp 25-99.

Seidman, G.W. 1984. Women in Zimbabwe: Post Independence Struggles. Feminist Studies, 10 (3):419-40.

Selby, H.A., Murphy, A.D. and Lorenzen, S.A. 1990. The Mexican Urban Household: Organizing for Self-Defence. University of Texas Press, Austin, USA.

Sen, A. 1984. Resources, Values and Development. Blackwell, Oxford. Cited in G. Wilson. 1991. Thoughts on the Cooperative-Conflict Model of the Household in Relation to Economic Method. IDS Bulletin, 22 (1): 31-36.

Sen, A. 1990. Gender and Cooperative Conflicts. In I. Tinker (ed.) Persistent Inequalities: Women and World Development. Oxford University Press, Oxford, pp 123-49.

Shopo, T.D. and Moyo, S. Undated. Vulnerable working Households in Zimbabwe's Segmented Labour Markets. Zimbabwe Institute of Development Studies (ZIDS) Working Papers no. 5. ZIDS, Harare.

Sibanda, A.E. 1989. IMF-World Bank Impact on Zimbabwe. In B. Onimode (ed.) The IMF, the World Bank and the African Debt. Vol 1. Zed Books, London, pp 149-59.

Singh, A. 1991. Labour Markets and Structural Adjustment: A Global View. In G. Standing and V. Tokman (eds.) Towards Social Adjustment: Labour Market Issues in Structural Adjustment. ILO, Geneva, pp 339-48.

Skalnes, T. 1993. The State, Interest Groups and Structural Adjustment in Zimbabwe. Journal of Development Studies, 29 (3):401-28.

Standing, G. 1991a. Structural Adjustment and Labour Market Policies: Towards Social Adjustment? In G. Standing and V. Tokman (eds.) Towards Social Adjustment: Labour Market Issues in Structural Adjustment. ILO, Geneva, pp 5-52.

Standing, G. 1991b. Labour Market and SAPs: the spread of vulnerability. Lecture at the School of Oriental and African Studies, London, 13th November.

Stamp, P. 1989. Technology, Gender and Power in Africa. International Development Research Centre, Ottawa, Canada.

Stewart, F. 1992. Can Adjustment Programmes Incorporate the Interests of Women? In H. Afshar and C. Dennis (eds.) Women and Adjustment Policies in the Third World. Macmillan, London, pp 13-45.

Stoneman, C. 1988. The Economy: Recognising the Reality. In C. Stoneman (ed.) Zimbabwe's Prospects: Issues of Race, Class, State and Capital in Southern Africa. Macmillan, London, pp 43-62.

Stoneman, C. 1990. Policy Reform or Industrialisation: The Choice in Zimbabwe. Mimeo. Centre for African Studies, York University.

Streeten, P. 1981. First Things First: Meeting Basic Human Needs in the Developing Countries. Oxford University Press, New York.

Tibaijuka, A.K. 1988. The Impact of Structural Adjustment Programmes on Women: The Case of Tanzania's Economic Recovery Programme. Report prepared for the Canadian International Development Agency (CIDA), Dar-es-Salaam, Tanzania.

Tipoteh, T. 1989. Debt and Structural Adjustment, Southern Africa Political and Economic Monthly, June 1989.

Tironi, E. and Lagos, R.A. August 1991. The Social Actors and Structural Adjustment. CEPAL Review, 44:35-50. UN, Santiago.

UNICEF. 1990. Children and Women in Zimbabwe. A Situation Analysis Update July 1985 - July 1990. UNICEF, Zimbabwe.

United Nations. 1988. The Khartoum Declaration. Report of the International Conference on the Human Dimensions of Africa's Economic Recovery and Development, UN, Khartoum, 5-8 March.

United Nations Economic Commission for Africa. (UN ECA) 1989. African Alternative Framework to Structural Adjustment Programmes for Socio-Economic Recovery and Transformation. UN Economic Commission For Africa. Addis Ababa.

Vandemoortele J. 1991. Labour Market Informalisation in Sub-Saharan Africa. In G. Standing & V. Tokman (eds.) Towards Social Adjustment: Labour Market Issues in Structural Adjustment. ILO, Geneva, pp 81-114.

Waddington, C. and Enyimayew, K.A. 1989. A Price to Pay: the Impact of User Charges in Ashanti-Akim District, Ghana. International Journal of Health Planning and Management. 4 (11): 17-48.

Walby, S. 1992. Post-Post-Modernism? Theorizing Social Complexity. In M. Barrett & A. Phillips (eds.) Destabilizing Theory. Contemporary Feminist Debates. Polity Press, Cambridge, UK. pp 31-52.

Weekes-Vagliani, W. 1992. Structural Adjustment and gender in Cote D'Ivoire. In H. Afshar & C. Denis (eds.) Women and Adjustment Policies in the Third World, Macmillan, London, pp 117-49.

Weiss, R. 1986. The Women of Zimbabwe. Nehanda Publishers, Harare.

Wisner, B. 1988. Power and Need in Africa. Earthscan Publications, London.

World Health Organisation (WHO). 1978. The Alma Ata Declaration. WHO, Geneva.

Wilson, G. 1991. Thoughts on the Cooperative-Conflict Model of the Household in Relation to Economic Method. IDS Bulletin, 22 (1): 31-36.

Women's Action Group. 1985. Report of the Women's Action Group Workshop. Harare.

Woodward, D. 1992a. Present Pain, Future Hope? Debt, Adjustment and Poverty in Developing Countries. Save the Children Fund Working Papers no. 1. June 1992.

Woodward, D. 1992b. Debt, Adjustment and Poverty in Developing Countries. Vol 1: National and International Dimensions of Debt and Adjustment in Developing Countries. Printer Publications, London in association with Save the Children Fund.

Woodward, D. 1992c. Debt, Adjustment and Poverty in Developing Countries. Vol 2: the Impact of Debt and Adjustment at the Household Level in Developing Countries. Printer Publications, London in association with Save the Children Fund.

World Bank. 1980. World Development Report. World Bank, Washington.

World Bank. 1988a. The World Bank's Support for the Alleviation of Poverty. World Bank, Washington.

World Bank. 1988b. Adjustment Lending: an Evaluation of ten Years of Experience. IBRD Policy and Research Series No. 1, Washington D.C.

World Bank. 1990. World Development Report. World Bank, Washington.

World Bank. 1993. World Development Report. World Bank, Washington.

Zimbabwe Congress of Trade Unions (ZCTU) with Zimbabwe Textile Workers Union and the National Union of the Clothing Industry. 1993. Structural Adjustment and its Impact on Workers. Research Report, ZCTU.

Zimbabwe Women's Action Group. 1987. Operation Clean-up. In M. Davis Third World Second Sex, Vol 2. Zed Books. London, pp 225-9.

Zimbabwe Women's Bureau. 1990. Report of the National Conference. 25-27 August 1989. Zvimba, Zimbabwe.

Zinyama, L and Whitlow, R. 1986. Changing Patterns of Population distribution in Zimbabwe. GeoJournal 13 (4):365-84.

Newspapers

Daily Gazette

The Financial Gazette

The Herald

Zimbabwe Press Mirror (selected articles from newspapers and current affairs magazines)